

Creating a Target Income in the Structured Income Plan

11/22/2024 12:11 pm EST

On the Structured Income Planning Page, you can create a column that will display the target income. Below is a step-by-step guideline for creating a target income column.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail reads: 'CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS'. On the right, there are fields for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning', with a green 'Edit' button and a 'Dynamic Mode' toggle. Below the heading, a 'Scenario' dropdown is set to 'Target Income'. A 'Planning Horizon' dropdown is set to '20 years'. The main table is titled 'Accounts' and includes columns for 'IRA', 'Roth IRA', and 'Savings/Checking'. A secondary table below it shows 'Incomes' with columns for 'Accounts Total', 'Planned Distribution', 'SS', and 'Total Income'. A red arrow points to the 'Edit' button.

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	6.00 %	IRA	6.00 %		0.01 %					
initial amount		1,500,000		1,500,000		240,000	3,240,000	0			
bonus % w/bonus		0.00 %		0.00 %		0.00 %					
		1,500,000		1,500,000		240,000	3,240,000				
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	end of 1
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	end of 2
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	end of 3
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	end of 4
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	end of 5
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	end of 6
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	end of 7
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	end of 8
end of 9	79	2,433,491	12,000	2,433,491	12,000	48,130	0	4,915,112	24,000	33,660	end of 9
end of 10	80	2,567,500	12,000	2,567,500	12,000	48,134	0	5,183,136	24,000	34,401	end of 10
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	end of 11
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	end of 12
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	end of 13
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	end of 14
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	end of 15
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	end of 16
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	end of 17
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	end of 18
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	end of 19
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	end of 20
			132,000		132,000		192,000		456,000	701,031	1,157,031

Orange backgrounds indicate hypothetical returns

Step 2: Add Target: Click on the green Add Target button underneath the Structured Income Planning sub heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Target Income

Planning Horizon: 20 years

Year	IRA		Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income	Account	Income					
net return	6.00 %		6.00 %		0.01 %						
initial amount	1,500,000		1,500,000		240,000		3,240,000	0	Manage		
bonus % w/bonus	0.00 %		0.00 %		0.00 %				Infl Factor		
	1,500,000	Manage	1,500,000	Manage	240,000	Manage	3,240,000		2.20 %		
end of 1	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	52,282	end of 1
end of 2	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	52,904	end of 2
end of 3	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	77,540	end of 3
end of 4	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	end of 4
end of 5	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	end of 5
end of 6	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	end of 6
end of 7	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	end of 7
end of 8	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	end of 8
end of 9	2,433,491	12,000	2,433,491	12,000	24,130	0	4,915,112	24,000	33,660	81,660	end of 9
end of 10	2,567,500	12,000	2,567,500	12,000	0	0	5,183,136	24,000	34,401	82,401	end of 10
end of 11	2,709,550	12,000	2,709,550	12,000	0	0	5,467,240	24,000	35,158	83,158	end of 11
end of 12	2,860,123	12,000	2,860,123	12,000	0	0	5,768,390	24,000	35,931	83,931	end of 12
end of 13	3,019,730	12,000	3,019,730	12,000	0	0	6,087,610	24,000	36,722	84,722	end of 13
end of 14	3,200,914	0	3,200,914	0	0	0	6,449,982	0	37,529	85,529	end of 14
end of 15	3,392,969	0	3,392,969	0	0	0	6,834,096	0	38,355	86,355	end of 15
end of 16	3,596,547	0	3,596,547	0	0	0	7,241,258	0	39,199	87,199	end of 16
end of 17	3,812,340	0	3,812,340	0	0	0	7,672,847	0	40,061	88,061	end of 17
end of 18	4,041,080	0	4,041,080	0	0	0	8,130,332	0	40,943	88,943	end of 18
end of 19	4,283,544	0	4,283,544	0	0	0	8,615,267	0	41,843	89,843	end of 19
end of 20	4,540,557	0	4,540,557	0	0	0	9,129,297	0	42,764	90,764	end of 20
		132,000		132,000		192,000		456,000	701,031	1,157,031	

Orange backgrounds indicate hypothetical returns

Step 3: Target Name: Enter in Target Name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

[Save](#) [Cancel](#)

Target name: Target Income

First year target income: [Input field]

Inflation rate: 0.0 %

Target description: [Input field]

Limit inflation in old age:

Age for limit: 0 Client 1 age Client 2 age

ADD ADJUSTMENT [Input field]

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Target adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 4: First Year Target Income: Enter in the numeric value for the first year. SIPS recognizes the dollar mark and commas.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name: Retirement Income

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Target adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 5: Inflation rate: Enter in the percentage amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name: Retirement Income

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Target adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 6: Target Description: Enter in a description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Target name: Retirement Income

First year target income: 50,000

Inflation rate: 2.2 %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

Target Adjustments

Year	Target adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 7: Save: Click on the green Save button underneath the Manage Target subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Target name: Retirement Income

First year target income: 50,000

Inflation rate: 2.2 %

Target description: Retirement Income

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

Target Adjustments

Year	Target adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 8: Structured Income Plan: Two new columns have appeared in the structured income plan: the target income and the income gap.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Target Income

Planning Horizon: 20 years

Year	IRA		Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
	Account	Income	Account	Income	Account	Income								
net return	70	6.00 %	IRA	6.00 %		0.01 %	3,240,000		Manage		Manage	from total income to target		
initial amount		1,500,000		1,500,000		240,000	0	Subtotal of account incomes	Infl Factor		Infl Factor			
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0		2.20 %		2.20 %			
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	77,540	52,224	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)	end of 9
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)	end of 10
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)	end of 11
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)	end of 12
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)	end of 13
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)	end of 14
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)	end of 15
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)	end of 16
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)	end of 17
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)	end of 18
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)	end of 19
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)	end of 20
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)	

Orange backgrounds indicate hypothetical returns

Step 9: Income gap: If the numbers are in green the total amount exceed the target income. If the numbers are in red the total numbers are below the target income.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Target Income

Planning Horizon: 20 years

Year	IRA		Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
	Account	Income	Account	Income	Account	Income								
net return	70	6.00 %	IRA	6.00 %		0.01 %	3,240,000		Manage		Manage	from total income to target		
initial amount		1,500,000		1,500,000		240,000	0	Subtotal of account incomes	Infl Factor		Infl Factor			
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0		2.20 %		2.20 %			
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	77,540	52,224	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)	end of 9
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)	end of 10
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)	end of 11
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)	end of 12
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)	end of 13
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)	end of 14
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)	end of 15
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)	end of 16
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)	end of 17
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)	end of 18
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)	end of 19
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)	end of 20
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)	

Orange backgrounds indicate hypothetical returns

Step 10: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inv Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Target Income

Planning Horizon: 20 years

Year	IRA		Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income	Account	Income							
net return	70	6.00 %	IRA	6.00 %		0.01 %							
initial amount		1,500,000		1,500,000		240,000	3,240,000	240,000	2.20 %			from total income to target	
bonus w/ bonus		1,500,000		1,500,000		240,000	3,240,000	240,000	2.20 %				
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	52,282	50,000	2,282
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	52,904	51,100	1,804
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	77,540	52,224	25,316
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	24,817
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	24,307
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	23,786
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	23,253
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	22,708
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)

Orange backgrounds indicate hypothetical returns

Step 11: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Target Income

Planning Horizon: 20 years

Year	IRA		Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income	Account	Income							
net return	70	6.00 %	IRA	6.00 %		0.01 %							
initial amount		1,500,000		1,500,000		240,000	3,240,000	240,000	2.20 %			from total income to target	
bonus w/ bonus		1,500,000		1,500,000		240,000	3,240,000	240,000	2.20 %				
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	52,282	50,000	2,282
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	52,904	51,100	1,804
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	77,540	52,224	25,316
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	24,817
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	24,307
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	23,786
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	23,253
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	22,708
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)

Orange backgrounds indicate hypothetical returns

Step 12: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

Edit Save **Cancel** Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario Target Income

Planning Horizon 2 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
	IRA	Roth IRA	Savings/Checking	Incomes								
net return	70	6.00 %	IRA	6.00 %	0.01 %							
initial amount		1,500,000		1,500,000	240,000	3,240,000	0					
bonus % w/bonus		1,500,000	0.00 %	1,500,000	0.00 %	3,240,000	0					
end of 1	71	1,590,000	0	1,590,000	216,024	3,396,024	24,000	28,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	192,046	3,562,845	24,000	28,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	168,065	3,717,112	48,000	29,540	52,224	25,316	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	144,082	3,882,072	48,000	30,190	53,373	24,817	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	120,096	4,058,365	48,000	30,854	54,547	24,307	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	96,108	4,246,674	48,000	31,533	55,747	23,786	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	72,118	4,447,716	48,000	32,227	56,974	23,253	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	48,125	4,662,260	48,000	32,936	58,227	22,708	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	48,130	4,915,112	24,000	33,660	59,508	(1,848)	end of 9	
end of 10	80	2,567,500	12,000	2,567,500	48,134	5,183,136	24,000	34,401	60,817	(2,417)	end of 10	
end of 11	81	2,709,550	12,000	2,709,550	48,139	5,467,240	24,000	35,158	59,158	(2,998)	end of 11	
end of 12	82	2,860,123	12,000	2,860,123	48,144	5,768,390	24,000	35,931	59,931	(3,592)	end of 12	
end of 13	83	3,019,730	12,000	3,019,730	48,149	6,087,610	24,000	36,722	60,722	(4,199)	end of 13	
end of 14	84	3,200,914	0	3,200,914	48,154	6,449,982	0	37,529	37,529	(28,819)	end of 14	
end of 15	85	3,392,969	0	3,392,969	48,159	6,834,096	0	38,355	38,355	(29,453)	end of 15	
end of 16	86	3,596,547	0	3,596,547	48,163	7,241,258	0	39,199	39,199	(30,101)	end of 16	
end of 17	87	3,812,340	0	3,812,340	48,168	7,672,847	0	40,061	40,061	(30,763)	end of 17	
end of 18	88	4,041,080	0	4,041,080	48,173	8,130,332	0	40,943	40,943	(31,440)	end of 18	
end of 19	89	4,283,544	0	4,283,544	48,178	8,615,267	0	41,843	41,843	(32,132)	end of 19	
end of 20	90	4,540,557	0	4,540,557	48,183	9,129,297	0	42,764	42,764	(32,839)	end of 20	
			132,000		132,000	192,000		456,000	701,031	1,157,031	1,239,359	(82,328)

Orange backgrounds indicate hypothetical returns

Step 13: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | **SIGN OUT**

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

Edit Dynamic Mode

Scenario Target Income

Planning Horizon 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
	IRA	Roth IRA	Savings/Checking	Incomes								
net return	70	6.00 %	IRA	6.00 %	0.01 %							
initial amount		1,500,000		1,500,000	240,000	3,240,000	0					
bonus % w/bonus		1,500,000	0.00 %	1,500,000	0.00 %	3,240,000	0					
end of 1	71	1,590,000	0	1,590,000	216,024	3,396,024	24,000	28,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	192,046	3,562,845	24,000	28,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	168,065	3,717,112	48,000	29,540	52,224	25,316	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	144,082	3,882,072	48,000	30,190	53,373	24,817	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	120,096	4,058,365	48,000	30,854	54,547	24,307	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	96,108	4,246,674	48,000	31,533	55,747	23,786	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	72,118	4,447,716	48,000	32,227	56,974	23,253	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	48,125	4,662,260	48,000	32,936	58,227	22,708	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	48,130	4,915,112	24,000	33,660	59,508	(1,848)	end of 9	
end of 10	80	2,567,500	12,000	2,567,500	48,134	5,183,136	24,000	34,401	60,817	(2,417)	end of 10	
end of 11	81	2,709,550	12,000	2,709,550	48,139	5,467,240	24,000	35,158	59,158	(2,998)	end of 11	
end of 12	82	2,860,123	12,000	2,860,123	48,144	5,768,390	24,000	35,931	59,931	(3,592)	end of 12	
end of 13	83	3,019,730	12,000	3,019,730	48,149	6,087,610	24,000	36,722	60,722	(4,199)	end of 13	
end of 14	84	3,200,914	0	3,200,914	48,154	6,449,982	0	37,529	37,529	(28,819)	end of 14	
end of 15	85	3,392,969	0	3,392,969	48,159	6,834,096	0	38,355	38,355	(29,453)	end of 15	
end of 16	86	3,596,547	0	3,596,547	48,163	7,241,258	0	39,199	39,199	(30,101)	end of 16	
end of 17	87	3,812,340	0	3,812,340	48,168	7,672,847	0	40,061	40,061	(30,763)	end of 17	
end of 18	88	4,041,080	0	4,041,080	48,173	8,130,332	0	40,943	40,943	(31,440)	end of 18	
end of 19	89	4,283,544	0	4,283,544	48,178	8,615,267	0	41,843	41,843	(32,132)	end of 19	
end of 20	90	4,540,557	0	4,540,557	48,183	9,129,297	0	42,764	42,764	(32,839)	end of 20	
			132,000		132,000	192,000		456,000	701,031	1,157,031	1,239,359	(82,328)

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.
