

Limit Inflation in Old Age function for a Target Income

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The Limit Inflation in Old Age feature allows advisors to cap target income at a specific age, creating a smoother transition in spending rather than a sudden reduction. Below is a hypothetical example of using the limit inflation in old age starting at age 80.

Client Information:

- John Doe, age 76, birth date: 01/01/1950, already retired

Incomes:

- Social Security (SS): \$24,000 COLA 2.8%
- Pension: \$48,000 COLA 2.8%

Assets:

- ROTH 401(k): \$1,600,000, Conservative 2% net growth per year
- Traditional IRA: \$350,000 Conservative 2% net growth per year
- Taxable Brokerage Account: \$2,000,000, Conservative 2% net growth per year

Goals and Objectives:

- Target Income: Will start at \$120,000 with an inflation factor at 2.8%. At age 80 limit the target income for the remainder of the lifespan.
- Traditional IRA: In retirement years, withdraw the amounts to meet the yearly RMDs amounts.
- ROTH 401(k): In retirement years, withdraw the amounts to meet the yearly RMDs amounts.
- Taxable Brokerage Account: Contribute any excess amount for the remainder of the plan. Withdraw from the account to help meet the target income.

Expenses:

- Gifting to family: \$12,000 remainder of the plan
- Charitable Contributions: \$6,000 remainder of the plan

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Limit Inflation In Old Age

Year	John	Accounts			Accounts Total	Planned Distribution	Percent Distribution	Incomes		Expenses		Approx Income Tax	After Tax Income	Year							
		Traditional IRA	ROTH 401(k)	Brokerage Account				SS	Pension	Charitable Contribution	Gifting										
Initial amount	76	2.00 %	John IRA	2.00 %	John IRA	2.00 %															
Net return w/bonus %	76	350,000	0.00 %	John inc	1,600,000	0.00 %	3,950,000	0													
2026	76	274,722	82,278	1,632,000	0	2,141,324	(101,324)	4,048,046	(19,046)	24,000	48,000	(12,000)	(6,000)	(34,954)-16%	0	2026					
2027	77	196,953	83,263	1,664,640	0	2,288,695	(104,544)	4,150,288	(21,281)	24,672	49,344	(12,000)	(6,000)	(34,735)-16%	0	2027					
2028	78	116,274	84,618	1,697,933	0	2,442,278	(107,809)	4,256,485	(23,191)	25,363	50,726	(12,000)	(6,000)	(34,897)-16%	0	2028					
2029	79	32,618	85,981	1,731,891	0	2,602,031	(110,907)	4,366,540	(24,926)	26,073	52,146	(12,000)	(6,000)	(35,293)-16%	0	2029					
2030	80	0	33,271	1,712,448	54,081	2,780,534	(126,463)	4,492,982	(39,111)	26,803	53,606	(12,000)	(6,000)	(23,298)-13%	0	2030					
2031	81	0	0	1,658,426	88,270	2,972,631	(136,486)	4,631,057	(48,216)	27,554	55,107	(12,000)	(6,000)	(16,445)-11%	0	2031					
2032	82	0	0	1,601,950	89,645	3,171,646	(139,563)	4,773,596	(49,918)	28,325	56,650	(12,000)	(6,000)	(17,057)-12%	0	2032					
2033	83	0	0	1,543,484	90,506	3,377,178	(142,099)	4,920,662	(51,593)	29,118	58,236	(12,000)	(6,000)	(17,761)-12%	0	2033					
2034	84	0	0	1,482,479	91,874	3,589,857	(145,135)	5,072,336	(53,261)	29,933	59,867	(12,000)	(6,000)	(18,539)-12%	0	2034					
2035	85	0	0	1,419,474	92,655	3,809,237	(147,584)	5,228,711	(54,929)	30,772	61,543	(12,000)	(6,000)	(19,386)-12%	0	2035					
2036	86	0	0	1,354,477	93,386	4,035,417	(149,995)	5,389,894	(56,608)	31,633	63,266	(12,000)	(6,000)	(20,291)-12%	0	2036					
2037	87	0	0	1,287,505	94,061	4,268,496	(152,371)	5,556,002	(58,310)	32,519	65,038	(12,000)	(6,000)	(21,247)-12%	0	2037					
2038	88	0	0	1,219,277	93,978	4,507,880	(154,015)	5,727,158	(60,036)	33,429	66,859	(12,000)	(6,000)	(22,252)-12%	0	2038					
2039	89	0	0	1,149,145	94,518	4,754,352	(156,314)	5,903,497	(61,796)	34,365	68,731	(12,000)	(6,000)	(23,300)-12%	0	2039					
2040	90	0	0	1,077,936	94,192	5,007,224	(157,785)	6,085,160	(63,593)	35,328	70,655	(12,000)	(6,000)	(24,390)-12%	0	2040					
2041	91	0	0	1,005,761	93,734	5,266,534	(159,166)	6,272,295	(65,432)	36,317	72,634	(12,000)	(6,000)	(25,518)-12%	0	2041					
2042	92	0	0	932,750	93,126	5,532,308	(160,443)	6,465,058	(67,317)	37,334	74,667	(12,000)	(6,000)	(26,684)-12%	0	2042					
2043	93	0	0	859,053	92,351	5,804,556	(161,603)	6,663,610	(69,251)	38,379	76,758	(12,000)	(6,000)	(27,886)-12%	0	2043					
2044	94	0	0	785,808	90,427	6,082,311	(161,664)	6,868,119	(71,237)	39,454	78,907	(12,000)	(6,000)	(29,124)-12%	0	2044					
2045	95	0	0	713,231	88,293	6,365,530	(161,573)	7,078,761	(73,280)	40,558	81,117	(12,000)	(6,000)	(30,395)-13%	0	2045					
2046	96	0	0	642,587	84,908	6,653,133	(160,292)	7,295,720	(75,384)	41,694	83,388	(12,000)	(6,000)	(31,698)-13%	0	2046					
2047	97	0	0	573,056	82,383	6,946,132	(159,936)	7,519,188	(77,553)	42,861	85,723	(12,000)	(6,000)	(33,031)-13%	0	2047					
2048	98	0	0	506,016	78,501	7,243,343	(158,288)	7,749,359	(79,788)	44,062	88,123	(12,000)	(6,000)	(34,397)-13%	0	2048					
2049	99	0	0	441,722	74,414	7,544,718	(156,509)	7,986,441	(82,095)	45,295	90,591	(12,000)	(6,000)	(35,791)-13%	0	2049					
2050	100	0	0	381,538	69,019	7,849,107	(153,495)	8,230,644	(84,476)	46,564	93,127	(12,000)	(6,000)	(37,215)-13%	0	2050					
2051	101	0	0	325,579	63,590	8,156,614	(150,526)	8,482,193	(86,936)	47,867	95,735	(12,000)	(6,000)	(38,666)-13%	0	2051					
2052	102	0	0	273,951	58,139	8,467,365	(147,619)	8,741,316	(89,480)	49,208	98,415	(12,000)	(6,000)	(40,143)-13%	0	2052					
2053	103	0	0	226,747	52,683	8,781,502	(144,790)	9,008,249	(92,107)	50,585	101,171	(12,000)	(6,000)	(41,649)-13%	0	2053					
2054	104	0	0	185,007	46,275	9,098,229	(141,097)	9,283,236	(94,822)	52,002	104,004	(12,000)	(6,000)	(43,183)-13%	0	2054					
2055	105	0	0	148,489	40,219	9,418,041	(137,848)	9,566,530	(97,629)	53,458	106,916	(12,000)	(6,000)	(44,745)-13%	0	2055					
2056	106	0	0	116,926	34,532	9,741,462	(135,060)	9,858,388	(100,528)	54,955	109,909	(12,000)	(6,000)	(46,336)-13%	0	2056					
2057	107	0	0	90,746	28,519	10,068,332	(132,041)	10,159,078	(103,522)	56,493	112,987	(12,000)	(6,000)	(47,958)-13%	0	2057					
2058	108	0	0	69,293	23,268	10,399,581	(129,883)	10,468,874	(106,615)	58,075	116,150	(12,000)	(6,000)	(49,611)-13%	0	2058					
2059	109	0	0	51,951	18,728	10,736,104	(128,532)	10,788,055	(109,804)	59,701	119,403	(12,000)	(6,000)	(51,300)-13%	0	2059					
2060	110	0	0	38,147	14,843	11,078,762	(127,936)	11,116,909	(113,093)	61,373	122,746	(12,000)	(6,000)	(53,026)-13%	0	2060					
2061	111	0	0	27,690	11,220	11,428,037	(127,700)	11,455,727	(116,480)	63,091	126,183	(12,000)	(6,000)	(54,794)-13%	0	2061					
2062	112	0	0	19,853	8,391	11,784,958	(128,360)	11,804,811	(119,969)	64,858	129,716	(12,000)	(6,000)	(56,605)-13%	0	2062					
2063	113	0	0	13,846	6,404	12,150,619	(129,962)	12,164,465	(123,558)	66,674	133,348	(12,000)	(6,000)	(58,464)-13%	0	2063					
2064	114	0	0	9,507	4,615	12,525,494	(131,863)	12,535,001	(127,248)	68,541	137,082	(12,000)	(6,000)	(60,375)-14%	0	2064					
2065	115	0	0	6,419	3,278	12,910,323	(134,319)	12,916,742	(131,041)	70,460	140,920	(12,000)	(6,000)	(62,339)-14%	0	2065					
		369,411		2,239,027		(5,652,899)		(3,044,460)		1,729,746		3,459,492		(480,000)		(240,000)		(1,424,778)		0	

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

Structured Income Planning

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

Scenario:

Planning 40 years Horizon

Year	John	Accounts			Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				Year		
		Traditional IRA	Income	ROTH 401(k)				Income	SS	Pension	Gifting	Charitable Contribution	Approx Income Tax	After Tax Income				
Total required																		
REGULAR RMD																		
across all accounts																		
John																		
total RMD																		
82,278	2026	76	274,722	82,278	1,632,000	0	2,141,324	(101,324)	4,048,046	(19,046)	-0.48 %	24,000	48,000	(12,000)	(6,000)	(34,954)-16%	0	2026
83,263	2027	77	196,953	83,263	1,664,640	0	2,288,695	(104,544)	4,150,288	(21,281)	-0.52 %	24,672	49,344	(12,000)	(6,000)	(34,735)-16%	0	2027
84,618	2028	78	116,274	84,618	1,697,933	0	2,442,278	(107,809)	4,256,485	(23,191)	-0.56 %	25,363	50,726	(12,000)	(6,000)	(34,897)-16%	0	2028
85,981	2029	79	32,618	85,981	1,731,891	0	2,602,031	(110,907)	4,366,540	(24,926)	-0.58 %	26,073	52,146	(12,000)	(6,000)	(35,293)-16%	0	2029
87,352	2030	80	0	33,271	1,712,448	54,081	2,780,534	(126,463)	4,492,982	(39,111)	-0.89 %	26,803	53,606	(12,000)	(6,000)	(33,298)-13%	0	2030
88,270	2031	81	0	0	1,658,426	88,270	2,972,631	(136,486)	4,631,057	(48,216)	-1.07 %	27,554	55,107	(12,000)	(6,000)	(16,445)-11%	0	2031
89,645	2032	82	0	0	1,601,950	89,645	3,171,646	(139,563)	4,773,596	(49,918)	-1.08 %	28,325	56,650	(12,000)	(6,000)	(17,057)-12%	0	2032
90,506	2033	83	0	0	1,543,484	90,506	3,377,178	(142,099)	4,920,662	(51,593)	-1.08 %	29,118	58,236	(12,000)	(6,000)	(17,761)-12%	0	2033
91,874	2034	84	0	0	1,482,479	91,874	3,589,857	(145,135)	5,072,336	(53,261)	-1.08 %	29,933	59,867	(12,000)	(6,000)	(18,539)-12%	0	2034
92,655	2035	85	0	0	1,419,474	92,655	3,809,237	(147,584)	5,228,711	(54,929)	-1.08 %	30,772	61,543	(12,000)	(6,000)	(19,386)-12%	0	2035
93,386	2036	86	0	0	1,354,477	93,386	4,035,417	(149,995)	5,389,894	(56,608)	-1.08 %	31,633	63,266	(12,000)	(6,000)	(20,291)-12%	0	2036
94,061	2037	87	0	0	1,287,505	94,061	4,268,496	(152,371)	5,556,002	(58,310)	-1.08 %	32,519	65,038	(12,000)	(6,000)	(21,247)-12%	0	2037
93,978	2038	88	0	0	1,219,277	93,978	4,507,880	(154,015)	5,727,158	(60,036)	-1.08 %	33,429	66,859	(12,000)	(6,000)	(22,252)-12%	0	2038
94,918	2039	89	0	0	1,149,145	94,918	4,754,352	(156,314)	5,903,497	(61,796)	-1.08 %	34,365	68,731	(12,000)	(6,000)	(23,300)-12%	0	2039
94,192	2040	90	0	0	1,077,936	94,192	5,007,224	(157,785)	6,085,160	(63,593)	-1.08 %	35,328	70,655	(12,000)	(6,000)	(24,390)-12%	0	2040
93,734	2041	91	0	0	1,005,761	93,734	5,266,534	(159,166)	6,272,295	(65,432)	-1.07 %	36,317	72,634	(12,000)	(6,000)	(25,518)-12%	0	2041
93,126	2042	92	0	0	932,750	93,126	5,532,308	(160,443)	6,465,058	(67,317)	-1.07 %	37,334	74,667	(12,000)	(6,000)	(26,684)-12%	0	2042
92,351	2043	93	0	0	859,053	92,351	5,804,556	(161,603)	6,663,610	(69,251)	-1.07 %	38,379	76,758	(12,000)	(6,000)	(27,886)-12%	0	2043
90,427	2044	94	0	0	785,808	90,427	6,082,311	(161,664)	6,868,119	(71,237)	-1.07 %	39,454	78,907	(12,000)	(6,000)	(29,124)-12%	0	2044
88,293	2045	95	0	0	713,231	88,293	6,365,530	(161,573)	7,078,761	(73,280)	-1.07 %	40,558	81,117	(12,000)	(6,000)	(30,395)-13%	0	2045
84,908	2046	96	0	0	642,587	84,908	6,653,133	(160,292)	7,295,720	(75,384)	-1.06 %	41,694	83,388	(12,000)	(6,000)	(31,698)-13%	0	2046
82,383	2047	97	0	0	573,056	82,383	6,946,132	(159,936)	7,519,188	(77,553)	-1.06 %	42,861	85,723	(12,000)	(6,000)	(33,031)-13%	0	2047
78,501	2048	98	0	0	506,016	78,501	7,243,343	(158,288)	7,749,359	(79,788)	-1.06 %	44,062	88,123	(12,000)	(6,000)	(34,397)-13%	0	2048
74,414	2049	99	0	0	441,722	74,414	7,544,718	(156,509)	7,986,441	(82,095)	-1.06 %	45,295	90,591	(12,000)	(6,000)	(35,791)-13%	0	2049
69,019	2050	100	0	0	381,538	69,019	7,849,107	(153,495)	8,230,644	(84,476)	-1.06 %	46,564	93,127	(12,000)	(6,000)	(37,215)-13%	0	2050
63,590	2051	101	0	0	325,579	63,590	8,156,614	(150,526)	8,482,193	(86,936)	-1.06 %	47,867	95,735	(12,000)	(6,000)	(38,666)-13%	0	2051
58,139	2052	102	0	0	273,951	58,139	8,467,365	(147,619)	8,741,316	(89,480)	-1.05 %	49,208	98,415	(12,000)	(6,000)	(40,143)-13%	0	2052
52,683	2053	103	0	0	226,747	52,683	8,781,502	(144,790)	9,008,249	(92,107)	-1.05 %	50,585	101,171	(12,000)	(6,000)	(41,649)-13%	0	2053
46,275	2054	104	0	0	185,007	46,275	9,098,229	(141,097)	9,283,236	(94,822)	-1.05 %	52,002	104,004	(12,000)	(6,000)	(43,183)-13%	0	2054
40,219	2055	105	0	0	148,489	40,219	9,418,041	(137,848)	9,566,530	(97,629)	-1.05 %	53,458	106,916	(12,000)	(6,000)	(44,745)-13%	0	2055
34,532	2056	106	0	0	116,926	34,532	9,741,462	(135,060)	9,858,388	(100,528)	-1.05 %	54,955	109,909	(12,000)	(6,000)	(46,336)-13%	0	2056
28,519	2057	107	0	0	90,746	28,519	10,068,332	(132,041)	10,159,078	(103,522)	-1.05 %	56,493	112,987	(12,000)	(6,000)	(47,958)-13%	0	2057
23,268	2058	108	0	0	69,293	23,268	10,399,581	(129,883)	10,468,874	(106,615)	-1.05 %	58,075	116,150	(12,000)	(6,000)	(49,611)-13%	0	2058
18,728	2059	109	0	0	51,951	18,728	10,736,104	(128,532)	10,788,055	(109,804)	-1.05 %	59,701	119,403	(12,000)	(6,000)	(51,300)-13%	0	2059
14,843	2060	110	0	0	38,147	14,843	11,078,762	(127,936)	11,116,909	(113,093)	-1.05 %	61,373	122,746	(12,000)	(6,000)	(53,026)-13%	0	2060
11,220	2061	111	0	0	27,690	11,220	11,428,037	(127,700)	11,455,727	(116,480)	-1.05 %	63,091	126,183	(12,000)	(6,000)	(54,794)-13%	0	2061
8,391	2062	112	0	0	19,853	8,391	11,784,958	(126,360)	11,804,811	(119,969)	-1.05 %	64,858	129,716	(12,000)	(6,000)	(56,605)-13%	0	2062
6,404	2063	113	0	0	13,846	6,404	12,150,619	(129,962)	12,164,465	(123,558)	-1.05 %	66,674	133,348	(12,000)	(6,000)	(58,464)-13%	0	2063
4,615	2064	114	0	0	9,507	4,615	12,525,494	(131,863)	12,535,001	(127,248)	-1.05 %	68,541	137,082	(12,000)	(6,000)	(60,375)-14%	0	2064
3,278	2065	115	0	0	6,419	3,278	12,910,323	(134,319)	12,916,742	(131,041)	-1.04 %	70,460	140,920	(12,000)	(6,000)	(62,339)-14%	0	2065
					369,411		2,239,027	(5,652,899)	(3,044,460)			1,729,746	3,459,492	(480,000)	(240,000)	(1,424,778)	0	

Step 3: Target Name Text Box: SIPS will automatically take you to the Manage Target landing page. Enter a name for the target income column (Limit Inflation).

Manage Target

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

Target name:

First year target income:

Inflation rate:

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease:

Age to decrease income: Client 1 age Client 2 age

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24

Step 4: First-Year Target Income: Enter the first-year target income (\$120,000).

Manage Target
Save Cancel

Target name: Limit Inflation

First year target income: (highlighted with a red box and arrow)

Inflation rate: 0.0 %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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"/>

Step 5: Inflation Rate: Enter the inflation rate (2.8%).

Manage Target
Save Cancel

Target name: Limit Inflation

First year target income: 120,000

Inflation rate: (highlighted with a red box and arrow)

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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"/>

Step 6: Limit Inflation in Old Age: Click the Limit Inflation in Old Age checkbox.

Manage Target

Save Cancel

Target name: Limit Inflation

First year target income: 120,000

Inflation rate: 2.8 %

Target description: Limit inflation in old age

Age for limit: 0 Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: 0 Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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"/>

Step 7: Age for Limit: Within the text box, select the age at which you want the limit to begin (80).

Manage Target

Save Cancel

Target name: Limit Inflation

First year target income: 120,000

Inflation rate: 2.8 %

Target description: Limit inflation in old age

Limit inflation in old age:

Age for limit: 80 Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: 0 Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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"/>

Step 8: Age to Limit Radio Buttons: Select the client for whom the income will be limited (Client 1 age).

Manage Target

Target name:

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: %

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT

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"/>

Step 9: Save: Click the green Save button underneath the Manage Target heading.

Manage Target

Target name:

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: %

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT

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"/>

Step 10: Structured Income Planning Landing Page: SIPS will automatically return you to the Structured Income Planning landing page.

Structured Income Planning

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

Scenario: Limit Inflation In Old Age

Total required		Year		John		Account		Income		Account		Income		Account		Income		Accounts Total		Planned Distribution		Percent Distribution		Incomes		Expenses		Approx Income Tax		After Tax Income		Limit Inflation		Income Gap		Year	
View Beneficial RMD	REGULAR RMD	net return	initial amount	bonus %	total RMD	John IRA	John inc	John IRA	John inc	John IRA	John inc	John IRA	John inc	John IRA	John inc	John IRA	John inc	Accounts Total	Subtotal of account incomes	SS	Pension	Charitable Contribution	Gifting	Charitable Contribution	Approx Income Tax	After Tax Income	Limit Inflation	Income Gap	Year								
82,278	2026	76	274,722	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,181	2.58	24,000	48,000	(12,000)	(6,000)	(35,861)	120,000	120,000	0	2026																
83,263	2027	77	196,953	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,241	2.60	24,672	49,344	(12,000)	(6,000)	(34,697)	123,360	123,360	0	2027																
84,618	2028	78	116,274	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,291	2.64	25,363	50,726	(12,000)	(6,000)	(34,165)	126,816	126,816	0	2028																
85,981	2029	79	32,618	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,341	2.69	26,073	52,146	(12,000)	(6,000)	(34,009)	130,365	130,365	0	2029																
87,352	2030	80	0	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,391	2.74	26,803	53,606	(12,000)	(6,000)	(21,555)	134,015	134,015	0	2030																

Step 11: Initial-Tax Target Column: A new column, titled "Limit Inflation," is automatically created in the Structured Income Plan.

Structured Income Planning

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

Scenario: Limit Inflation In Old Age

Total required		Year		John		Account		Income		Account		Income		Account		Income		Accounts Total		Planned Distribution		Percent Distribution		Incomes		Expenses		Approx Income Tax		After Tax Income		Limit Inflation		Income Gap		Year	
View Beneficial RMD	REGULAR RMD	net return	initial amount	bonus %	total RMD	John IRA	John inc	John IRA	John inc	John IRA	John inc	John IRA	John inc	John IRA	John inc	John IRA	John inc	Accounts Total	Subtotal of account incomes	SS	Pension	Charitable Contribution	Gifting	Charitable Contribution	Approx Income Tax	After Tax Income	Limit Inflation	Income Gap	Year								
82,278	2026	76	274,722	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,181	2.58	24,000	48,000	(12,000)	(6,000)	(35,861)	120,000	120,000	0	2026																
83,263	2027	77	196,953	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,241	2.60	24,672	49,344	(12,000)	(6,000)	(34,697)	123,360	123,360	0	2027																
84,618	2028	78	116,274	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,291	2.64	25,363	50,726	(12,000)	(6,000)	(34,165)	126,816	126,816	0	2028																
85,981	2029	79	32,618	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,341	2.69	26,073	52,146	(12,000)	(6,000)	(34,009)	130,365	130,365	0	2029																
87,352	2030	80	0	0.00	350,000	2.00	1,600,000	2.00	2,000,000	3,950,000	10,391	2.74	26,803	53,606	(12,000)	(6,000)	(21,555)	134,015	134,015	0	2030																

Step 12: Target Income at Age 80: Note that the target income is limited starting at age 80 and remains capped for the remainder of the plan.

Structured Income Planning																			
Scenario: Limit Inflation In Old Age																			
Accounts		Traditional IRA		Roth 401(k)		Brokerage Account		Incomes				Expenses				Year			
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Pension	Gift	Charitable Contribution	Approx Income Tax	After Tax Income	Limit Inflation	Income Gap	Year
2026	76	2.00 %	350,000	John IRA	2.00 %	John IRA	2.00 %	3,950,000	Subtotal of account		2.82 %	2.80 %	0.00 %	0.00 %	(6,000)	120,000	120,000	0	2026
2027	77	196,953	83,263	1,664,640	0	2,042,048	18,778	3,903,640	102,041	2.60 %	24,672	49,344	(12,000)	(6,000)	(34,697)	123,360	123,360	0	2027
2028	78	116,274	84,618	1,697,933	0	2,064,616	18,273	3,878,823	102,891	2.64 %	25,363	50,726	(12,000)	(6,000)	(34,165)	126,814	126,814	0	2028
2029	79	39,616	86,081	1,731,801	0	2,087,929	18,244	3,859,944	103,185	2.65 %	26,073	51,144	(12,000)	(6,000)	(34,000)	130,944	130,944	0	2029
2030	80	0	33,271	1,712,448	54,081	2,123,680	5,809	3,836,128	93,161	2.42 %	26,803	53,606	(12,000)	(6,000)	(21,555)	134,015	134,015	0	2030
2031	81	0	0	1,688,406	86,219	2,170,818	(8,866)	3,862,244	83,907	2.18 %	27,324	53,107	(12,000)	(6,000)	(14,229)	134,015	134,015	0	2031
2032	82	0	0	1,601,950	89,645	2,222,395	(8,164)	3,824,346	81,481	2.13 %	28,325	56,650	(12,000)	(6,000)	(14,441)	134,015	134,015	0	2032
2033	83	0	0	1,543,484	90,506	2,277,963	(11,120)	3,821,446	79,386	2.08 %	29,118	58,236	(12,000)	(6,000)	(14,725)	134,015	134,015	0	2033
2034	84	0	0	1,482,479	91,874	2,338,099	(14,577)	3,820,578	77,297	2.02 %	29,933	59,867	(12,000)	(6,000)	(15,082)	134,015	134,015	0	2034
2035	85	0	0	1,419,474	92,655	2,402,317	(17,455)	3,821,790	75,199	1.97 %	30,772	61,543	(12,000)	(6,000)	(15,499)	134,015	134,015	0	2035
2036	86	0	0	1,354,477	93,386	2,470,670	(20,307)	3,825,146	73,080	1.91 %	31,633	63,266	(12,000)	(6,000)	(15,964)	134,015	134,015	0	2036
2037	87	0	0	1,287,505	94,061	2,543,216	(23,133)	3,830,722	70,927	1.86 %	32,519	65,038	(12,000)	(6,000)	(16,469)	134,015	134,015	0	2037
2038	88	0	0	1,219,277	93,978	2,619,321	(25,241)	3,838,598	68,738	1.80 %	33,429	66,859	(12,000)	(6,000)	(17,011)	134,015	134,015	0	2038
2039	89	0	0	1,149,145	94,518	2,699,722	(28,015)	3,848,868	66,503	1.73 %	34,365	68,731	(12,000)	(6,000)	(17,584)	134,015	134,015	0	2039
2040	90	0	0	1,077,936	94,192	2,783,689	(29,972)	3,861,624	64,220	1.67 %	35,328	70,655	(12,000)	(6,000)	(18,188)	134,015	134,015	0	2040
2041	91	0	0	1,005,761	93,734	2,871,214	(31,851)	3,876,974	61,883	1.60 %	36,317	72,634	(12,000)	(6,000)	(18,819)	134,015	134,015	0	2041
2042	92	0	0	932,750	93,126	2,962,274	(33,636)	3,895,024	59,490	1.54 %	37,334	74,667	(12,000)	(6,000)	(19,476)	134,015	134,015	0	2042
2043	93	0	0	859,053	92,351	3,056,834	(35,315)	3,915,888	57,037	1.47 %	38,379	76,758	(12,000)	(6,000)	(20,159)	134,015	134,015	0	2043
2044	94	0	0	785,808	90,427	3,153,874	(36,904)	3,939,682	54,523	1.39 %	39,454	78,907	(12,000)	(6,000)	(20,869)	134,015	134,015	0	2044
2045	95	0	0	713,231	88,293	3,253,304	(38,353)	3,966,536	51,940	1.32 %	40,558	81,117	(12,000)	(6,000)	(21,600)	134,015	134,015	0	2045
2046	96	0	0	642,587	84,908	3,353,991	(39,620)	3,996,578	49,288	1.24 %	41,694	83,388	(12,000)	(6,000)	(22,355)	134,015	134,015	0	2046
2047	97	0	0	573,056	82,383	3,456,895	(40,824)	4,029,951	46,559	1.17 %	42,861	85,723	(12,000)	(6,000)	(23,128)	134,015	134,015	0	2047
2048	98	0	0	506,016	78,501	3,560,778	(41,945)	4,066,794	43,755	1.09 %	44,062	88,123	(12,000)	(6,000)	(23,925)	134,015	134,015	0	2048
2049	99	0	0	441,722	74,414	3,665,538	(43,044)	4,107,260	40,870	1.01 %	45,295	90,591	(12,000)	(6,000)	(24,741)	134,015	134,015	0	2049
2050	100	0	0	381,538	69,019	3,769,967	(44,119)	4,151,505	37,900	0.92 %	46,564	93,127	(12,000)	(6,000)	(25,576)	134,015	134,015	0	2050
2051	101	0	0	325,579	63,590	3,874,116	(45,169)	4,199,694	34,840	0.84 %	47,867	95,735	(12,000)	(6,000)	(26,427)	134,015	134,015	0	2051
2052	102	0	0	273,951	58,139	3,978,050	(46,192)	4,252,001	31,687	0.76 %	49,208	98,415	(12,000)	(6,000)	(27,295)	134,015	134,015	0	2052
2053	103	0	0	226,747	52,683	4,081,855	(47,194)	4,308,602	28,439	0.67 %	50,585	101,171	(12,000)	(6,000)	(28,187)	134,015	134,015	0	2053
2054	104	0	0	185,007	46,275	4,184,673	(48,171)	4,369,680	25,094	0.58 %	52,002	104,004	(12,000)	(6,000)	(29,084)	134,015	134,015	0	2054
2055	105	0	0	148,489	40,219	4,286,940	(49,123)	4,435,428	21,646	0.50 %	53,458	106,916	(12,000)	(6,000)	(30,004)	134,015	134,015	0	2055
2056	106	0	0	116,926	34,532	4,389,118	(50,049)	4,506,044	18,093	0.41 %	54,955	109,969	(12,000)	(6,000)	(30,942)	134,015	134,015	0	2056
2057	107	0	0	90,746	28,519	4,490,982	(50,953)	4,581,728	14,456	0.32 %	56,493	112,987	(12,000)	(6,000)	(31,901)	134,015	134,015	0	2057
2058	108	0	0	69,293	23,268	4,593,402	(51,826)	4,662,594	10,668	0.23 %	58,075	116,150	(12,000)	(6,000)	(32,879)	134,015	134,015	0	2058
2059	109	0	0	51,951	18,728	4,697,206	(52,669)	4,749,156	6,792	0.15 %	59,701	119,403	(12,000)	(6,000)	(33,881)	134,015	134,015	0	2059
2060	110	0	0	38,147	14,843	4,803,188	(53,484)	4,841,334	2,805	0.06 %	61,373	122,746	(12,000)	(6,000)	(34,909)	134,015	134,015	0	2060
2061	111	0	0	27,690	11,220	4,911,763	(54,272)	4,939,453	(1,292)	-0.03 %	63,091	126,183	(12,000)	(6,000)	(35,967)	134,015	134,015	0	2061
2062	112	0	0	19,853	8,391	5,023,892	(55,034)	5,043,744	(5,503)	-0.11 %	64,858	129,716	(12,000)	(6,000)	(37,056)	134,015	134,015	0	2062
2063	113	0	0	13,846	6,404	5,140,599	(55,778)	5,154,445	(9,826)	-0.19 %	66,674	133,348	(12,000)	(6,000)	(38,181)	134,015	134,015	0	2063
2064	114	0	0	9,507	4,615	5,262,290	(56,501)	5,271,798	(14,264)	-0.28 %	68,541	137,082	(12,000)	(6,000)	(39,344)	134,015	134,015	0	2064
2065	115	0	0	6,419	3,278	5,389,630	(57,204)	5,396,049	(18,816)	-0.36 %	70,460	140,920	(12,000)	(6,000)	(40,549)	134,015	134,015	0	2065
				369,411	2,239,077		(715,844)	1,892,594			1,729,746	3,459,492	(480,000)	(240,000)	(1,036,750)	5,325,082	5,325,080	0	

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