

# View Comparison Function

11/22/2024 11:34 am EST

On the structured income planning page, you can view hypothetical series of returns based on the total amount of assets someone has started out with. This function is available through the display options. Below is a step-by-step guideline for viewing comparison rates.

Step 1: Edit: Click on the green Edit 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 Dynamic Mode

Scenario: View Comparison

Planning Horizon: 20 years

Year	Roth IRA		401(k)		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income					
net return	70	3.00 %	IRA	6.00 %	2,000,000	Subtotal of account incomes	Infl Factor		
initial amount		1,000,000		1,000,000	0		2.20 %		
bonus % w/bonus		1,000,000		1,000,000	2,000,000				
end of 1	71	1,030,000	0	1,060,000	2,090,000	0	28,282	28,282	end of 1
end of 2	72	1,060,900	0	1,123,600	2,184,500	0	28,904	28,904	end of 2
end of 3	73	1,092,727	0	1,191,016	2,283,743	0	29,540	29,540	end of 3
end of 4	74	1,125,599	0	1,262,477	2,387,986	0	30,190	30,190	end of 4
end of 5	75	1,159,274	0	1,338,225	2,497,499	0	30,854	30,854	end of 5
end of 6	76	1,194,052	0	1,418,519	2,612,571	0	31,533	31,533	end of 6
end of 7	77	1,229,874	0	1,503,630	2,733,504	0	32,227	32,227	end of 7
end of 8	78	1,266,770	0	1,593,848	2,860,617	0	32,936	32,936	end of 8
end of 9	79	1,304,773	0	1,689,478	2,994,251	0	33,660	33,660	end of 9
end of 10	80	1,343,916	0	1,790,847	3,134,763	0	34,401	34,401	end of 10
end of 11	81	1,384,233	0	1,898,298	3,282,531	0	35,158	35,158	end of 11
end of 12	82	1,425,760	0	2,012,195	3,437,956	0	35,931	35,931	end of 12
end of 13	83	1,468,533	0	2,132,927	3,601,460	0	36,722	36,722	end of 13
end of 14	84	1,512,589	0	2,260,902	3,773,492	0	37,529	37,529	end of 14
end of 15	85	1,557,967	0	2,396,556	3,954,523	0	38,355	38,355	end of 15
end of 16	86	1,604,706	0	2,540,350	4,145,056	0	39,199	39,199	end of 16
end of 17	87	1,652,847	0	2,692,770	4,345,618	0	40,061	40,061	end of 17
end of 18	88	1,702,432	0	2,854,336	4,556,769	0	40,943	40,943	end of 18
end of 19	89	1,753,505	0	3,025,596	4,779,102	0	41,843	41,843	end of 19
end of 20	90	1,806,110	0	3,207,132	5,013,242	0	42,764	42,764	end of 20
			0		0	0	701,031	701,031	

Orange backgrounds indicate hypothetical returns

Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning sub-heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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## Structured Income Planning

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

Scenario: View Comparison

Planning Horizon: 20 years

Year	Roth IRA		401(k)		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income					
net return	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor		
initial amount	1,000,000		1,000,000		0		2.20 %		
bonus % w/bonus	1,000,000	Manage	1,000,000	Manage	2,000,000				
end of 1	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282	end of 1
end of 2	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	end of 2
end of 3	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	end of 3
end of 4	1,125,599	0	1,262,477	0	2,387,986	0	30,190	30,190	end of 4
end of 5	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	end of 5
end of 6	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	end of 6
end of 7	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	end of 7
end of 8	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	end of 8
end of 9	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	end of 9
end of 10	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	end of 10
end of 11	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	end of 11
end of 12	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	end of 12
end of 13	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	end of 13
end of 14	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	end of 14
end of 15	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	end of 15
end of 16	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	end of 16
end of 17	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	end of 17
end of 18	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	end of 18
end of 19	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	end of 19
end of 20	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	end of 20
		0	0	0	0	0	701,031	701,031	

Orange backgrounds indicate hypothetical returns

Step 3: View Comparison: Click on the green View Comparison button located in Column Display Options Table.

Column Display Options: [View RMD Checks](#) [View Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

### Account and Income Grouping

Roth IRA:  Group 1  Group 2  Group 3  Group 4  Group 5  
 401(k):  Group 1  Group 2  Group 3  Group 4  Group 5  
 SS:  Group 1  Group 2  Group 3  Group 4  Group 5

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
 You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
 Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

### Group Setup

Accounts

Title	Color
Group 1 Accounts	<input type="text" value="Se"/>
Group 2	<input type="text" value="Se"/>
Group 3	<input type="text" value="Se"/>
Group 4	<input type="text" value="Se"/>
Group 5	<input type="text" value="Se"/>

Incomes

Title	Color
Group 1 Incomes	<input type="text" value="Se"/>
Group 2	<input type="text" value="Se"/>
Group 3	<input type="text" value="Se"/>
Group 4	<input type="text" value="Se"/>
Group 5	<input type="text" value="Se"/>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 4: Structured Income Planning Page: A new comparison table will appear on the Structured Income Planning Page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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## Structured Income Planning

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

Scenario View Comparison

Planning Horizon 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Year	Comparison		
	Account	Income	Account	Income						Total Account	Returns	Income
net return	70	3.00 %	IRA	6.00 %	2,000,000	Subtotal of account incomes	Manage Inff Factor			2,000,000		
initial amount		1,000,000		1,000,000	0					2,000,000		
bonus % w/bonus		0.00 %		0.00 %	0					2,000,000		
		1,000,000	Manage	1,000,000	2,000,000		2.20 %			Fixed %		
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	28,282	28,282	end of 1	2,000,000	0.00 %	0
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	28,904	28,904	end of 2	2,000,000	0.00 %	0
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	29,540	29,540	end of 3	2,000,000	0.00 %	0
end of 4	74	1,125,509	0	1,252,477	0	2,387,986	30,190	30,190	end of 4	2,000,000	0.00 %	0
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	30,854	30,854	end of 5	2,000,000	0.00 %	0
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	31,533	31,533	end of 6	2,000,000	0.00 %	0
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	32,227	32,227	end of 7	2,000,000	0.00 %	0
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	32,936	32,936	end of 8	2,000,000	0.00 %	0
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	33,660	33,660	end of 9	2,000,000	0.00 %	0
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	34,401	34,401	end of 10	2,000,000	0.00 %	0
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	35,158	35,158	end of 11	2,000,000	0.00 %	0
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	35,931	35,931	end of 12	2,000,000	0.00 %	0
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	36,722	36,722	end of 13	2,000,000	0.00 %	0
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	37,529	37,529	end of 14	2,000,000	0.00 %	0
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	38,355	38,355	end of 15	2,000,000	0.00 %	0
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	39,199	39,199	end of 16	2,000,000	0.00 %	0
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	40,061	40,061	end of 17	2,000,000	0.00 %	0
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	40,943	40,943	end of 18	2,000,000	0.00 %	0
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	41,843	41,843	end of 19	2,000,000	0.00 %	0
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	42,764	42,764	end of 20	2,000,000	0.00 %	0
		0	0	0	0	701,031	701,031					

Fixed % 0.0 Upd

Orange backgrounds indicate hypothetical returns

Option A: Fixed %:

Step 5: Fixed %: To change the Fixed percentage number, type in the monetary amount in the orange box. (5%)

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
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## Structured Income Planning

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

Scenario View Comparison

Planning Horizon 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Year	Comparison		
	Account	Income	Account	Income						Total Account	Returns	Income
net return	70	3.00 %	IRA	6.00 %	2,000,000	Subtotal of account incomes	Manage Inff Factor			2,000,000		
initial amount		1,000,000		1,000,000	0					2,000,000		
bonus % w/bonus		0.00 %		0.00 %	0					2,000,000		
		1,000,000	Manage	1,000,000	2,000,000		2.20 %			Fixed %		
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	28,282	28,282	end of 1	2,000,000	0.00 %	0
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	28,904	28,904	end of 2	2,000,000	0.00 %	0
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	29,540	29,540	end of 3	2,000,000	0.00 %	0
end of 4	74	1,125,509	0	1,252,477	0	2,387,986	30,190	30,190	end of 4	2,000,000	0.00 %	0
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	30,854	30,854	end of 5	2,000,000	0.00 %	0
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	31,533	31,533	end of 6	2,000,000	0.00 %	0
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	32,227	32,227	end of 7	2,000,000	0.00 %	0
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	32,936	32,936	end of 8	2,000,000	0.00 %	0
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	33,660	33,660	end of 9	2,000,000	0.00 %	0
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	34,401	34,401	end of 10	2,000,000	0.00 %	0
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	35,158	35,158	end of 11	2,000,000	0.00 %	0
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	35,931	35,931	end of 12	2,000,000	0.00 %	0
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	36,722	36,722	end of 13	2,000,000	0.00 %	0
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	37,529	37,529	end of 14	2,000,000	0.00 %	0
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	38,355	38,355	end of 15	2,000,000	0.00 %	0
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	39,199	39,199	end of 16	2,000,000	0.00 %	0
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	40,061	40,061	end of 17	2,000,000	0.00 %	0
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	40,943	40,943	end of 18	2,000,000	0.00 %	0
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	41,843	41,843	end of 19	2,000,000	0.00 %	0
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	42,764	42,764	end of 20	2,000,000	0.00 %	0
		0	0	0	0	701,031	701,031					

Fixed % 0.0 Upd

Orange backgrounds indicate hypothetical returns

Step 6: Upd: Click on the green Upd text box to make the changes.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
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### Structured Income Planning

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

Scenario View Comparison

Planning Horizon 20 years

Accounts: Roth IRA, 401(k)

Incomes: SS, Total Income

Comparison: Total Account, Returns, Income

Fixed % 5.0 Upd

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	Total Account	Returns	Income	
net return	70	3.00 %	IRA	6.00 %	2,000,000	0	Manage	28,282	28,282	end of 1	2,000,000	0.00 %	0
initial amount		1,000,000	1,000,000	0	2,000,000	0	Infl Factor	28,904	28,904	end of 2	2,000,000	0.00 %	0
bonus %		0.00 %	0.00 %	0	0	0	2.20 %	29,540	29,540	end of 3	2,000,000	0.00 %	0
w/bonus		1,000,000	1,000,000	0	2,000,000	0	30,190	30,190	end of 4	2,000,000	0.00 %	0	
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	30,854	30,854	end of 5	2,000,000	0.00 %	0	
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	31,533	31,533	end of 6	2,000,000	0.00 %	0	
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	32,227	32,227	end of 7	2,000,000	0.00 %	0	
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	32,936	32,936	end of 8	2,000,000	0.00 %	0	
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	33,660	33,660	end of 9	2,000,000	0.00 %	0	
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	34,401	34,401	end of 10	2,000,000	0.00 %	0	
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	35,158	35,158	end of 11	2,000,000	0.00 %	0	
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	35,931	35,931	end of 12	2,000,000	0.00 %	0	
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	36,722	36,722	end of 13	2,000,000	0.00 %	0	
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	37,529	37,529	end of 14	2,000,000	0.00 %	0	
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	38,355	38,355	end of 15	2,000,000	0.00 %	0	
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	39,199	39,199	end of 16	2,000,000	0.00 %	0	
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	40,061	40,061	end of 17	2,000,000	0.00 %	0	
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	40,943	40,943	end of 18	2,000,000	0.00 %	0	
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	41,843	41,843	end of 19	2,000,000	0.00 %	0	
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	42,764	42,764	end of 20	2,000,000	0.00 %	0	
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	701,031	701,031					
end of 18	88	1,702,432	0	2,854,336	0	4,556,769							
end of 19	89	1,753,505	0	3,025,596	0	4,779,102							
end of 20	90	1,806,110	0	3,207,132	0	5,013,242							

Orange backgrounds indicate hypothetical returns

Step 7: Comparison Table: The table should reflect the editing changes you have made.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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### Structured Income Planning

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

Scenario View Comparison

Planning Horizon 20 years

Accounts: Roth IRA, 401(k)

Incomes: SS, Total Income

Comparison: Total Account, Returns, Income

Fixed % 5.0 Upd

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	Total Account	Returns	Income	
net return	70	3.00 %	IRA	6.00 %	2,000,000	0	Manage	28,282	28,282	end of 1	2,100,000	5.00 %	0
initial amount		1,000,000	1,000,000	0	2,000,000	0	Infl Factor	28,904	28,904	end of 2	2,205,000	5.00 %	0
bonus %		0.00 %	0.00 %	0	0	0	2.20 %	29,540	29,540	end of 3	2,315,250	5.00 %	0
w/bonus		1,000,000	1,000,000	0	2,000,000	0	30,190	30,190	end of 4	2,431,012	5.00 %	0	
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	30,854	30,854	end of 5	2,552,563	5.00 %	0	
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	31,533	31,533	end of 6	2,680,191	5.00 %	0	
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	32,227	32,227	end of 7	2,814,200	5.00 %	0	
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	32,936	32,936	end of 8	2,954,910	5.00 %	0	
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	33,660	33,660	end of 9	3,102,656	5.00 %	0	
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	34,401	34,401	end of 10	3,257,789	5.00 %	0	
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	35,158	35,158	end of 11	3,420,678	5.00 %	0	
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	35,931	35,931	end of 12	3,591,712	5.00 %	0	
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	36,722	36,722	end of 13	3,771,297	5.00 %	0	
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	37,529	37,529	end of 14	3,959,862	5.00 %	0	
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	38,355	38,355	end of 15	4,157,855	5.00 %	0	
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	39,199	39,199	end of 16	4,365,748	5.00 %	0	
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	40,061	40,061	end of 17	4,584,034	5.00 %	0	
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	40,943	40,943	end of 18	4,813,236	5.00 %	0	
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	41,843	41,843	end of 19	5,053,898	5.00 %	0	
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	42,764	42,764	end of 20	5,306,592	5.00 %	0	
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	701,031	701,031					
end of 18	88	1,702,432	0	2,854,336	0	4,556,769							
end of 19	89	1,753,505	0	3,025,596	0	4,779,102							
end of 20	90	1,806,110	0	3,207,132	0	5,013,242							

Orange backgrounds indicate hypothetical returns

Option B: 10 yr S&P (2001-2011): If you would like the assets to repeat the growth rate that the S&P happened between 2001-2011, pick this option.

Step 8: Dropdown carrot arrow: Click on the drop-down carrot arrow in the Comparison text box and select 10yr S&P (2001-2011).

Scenario: View Comparison

Planning Horizon: 20 years

Accounts: Roth IRA, 401(k)

Incomes: SS

Comparison: Fixed % 5.0 Up

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	Total Account	Returns	Income
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	0	28,282	end of 1	2,100,000	5.00 %	0
initial amount		1,000,000	1,000,000	1,000,000	2,000,000	0	28,904	28,904	end of 2	2,205,000	5.00 %	0
w/bonus		0.00 %	0.00 %	0.00 %	2,000,000	0	29,540	29,540	end of 3	2,315,250	5.00 %	0
end of 1	71	1,030,000	0	1,060,000	0	2,283,743	0	30,190	end of 4	2,431,012	5.00 %	0
end of 2	72	1,060,900	0	1,123,600	0	2,387,986	0	30,854	end of 5	2,552,563	5.00 %	0
end of 3	73	1,092,727	0	1,191,016	0	2,497,499	0	31,533	end of 6	2,680,191	5.00 %	0
end of 4	74	1,125,509	0	1,262,477	0	2,612,571	0	32,227	end of 7	2,814,200	5.00 %	0
end of 5	75	1,159,274	0	1,338,225	0	2,733,504	0	32,936	end of 8	2,954,910	5.00 %	0
end of 6	76	1,194,052	0	1,418,519	0	2,860,617	0	33,660	end of 9	3,102,656	5.00 %	0
end of 7	77	1,229,874	0	1,503,630	0	2,994,251	0	34,401	end of 10	3,257,789	5.00 %	0
end of 8	78	1,266,770	0	1,593,848	0	3,134,763	0	35,158	end of 11	3,420,678	5.00 %	0
end of 9	79	1,304,773	0	1,689,478	0	3,282,531	0	35,931	end of 12	3,591,712	5.00 %	0
end of 10	80	1,343,916	0	1,790,847	0	3,437,956	0	36,722	end of 13	3,771,297	5.00 %	0
end of 11	81	1,384,233	0	1,898,298	0	3,601,460	0	37,529	end of 14	3,959,862	5.00 %	0
end of 12	82	1,425,760	0	2,012,195	0	3,773,492	0	38,355	end of 15	4,157,855	5.00 %	0
end of 13	83	1,468,533	0	2,132,927	0	3,954,523	0	39,199	end of 16	4,365,748	5.00 %	0
end of 14	84	1,512,589	0	2,260,902	0	4,145,056	0	40,061	end of 17	4,584,034	5.00 %	0
end of 15	85	1,557,967	0	2,396,556	0	4,345,618	0	40,943	end of 18	4,813,236	5.00 %	0
end of 16	86	1,604,706	0	2,540,350	0	4,556,769	0	41,843	end of 19	5,053,898	5.00 %	0
end of 17	87	1,652,847	0	2,692,770	0	4,779,102	0	42,764	end of 20	5,306,592	5.00 %	0
end of 18	88	1,702,432	0	2,854,336	0	5,013,242	0					
end of 19	89	1,753,505	0	3,025,596	0		701,031					
end of 20	90	1,806,110	0	3,207,132	0		701,031					

Orange backgrounds indicate hypothetical returns

Step 9: Comparison Table: The table should reflect the editing changes you have made.

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 Inc Tax Add Target Edit or Add Scenario Display Options

Scenario View Comparison

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Year	Comparison		
	Account	Income	Account	Income			SS	Total Income		Total Account	Returns	Income
net return	3.00 %		6.00 %		2,000,000		Manage			2,000,000		
initial amount	1,000,000		1,000,000		2,000,000		Infl Factor			2,000,000		
bonus % w/bonus	0.00 %		0.00 %		0		2.20 %			10 yr S&P		
end of 1	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282	end of 1	1,532,000	-23.40 %	0
end of 2	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	end of 2	1,936,448	26.40 %	0
end of 3	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	end of 3	2,110,728	9.00 %	0
end of 4	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	end of 4	2,174,050	3.00 %	0
end of 5	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	end of 5	2,469,721	13.60 %	0
end of 6	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	end of 6	2,556,162	3.50 %	0
end of 7	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	end of 7	1,572,039	-38.50 %	0
end of 8	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	end of 8	1,939,896	23.40 %	0
end of 9	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	end of 9	2,188,203	12.80 %	0
end of 10	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	end of 10	2,188,203	0.00 %	0
end of 11	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	end of 11	1,676,164	-23.40 %	0
end of 12	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	end of 12	2,118,671	26.40 %	0
end of 13	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	end of 13	2,309,352	9.00 %	0
end of 14	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	end of 14	2,378,632	3.00 %	0
end of 15	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	end of 15	2,702,126	13.60 %	0
end of 16	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	end of 16	2,796,700	3.50 %	0
end of 17	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	end of 17	1,719,971	-38.50 %	0
end of 18	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	end of 18	2,122,444	23.40 %	0
end of 19	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	end of 19	2,394,116	12.80 %	0
end of 20	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	end of 20	2,394,116	0.00 %	0
		0		0		0	701,031	701,031				

Orange backgrounds indicate hypothetical returns

Option C: Lucky: If you would like to hypothetically see how the assets will do in the future is the assets are doing well.

Step 10: Dropdown carrot arrow: Click on the drop-down carrot arrow in the Comparison text box and select Lucky.

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 Inc Tax Add Target Edit or Add Scenario Display Options

Scenario View Comparison

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Year	Comparison		
	Account	Income	Account	Income			SS	Total Income		Total Account	Returns	Income
net return	3.00 %		6.00 %		2,000,000		Manage			2,000,000		
initial amount	1,000,000		1,000,000		2,000,000		Infl Factor			2,000,000		
bonus % w/bonus	0.00 %		0.00 %		0		2.20 %			Fixed %		
end of 1	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282	end of 1	2,100,000	5.00 %	0
end of 2	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	end of 2	2,205,000	5.00 %	0
end of 3	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	end of 3	2,315,250	5.00 %	0
end of 4	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	end of 4	2,431,012	5.00 %	0
end of 5	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	end of 5	2,552,563	5.00 %	0
end of 6	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	end of 6	2,680,191	5.00 %	0
end of 7	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	end of 7	2,814,200	5.00 %	0
end of 8	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	end of 8	2,954,910	5.00 %	0
end of 9	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	end of 9	3,102,656	5.00 %	0
end of 10	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	end of 10	3,257,789	5.00 %	0
end of 11	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	end of 11	3,420,678	5.00 %	0
end of 12	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	end of 12	3,591,712	5.00 %	0
end of 13	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	end of 13	3,771,297	5.00 %	0
end of 14	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	end of 14	3,959,862	5.00 %	0
end of 15	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	end of 15	4,157,855	5.00 %	0
end of 16	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	end of 16	4,365,748	5.00 %	0
end of 17	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	end of 17	4,584,034	5.00 %	0
end of 18	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	end of 18	4,813,236	5.00 %	0
end of 19	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	end of 19	5,053,898	5.00 %	0
end of 20	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	end of 20	5,306,592	5.00 %	0
		0		0		0	701,031	701,031				

Orange backgrounds indicate hypothetical returns

Step 11: Comparison Table: The table should reflect the editing changes you have made.

The screenshot displays the 'Structured Income Planning' interface. At the top, there are navigation tabs: CLIENT DASHBOARD, STRUCTURED INCOME PLANNING, CASH FLOW AND TAX ADVISOR, ASSET ALLOCATION AND NET WORTH, GRAPHS, REPORTS, TOOLS. On the right, there are links for YOUR CASE LIST, SETTINGS, HELP, and SIGN OUT. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main title is 'Structured Income Planning' with buttons for Edit, Save, Cancel, Add Account, Add Income, Add Inc. Tax, Add Target, Edit or Add Scenario, and Display Options. A 'Scenario' dropdown is set to 'View Comparison'. The 'Planning Horizon' is set to '20 years'. The 'Accounts' section includes 'Roth IRA' and '401(k)'. The 'Incomes' section includes 'SS' and 'Total Income'. The 'Comparison' section has a dropdown menu currently set to 'Lucky'. The table below shows financial data over 20 years, with orange backgrounds indicating hypothetical returns.

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	Comparison		
										Total Account	Returns	Income
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor				
initial amount		1,000,000		1,000,000		2,000,000		2.29 %			2,000,000	
bonus % w/bonus		0.00 %		0.00 %		0					Lucky	
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	end of 1	1,806,000	-9.70 %	0
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	end of 2	2,073,288	14.80 %	0
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	end of 3	2,431,967	17.30 %	0
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	end of 4	2,466,014	1.40 %	0
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	end of 5	3,114,576	26.30 %	0
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	end of 6	3,569,304	14.60 %	0
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	end of 7	3,640,690	2.00 %	0
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	end of 8	4,092,136	12.40 %	0
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	end of 9	5,209,289	27.30 %	0
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	end of 10	4,865,476	-6.60 %	0
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	end of 11	6,145,096	26.30 %	0
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	end of 12	6,421,625	4.50 %	0
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	end of 13	6,877,560	7.10 %	0
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	end of 14	9,222,808	34.10 %	0
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	end of 15	11,095,038	20.30 %	0
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	end of 16	14,534,499	31.00 %	0
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	end of 17	18,415,210	26.70 %	0
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	end of 18	22,006,174	19.50 %	0
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	end of 19	19,717,532	-10.40 %	0
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	end of 20	17,154,252	-13.00 %	0
			0		0			701,031				701,031

Orange backgrounds indicate hypothetical returns

Option D: Unlucky: If you would like to hypothetically see how the assets will do in the future is the assets are not doing well.

Step 12: Dropdown carrot arrow: Click on the drop-down carrot arrow in the Comparison text box and select Unlucky.

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: View Comparison

Planning Horizon: 20 years

Accounts: Roth IRA, 401(k)

Incomes: SS, Total Income

Comparison: Fixed % 5.0 Upd

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	Total Account	Returns	Income
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	2,000,000		2,000,000	Fixed %	
initial amount		1,000,000		1,000,000			Manage					
bonus %		0.00 %		0.00 %			Infl Factor					
w/bonus		1,000,000	Manage	1,000,000	Manage	2,000,000	2.20 %					
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	28,282	28,282	end of 1	2,100,000	5.00 %	0
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	28,904	28,904	end of 2	2,205,000	5.00 %	0
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	29,540	29,540	end of 3	2,315,250	5.00 %	0
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	30,190	30,190	end of 4	2,431,012	5.00 %	0
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	30,854	30,854	end of 5	2,552,563	5.00 %	0
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	31,533	31,533	end of 6	2,680,191	5.00 %	0
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	32,227	32,227	end of 7	2,814,200	5.00 %	0
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	32,936	32,936	end of 8	2,954,910	5.00 %	0
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	33,660	33,660	end of 9	3,102,656	5.00 %	0
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	34,401	34,401	end of 10	3,257,789	5.00 %	0
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	35,158	35,158	end of 11	3,420,678	5.00 %	0
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	35,931	35,931	end of 12	3,591,712	5.00 %	0
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	36,722	36,722	end of 13	3,771,297	5.00 %	0
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	37,529	37,529	end of 14	3,959,862	5.00 %	0
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	38,355	38,355	end of 15	4,157,855	5.00 %	0
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	39,199	39,199	end of 16	4,365,748	5.00 %	0
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	40,061	40,061	end of 17	4,584,034	5.00 %	0
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	40,943	40,943	end of 18	4,813,236	5.00 %	0
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	41,843	41,843	end of 19	5,053,898	5.00 %	0
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	42,764	42,764	end of 20	5,306,592	5.00 %	0
		0	0	0	0	0	701,031	701,031				

Orange backgrounds indicate hypothetical returns

Step 13: Comparison Table: The table should reflect the editing changes you have made.

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: View Comparison

Planning Horizon: 20 years

Accounts: Roth IRA, 401(k)

Incomes: SS, Total Income

Comparison: Unlucky

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	Total Account	Returns	Income
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	2,000,000		2,000,000	Unlucky	
initial amount		1,000,000		1,000,000			Manage					
bonus %		0.00 %		0.00 %			Infl Factor					
w/bonus		1,000,000	Manage	1,000,000	Manage	2,000,000	2.20 %					
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	28,282	28,282	end of 1	2,000,000	0.00 %	0
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	28,904	28,904	end of 2	2,256,000	12.80 %	0
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	29,540	29,540	end of 3	2,783,904	23.40 %	0
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	30,190	30,190	end of 4	1,712,101	-38.50 %	0
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	30,854	30,854	end of 5	1,772,024	3.50 %	0
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	31,533	31,533	end of 6	2,013,020	13.60 %	0
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	32,227	32,227	end of 7	2,073,410	3.00 %	0
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	32,936	32,936	end of 8	2,260,018	9.00 %	0
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	33,660	33,660	end of 9	2,856,662	26.40 %	0
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	34,401	34,401	end of 10	2,188,203	-23.40 %	0
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	35,158	35,158	end of 11	1,903,737	-13.00 %	0
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	35,931	35,931	end of 12	1,705,748	-10.40 %	0
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	36,722	36,722	end of 13	2,038,369	19.50 %	0
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	37,529	37,529	end of 14	2,582,614	26.70 %	0
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	38,355	38,355	end of 15	3,383,224	31.00 %	0
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	39,199	39,199	end of 16	4,070,018	20.30 %	0
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	40,061	40,061	end of 17	5,457,894	34.10 %	0
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	40,943	40,943	end of 18	5,845,404	7.10 %	0
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	41,843	41,843	end of 19	6,108,447	4.50 %	0
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	42,764	42,764	end of 20	7,714,968	26.30 %	0
		0	0	0	0	0	701,031	701,031				

Orange backgrounds indicate hypothetical returns

Step 14: Display Options: Click on the green Display Option 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: View Comparison

Planning Horizon: 20 years

Accounts: Roth IRA, 401(k)

Incomes: SS

Comparison: Unlucky

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	Total Account	Returns	Income
net return	70	3.00 %	IRA	6.00 %	2,000,000	0	Manage			2,000,000		
initial amount		1,000,000	IRA	1,000,000	0	0	Infl Factor			2,000,000		
w/bonus		1,000,000	Manage	1,000,000	2,000,000	0	2.20 %			Unlucky		
end of 1	71	1,030,000	0	1,060,000	2,090,000	0	28,282	28,282	end of 1	2,000,000	0.00 %	0
end of 2	72	1,060,900	0	1,123,600	2,184,500	0	28,904	28,904	end of 2	2,256,000	12.80 %	0
end of 3	73	1,092,727	0	1,191,016	2,283,743	0	29,540	29,540	end of 3	2,783,904	23.40 %	0
end of 4	74	1,125,509	0	1,262,477	2,387,986	0	30,190	30,190	end of 4	1,712,101	-38.50 %	0
end of 5	75	1,159,274	0	1,338,225	2,497,499	0	30,854	30,854	end of 5	1,772,024	3.50 %	0
end of 6	76	1,194,052	0	1,418,519	2,612,571	0	31,533	31,533	end of 6	2,013,020	13.60 %	0
end of 7	77	1,229,874	0	1,503,830	2,733,504	0	32,227	32,227	end of 7	2,073,410	3.00 %	0
end of 8	78	1,265,770	0	1,593,848	2,860,617	0	32,936	32,936	end of 8	2,260,018	9.00 %	0
end of 9	79	1,304,773	0	1,689,478	2,994,251	0	33,660	33,660	end of 9	2,856,662	26.40 %	0
end of 10	80	1,343,916	0	1,790,847	3,134,763	0	34,401	34,401	end of 10	2,188,203	-23.40 %	0
end of 11	81	1,384,233	0	1,898,298	3,282,531	0	35,158	35,158	end of 11	1,903,737	-13.00 %	0
end of 12	82	1,425,760	0	2,012,195	3,437,956	0	35,931	35,931	end of 12	1,705,748	-10.40 %	0
end of 13	83	1,468,533	0	2,132,927	3,601,460	0	36,722	36,722	end of 13	2,038,369	19.50 %	0
end of 14	84	1,512,589	0	2,260,902	3,773,492	0	37,529	37,529	end of 14	2,582,614	26.70 %	0
end of 15	85	1,557,967	0	2,396,556	3,954,523	0	38,355	38,355	end of 15	3,383,224	31.00 %	0
end of 16	86	1,604,706	0	2,540,350	4,145,056	0	39,199	39,199	end of 16	4,070,018	20.30 %	0
end of 17	87	1,652,847	0	2,692,770	4,345,618	0	40,061	40,061	end of 17	5,457,894	34.10 %	0
end of 18	88	1,702,432	0	2,854,336	4,556,769	0	40,943	40,943	end of 18	5,845,404	7.10 %	0
end of 19	89	1,753,505	0	3,025,596	4,779,102	0	41,843	41,843	end of 19	6,108,447	4.50 %	0
end of 20	90	1,806,110	0	3,207,132	5,013,242	0	42,764	42,764	end of 20	7,714,968	26.30 %	0
					0	0	701,031	701,031				

Orange backgrounds indicate hypothetical returns

Step 15: Hide Comparison: Click on the green Hide Comparison button located in Column Display Options Table.

Column Display Options: View RMD Checks View Income Riders View Death Benefit View % Distribution **Hide Comparison** View Tax Rates View Calendar Years

#### Account and Income Grouping

Accounts: Roth IRA, 401(k)

Incomes: SS

Group 1 Group 2 Group 3 Group 4 Group 5

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Reset Condense All Uncondense All

#### Group Setup

Accounts

Title: Accounts Color: [Set]

Group 1: [Set]

Group 2: [Set]

Group 3: [Set]

Group 4: [Set]

Group 5: [Set]

Incomes

Title: Incomes Color: [Set]

Group 1: [Set]

Group 2: [Set]

Group 3: [Set]

Group 4: [Set]

Group 5: [Set]

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 16: Structured Income Planning Page: The Comparison Table will be removed from the Structured Income Plan.

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: View Comparison

Year	Account	Roth IRA		401(k)		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		Income	IRA	Income	IRA			SS	Manage Inflation Factor		
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	Manage			
initial amount		1,000,000		1,000,000		2,000,000		Inflation Factor	2.20 %		
bonus % w/ bonus		1,000,000	Manage	1,000,000	Manage	2,000,000					
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282	28,282	end of 1
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	28,904	end of 2
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	29,540	end of 3
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	30,190	end of 4
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	30,854	end of 5
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	31,533	end of 6
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	32,227	end of 7
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	32,936	end of 8
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	33,660	end of 9
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	34,401	end of 10
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	35,158	end of 11
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	35,931	end of 12
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	36,722	end of 13
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	37,529	end of 14
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	38,355	end of 15
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	39,199	end of 16
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	40,061	end of 17
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	40,943	end of 18
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	41,843	end of 19
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	42,764	end of 20
			0		0		0	701,031	701,031		

Orange backgrounds indicate hypothetical returns

Step 17: 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: [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: View Comparison

Year	Account	Roth IRA		401(k)		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		Income	IRA	Income	IRA			SS	Manage Inflation Factor		
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	Manage			
initial amount		1,000,000		1,000,000		2,000,000		Inflation Factor	2.20 %		
bonus % w/ bonus		1,000,000	Manage	1,000,000	Manage	2,000,000					
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282	28,282	end of 1
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	28,904	end of 2
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	29,540	end of 3
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	30,190	end of 4
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	30,854	end of 5
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	31,533	end of 6
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	32,227	end of 7
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	32,936	end of 8
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	33,660	end of 9
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	34,401	end of 10
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	35,158	end of 11
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	35,931	end of 12
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	36,722	end of 13
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	37,529	end of 14
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	38,355	end of 15
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	39,199	end of 16
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	40,061	end of 17
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	40,943	end of 18
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	41,843	end of 19
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	42,764	end of 20
			0		0		0	701,031	701,031		

Orange backgrounds indicate hypothetical returns

Step 18: Edit: If you need to make an edit to the structured income plan click on the green edit 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](#) [Dynamic Mode](#)

Scenario: View Comparison

Planning Horizon: 20 years

Year	Accounts		Accounts		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income					
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	Infl Factor	
initial amount		1,000,000		1,000,000		0			
bonus % w/bonus		0.00 %		0.00 %		0			
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764
			0		0			701,031	701,031

Orange backgrounds indicate hypothetical returns

Step 19: 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: View Comparison

Planning Horizon: 20 years

Year	Accounts		Accounts		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income					
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal of account incomes	Infl Factor	
initial amount		1,000,000		1,000,000		0			
bonus % w/bonus		0.00 %		0.00 %		0			
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764
			0		0			701,031	701,031

Orange backgrounds indicate hypothetical returns

Step 20: 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:  
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 View Comparison

Planning Horizon 20 years

Accounts Roth IRA 401(k)

Incomes

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	6.00 %	IRA				
initial amount		1,000,000		1,000,000	2,000,000	Subtotal of account incomes	Infl Factor		
bonus % w/bonus		0.00 %		0.00 %	0		2.20 %		
end of 1	71	1,030,000	0	1,060,000	2,090,000	0	28,282	28,282	end of 1
end of 2	72	1,060,900	0	1,123,600	2,184,500	0	28,904	28,904	end of 2
end of 3	73	1,092,727	0	1,191,016	2,283,743	0	29,540	29,540	end of 3
end of 4	74	1,125,509	0	1,262,477	2,387,986	0	30,190	30,190	end of 4
end of 5	75	1,159,274	0	1,338,225	2,497,499	0	30,854	30,854	end of 5
end of 6	76	1,194,052	0	1,418,519	2,612,571	0	31,533	31,533	end of 6
end of 7	77	1,229,874	0	1,503,630	2,735,504	0	32,227	32,227	end of 7
end of 8	78	1,266,770	0	1,593,848	2,866,617	0	32,936	32,936	end of 8
end of 9	79	1,304,773	0	1,689,478	2,994,251	0	33,660	33,660	end of 9
end of 10	80	1,343,916	0	1,790,847	3,134,763	0	34,401	34,401	end of 10
end of 11	81	1,384,233	0	1,898,298	3,282,531	0	35,158	35,158	end of 11
end of 12	82	1,425,760	0	2,012,195	3,437,956	0	35,931	35,931	end of 12
end of 13	83	1,468,533	0	2,132,927	3,601,460	0	36,722	36,722	end of 13
end of 14	84	1,512,589	0	2,260,902	3,773,492	0	37,529	37,529	end of 14
end of 15	85	1,557,967	0	2,396,556	3,954,523	0	38,355	38,355	end of 15
end of 16	86	1,604,706	0	2,540,350	4,145,056	0	39,199	39,199	end of 16
end of 17	87	1,652,847	0	2,692,770	4,345,618	0	40,061	40,061	end of 17
end of 18	88	1,702,432	0	2,854,336	4,556,769	0	40,943	40,943	end of 18
end of 19	89	1,753,505	0	3,025,596	4,779,102	0	41,843	41,843	end of 19
end of 20	90	1,806,110	0	3,207,132	5,013,242	0	42,764	42,764	end of 20
			0		0		701,031	701,031	

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](mailto:support@planscout.com).