

# Editing the Initial Plan Date in a SIPS Plan

01/12/2026 10:11 am EST

Within your SIPS plan, you can edit your initial plan date. If you change your initial plan date to be more than one year old than the revision date, the older years will be grayed out in your SIPS plan. The grayed-out years are stating that those years are over and the plan is moving to the next current year. The numbers that are in the columns on the Structured Income Planning Page represent the values at the end of each respective year. In the display options if you switch the view to plans years instead of calendar years the years that are in the past will stay grayed out since they are no longer current. Below are the step by step instructions for editing your initial plan date.

For more getting started articles about the Structured Income plan, please see:

- [Understanding a Basic Structured Income Plan](#)
- [Understanding a Structured Income Plan that has a Target Income and an After-Tax Target Columns](#)
- [Planning Horizon Timeline](#)
- [Editing the Social Security Age](#)

Step 1: Case Selection: Double click on the case you would like to open up.

**Your Case List**

Buttons: Add Case, View All Cases, Search Using Selection

Search for Case:

Case	Initial Plan Date	Revised Date	Tags	Active
Doe, Jane	01/01/2025	02/12/2025	Demo Advisor	<input checked="" type="checkbox"/>
Doe, John	01/01/2025	02/13/2025		<input checked="" type="checkbox"/>
Doe, John & Doe, Jane	01/01/2025	12/30/2024		<input checked="" type="checkbox"/>

Footer: Rows Per Page 15, Page 1 of 2

Step 2: Edit: Click on the green edit button underneath the Client Information heading.

**Doe, John**

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

PREPARED BY: DEMO ADVISOR  
INITIAL PLAN DATE: 01/01/2025  
REVISED PLAN DATE: 02/13/2025

**Client Information**

Buttons: Edit, Goto Incomes >>

Case Title: Doe, John

Description:

Selection tags:

Active: ☒

Client one: Last: Doe, First: John, Date of birth: 01/01/1965, Initial plan age: 60, Current age: 60, Retirement age: 65, Gender: Male

Client two: Last: , First: , Date of birth: , Initial plan age: 0, Current age: 0, Retirement age: 0, Gender: Female

Initial plan date: 01/01/2025, Revision date: 02/13/2025

Address:   
City, State, Zip:   
Email:   
Phone:   
Cell Phone:

Step 3: Initial Plan Date: Delete the date that is entered and enter in a new initial plan date.

The screenshot shows the 'Client Information' form for 'Doe, John'. The 'Initial plan date' field is highlighted with a red box, and a red arrow points to it. The form includes fields for Case Title, Description, Selection tags, and client details for two clients. The 'Initial plan date' is currently set to 01/01/2025.

Client	Last	First	Date of birth	Initial plan age	Current age	Retirement age	Gender
Client one	Doe	John	01/01/1965	60	60	65	Male
Client two				0	0	0	

Step 4: Save: Click on the green save button underneath the Client Information heading.

The screenshot shows the 'Client Information' form for 'Doe, John'. The 'Save' button is highlighted with a red box, and a red arrow points to it. The form includes fields for Case Title, Description, Selection tags, and client details for two clients. The 'Initial plan date' is currently set to 01/01/2025.

Client	Last	First	Date of birth	Initial plan age	Current age	Retirement age	Gender
Client one	Doe	John	01/01/1965	60	60	65	Male
Client two				0	0	0	

Step 5: Structured Income Planning: Click on the Structured Income Planning subheading button.

The screenshot shows the 'Client Information' form for 'Doe, John'. The 'Structured Income Planning' button is highlighted with a red box, and a red arrow points to it. The form includes fields for Case Title, Description, Selection tags, and client details for two clients. The 'Initial plan date' is currently set to 01/01/2023.

Client	Last	First	Date of birth	Initial plan age	Current age	Retirement age	Gender
Client one	Doe	John	01/01/1965	58	60	65	Male
Client two				0	0	0	

Step 6: Scenario: Select a scenario you would like to be looking at.

Doe, John

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2023

REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Edit | Dynamic Mode

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon | 20 years

Accounts

Non-Qualified Account | IRA

Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	58	6.00 %		5.00 %	John IRA	1,675,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.50 %				from total income to target	
initial amount		675,000		1,000,000	John inc	1,675,000	0							
bonus % w/bonus		0.00 %		0.00 %		1,675,000	0							
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	43,863	(830)	93,253	93,253	93,253	0	2034
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	44,960	(955)	95,118	95,118	95,118	0	2035
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	46,084	(1,079)	97,020	97,020	97,020	0	2036
2037	73	535,829	0	2,078,928	0	2,614,757	0	47,236	0	47,236	98,961	98,961	(51,725)	2037
2038	74	567,979	0	2,182,874	0	2,750,853	0	48,417	0	48,416	100,940	100,940	(52,524)	2038
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	49,627	0	138,362	102,959	102,959	35,403	2039
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	50,868	0	143,833	105,018	105,018	38,815	2040
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	52,139	0	149,104	107,118	107,118	41,985	2041
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	53,443	0	155,013	109,261	109,261	45,752	2042
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058

Step 7: Initial Plan Date: The initial plan date should automatically reflect the back date you have entered.

Doe, John

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2023

REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Edit | Dynamic Mode

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon | 20 years

Accounts

Non-Qualified Account | IRA

Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	58	6.00 %		5.00 %	John IRA	1,675,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.50 %				from total income to target	
initial amount		675,000		1,000,000	John inc	1,675,000	0							
bonus % w/bonus		0.00 %		0.00 %		1,675,000	0							
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	43,863	(830)	93,253	93,253	93,253	0	2034
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	44,960	(955)	95,118	95,118	95,118	0	2035
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	46,084	(1,079)	97,020	97,020	97,020	0	2036
2037	73	535,829	0	2,078,928	0	2,614,757	0	47,236	0	47,236	98,961	98,961	(51,725)	2037
2038	74	567,979	0	2,182,874	0	2,750,853	0	48,417	0	48,416	100,940	100,940	(52,524)	2038
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	49,627	0	138,362	102,959	102,959	35,403	2039
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	50,868	0	143,833	105,018	105,018	38,815	2040
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	52,139	0	149,104	107,118	107,118	41,985	2041
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	53,443	0	155,013	109,261	109,261	45,752	2042
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058

Step 8: Grayed Out Years: The year that are grayed out in the SIPS plan are the years that have already passed.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2023

REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

Editing the Initial Plan Date in a SIPS Plan

Planning Horizon

20 years

Accounts

Non-Qualified Account

IRA

Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	58	6.00 %		5.00 %	John IRA	1,675,000								
initial amount		675,000		1,000,000	John inc	1,675,000	Subtotal of account incomes	Infl Factor	Infl Factor			Infl Factor	from total income to target	
bonus % w/bonus		0.00 %		0.00 %		0		2.00 %	2.50 %			2.00 %		
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	43,863	(830)	93,253	93,253	93,253	0	2034
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	44,960	(955)	95,118	95,118	95,118	0	2035
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	46,084	(1,079)	97,020	97,020	97,020	0	2036
2037	73	535,829	0	2,078,928	0	2,614,757	0	47,236	0	47,236	98,961	(51,725)		2037
2038	74	567,979	0	2,182,874	0	2,750,853	0	48,417	0	48,416	100,940	(52,524)		2038
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	49,627	0	138,362	102,959	35,403		2039
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	50,868	0	143,833	105,018	38,815		2040
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	52,139	0	149,104	107,118	41,985		2041
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	53,443	0	155,013	109,261	45,752		2042
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058

Step 9: Values at the End of the Year: The numbers reflected in the columns are the values at the end of the year.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2023

REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

Editing the Initial Plan Date in a SIPS Plan

Planning Horizon

20 years

Accounts

Non-Qualified Account

IRA

Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	58	6.00 %		5.00 %	John IRA	1,675,000								
initial amount		675,000		1,000,000	John inc	1,675,000	Subtotal of account incomes	Infl Factor	Infl Factor			Infl Factor	from total income to target	
bonus % w/bonus		0.00 %		0.00 %		0		2.00 %	2.50 %			2.00 %		
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	43,863	(830)	93,253	93,253	93,253	0	2034
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	44,960	(955)	95,118	95,118	95,118	0	2035
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2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	53,443	0	155,013	109,261	45,752		2042
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058

Step 10: Edit: Click on the green edit button underneath the Structured Income Planning Heading.

Doe, John

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2023

REVISED PLAN DATE: 02/13/2025

Structured Income Planning

EditDynamic Mode

ScenarioEditing the Initial Plan Date in a SIPS Plan

Planning Horizon20 years

Accounts

Non-Qualified AccountIRA

Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	58	6.00 %		5.00 %	John IRA									
Initial amount		675,000		1,000,000	John inc	1,675,000	Subtotal of account incomes	Infl Factor	Infl Factor				from total income to target	
bonus % w/bonus		0.00 %		0.00 %		0		2.00 %	2.50 %					
		675,000		1,000,000		1,675,000								
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023
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2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	2034
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	2035
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	2036
2037	73	535,829	0	2,078,928	0	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)	2037
2038	74	567,979	0	2,182,874	0	2,750,853	0	0	48,417	0	48,416	100,940	(52,524)	2038
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	2039
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	2040
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	2041
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752	2042
		756,883		380,234		1,137,117		515,201	436,635	(84,593)	2,004,361	1,822,302	182,058	

Step 11: Display Options: Click on the green display option button underneath the Structured Income Planning Heading.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2023

REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Editing the Initial Plan Date in a SIPS Plan

Planning Horizon		20 years		Accounts				Incomes									
				Non-Qualified Account		IRA											
Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
View Beneficial RMD																	
REGULAR RMD	net return	58	6.00 %	5.00 %	John IRA												
across all accounts	Initial amount		675,000	1,000,000			1,675,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage		Manage Infl Factor	from total income to target			
John total RMD	bonus % w/bonus		0.00 %	0.00 %	John inc		0		2.00 %	2.50 %							
			675,000	1,000,000	Manage	Manage	1,675,000										
0	2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023		
0	2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024		
0	2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025		
0	2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026		
0	2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027		
0	2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028		
0	2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029		
0	2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030		
0	2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031		
0	2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032		
0	2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033		
0	2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	2034		
0	2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	2035		
0	2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	2036		
0	2037	73	535,829	0	2,078,928	0	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)	2037		
0	2038	74	567,979	0	2,182,874	0	2,750,853	0	0	48,417	0	48,416	100,940	(52,524)	2038		
88,735	2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	2039		
92,966	2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	2040		
96,964	2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	2041		
101,570	2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752	2042		
			756,883		380,234		1,137,117		515,201	436,635	(84,593)	2,004,361	1,822,302	182,058			

Step 12: View Plan Years: Click on the green View Plan Years button in the column display option box.

Column Display Options

Hide RMD Checks

Hide Income Riders

View Death Benefit

View % Distribution

View Comparison

View Tax Rates

View Plan Years

Account and Income Grouping

Accounts

Group 1
Group 2
Group 3
Group 4
Group 5

Non-Qualified Account  
IRA

Incomes

Group 1
Group 2
Group 3
Group 4
Group 5

John Wages  
John SS

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
Group 2
Group 3
Group 4
Group 5

Incomes

Title
Color

Group 1
Group 2
Group 3
Group 4
Group 5

Reset Title / Colors

Copy Setup To All Scenarios

Return With Grouping

Return Without Grouping

Step 13: Structured Income Plan: The Display years will automatically be switched to whichever option you have selected.

Doe, John

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STRUCTURED INCOME PLANNING

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2023

REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario 

Editing the Initial Plan Date in a SIPS Plan

Planning Horizon

20 years

Accounts

Non-Qualified Account

IRA

Incomes

John Wages

John SS

Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
<div>View Beneficial RMD</div>																
REGULAR RMD	net return	58	6.00 %		5.00 %	John IRA	1,675,000	Subtotal of account incomes	Manage	Manage	Manage		Manage	from total income to target		
across all accounts	initial amount		675,000		1,000,000		1,675,000									
John	bonus %		0.00 %		0.00 %	John inc	0		2.00 %	2.50 %						
total RMD	w/bonus		675,000	Manage	1,000,000	Manage	1,675,000									
0	end of 1	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	end of 1	
0	end of 2	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	end of 2	
0	end of 3	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	end of 3	
0	end of 4	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	end of 4	
0	end of 5	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	end of 5	
0	end of 6	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	end of 6	
0	end of 7	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	end of 7	
0	end of 8	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	end of 8	
0	end of 9	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	end of 9	
0	end of 10	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	end of 10	
0	end of 11	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	end of 11	
0	end of 12	70	544,407	50,220	1,795,856	0	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	end of 12	
0	end of 13	71	525,958	51,114	1,885,649	0	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	end of 13	
0	end of 14	72	505,499	52,016	1,979,931	0	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	end of 14	
0	end of 15	73	535,829	0	2,078,928	0	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)	end of 15	
0	end of 16	74	567,979	0	2,182,874	0	2,750,853	0	0	48,417	0	48,416	100,940	(52,524)	end of 16	
88,735	end of 17	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	end of 17	
92,966	end of 18	76	638,181	0	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	end of 18	
96,964	end of 19	77	676,472	0	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	end of 19	
101,570	end of 20	78	717,060	0	2,244,698	101,570	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752	end of 20	
							756,883	380,234	1,137,117	515,201	436,635	(84,593)	2,004,361	1,822,302	182,058	

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](mailto:support@planscout.com)