

Editing the Initial Plan Date in a SIPS Plan

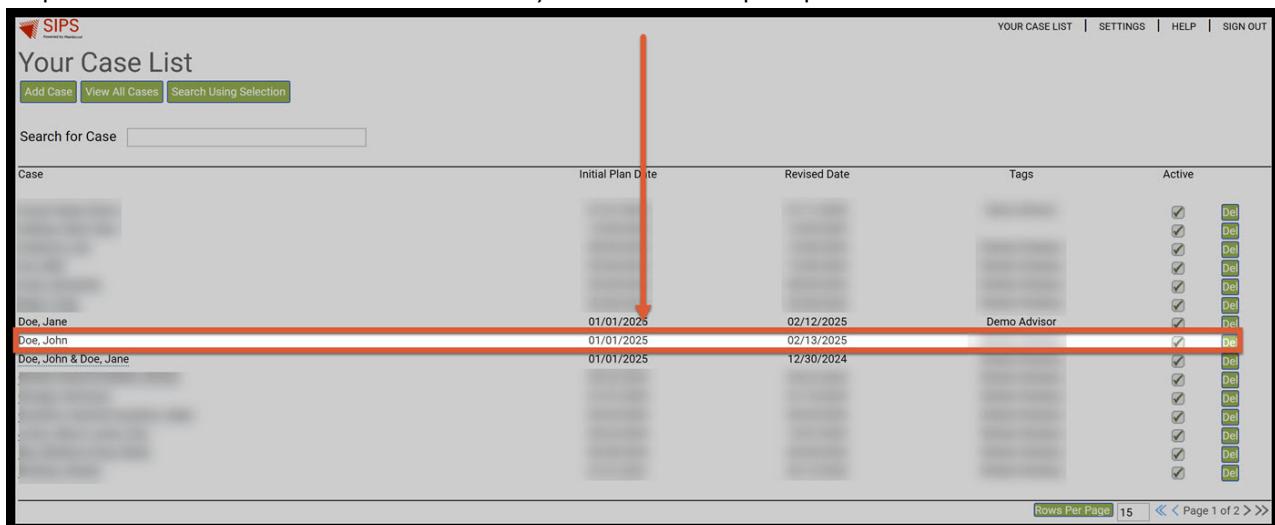
01/12/2026 10:11 am EST

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the view to plans years instead of calendar years the years that are in the past will stay grayed out since they are no longer current.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:

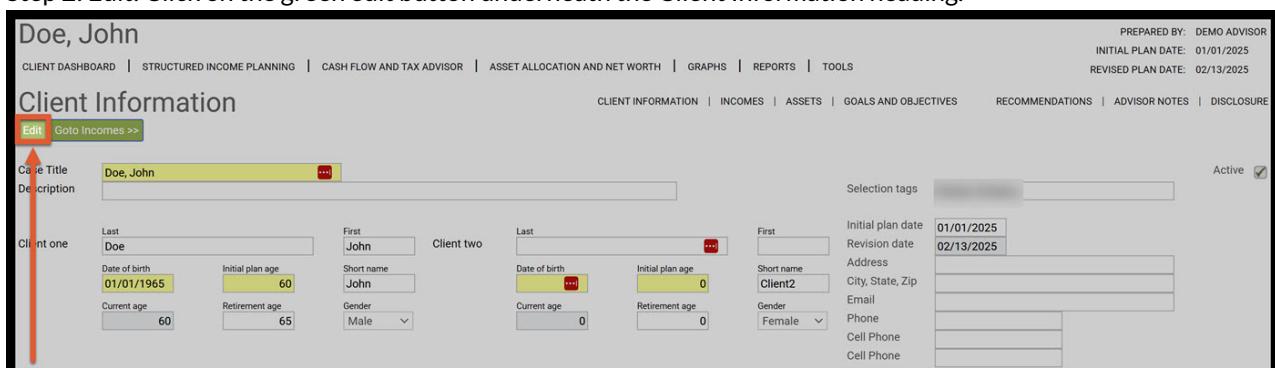
- [Understanding a Basic Structured Income Plan](#)
- [Understanding a Structured Income Plan that has a Target Income and an After-Tax Target Columns](#)
- [Planning Horizon Timeline](#)
- [Editing the Social Security Age](#)

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



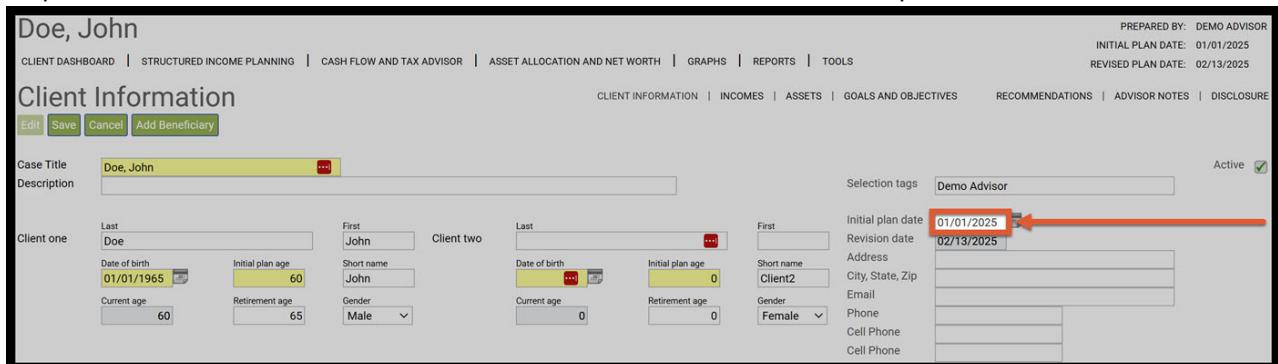
The screenshot shows a list of cases in the 'Your Case List' section. The columns include 'Case', 'Initial Plan Date', 'Revised Date', 'Tags', and 'Active'. A red arrow points to the 'Initial Plan Date' column for the case 'Doe, John', which is listed as 01/01/2025. The 'Revised Date' for this case is 02/13/2025. The 'Tags' column shows 'Demo Advisor' and the 'Active' column has a checked box.

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



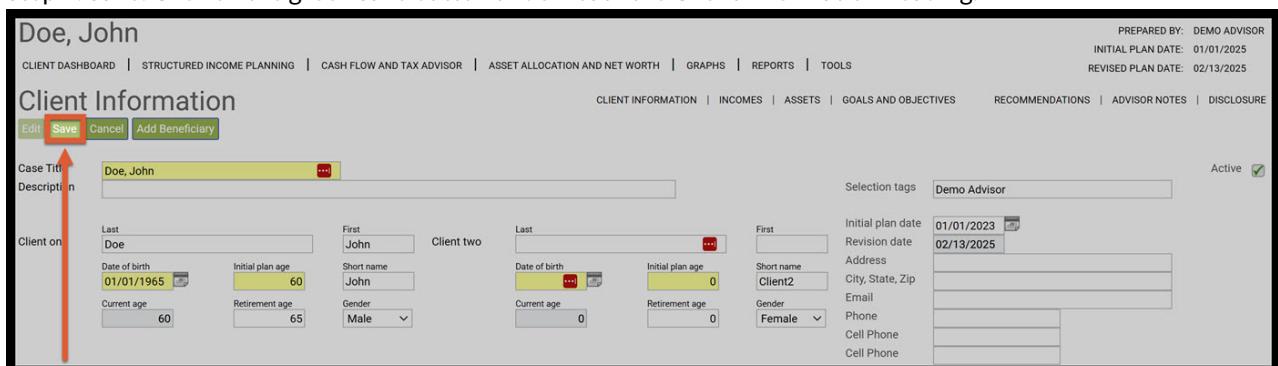
The screenshot shows the 'Client Information' page for 'Doe, John'. The 'Edit' button is highlighted with a red box and an arrow. The page includes sections for 'Client one' and 'Client two' with various input fields for names, dates of birth, and ages. On the right, there are 'Selection tags' and date fields for 'Initial plan date' (01/01/2025) and 'Revision date' (02/13/2025). The top right of the page shows preparation details: 'PREPARED BY: DEMO ADVISOR', 'INITIAL PLAN DATE: 01/01/2025', and 'REVISED PLAN DATE: 02/13/2025'.

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



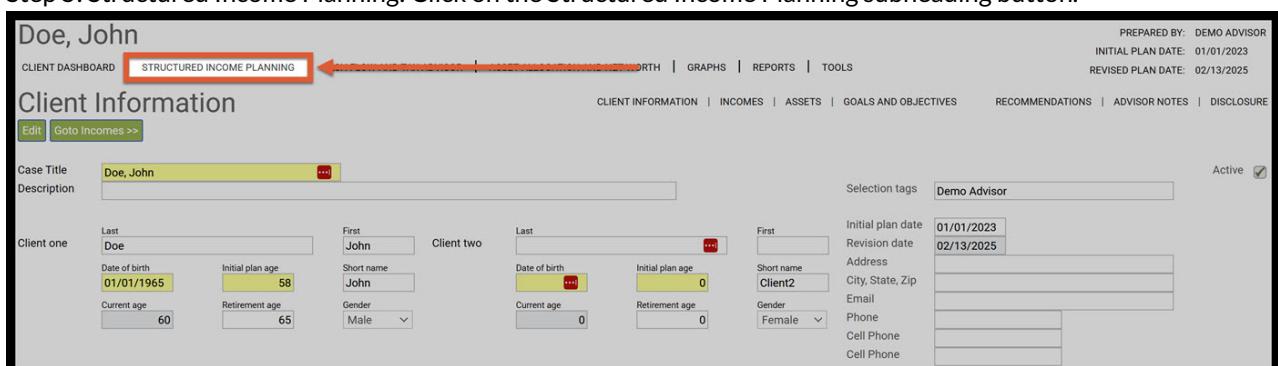
The screenshot shows the 'Client Information' page for a case titled 'Doe, John'. In the 'Initial plan date' field, the value '01/01/2025' is highlighted with a red arrow. A new value, '02/13/2025', is entered into the field.

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



The screenshot shows the 'Client Information' page for a case titled 'Doe, John'. The 'Save' button, located below the 'Client Information' heading, is highlighted with a red arrow.

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



The screenshot shows the 'Client Information' page for a case titled 'Doe, John'. The 'STRUCTURED INCOME PLANNING' button, located in the top navigation bar, is highlighted with a red arrow.

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

Structured Income Planning

Edit | Dynamic Mode

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon	20 years	Accounts					Incomes					Year		
		Non-Qualified Account		IRA			Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap
net return	58	6.00 %		5.00 %			John IRA	1,675,000						
initial amount		675,000		1,000,000			John inc	0						
bonus % w/bonus		0.00 %		0.00 %				Subtotal of account incomes						
		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
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	(20,956)	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	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 7: Initial Plan Date: The initial plan date should automatically reflect the back date you have entered.

Structured Income Planning

Edit | Dynamic Mode

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon	20 years	Accounts					Incomes					Year		
		Non-Qualified Account		IRA			Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap
net return	58	6.00 %		5.00 %			John IRA	1,675,000						
initial amount		675,000		1,000,000			John inc	0						
bonus % w/bonus		0.00 %		0.00 %				Subtotal of account incomes						
		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
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	(20,956)	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	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 8: Grayed Out Years: The year that are grayed out in the SIPS plan are the years that have already passed.

Structured Income Planning

Edit | Dynamic Mode

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon	20 years	Accounts					Incomes					Year			
		Non-Qualified Account		IRA			Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	
Year	John	Account	Income	Account	Income	1,675,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.50 %	(20,076)	104,924	75,000	29,924	2023	
net return	58	6.00 %		5.00 %		John IRA									
initial amount		675,000		1,000,000		John inc	1,675,000								
bonus % w/bonus		0.00 %		0.00 %			0								
		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	
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	0	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	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	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	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	0	48,417	0	48,416	(52,524)	0	2038
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	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	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	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	0	53,443	0	155,013	109,261	45,752	2042

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

Structured Income Planning

Edit | Dynamic Mode

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon	20 years	Accounts					Incomes					Year			
		Non-Qualified Account		IRA			Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	
Year	John	Account	Income	Account	Income	1,675,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.50 %	(20,076)	104,924	75,000	29,924	2023	
net return	58	6.00 %		5.00 %		John IRA									
initial amount		675,000		1,000,000		John inc	1,675,000								
bonus % w/bonus		0.00 %		0.00 %			0								
		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	
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	0	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	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	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	0	47,236	0	47,236	98,961	(51,725)	2037
2038	74	567,979	0	2,192,874	0	2,750,853	0	0	0	48,417	0	48,416	(52,524)	0	2038
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	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	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	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	0	53,443	0	155,013	109,261	45,752	2042

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

Structured Income Planning

Edit **Dynamic Mode**

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon	Accounts										Incomes								
	Non-Qualified Account					IRA					John Wages		John SS		Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	from total income to target			
net return initial amount bonus % w/bonus	58	6.00 %	675,000	1,000,000	0.00 %	675,000	1,050,000	John IRA	1,765,000	0	Subtotal of account incomes	2.00 %	2.50 %						
								John inc	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	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	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	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	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	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	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	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	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	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	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	48,417	100,940	(52,524)			2038			
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	49,627	0	49,627	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	50,868	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	52,139	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	53,443	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.

Edit **Dynamic Mode**

Scenario | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon	Accounts										Incomes								
	Non-Qualified Account					IRA					John Wages		John SS		Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	from total income to target		
Total required View Beneficial RMD																			
REGULAR RMD accross all accounts																			
John total RMD	58	6.00 %	675,000	1,000,000	0.00 %	675,000	1,050,000	John IRA	1,765,000	0	Subtotal of account incomes	2.00 %	2.50 %						
								John inc	1,675,000	0									
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	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	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	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	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	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	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	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	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	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	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	48,417	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	49,627	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	50,868	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	52,139	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	53,443	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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Incomes					
John Wages	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
John SS	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	 Sel
Group 2	 Sel
Group 3	 Sel
Group 4	 Sel
Group 5	 Sel

Incomes

Title	Color
Group 1 Incomes	 Sel
Group 2	 Sel
Group 3	 Sel
Group 4	 Sel
Group 5	 Sel

[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 PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2023
REVISED PLAN DATE: 02/13/2025

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 | Editing the Initial Plan Date in a SIPS Plan

Planning Horizon	Accounts										Incomes					
	Non-Qualified Account					IRA										
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		
58	6.00 %	675,000	5.00 %	1,000,000		John IRA	1,675,000	Subtotal of account incomes	Manage	Infl Factor	Manage	Manage	Infl Factor	from total income to target		
675,000		0	0.00 %	0.00 %		John inc	0	0	0	0	0	0	0	2.00 %	2.50 %	
675,000		675,000	1,000,000			1,675,000										
59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	0	end of 1		
60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	0	end of 2		
61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	0	end of 3		
62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	0	end of 4		
63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	0	0	end of 5	
64	786,640	82,806	1,340,094	0	2,128,736	82,806	0	0	0	82,806	82,806	0	0	0	end of 6	
65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	0	0	end of 7	
66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	0	0	end of 8	
67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	0	0	end of 9	
68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	0	0	end of 10	
69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	0	0	end of 11	
70	544,407	50,220	1,795,856	0	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	0	0	end of 12	
71	525,958	51,114	1,885,649	0	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	0	0	end of 13	
72	505,499	52,016	1,979,931	0	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	0	0	end of 14	
73	535,829	0	2,078,928	0	2,614,757	0	0	47,236	0	47,236	47,236	0	98,961	(51,725)	end of 15	
74	567,979	0	2,182,874	0	2,750,853	0	0	48,417	0	48,416	48,416	0	100,940	(52,524)	end of 16	
75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	0	0	end of 17	
76	638,181	0	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	0	0	end of 18	
77	676,472	0	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	0	0	end of 19	
78	717,060	0	2,244,698	101,570	2,961,558	101,570	0	53,443	0	155,013	109,261	45,752	0	0	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