

Tax Calculation Option for Accounts

11/20/2025 3:41 pm EST

SIPS Advanced offers five Tax Calculation Options for Accounts:

Tax Calculation Options	Examples	Description
1 Taxable Income Distributions	Traditional IRA, Traditional 401(k)	Account growth is not taxable, withdrawals are taxed as ordinary income, contributions are tax deductible.
2 Do Not Tax (ROTH)	ROTH 401(k), ROTH 403(b), ROTH 457(b)	Account growth is not taxable, withdrawals are not taxable, contributions are not taxable.
3 Tax Growth Only (NQ Interest)	High Yield SavingsAccount (HYSA), Money Market Account (MMA), Certificate of Deposit (CD)	Account growth is taxable each year as ordinary income, withdrawals are not taxable, contributions are not taxable.
4 NQ Annuity Distributions	Annuities	Account growth with no distributions is not taxable. Once distributions begin the contributed capital will be distributed first as not taxable. After all contributed capital is distributed then distributions are taxed as ordinary income.
5 NQ Investments-Dividends and Capital Gains	Individual/Joint Taxable Brokerage Accounts, Trust or Estate Accounts (Revocable or Irrevocable Trust or an Estate)	Account growth is taxable as dividends and realized capital gains. Withdrawals are not taxable but may trigger realized capital gains in the account that are taxable. Contributions are not taxable.

Correctly setting the Tax Calculation Option for accounts is an important step to ensure your plan is calculating taxes accurately. This article will use a hypothetical structured income plan to demonstrate how to change and correctly set the Tax Calculation Option for common account registration types. We'll begin on the Structured Income Planning page and guide you through the process.

To learn about Tax Calculation Options see articles:

- [Tax Calculation Options for Accounts](#)
- [Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker](#)
- [Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner](#)

Step 1: Approx Income Tax: Note the amount and percentage in this column.

Doe, John

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

Structured Income Planning

EditDynamic Mode

ScenarioTax Calculation Options for Accounts

Planning horizon36 years

AccountsIRAROTH 401(k)HYSAAnnuityBABAs

Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year	
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %			5.00 %									
initial amount		50,000		200,000		50,000		250,000				950,000	Subtotal of account incomes								
bonus % w/bonus		0.00 % 50,000		0.00 % 200,000		0.00 % 50,000		0.00 % 250,000		John inc	0.00 % 400,000										
end of 1	55	60,500 (8,000)	212,000 (6,000)	57,500 (6,000)	250,000 268,125	0 426,000	(6,000)	1,006,000 (26,000)	-2.74 %	100,000	0 3,000							12,789-13%	64,211	end of 1	
end of 2	56	71,525 (8,000)	224,516 (6,156)	65,225 (6,000)	250,000 287,564	0 453,300	(6,000)	1,064,566 (26,156)	-2.60 %	102,600	0 3,078							13,065-13%	66,457	end of 2	
end of 3	57	83,101 (8,000)	237,567 (6,316)	73,182 (6,000)	250,000 308,412	0 481,965	(6,000)	1,125,815 (26,316)	-2.47 %	105,268	0 3,158							13,463-13%	68,647	end of 3	
end of 4	58	95,256 (8,000)	251,174 (6,480)	81,377 (6,000)	250,000 330,772	0 512,063	(6,000)	1,189,871 (26,480)	-2.35 %	108,005	0 3,240							13,874-13%	70,891	end of 4	
end of 5	59	108,019 (8,000)	265,358 (6,648)	89,819 (6,000)	250,000 354,753	0 543,666	(6,000)	1,256,862 (26,648)	-2.24 %	110,813	0 3,324							14,296-13%	73,193	end of 5	
end of 6	60	121,420 (8,000)	280,140 (6,822)	98,513 (6,000)	250,000 380,473	0 576,850	(6,000)	1,326,923 (26,822)	-2.13 %	113,694	0 3,411							14,730-13%	75,553	end of 6	
end of 7	61	135,491 (8,000)	295,543 (6,998)	107,468 (6,000)	250,000 408,057	0 611,692	(6,000)	1,400,194 (26,998)	-2.03 %	116,650	0 3,499							15,177-13%	77,974	end of 7	
end of 8	62	150,266 (8,000)	311,589 (7,180)	116,693 (6,000)	250,000 437,641	0 648,277	(6,000)	1,476,824 (27,180)	-1.94 %	119,683	0 3,590							15,636-13%	80,457	end of 8	
end of 9	63	165,779 (8,000)	328,305 (7,368)	126,193 (6,000)	250,000 469,370	0 686,690	(6,000)	1,556,967 (27,368)	-1.85 %	122,795	0 3,684							16,109-14%	83,001	end of 9	
end of 10	64	182,068 (8,000)	345,714 (7,560)	135,979 (6,000)	250,000 503,400	0 727,025	(6,000)	1,640,786 (27,560)	-1.77 %	125,987	0 3,780							16,595-14%	85,612	end of 10	
end of 11	65	199,171 (8,000)	363,841 (7,756)	146,058 (6,000)	250,000 503,400	0 769,376	(6,000)	1,728,447 (27,756)	-1.69 %	129,263	0 3,878							16,580-13%	88,805	end of 11	
end of 12	66	217,130 (8,000)	382,714 (7,958)	156,440 (6,000)	221,306 0	28,694 813,845	(6,000)	1,791,435 736	0.04 %	132,624	0 3,979							23,548-15%	113,790	end of 12	
end of 13	67	227,986 0	394,196 0	161,133 0	192,612 0	28,694 854,537	0	1,830,465 28,694	1.60 %	0 27,287	0							1,854-3%	54,127	end of 13	
end of 14	68	239,386 0	406,022 0	165,967 0	163,919 0	28,694 897,264	0	1,872,557 28,694	1.57 %	0 27,996	0							1,835-3%	54,855	end of 14	
end of 15	69	251,355 0	418,202 0	170,946 0	135,225 0	28,694 942,127	0	1,917,855 28,694	1.53 %	0 28,724	0							1,815-3%	55,603	end of 15	
end of 16	70	263,922 0	430,748 0	176,075 0	106,531 0	28,694 989,233	0	1,966,510 28,694	1.50 %	0 29,471	0							1,794-3%	56,371	end of 16	
end of 17	71	277,119 0	443,671 0	181,357 0	77,837 0	28,694 1,038,695	0	2,018,679 28,694	1.46 %	0 30,237	0							1,774-3%	57,157	end of 17	
end of 18	72	290,975 0	456,981 0	186,798 0	49,144 0	28,694 1,090,630	0	2,074,526 28,694	1.42 %	0 31,024	0							1,754-3%	57,963	end of 18	
end of 19	73	305,523 0	470,690 0	192,402 0	20,450 0	28,694 1,145,161	0	2,134,226 28,694	1.38 %	0 31,830	0							1,733-3%	58,791	end of 19	
end of 20	74	320,799 0	484,811 0	198,174 0	0 0	28,694 1,202,419	0	2,206,203 28,694	1.35 %	0 32,658	0							1,719-3%	59,633	end of 20	
end of 21	75	336,899 0	479,648 19,708	204,119 0	0 0	28,694 1,262,540	0	2,283,146 48,402	2.19 %	0 33,507	0							5,767-7%	76,441	end of 21	
end of 22	76	353,881 0	473,799 20,238	210,242 0	0 0	28,694 1,325,667	0	2,363,389 49,932	2.14 %	0 34,378	0							5,854-7%	77,456	end of 22	
end of 23	77	371,365 0	467,323 20,690	216,550 0	0 0	28,694 1,391,950	0	2,447,188 49,384	2.09 %	0 35,272	0							5,933-7%	78,723	end of 23	
end of 24	78	389,934 0	460,100 21,242	223,046 0	0 0	28,694 1,461,547	0	2,534,628 49,936	2.04 %	0 36,189	0							6,025-7%	80,100	end of 24	
end of 25	79	409,430 0	452,098 21,806	229,738 0	0 0	28,694 1,534,625	0	2,625,890 50,499	1.99 %	0 37,130	0							6,120-7%	81,509	end of 25	
end of 26	80	429,962 0	443,280 22,381	236,630 0	0 0	28,694 1,611,356	0	2,721,167 51,075	1.95 %	0 38,095	0							6,218-7%	82,952	end of 26	
end of 27	81	451,397 0	433,728 22,849	243,729 0	0 0	28,694 1,691,924	0	2,820,778 51,543	1.90 %	0 39,086	0							6,303-7%	84,326	end of 27	
end of 28	82	473,967 0	423,296 23,445	251,040 0	0 0	28,694 1,776,520	0	2,924,822 52,139	1.85 %	0 40,102	0							6,405-7%	85,836	end of 28	
end of 29	83	497,665 0	412,079 23,915	258,572 0	0 0	28,694 1,865,346	0	3,033,662 52,609	1.80 %	0 41,145	0							6,494-7%	87,259	end of 29	
end of 30	84	522,548 0	399,913 24,529	266,329 0	0 0	28,694 1,958,613	0	3,147,403 53,222	1.76 %	0 42,214	0							6,601-7%	88,836	end of 30	
end of 31	85	548,676 0	386,916 24,995	274,319 0	0 0	28,694 2,056,543	0	3,266,454 53,688	1.71 %	0 43,312	0							6,692-7%	90,308	end of 31	
end of 32	86	576,109 0	373,068 25,455	282,548 0	0 0	28,694 2,159,370	0	3,391,096 54,149	1.66 %	0 44,438	0							6,783-7%	91,804	end of 32	
end of 33	87	604,915 0	358,353 25,908	291,025 0	0 0	28,694 2,267,339	0	3,521,631 54,601	1.61 %	0 45,594	0							6,875-7%	93,320	end of 33	
end of 34	88	635,160 0	342,946 26,157	299,755 0	0 0	28,694 2,380,706	0	3,658,568 54,851	1.56 %	0 46,779	0							6,945-7%	94,865	end of 34	
end of 35	89	666,918 0	326,650 26,585	308,748 0	0 0	28,694 2,499,741	0	3,802,057 55,279	1.51 %	0 47,995	0							7,037-7%	96,237	end of 35	
end of 36	90	700,264 0	309,675 26,775	318,010 0	0 0	28,694 2,624,728	0	3,952,677 55,468	1.46 %	0 49,243	0							7,103-7%	97,608	end of 36	
		(96,000)		293,434		(72,000)		717,345		(72,000)		770,779			1,387,380	893,707	41,621	(303,299)		2,790,192	

Doe, John										PREPARED BY: DEMO ADVISOR																																					
CLIENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS										INITIAL PLAN DATE: 01/01/2023																																					
REVISED PLAN DATE: 11/03/2023																																															
Structured Income Planning																																															
Edit		Dynamic Mode																																													
Scenario Tax Calculation Options for Accounts																																															
Accounts																																															
Planning 36 years horizon		IRA										Incomes																																			
Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year																											
Net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %																																				
Initial amount		50,000		200,000		50,000		250,000		400,000		950,000	Subtotal of account incomes																																		
Bonus w/bonus		0.00 %		0.00 %	John inc	0.00 %		0.00 %		0.00 %		0			Inf Factor	Inf Factor	Inf Factor	Eff Tax Rate																													
		50,000		0.00 %		50,000		250,000		400,000		950,000			2.60 %	2.60 %	2.60 %																														
end of 1	55	65,500 (8,000)	212,000 (6,000)	57,500 (6,000)	250,000 (6,000)	266,125 (6,000)	0 (426,000)	1,006,000 (26,000)	100,000 (3,000)					-2.74 %	100,000	0	3,000	(12,789)-13%	64,211	end of 1																											
end of 2	56	71,525 (8,000)	224,516 (6,156)	65,225 (6,000)	250,000 (6,000)	287,564 (6,000)	0 (453,300)	1,064,566 (26,156)	2,600 (3,158)					-2.60 %	102,600	0	3,078	(13,065)-13%	66,457	end of 2																											
end of 3	57	83,101 (8,000)	237,567 (6,316)	73,182 (6,000)	250,000 (6,000)	308,412 (6,000)	0 (481,965)	1,125,815 (26,316)	3,158 (3,158)					-2.47 %	105,258	0	3,158	(13,463)-13%	68,647	end of 3																											
end of 4	58	95,256 (8,000)	251,174 (6,480)	81,377 (6,000)	250,000 (6,000)	330,772 (6,000)	0 (512,063)	1,189,871 (26,480)	3,240 (3,240)					-2.35 %	108,005	0	3,240	(13,874)-13%	70,891	end of 4																											
end of 5	59	108,019 (8,000)	265,358 (6,648)	89,819 (6,000)	250,000 (6,000)	354,753 (6,000)	0 (543,666)	1,256,862 (26,648)	3,324 (3,324)					-2.24 %	110,813	0	3,324	(14,296)-13%	73,193	end of 5																											
end of 6	60	121,420 (8,000)	280,140 (6,822)	98,513 (6,000)	250,000 (6,000)	380,473 (6,000)	0 (576,850)	1,326,923 (26,822)	3,411 (3,411)					-2.13 %	113,694	0	3,411	(14,730)-13%	75,553	end of 6																											
end of 7	61	135,491 (8,000)	295,543 (6,998)	107,648 (6,000)	250,000 (6,000)	408,053 (6,000)	0 (511,692)	1,400,194 (26,998)	3,499 (3,499)					-2.03 %	116,659	0	3,499	(15,177)-13%	77,974	end of 7																											
end of 8	62	150,266 (8,000)	311,589 (7,180)																																												

[illegible]

Step 4: Tax Calculation Option: Since this is an IRA, all distributions are taxed as income. The tax calculation option should be set as Tax Income Distributions (Qualified).

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name:
 Initial account balance:
 Hypothetical return:
 Bonus:
 Optional:
 Account description:
 Account company:
 Other:
 Tax calculation option: **Tax Income Distributions (Qualified)** 
 Add money later - deferred account: ☐
 Years deferred:
 Asset plan allocation: [Sel](#)
 Risk level:
 Account owner:
 Account type:
 Add an income rider:
 Based on: ☒ John's age ☐ Client2's age ☐ Joint
 Select income rider:
 Number of months of payout in first year:
 Enter manual payout: ☐
[Request Additional Rider](#) [Remove Income Rider](#)

Structured Income Type
Income Riders
☐ Start payout from income rider
Liquidate or annuitize
☐ Annuitize (for years certain)
☐ Liquidate account (in so many years)
Withdrawals
☐ Annual fixed withdrawal
☐ Annual percentage withdrawal
☐ Required minimum distribution (RMD)
☐ Beneficial IRA RMD (based on beneficiaries life)
Calculated Plan Withdrawals
☐ Make-up total owners RMD from one account
☐ Make-up total benef RMD from one account
☐ Make-up income gap based on target income
Annual Savings
☐ Annual fixed savings

ADD INCOME
[Pick year\(s\)](#)
 OR
[Start year for rest of plan](#)
 OR
[Start year for X years](#)
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Year	Income	Variable
1	savings	8,000
2	savings	8,000
3	savings	8,000
4	savings	8,000
5	savings	8,000
6	savings	8,000
7	savings	8,000
8	savings	8,000
9	savings	8,000
10	savings	8,000
11	savings	8,000
12	savings	8,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 5: Save: Click on the green Save button under the Manage Account heading.

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name:
 Initial account balance:
 Hypothetical return:
 Bonus:
 Optional:
 Account description:
 Account company:
 Other:
 Tax calculation option:
 Add money later - deferred account: ☐
 Years deferred:
 Asset plan allocation: [Sel](#)
 Risk level:
 Account owner:
 Account type:
 Add an income rider:
 Based on: ☒ John's age ☐ Client2's age ☐ Joint
 Select income rider:
 Number of months of payout in first year:
 Enter manual payout: ☐
[Request Additional Rider](#) [Remove Income Rider](#)

Structured Income Type
Income Riders
☐ Start payout from income rider
Liquidate or annuitize
☐ Annuitize (for years certain)
☐ Liquidate account (in so many years)
Withdrawals
☐ Annual fixed withdrawal
☐ Annual percentage withdrawal
☐ Required minimum distribution (RMD)
☐ Beneficial IRA RMD (based on beneficiaries life)
Calculated Plan Withdrawals
☐ Make-up total owners RMD from one account
☐ Make-up total benef RMD from one account
☐ Make-up income gap based on target income
Annual Savings
☐ Annual fixed savings

ADD INCOME
[Pick year\(s\)](#)
 OR
[Start year for rest of plan](#)
 OR
[Start year for X years](#)
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Year	Income	Variable
1	savings	8,000
2	savings	8,000
3	savings	8,000
4	savings	8,000
5	savings	8,000
6	savings	8,000
7	savings	8,000
8	savings	8,000
9	savings	8,000
10	savings	8,000
11	savings	8,000
12	savings	8,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 6: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

Doe, John

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

Tax Calculation Options for Accounts

Planning 36 years Horizon

Accounts

IRA

ROTH 401(K)

HYSA

Annuity

BA

Incomes

Year	John	Account	Income	Account	Income	Account	Income	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %	0.00 %	7.25 %		5.00 %		400,000	950,000	Subtotal of account incomes						
initial amount		50,000		200,000	John inc	0.00 %	0.00 %	0.00 %	John inc	0.00 %	0.00 %	0	950,000	950,000	Inf Factor	Inf Factor	Inf Factor	Eff Tax Rate		
bonus w/bonus		0.00 %		0.00 %		0.00 %	0.00 %	0.00 %		0.00 %		0								
		50,000		200,000		50,000		250,000		400,000					2.60 %	2.60 %	2.60 %			
end of 1	55	60,500 (8,000)	212,000 (6,000)	57,500 (6,000)	250,000 268,125	0 426,000 (6,000)	1,006,000 (26,000)	-2.74 %	100,000	0	3,000	(12,789)-13%	64,211	end of 1						
end of 2	56	71,525 (8,000)	224,516 (6,156)	65,225 (6,000)	250,000 287,564	0 453,300 (6,000)	1,064,566 (26,156)	-2.60 %	102,600	0	3,078	(13,065)-13%	66,457	end of 2						
end of 3	57	83,101 (8,000)	237,567 (6,316)	73,182 (6,000)	250,000 308,412	0 481,965 (6,000)	1,125,815 (26,316)	-2.47 %	105,268	0	3,158	(13,463)-13%	68,647	end of 3						
end of 4	58	95,256 (8,000)	251,174 (6,480)	81,377 (6,000)	250,000 330,772	0 512,063 (6,000)	1,189,871 (26,480)	-2.35 %	108,005	0	3,240	(13,874)-13%	70,891	end of 4						
end of 5	59	108,019 (8,000)	265,358 (6,648)	89,819 (6,000)	250,000 354,753	0 543,666 (6,000)	1,256,862 (26,648)	-2.24 %	110,813	0	3,324	(14,296)-13%	73,193	end of 5						
end of 6	60	121,420 (8,000)	280,140 (6,822)	98,513 (6,000)	250,000 380,473	0 576,850 (6,000)	1,326,923 (26,822)	-2.13 %	113,694	0	3,411	(14,730)-13%	75,553	end of 6						
end of 7	61	135,491 (8,000)	295,543 (6,998)	107,468 (6,000)	250,000 408,057	0 611,692 (6,000)	1,400,194 (26,998)	-2.03 %	116,650	0	3,499	(15,177)-13%	77,974	end of 7						
end of 8	62	150,266 (8,000)	311,589 (7,180)	116,693 (6,000)	250,000 437,641	0 648,277 (6,000)	1,476,824 (27,180)	-1.94 %	119,683	0	3,590	(15,636)-14%	80,457	end of 8						
end of 9	63	165,779 (8,000)	328,305 (7,368)	126,193 (6,000)	250,000 469,370	0 686,690 (6,000)	1,556,967 (27,368)	-1.85 %	122,795	0	3,684	(16,109)-14%	83,001	end of 9						
end of 10	64	182,068 (8,000)	345,714 (7,560)	135,979 (6,000)	250,000 503,400	0 727,025 (6,000)	1,640,786 (27,560)	-1.77 %	125,987	0	3,780	(16,595)-14%	85,612	end of 10						
end of 11	65	199,171 (8,000)	363,841 (7,756)	146,058 (6,000)	250,000 503,400	0 769,376 (6,000)	1,728,447 (27,756)	-1.69 %	129,263	0	3,878	(16,580)-13%	88,805	end of 11						
end of 12	66	217,130 (8,000)	382,714 (7,958)	156,440 (6,000)	221,306 0	28,694 813,845 (6,000)	1,791,435 736	0.04 %	132,624	0	3,979	(23,548)-15%	113,790	end of 12						
end of 13	67	227,986 0	394,196 0	161,133 0	192,612 0	28,694 854,537 0	1,830,465 28,694	1.60 %	0	27,287 0	0	(1,854)-3%	54,127	end of 13						
end of 14	68	239,386 0	406,022 0	165,967 0	163,919 0	28,694 897,264 0	1,872,557 28,694	1.57 %	0	27,996 0	0	(1,835)-3%	54,855	end of 14						
end of 15	69	251,355 0	418,202 0	170,946 0	135,225 0	28,694 942,127 0	1,917,855 28,694	1.53 %	0	28,724 0	0	(1,815)-3%	55,603	end of 15						
end of 16	70	263,922 0	430,748 0	176,075 0	106,531 0	28,694 989,233 0	1,966,510 28,694	1.50 %	0	29,471 0	0	(1,794)-3%	56,371	end of 16						
end of 17	71	277,119 0	443,671 0	181,357 0	77,837 0	28,694 1,038,695 0	2,018,679 28,694	1.46 %	0	30,237 0	0	(1,774)-3%	57,157	end of 17						
end of 18	72	290,975 0	456,981 0	186,798 0	49,144 0	28,694 1,090,630 0	2,074,526 28,694	1.42 %	0	31,024 0	0	(1,754)-3%	57,963	end of 18						
end of 19	73	305,523 0	470,690 0	192,402 0	20,450 0	28,694 1,145,161 0	2,134,226 28,694	1.38 %	0	31,830 0	0	(1,733)-3%	58,791	end of 19						
end of 20	74	320,799 0	484,811 0	198,174 0	0 0	28,694 1,202,819 0	2,206,203 28,694	1.35 %	0	32,658 0	0	(1,719)-3%	59,633	end of 20						
end of 21	75	336,839 0	499,648 19,708	204,119 0	0 0	28,694 1,262,540 0	2,283,146 48,402	2.19 %	0	33,507 0	0	(5,767)-7%	76,141	end of 21						
end of 22	76	353,681 0	473,799 20,238	210,242 0	0 0	28,694 1,325,667 0	2,363,389 48,932	2.14 %	0	34,378 0	0	(5,854)-7%	77,456	end of 22						
end of 23	77	371,365 0	467,323 20,690	216,550 0	0 0	28,694 1,391,950 0	2,447,188 49,384	2.09 %	0	35,272 0	0	(5,933)-7%	78,723	end of 23						
end of 24	78	389,934 0	460,100 21,242	223,046 0	0 0	28,694 1,461,547 0	2,534,628 49,936	2.04 %	0	36,189 0	0	(6,025)-7%	80,100	end of 24						
end of 25	79	409,430 0	452,098 21,806	229,738 0	0 0	28,694 1,534,625 0	2,625,890 50,499	1.99 %	0	37,130 0	0	(6,120)-7%	81,509	end of 25						
end of 26	80	429,902 0	443,280 22,381	236,630 0	0 0	28,694 1,611,356 0	2,721,167 51,075	1.95 %	0	38,095 0	0	(6,218)-7%	82,952	end of 26						
end of 27	81	451,397 0	433,728 22,849	243,729 0	0 0	28,694 1,691,924 0	2,820,778 51,543	1.90 %	0	39,086 0	0	(6,303)-7%	84,326	end of 27						
end of 28	82	473,967 0	423,296 23,445	251,040 0	0 0	28,694 1,776,520 0	2,924,822 52,139	1.85 %	0	40,102 0	0	(6,405)-7%	85,836	end of 28						
end of 29	83	497,665 0	412,079 23,915	258,572 0	0 0	28,694 1,865,346 0	3,033,662 52,609	1.80 %	0	41,145 0	0	(6,494)-7%	87,259	end of 29						
end of 30	84	522,548 0	399,913 24,529	266,329 0	0 0	28,694 1,958,613 0	3,147,403 53,222	1.76 %	0	42,214 0	0	(6,601)-7%	88,836	end of 30						
end of 31	85	548,676 0	386,916 24,995	274,319 0	0 0	28,694 2,056,543 0	3,266,454 53,688	1.71 %	0	43,312 0	0	(6,692)-7%	90,308	end of 31						
end of 32	86	576,109 0	373,068 25,455	282,548 0	0 0	28,694 2,159,370 0	3,391,096 54,149	1.66 %	0	44,438 0	0	(6,783)-7%	91,804	end of 32						
end of 33	87	604,915 0	358,353 25,908	291,025 0	0 0	28,694 2,267,339 0	3,521,631 54,601	1.61 %	0	45,594 0	0	(6,875)-7%	93,320	end of 33						
end of 34	88	635,160 0	342,946 26,157	299,755 0	0 0	28,694 2,380,706 0	3,658,568 54,851	1.56 %	0	46,779 0	0	(6,945)-7%	94,685	end of 34						
end of 35	89	666,918 0	326,650 26,585	308,748 0	0 0	28,694 2,499,741 0	3,802,057 55,279	1.51 %	0	47,995 0	0	(7,037)-7%	96,237	end of 35						
end of 36	90	700,264 0	309,675 26,775	318,010 0	0 0	28,694 2,624,728 0	3,952,677 55,468	1.46 %	0	49,243 0	0	(7,103)-7%	97,608	end of 36						
		(96,000)	293,434	(72,000)	717,345	(72,000)	720,779	1,387,380	893,707	41,621	(105,268)	2,750,192								

Step 7: Manage: Click on the green Manage button within the ROTH 401(k) Income column.

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: 11/03/2025

Structured Income Planning

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

Scenario: Tax Calculation Options for Accounts

Accounts												Incomes									
Planning 36 years Horizon																					
IRA												ROTH 401(k)									
HYSA												Annuity									
BA																					
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00		3.00		John IRA	3.00		0.00		7.25		5.00								
Initial amount		50,000		200,000		John inc	50,000		0.00		0.00		400,000			950,000	0	Subtotal of account			
bonus		0.00		0.00		John inc	0.00		0.00		0.00		0.00								
w/ bonus		5.00		3.00		John inc	3.00		0.00		0.00		400,000			950,000	0	Subtotal of account			
end of 1	55	60,500		212,000		51,500		250,000	250,000	286,125		0	426,000			1,005,000	(26,156)	-2.74	101,000	0	3,600
end of 2	56	71,526		227,000		62,526		265,000	265,000	307,564		0	533,300			1,241,556	(26,156)	-2.60	102,000	0	3,078
end of 3	57	83,101		237,567		73,182		280,000	280,000	338,412		0	641,965			1,478,522	(26,156)	-2.47	103,000	0	2,548
end of 4	58	95,256		251,174		84,800		295,000	295,000	370,772		0	752,063			1,715,585	(26,156)	-2.35	104,000	0	2,018
end of 5	59	108,019		265,338		96,819		310,000	310,000	403,733		0	864,616			1,952,641	(26,156)	-2.24	105,000	0	1,488
end of 6	60	121,440		280,140		109,513		325,000	325,000	437,113		0	977,729			2,189,729	(26,156)	-2.13	106,000	0	958
end of 7	61	135,491		295,543		123,998		340,000	340,000	470,507		0	1,091,236			2,426,783	(26,156)	-2.02	107,000	0	428
end of 8	62	150,266		311,589		140,000		355,000	355,000	503,461		0	1,204,797			2,663,840	(26,156)	-1.91	108,000	0	0
end of 9	63	165,779		328,305		156,293		370,000	370,000	536,370		0	1,318,167			2,900,907	(26,156)	-1.80	109,000	0	0
end of 10	64	182,068		345,714		173,509		385,000	385,000	569,304		0	1,432,471			3,138,078	(26,156)	-1.70	110,000	0	0
end of 11	65	199,141		363,841		191,468		399,000	399,000	602,263		0	1,551,734			3,376,812	(26,156)	-1.60	111,000	0	0
end of 12	66	217,130		382,714		210,000		413,000	413,000	635,213		0	1,671,947			3,615,759	(26,156)	-1.50	112,000	0	0
end of 13	67	227,986		394,196		213,000		427,000	427,000	668,277		0	1,793,224			3,855,083	(26,156)	-1.40	113,000	0	0
end of 14	68	239,386		406,022		215,000		441,000	441,000	700,364		0	1,914,588			4,094,407	(26,156)	-1.30	114,000	0	0
end of 15	69	251,352		418,202		217,000		455,000	455,000	732,432		0	2,035,947			4,333,731	(26,156)	-1.20	115,000	0	0
end of 16	70	263,922		430,748		219,000		469,000	469,000	764,481		0	2,157,301			4,573,055	(26,156)	-1.10	116,000	0	0
end of 17	71	277,119		443,671		221,000		483,000	483,000	796,510		0	2,278,650			4,812,379	(26,156)	-1.00	117,000	0	0
end of 18	72	290,923		456,981		223,000		497,000	497,000	828,529		0	2,399,999			5,051,703	(26,156)	-0.90	118,000	0	0
end of 19	73	305,523		470,690		225,000		511,000	511,000	860,528		0	2,521,348			5,291,027	(26,156)	-0.80	119,000	0	0
end of 20	74	320,799		484,813		227,000		525,000	525,000	892,527		0	2,642,697			5,530,351	(26,156)	-0.70	120,000	0	0
end of 21	75	336,839		499,248		229,000		539,000	539,000	924,526		0	2,764,046			5,769,675	(26,156)	-0.60	121,000	0	0
end of 22	76	353,681		513,979		231,000		553,000	553,000	956,525		0	2,885,395			5,998,999	(26,156)	-0.50	122,000	0	0
end of 23	77	371,365		529,000		233,000		567,000	567,000	988,524		0	3,006,744			6,228,323	(26,156)	-0.40	123,000	0	0
end of 24	78	389,934		544,321		235,000		581,000	581,000	1,020,523		0	3,128,093			6,457,647	(26,156)	-0.30	124,000	0	0
end of 25	79	409,288		559,942		237,000		595,000	595,000	1,052,522		0	3,249,442			6,686,971	(26,156)	-0.20	125,000	0	0
end of 26	80	429,902		575,863		239,000		609,000	609,000	1,084,521		0	3,370,791			6,916,295	(26,156)	-0.10	126,000	0	0
end of 27	81	451,397		592,084		241,000		623,000	623,000	1,116,520		0	3,492,140			7,145,619	(26,156)	0.00	127,000	0	0
end of 28	82	473,967		608,605		243,000		637,000	637,000	1,148,519		0	3,613,489			7,374,943	(26,156)	0.10	128,000	0	0
end of 29	83	497,665		625,426		245,000		651,000	651,000	1,180,518		0	3,734,838			7,604,267	(26,156)	0.20	129,000	0	0
end of 30	84	522,548		642,647		247,000		665,000	665,000	1,212,517		0	3,856,187			7,833,591	(26,156)	0.30	130,000	0	0
end of 31	85	548,676		660,268		249,000		679,000	679,000	1,244,516		0	3,977,536			8,062,915	(26,156)	0.40	131,000	0	0
end of 32	86	576,109		678,289		251,000		693,000	693,000	1,276,515		0	4,098,885			8,292,239	(26,156)	0.50	132,000	0	0
end of 33	87	604,915		696,710		253,000		707,000	707,000	1,308,514		0	4,220,234			8,521,563	(26,156)	0.60	133,000	0	0
end of 34	88	635,146		715,531		255,000		721,000	721,000	1,340,513		0	4,341,683			8,750,887	(26,156)	0.70	134,000	0	0
end of 35	89	666,918		734,752		257,000		735,000	735,000	1,372,512		0	4,463,132			8,980,211	(26,156)	0.80	135,000	0	0
end of 36	90	700,264		754,373		259,000		749,000	749,000	1,404,511		0	4,584,581			9,209,535	(26,156)	0.90	136,000	0	0
			(96,000)		293,434			(72,000)		717,345		(72,000)		770,779			1,387,380	893,707	41,621	(303,295)	2,960,192

Step 9: Save: Click on the green Save button under the Manage Account heading.

Manage Account

Account name: **ROTH 401(k)**

Initial account balance: **\$200,000**

Hypothetical return: **3.0 %**

Bo nus: **0.0 %**

Optional

Account description:

Account company:

Other:

Tax calculation option: **Do not Tax (Roth)**

Add money later - deferred account: ☐

Years deferred: **0**

Asset plan allocation: **Moderate - max 10.0%**

Risk level: **Moderate**

Account owner: **John**

Account type: **IRA**

Add an income rider

Based on: ☒ John's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: **12.0**

Enter manual payout: ☐

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) **1.0 %**

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal **0.0 %**

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

OR

0

Income Data			
	Year	Income	Variable
☐	1	savings	6,000
☐	2	savings	6156
☐	3	savings	6316
☐	4	savings	6480
☐	5	savings	6648
☐	6	savings	6822
☐	7	savings	6998
☐	8	savings	7180
☐	9	savings	7368
☐	10	savings	7560
☐	11	savings	7756
☐	12	savings	7958
☐	13		
☐	14		
☐	15		
☐	16		
☐	17		
☐	18		
☐	19		
☐	20		
☐	21	totalRMD	
☐	22	totalRMD	
☐	23	totalRMD	
☐	24	totalRMD	

Step 10: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

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Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Tax Calculation Options for Accounts

Planning 36 years

Horizon

IRA

ROTH 401(k)

HYSA

BA

Accounts

Inc Rider

Accounts Total

Planned Distribution

Percent Distribution

Wages

SS

Employer Match

Approx Income Tax

After Tax Income

Year

Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return initial amount bonus w/bonus	55	5.00 % 0.00 % 50,000		3.00 % 0.00 % 200,000	John IRA John inc 50,000	3.00 % 0.00 % 250,000	0.00 % 0.00 % 250,000	7.25 % 0.00 % 250,000	400,000	5.00 % 0.00 % 950,000			950,000	0	Subtotal of account incomes			Manage Inflation Factor 2.60 %	Manage Inflation Factor 2.60 %	Manage Eff Tax Rate		
end of 1	55	60,500 (8,000)	212,000 (6,000)	57,500 (6,000)	250,000 (268,125)	0	426,000 (6,000)	1,006,000 (26,100)	-2.74 %	100,000	0	3,000	(14,109)-14%	62,891	end of 1							
end of 2	56	71,125 (8,000)	224,516 (6,156)	65,225 (6,000)	250,000 (287,564)	0	453,300 (6,000)	1,064,566 (26,100)	-2.60 %	102,600	0	3,078	(14,419)-14%	65,903	end of 2							
end of 3	57	83,101 (8,000)	237,567 (6,316)	73,162 (6,000)	250,000 (308,412)	0	481,965 (6,000)	1,125,815 (26,316)	-2.47 %	105,268	0	3,158	(14,631)-14%	67,251	end of 3							
end of 4	58	95,256 (8,000)	251,174 (6,480)	81,277 (6,000)	250,000 (330,772)	0	512,063 (6,000)	1,189,871 (26,480)	-2.35 %	108,005	0	3,240	(15,299)-14%	69,466	end of 4							
end of 5	59	108,019 (8,000)	265,358 (6,648)	89,819 (6,000)	250,000 (354,753)	0	543,666 (6,000)	1,256,862 (26,648)	-2.24 %	110,813	0	3,324	(15,758)-14%	71,731	end of 5							
end of 6	60	121,420 (8,000)	280,140 (6,822)	98,513 (6,000)	250,000 (380,473)	0	576,850 (6,000)	1,326,923 (26,822)	-2.13 %	113,694	0	3,411	(16,231)-14%	74,052	end of 6							
end of 7	61	135,491 (8,000)	295,543 (6,998)	107,468 (6,000)	250,000 (408,057)	0	611,692 (6,000)	1,400,194 (26,998)	-2.03 %	116,650	0	3,499	(16,716)-14%	76,435	end of 7							
end of 8	62	150,266 (8,000)	311,589 (7,188)	116,693 (6,000)	250,000 (437,641)	0	648,277 (6,000)	1,476,824 (27,188)	-1.94 %	119,683	0	3,590	(17,216)-14%	78,877	end of 8							
end of 9	63	165,779 (8,000)	328,305 (7,366)	126,193 (6,000)	250,000 (469,370)	0	686,690 (6,000)	1,556,967 (27,366)	-1.85 %	122,795	0	3,684	(17,730)-14%	81,380	end of 9							
end of 10	64	182,068 (8,000)	345,714 (7,560)	135,979 (6,000)	250,000 (503,400)	0	727,025 (6,000)	1,640,786 (27,560)	-1.77 %	125,987	0	3,780	(18,258)-14%	83,949	end of 10							
end of 11	65	199,171 (8,000)	363,841 (7,756)	146,058 (6,000)	250,000 (503,400)	0	769,376 (6,000)	1,728,447 (27,756)	-1.69 %	129,263	0	3,878	(18,286)-14%	87,099	end of 11							
end of 12	66	217,130 (8,000)	382,714 (7,958)	156,440 (6,000)	221,306	0	28,694	813,845 (6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(25,458)-15%	111,880	end of 12					
end of 13	67	236,886 (8,000)	399,136 (8,160)	161,133	0	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	22,287	0	(1,854)-3%	54,127	end of 13				
end of 14	68	259,386 (8,000)	404,022	165,967	0	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,835)-3%	54,855	end of 14				
end of 15	69	251,355	418,202	170,946	0	135,225	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,815)-3%	55,603	end of 15				
end of 16	70	263,922	430,748	176,075	0	106,531	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,794)-3%	56,371	end of 16				
end of 17	71	271,719	443,671	181,357	0	77,837	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,774)-3%	57,157	end of 17				
end of 18	72	280,975	456,081	186,796	0	49,144	28,694	1,090,630	0	2,074,526	28,694	1.38 %	0	31,024	0	(1,754)-3%	57,963	end of 18				
end of 19	73	305,523	470,690	192,402	0	20,450	28,694	1,145,161	0	2,134,228	28,694	1.38 %	0	31,830	0	(1,733)-3%	58,791	end of 19				
end of 20	74	320,799	484,811	198,174	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(1,719)-3%	59,633	end of 20				
end of 21	75	336,839	479,648	19,708	204,119	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(1,708)-3%	60,200	end of 21				
end of 22	76	353,681	473,799	20,238	210,242	0	28,694	1,325,667	0	2,363,389	49,322	2.14 %	0	34,378	0	(1,696)-3%	81,814	end of 22				
end of 23	77	371,345	467,323	20,660	216,500	0	28,694	1,391,965	0	2,449,188	49,384	2.09 %	0	35,272	0	(1,685)-3%	82,971	end of 23				
end of 24	78	389,934	460,100	21,242	223,046	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(1,673)-3%	84,452	end of 24				
end of 25	79	409,430	452,098	21,860	229,738	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(1,662)-3%	85,967	end of 25				
end of 26	80	429,902	443,280	22,381	236,630	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(1,651)-3%	87,519	end of 26				
end of 27	81	451,397	433,728	22,849	243,729	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(1,639)-2%	88,990	end of 27				
end of 28	82	473,967	423,296	23,445	251,040	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(1,628)-2%	90,613	end of 28				
end of 29	83	497,665	412,975	23,915	258,572	0	28,694	1,865,346	0	3,033,662	52,699	1.80 %	0	41,145	0	(1,617)-2%	92,126	end of 29				
end of 30	84	522,548	399,913	24,325	266,329	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(1,606)-2%	93,831	end of 30				
end of 31	85	548,676	386,916	24,995	274,319	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(1,596)-2%	95,404	end of 31				
end of 32	86	576,109	373,068	25,455	282,548	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(1,585)-2%	97,002	end of 32				
end of 33	87	604,915	358,353	25,908	291,025	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(1,575)-2%	98,620	end of 33				
end of 34	88	635,160	342,946	26,137	299,755	0	28,694	2,380,706	0	3,658,568	54,951	1.56 %	0	46,779	0	(1,564)-2%	100,264	end of 34				
end of 35	89	666,918	326,650	26,585	308,728	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(1,554)-2%	101,720	end of 35				
end of 36	90	700,264	309,675	26,775	318,010	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(1,544)-2%	103,167	end of 36				
		(96,000)	293,434	(72,000)	0	717,345	(72,000)	2,717,345	(72,000)	770,770	1,387,380	893,707	41,621	(244,994)	2,848,993							

PREPARED BY

DEMO ADVISOR

INITIAL PLAN DATE

01/01/2025

REVISED PLAN DATE

11/03/2025

Step 13: Save: Click on the green Save button under the Manage Account heading.

Manage Account

Save

Cancel

View / Edit Income

View / Edit Death Benefit

View / Edit Actual Values

Account name

HYSA

Initial account balance

\$50,000

Hypothetical return

3.0 %

Bonus

0.0 %

Optional

Account description

Account company

Other

Tax calculation option

Tax Growth Only (NQ Interest)

Add money later - deferred account

Years deferred

0

Asset plan allocation

none

Set

Risk level

n/a

Account owner

John

Account type

NQ

Add an income rider

Based on

John's age

Client2's age

Joint

Select income rider

Number of months of payout in first year

12.0

Enter manual payout

Request Additional Rider

Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)

1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal

0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	savings	6,000
2	savings	6,000
3	savings	6,000
4	savings	6,000
5	savings	6,000
6	savings	6,000
7	savings	6,000
8	savings	6,000
9	savings	6,000
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 14: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

Doe, John															PREPARED BY: DEMO ADVISOR									
CLIENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS															INITIAL PLAN DATE: 01/01/2025									
															REVISED PLAN DATE: 11/03/2025									
Structured Income Planning																								
[Edit] [Save] [Cancel] [Add Account] [Add Income] [Add Inc Tax] [Add Target] [Edit or Add Scenario] [Display Options]																								
Scenario Tax Calculation Options for Accounts																								
Accounts															Incomes									
Planning 36 years Horizon																								
IRA ROTH 401(k) HYSA Annuity BA																								
Year John Account Income Account Income Account Income Account Inc Rider Income Account Income															Accounts Total Planned Distribution Percent Distribution Wages SS Employer Match Approx Income Tax After Tax Income Year									
net return 55 5.00 % 50,000 200,000 3.00 % 50,000 0.00 % 250,000 7.25 % 400,000 5.00 % 950,000															Subtotal of account incomes 950,000									
bonus % 50,000 200,000 3.00 % 50,000 0.00 % 250,000 7.25 % 400,000 5.00 % 950,000															Infl Factor 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 %									
w/bonus 50,000 200,000 3.00 % 50,000 0.00 % 250,000 7.25 % 400,000 5.00 % 950,000															2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 % 2.60 %									
end of 1 55 60,500 (8,000) 212,000 (6,000) 57,500 (6,000) 250,000 268,125 0 426,000 (6,000) 1,006,000 (26,000) -2.74 % 100,000 0 3,000 (14,439)-14% 62,561 end of 1																								
end of 2 56 71,525 (8,000) 224,516 (6,156) 65,225 (6,000) 250,000 287,564 0 453,300 (6,000) 1,064,566 (26,156) -2.60 % 102,600 0 3,078 (14,798)-14% 64,724 end of 2																								
end of 3 57 83,101 (8,000) 237,567 (6,316) 73,182 (6,000) 250,000 308,412 0 481,965 (6,000) 1,125,815 (26,316) -2.47 % 105,268 0 3,158 (15,283)-14% 66,827 end of 3																								
end of 4 58 95,256 (8,000) 251,174 (6,480) 81,377 (6,000) 250,000 330,772 0 512,063 (6,000) 1,189,871 (26,480) -2.35 % 108,005 0 3,240 (15,782)-14% 68,983 end of 4																								
end of 5 59 108,019 (8,000) 265,358 (6,648) 89,819 (6,000) 250,000 354,753 0 543,666 (6,000) 1,256,862 (26,648) -2.24 % 110,813 0 3,324 (16,295)-14% 71,194 end of 5																								
end of 6 60 121,420 (8,000) 280,140 (6,822) 98,513 (6,000) 250,000 380,473 0 576,850 (6,000) 1,326,923 (26,822) -2.13 % 113,694 0 3,411 (16,823)-14% 73,460 end of 6																								
end of 7 61 135,491 (8,000) 295,543 (6,998) 107,468 (6,000) 250,000 408,057 0 611,692 (6,000) 1,400,194 (26,998) -2.03 % 116,650 0 3,499 (17,366)-14% 75,785 end of 7																								
end of 8 62 150,266 (8,000) 311,589 (7,180) 116,693 (6,000) 250,000 437,641 0 648,277 (6,000) 1,476,824 (27,180) -1.94 % 119,683 0 3,590 (17,925)-14% 78,168 end of 8																								
end of 9 63 165,779 (8,000) 328,305 (7,368) 126,193 (6,000) 250,000 469,370 0 686,690 (6,000) 1,556,967 (27,368) -1.85 % 122,795 0 3,684 (18,500)-14% 80,610 end of 9																								
end of 10 64 182,068 (8,000) 345,714 (7,560) 135,979 (6,000) 250,000 503,400 0 727,025 (6,000) 1,640,786 (27,560) -1.77 % 125,987 0 3,780 (19,091)-14% 83,116 end of 10																								
end of 11 65 199,171 (8,000) 363,841 (7,756) 146,058 (6,000) 250,000 503,400 0 769,376 (6,000) 1,728,447 (27,756) -1.69 % 129,263 0 3,878 (19,184)-14% 86,201 end of 11																								
end of 12 66 217,130 (8,000) 382,714 (7,958) 156,440 (6,000) 221,306 0 28,694 813,845 (6,000) 1,791,435 736 0.04 % 132,624 0 3,979 (26,510)-16% 110,828 end of 12																								
end of 13 67 227,986 0 394,196 0 161,133 0 192,612 0 28,694 854,537 0 1,830,465 28,694 1.60 % 0 27,287 0 (2,896)-5% 53,085 end of 13																								
end of 14 68 239,386 0 406,022 0 165,967 0 163,919 0 28,694 897,264 0 1,872,557 28,694 1.57 % 0 27,996 0 (2,908)-5% 53,782 end of 14																								
end of 15 69 251,355 0 418,202 0 170,946 0 135,225 0 28,694 942,127 0 1,917,855 28,694 1.53 % 0 28,724 0 (2,920)-5% 54,498 end of 15																								
end of 16 70 263,922 0 430,748 0 176,075 0 106,531 0 28,694 989,233 0 1,966,510 28,694 1.50 % 0 29,471 0 (2,933)-5% 55,232 end of 16																								
end of 17 71 277,119 0 443,671 0 181,357 0 77,837 0 28,694 1,038,695 0 2,018,679 28,694 1.46 % 0 30,237 0 (2,947)-5% 55,984 end of 17																								
end of 18 72 290,975 0 456,981 0 186,798 0 49,144 0 28,694 1,090,630 0 2,074,526 28,694 1.42 % 0 31,024 0 (2,961)-5% 56,756 end of 18																								
end of 19 73 305,523 0 470,690 0 192,402 0 20,450 0 28,694 1,145,161 0 2,134,226 28,694 1.38 % 0 31,830 0 (2,977)-5% 57,547 end of 19																								
end of 20 74 320,799 0 484,811 0 198,174 0 0 0 28,694 1,202,419 0 2,206,203 28,694 1.35 % 0 32,658 0 (2,994)-5% 58,358 end of 20																								
end of 21 75 336,839 0 479,648 0 19,708 204,119 0 0 0 28,694 1,262,540 0 2,283,146 48,402 2.19 % 0 33,507 0 (3,012)-4% 78,896 end of 21																								
end of 22 76 353,681 0 473,799 0 20,238 210,242 0 0 0 28,694 1,325,667 0 2,363,389 48,932 2.14 % 0 34,378 0 (3,031)-4% 80,279 end of 22																								
end of 23 77 371,365 0 467,233 0 20,690 216,550 0 0 0 28,694 1,391,950 0 2,447,188 49,384 2.09 % 0 35,272 0 (3,050)-4% 81,606 end of 23																								
end of 24 78 389,934 0 460,100 0 21,242 223,046 0 0 0 28,694 1,461,547 0 2,534,628 49,936 2.04 % 0 36,189 0 (3,072)-4% 83,053 end of 24																								
end of 25 79 409,430 0 452,098 0 21,806 229,738 0 0 0 28,694 1,534,625 0 2,625,890 50,499 1.99 % 0 37,130 0 (3,094)-4% 84,535 end of 25																								
end of 26 80 429,902 0 443,280 0 22,381 236,630 0 0 0 28,694 1,611,356 0 2,721,167 51,075 1.95 % 0 38,095 0 (3,118)-4% 86,052 end of 26																								
end of 27 81 451,397 0 433,728 0 22,849 243,729 0 0 0 28,694 1,691,924 0 2,820,778 51,543 1.90 % 0 39,086 0 (3,142)-4% 87,487 end of 27																								
end of 28 82 473,967 0 423,296 0 23,445 251,040 0 0 0 28,694 1,776,520 0 2,924,822 52,139 1.85 % 0 40,102 0 (3,169)-4% 89,072 end of 28																								
end of 29 83 497,665 0 412,079 0 23,915 258,572 0 0 0 28,694 1,865,346 0 3,033,662 52,609 1.80 % 0 41,145 0 (3,196)-4% 90,557 end of 29																								
end of 30 84 522,548 0 399,913 0 24,529 266,329 0 0 0 28,694 1,958,613 0 3,147,403 53,222 1.76 % 0 42,214 0 (3,225)-4% 92,212 end of 30																								
end of 31 85 548,676 0 389,916 0 24,995 274,319 0 0 0 28,694 2,056,543 0 3,266,454 53,688 1.71 % 0 43,312 0 (3,256)-4% 93,744 end of 31																								
end of 32 86 576,109 0 373,068 0 25,455 282,548 0 0 0 28,694 2,159,370 0 3,391,096 54,149 1.66 % 0 44,438 0 (3,288)-4% 95,299 end of 32																								
end of 33 87 604,915 0 358,353 0 25,908 291,025 0 0 0 28,694 2,267,339 0 3,521,631 54,601 1.61 % 0 45,594 0 (3,322)-4% 96,873 end of 33																								
end of 34 88 635,160 0 342,946 0 26,157 299,755 0 0 0 28,694 2,380,706 0 3,658,568 54,851 1.56 % 0 46,779 0 (3,357)-4% 98,273 end of 34																								
end of 35 89 666,918 0 326,650 0 26,585 308,748 0 0 0 28,694 2,499,741 0 3,802,057 55,279 1.51 % 0 47,995 0 (3,394)-4% 99,880 end of 35																								
end of 36 90 700,264 0 309,675 0 26,715 318,010 0 0 0 28,694 2,624,728 0 3,952,677 55,468 1.46 % 0 49,243 0 (3,433)-4% 101,278 end of 36																								
															(96,000) 293,434 (72,000) 717,345 (72,000) 770,779 1,387,380 893,707 41,621 (286,691) 2,806,796									

Step 15: Manage: Click on the green Manage button within the Annuity Income column.

<

Step 16: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select NQ Annuity Distribution since this is an Annuity account.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 0.0 %

Bonus: 0.0 %

Optional

Account description

Account company

Other

Tax calculation option: **Tax Income Distributions (Qualified)** ▼

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none

Risk level: n/a

Account owner: John

Account type: NQ

Add an income rider

Based on: ☒ John's age ☐ Client2's age ☐ Joint

Select income rider: saved - AA FFA - Sample - 24-09 Future Funded Annuity Plr ▼

Number of months of payout in first year: 12.0

Enter manual payout ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12	rider	client1
13	rider	client1
14	rider	client1
15	rider	client1
16	rider	client1
17	rider	client1
18	rider	client1
19	rider	client1
20	rider	client1
21	rider	client1
22	rider	client1
23	rider	client1
24	rider	client1

Step 17: Save: Click on the green Save button under the Manage Account heading.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 0.0 %

Bonus: 0.0 %

Optional

Account description

Account company

Other

Tax calculation option: **NQ Annuity Distributions** ▼

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none

Risk level: n/a

Account owner: John

Account type: NQ

Add an income rider

Based on: ☒ John's age ☐ Client2's age ☐ Joint

Select income rider: saved - AA FFA - Sample - 24-09 Future Funded Annuity Plr ▼

Number of months of payout in first year: 12.0

Enter manual payout ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12	rider	client1
13	rider	client1
14	rider	client1
15	rider	client1
16	rider	client1
17	rider	client1
18	rider	client1
19	rider	client1
20	rider	client1
21	rider	client1
22	rider	client1
23	rider	client1
24	rider	client1

Step 18: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

Doe, John										PREPARED BY: DEMO ADVISOR									
CLIENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS										INITIAL PLAN DATE: 01/01/2025									
REVISED PLAN DATE: 11/03/2025																			
Structured Income Planning																			
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																			
Scenario Tax Calculation Options for Accounts																			
Accounts																			
Planning 36 years Horizon																			
IRA ROTH 401(k) HYSA Annuity BA																			
Year John Account Income Account Income Account Income Account Inc Rider Income Account Income Accounts Total Planned Distribution Percent Distribution Wages SS Employer Match Approx Income Tax After Tax Income Year																			
net return initial amount bonus % w/bonus																			
end of 1																			
end of 2																			
end of 3																			
end of 4																			
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end of 36																			
(96,000) 293,434 (72,000) 717,345 (72,000) 770,779 1,387,380 893,707 41,621 (286,691) 2,806,796																			

Step 19: Manage: Click on the green Manage button within the BA (Brokerage Account) Income column.

Doe, John		PREPARED BY DEMO ADVISOR																											
CLIENT DASHBOARD		STRUCTURED INCOME PLANNING		CASH FLOW AND TAX ADVISOR		ASSET ALLOCATION AND NET WORTH		GRAPHS		REPORTS																			
		INITIAL PLAN DATE: 01/01/2025																											
		REVISED PLAN DATE: 11/03/2025																											
Structured Income Planning																													
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																													
Scenario Tax Calculation Options for Accounts																													
Planning 36 years Horizon Accounts Incomes																													
IRA ROTH 401(K) HYSA Annuity BA Incomes																													
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year								
net return initial amount	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %		950,000																
bonus % w/bonus		50,000		200,000	50,000		250,000	287,564	0	453,300	200,000	1,064,566	26,156		-2.60 %	102,600	0	3,078	(14,789)-14%	64,724	end of 1								
		0.00 %		0.00 %	John inc	0.00 %	0.00 %	0.00 %	0.00 %	John inc	0.00 %										end of 2								
		50,000		200,000	50,000		250,000	250,000	0	400,000	400,000	950,000									end of 3								
			Manage		Manage		Manage				Manage					Manage	Manage	Manage	Manage		end of 4								
																2.60 %	2.60 %	2.60 %			end of 5								
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	288,125	0	426,000	1,006,000	(26,000)		-2.74 %	100,000	0	3,000	(14,439)-14%	62,561	end of 1								
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	1,064,566	(26,156)		-2.60 %	102,600	0	3,078	(14,789)-14%	64,724	end of 2								
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	1,125,815	(26,316)		-2.47 %	105,268	0	3,158	(15,283)-14%	66,827	end of 3								
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,777	(6,000)	250,000	330,772	0	512,063	1,189,871	(26,480)		-2.35 %	108,005	0	3,240	(15,782)-14%	68,983	end of 4								
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	1,256,862	(26,648)		-2.24 %	110,813	0	3,324	(16,295)-14%	71,194	end of 5								
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	1,326,923	(26,822)		-2.13 %	113,694	0	3,411	(16,823)-14%	73,460	end of 6								
end of 7	61	135,491	(8,000)	295,548	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	1,400,194	(26,998)		-2.03 %	116,650	0	3,499	(17,366)-14%	75,785	end of 7								
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,777	1,476,824	(27,180)		-1.94 %	119,683	0	3,											

Step 20: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select NQ Investments-Dividends and Capital Gains since this is a Brokerage Account.

Manage Account

Save
Cancel
View / Edit Income
View / Edit Death Benefit
View / Edit Actual Values

Account name

Initial account balance

Hypothetical return

Bonus

Optional
 Account description
 Account company
 Other

Tax calculation option **Tax Income Distributions (Qualified)**

Add money later - deferred account ☐

Years deferred

Asset plan allocation **Moderately Aggressive - max 10.0%** See

Risk level **Moderately Aggressive**

Account owner

Account type

Add an income rider

Based on ☒ John's age ☐ Client's age ☐ Joint

Select income rider

Number of months of payout in first year

Enter manual payout ☐

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain)

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

	Year	Income	Variable
☐	1	savings	6,000
☐	2	savings	6,000
☐	3	savings	6,000
☐	4	savings	6,000
☐	5	savings	6,000
☐	6	savings	6,000
☐	7	savings	6,000
☐	8	savings	6,000
☐	9	savings	6,000
☐	10	savings	6,000
☐	11	savings	6,000
☐	12	savings	6,000
☐	13		
☐	14		
☐	15		
☐	16		
☐	17		
☐	18		
☐	19		
☐	20		
☐	21		
☐	22		
☐	23		
☐	24		

Request Additional Rider
Remove Income Rider

Step 21: NQ Investments-Dividends and Capital Gains: Three new textboxes should have automatically appeared on the screen: Starting Capital Gains, Average Annual Dividends, and Trading Style or Turnover.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: BA

Initial account balance: \$400,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: NQ Investments - Dividends and Cap Gai

Starting Capital Gains:

Average Annual Dividends: 0.0 %

Trading Style or Turnover: 0.0

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0% Sel

Risk level: Moderately Aggressive

Account owner: John

Account type: NQ

Add an income rider

Based on: ☒ John's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Amount
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
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22		
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34		

Step 22: Starting Capital Gains: SIPS allows you to model any starting unrealized capital gains in an account. For this hypothetical example the starting capital gains will be \$100,000.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: BA

Initial account balance: \$400,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: NQ Investments - Dividends and Cap Gai

Starting Capital Gains: \$100,000

Average Annual Dividends: 0.0 %

Trading Style or Turnover: 0.0

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0% Sel

Risk level: Moderately Aggressive

Account owner: John

Account type: NQ

Add an income rider

Based on: ☒ John's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Amount
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
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Step 23: Average Annual Dividends: For this hypothetical example the average annual dividends will be set at 2%. The total hypothetical return is 5%. SIPS automatically calculates tax liabilities for both withdrawals and the annual growth of your account. SIPS will assume 2% of the 5% annual growth is taxed as a dividend each year. The remaining 3% will be allocated as capital gains, which are the profits subject to tax when assets are sold.

The screenshot shows the 'Manage Account' interface with the following details:

- Account name:** BA
- Initial account balance:** \$400,000
- Hypothetical return:** 5.0 %
- Bonus:** 0.0 %
- Tax calculation option:** NQ Investments – Dividends and Cap Gai (selected)
- Starting Capital Gains:** 100,000
- Average Annual Dividends:** 0.0 (highlighted with a red box and arrow)
- Trading Style or Turnover:** 0.0
- Asset plan allocation:** Moderately Aggressive - max 10.0%
- Risk level:** Moderately Aggressive
- Account owner:** John
- Account type:** NQ
- Add an income rider:** Based on John's age (selected)
- Select income rider:** (dropdown menu)
- Number of months of payout in first year:** 12.0
- Enter manual payout:** (checkbox)
- Structured Income Type:** Income Riders (radio button selected)
- Liquidate or annuitize:** Annuitize (for years certain) 1.0 % (radio button selected)
- Withdrawals:** Annual fixed withdrawal (radio button selected)
- Calculated Plan Withdrawals:** Make-up total owners RMD from one account (radio button selected)
- Annual Savings:** Annual fixed savings (radio button selected)
- Income Data:** Table showing savings for years 10, 11, 12, and 13, each with a value of 6,000.

Step 24: Trading Style or Turnover: The remaining 3% of account growth each year will be attributed to capital gains. (5% total hypothetical return - 2% return attributed to dividends = 3% remaining account growth attributed to capital gains). You can model how frequently the account is traded by using the Trading Style or Turnover textbox. This allows you to adjust how much of the 3% remaining account growth attributed to capital gains should be treated as short-term or long-term capital gains each year.

Enter a number between 0 and 100 to indicate how frequently the account's assets are traded. A value of 0 means no trading, while 100 indicates a complete annual turnover (all assets sold and re-bought within a year). For this hypothetical example we will use 30%, since this is a managed account that undergoes periodic buying and selling to maintain its investment strategy or rebalance for dividends.

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name:
 Initial account balance:
 Hypothetical return:
 Bonus:
 Optional:
 Account description:
 Account company:
 Other:
 Tax calculation option:
 Starting Capital Gains:
 Average Annual Dividends:
 Trading Style or Turnover:
 Add money later - deferred account: ☐
 Years deferred:
 Asset plan allocation:
 Risk level:
 Account owner:
 Account type:
 Add an income rider:
 Based on: ☒ John's age ☐ Client2's age ☐ Joint
 Select income rider:
 Number of months of payout in first year:
 Enter manual payout: ☐
[Request Additional Rider](#) [Remove Income Rider](#)

Structured Income Type
Income Riders
☐ Start payout from income rider
Liquidate or annuitize
☐ Annuitize (for years certain)
☐ Liquidate account (in so many years)
Withdrawals
☐ Annual fixed withdrawal
☐ Annual percentage withdrawal
☐ Required minimum distribution (RMD)
☐ Beneficial IRA RMD (based on beneficiaries life)
Calculated Plan Withdrawals
☐ Make-up total owners RMD from one account
☐ Make-up total benef RMD from one account
☐ Make-up income gap based on target income
Annual Savings
☐ Annual fixed savings

ADD INCOME
[Pick year\(s\)](#)
 OR
[Start year for rest of plan](#)
 OR
[Start year for X years](#)

[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Income Data

Year	Income	Amount
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
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Step 25: Save: Click on the green Save button under the Manage Account heading.

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name:
 Initial account balance:
 Hypothetical return:
 Bonus:
 Optional:
 Account description:
 Account company:
 Other:
 Tax calculation option:
 Starting Capital Gains:
 Average Annual Dividends:
 Trading Style or Turnover:
 Add money later - deferred account: ☐
 Years deferred:
 Asset plan allocation:
 Risk level:
 Account owner:
 Account type:
 Add an income rider:
 Based on: ☒ John's age ☐ Client2's age ☐ Joint
 Select income rider:
 Number of months of payout in first year:
 Enter manual payout: ☐
[Request Additional Rider](#) [Remove Income Rider](#)

Structured Income Type
Income Riders
☐ Start payout from income rider
Liquidate or annuitize
☐ Annuitize (for years certain)
☐ Liquidate account (in so many years)
Withdrawals
☐ Annual fixed withdrawal
☐ Annual percentage withdrawal
☐ Required minimum distribution (RMD)
☐ Beneficial IRA RMD (based on beneficiaries life)
Calculated Plan Withdrawals
☐ Make-up total owners RMD from one account
☐ Make-up total benef RMD from one account
☐ Make-up income gap based on target income
Annual Savings
☐ Annual fixed savings

ADD INCOME
[Pick year\(s\)](#)
 OR
[Start year for rest of plan](#)
 OR
[Start year for X years](#)

[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Income Data

Year	Income	Amount
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
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34		

Step 26: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

Doe, John

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

Tax Calculation Options for Accounts

Planning 36 years Horizon

IRA

ROTH 401(k)

HYSA

Annuity

BA

Incomes

Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %		950,000	0							
initial amount		50,000		200,000		50,000		250,000		287,564	0	426,000	950,000	Subtotal of account incomes		100,000	0				
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %										
w/ bonus		50,000		200,000		50,000		250,000		354,753	0	543,666	950,000								
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(21,159)-15%	55,841	
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(20,662)-15%	58,802	
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(20,595)-15%	61,515	
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(20,767)-15%	63,998	
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(21,118)-15%	66,371	
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(21,607)-15%	68,676	
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(22,202)-15%	70,949	
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(22,883)-15%	73,210	
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(23,634)-15%	75,476	
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(24,446)-15%	77,761	
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(24,794)-14%	80,591	
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(25,698)-15%	111,640	
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,232)-2%	54,749	
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,294)-2%	55,396	
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,360)-2%	56,058	
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,430)-2%	56,735	
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,503)-2%	57,428	
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,580)-2%	58,137	
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,660)-2%	58,864	
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(8,118)-7%	59,224	
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(8,475)-7%	73,433	
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(8,856)-7%	74,454	
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(9,261)-7%	75,305	
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(9,692)-7%	76,433	
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,990	50,499	1.99 %	0	37,130	0	(10,149)-7%	77,480	
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(10,635)-7%	78,353	
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(11,150)-7%	79,479	
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(11,697)-8%	80,544	
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(12,276)-8%	81,477	
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(12,889)-8%	82,548	
end of 31	85	548,676	0	386,916	24,955	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(13,539)-8%	83,461	
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(14,226)-8%	84,361	
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(14,953)-8%	85,242	
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(15,722)-8%	85,908	
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(16,536)-8%	86,738	
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(17,366)-9%	87,315	
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(485,194)	2,608,293	