

View/Edit Actual Values Function in SIPS Essentials

01/12/2026 10:41 am EST

Within SIPS Advanced you have the ability to enter in actual values for accounts. This is a great way to update financial plans at least each year and have SIPS automatically recalculate the plan. When a financial plan spans multiple years, using actual investment values instead of hypothetical estimates makes your projections more accurate. The Actual Values feature in SIPS Advanced allows you to enter real-world numbers into asset accounts. Once entered, SIPS automatically updates your plan, eliminating the need to start a new plan from the beginning.

In this how to article we will demonstrate how to use this feature. Below is a hypothetical example of a client that has a HYSA, a Brokerage Account (BA), and an IRA. In this example, we'll first ensure the initial plan date is set in the past to mimic a real-life scenario. We will take a plan and show you how to adjust the initial plan date to 01/01/2022.

We will work with these assumptions from the initial plan created in 2022:

- In 2024 there was more growth than expected in the BA by \$30,000.
- The IRA grew by \$10,000 more than originally estimated.
- The client withdrew \$25,000 in the HYSA due to a home renovation.

This article will walk you through a step-by-step guide of how to edit the initial plan date (you may not need to do this for your own plan), replicate scenarios, edit the actual values for the assets in 2024, and then compare the accounts total between the years. We will start the steps on the Structured Income Planning Page.

Step 1: Initial Plan Date: Note the Initial Plan Date.

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: 11/17/2025

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

View/Edit Actual Values Function Initial Scenario

Planning Horizon

40 years

Taxable

Tax-Deferred

HYSA

BA

IRA

Incomes

Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return initial amount	59	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes		Infl Factor 2.00 %	Infl Factor 2.60 %					from total income to target
bonus w/ bonus		0.00 %	40,000	0.00 %	500,000	0.00 %	John inc	0									
		40,000		500,000		1,000,000		1,540,000									
2025	60	\$3,500	(12,000)	\$42,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(27,922)	80,000	80,000	0	2025
2026	61	\$7,506	(12,000)	\$85,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(28,817)	82,400	82,400	0	2026
2027	62	\$8,038	(12,000)	\$60,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(29,827)	84,872	84,872	0	2027
2028	63	\$7,114	(12,000)	\$76,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(30,838)	87,418	87,418	0	2028
2029	64	\$12,756	(12,000)	\$73,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(31,857)	90,041	90,041	0	2029
2030	65	\$128,984	(12,000)	\$72,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(32,887)	92,742	92,742	0	2030
2031	66	\$145,821	(12,000)	\$83,251	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(33,399)	95,524	95,524	0	2031
2032	67	\$151,289	0	\$94,074	62,731	1,545,848	0	2,491,212	62,731	2.57 %	0	37,094	1(,435)	98,390	98,390	0	2032
2033	68	\$156,963	0	\$76,1174	64,663	1,623,140	0	2,541,278	64,663	2.60 %	0	38,058	(1,380)	101,342	101,342	0	2033
2034	69	\$162,849	0	\$74,971	66,650	1,704,297	0	2,592,118	66,650	2.62 %	0	39,048	(1,316)	104,382	104,382	0	2034
2035	70	\$168,956	0	\$65,283	68,687	1,789,512	0	2,643,751	68,687	2.65 %	0	40,063	(1,237)	107,513	107,513	0	2035
2036	71	\$175,292	0	\$61,917	70,778	1,878,988	0	2,696,196	70,778	2.68 %	0	41,105	(1,144)	110,739	110,739	0	2036
2037	72	\$181,865	0	\$59,668	72,925	1,972,937	0	2,749,470	72,925	2.71 %	0	42,174	(1,038)	114,061	114,061	0	2037
2038	73	\$188,685	0	\$54,324	75,131	2,071,584	0	2,803,592	75,131	2.73 %	0	43,270	(918)	117,483	117,483	0	2038
2039	74	\$195,761	0	\$48,661	77,396	2,175,163	0	2,858,584	77,396	2.76 %	0	44,395	(784)	121,007	121,007	0	2039
2040	75	\$203,102	0	\$42,444	79,723	2,283,921	0	2,914,467	79,723	2.79 %	0	45,549	(635)	124,637	124,637	0	2040
2041	76	\$210,718	0	\$459,134	(14,592)	2,301,749	96,368	2,971,601	81,776	2.81 %	0	46,734	(1,333)	128,376	128,376	0	2041
2042	77	\$218,620	0	\$493,425	(15,925)	2,316,323	100,513	3,028,368	84,588	2.85 %	0	47,949	(309)	132,228	132,228	0	2042
2043	78	\$226,818	0	\$530,955	(17,793)	2,326,852	105,287	3,084,625	87,494	2.89 %	0	49,195	(495)	136,195	136,195	0	2043
2044	79	\$235,324	0	\$571,968	(19,775)	2,332,917	110,277	3,140,209	90,502	2.93 %	0	50,475	(696)	140,280	140,280	0	2044
2045	80	\$244,149	0	\$616,725	(21,878)	2,334,072	115,491	3,194,945	93,613	2.98 %	0	51,787	(911)	144,489	144,489	0	2045
2046	81	\$253,304	0	\$664,871	(23,477)	2,330,462	120,313	3,248,637	96,836	3.03 %	0	53,133	(1,146)	148,823	148,823	0	2046
2047	82	\$262,803	0	\$717,269	(25,804)	2,321,014	125,971	3,301,086	100,167	3.08 %	0	54,515	(1,394)	153,288	153,288	0	2047
2048	83	\$272,658	0	\$773,472	(27,512)	2,305,934	131,131	3,352,064	103,619	3.14 %	0	55,932	(1,664)	157,887	157,887	0	2048
2049	84	\$282,883	0	\$834,480	(30,069)	2,283,972	137,258	3,401,335	107,189	3.20 %	0	57,386	(1,952)	162,623	162,623	0	2049
2050	85	\$293,491	0	\$899,669	(31,810)	2,255,422	142,748	3,448,582	110,939	3.26 %	0	58,878	(2,315)	167,502	167,502	0	2050
2051	86	\$304,497	0	\$969,220	(33,565)	2,219,810	148,383	3,493,528	114,818	3.30 %	0	60,409	(2,700)	172,527	172,527	0	2051
2052	87	\$315,916	0	\$1,043,310	(35,320)	2,176,648	154,154	3,535,873	118,833	3.40 %	0	61,980	(3,110)	177,703	177,703	0	2052
2053	88	\$327,762	0	\$1,120,930	(35,888)	2,126,600	158,879	3,575,292	122,992	3.48 %	0	63,591	(3,549)	183,034	183,034	0	2053
2054	89	\$340,054	0	\$1,203,335	(37,568)	2,068,078	164,853	3,611,466	127,284	3.56 %	0	65,245	(4,004)	188,525	188,525	0	2054
2055	90	\$352,806	0	\$1,289,252	(37,783)	2,001,967	169,515	3,644,024	131,732	3.65 %	0	66,941	(4,492)	194,181	194,181	0	2055
2056	91	\$366,036	0	\$1,378,580	(37,758)	1,927,981	174,084	3,672,597	136,326	3.74 %	0	68,682	(5,001)	200,006	200,006	0	2056
2057	92	\$379,762	0	\$1,471,080	(37,357)	1,845,863	178,517	3,696,705	141,160	3.84 %	0	70,467	(5,621)	206,006	206,006	0	2057
2058	93	\$394,003	0	\$1,566,454	(36,531)	1,755,398	182,759	3,715,584	146,228	3.96 %	0	72,300	(6,341)	212,187	212,187	0	2058
2059	94	\$408,778	0	\$1,662,415	(33,303)	1,658,388	184,779	3,729,582	151,476	4.08 %	0	74,179	(7,103)	218,552	218,552	0	2059
2060	95	\$424,107	0	\$1,758,366	(29,455)	1,554,972	186,336	3,737,446	156,881	4.21 %	0	76,108	(7,880)	225,109	225,109	0	2060
2061	96	\$440,012	0	\$1,851,358	(22,657)	1,447,605	185,116	3,738,974	162,458	4.35 %	0	78,087	(8,683)	231,862	231,862	0	2061
2062	97	\$456,512	0	\$1,942,835	(17,423)	1,334,395	185,590	3,733,742	168,168	4.50 %	0	80,117	(9,467)	238,818	238,818	0	2062
2063	98	\$473,631	0	\$2,029,289	(8,740)	1,218,320	182,794	3,721,240	174,053	4.66 %	0	82,200	(10,271)	245,982	245,982	0	2063
2064	99	\$491,392	0	\$2,109,542	919	1,100,072	179,165	3,701,006	180,084	4.84 %	0	84,337	(11,059)	253,362	253,362	0	2064
			(84,000)		(138,979)		3,564,279	3,341,300			1,115,142	1,901,384	(325,730)	6,032,098	6,032,097	0	

Doe, John

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REPORTS

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Structured Income Planning

Edit

Dynamic Mode

Scenario

View/Edit Actual Values Function Initial Scenario

Planning Horizon

40 years

Taxable

Tax-Deferred

HYSA

BA

IRA

Incomes

Year	John	Account	Income	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	59	3.75 %		4.00 %	5.00 %	John IRA	1,540,000	Subtotal of account incomes		Infl Factor	Infl Factor					
initial amount		40,000		500,000	1,000,000	John inc	1,540,000									
bonus %		0.00 %		0.00 %	0.00 %											
w/bonus		40,000		500,000	1,000,000											
2025	60	53,500	(12,000)	542,078	(22,078)	1,058,000	1,653,578	(42,078)	-2.73 %	150,000	0	(27,922)	80,000	80,000	0	2025
2026	61	67,506	(12,000)	585,544	(21,783)	1,118,900	1,771,950	(41,783)	-2.53 %	153,000	0	(28,817)	82,400	82,400	0	2026
2027	62	82,038	(12,000)	630,327	(21,361)	1,182,845	1,895,210	(41,361)	-2.33 %	156,060	0	(29,827)	84,872	84,872	0	2027
2028	63	97,114	(12,000)	676,465	(20,925)	1,249,987	2,023,566	(40,925)	-2.16 %	159,181	0	(30,838)	87,418	87,418	0	2028
2029	64	112,756	(12,000)	723,990	(20,467)	1,320,486	2,157,233	(40,467)	-2.00 %	162,365	0	(31,857)	90,041	90,041	0	2029
2030	65	128,984	(12,000)	772,933	(19,983)	1,394,511	2,296,428	(39,983)	-1.85 %	165,612	0	(32,887)	92,742	92,742	0	2030
2031	66	145,821	(12,000)	823,851	(20,001)	1,472,236	2,441,909	(40,001)	-1.74 %	168,924	0	(33,399)	95,524	95,524	0	2031
2032	67	151,289	0	794,074	62,731	1,545,848	2,491,212	62,731	2.57 %	0	37,094	(1,435)	98,390	98,390	0	2032
2033	68	156,963	0	761,174	64,663	1,623,140	2,541,278	64,663	2.60 %	0	38,058	(1,380)	101,342	101,342	0	2033
2034	69	162,849	0	724,971	66,650	1,704,297	2,592,118	66,650	2.62 %	0	39,048	(1,315)	104,382	104,382	0	2034
2035	70	168,956	0	685,283	68,687	1,789,512	2,643,751	68,687	2.65 %	0	40,063	(1,237)	107,513	107,513	0	2035
2036	71	175,292	0	641,917	70,778	1,878,988	2,696,196	70,778	2.68 %	0	41,105	(1,144)	110,739	110,739	0	2036
2037	72	181,865	0	594,668	72,925	1,972,937	2,749,470	72,925	2.71 %	0	42,174	(1,038)	114,061	114,061	0	2037
2038	73	188,685	0	543,324	75,131	2,071,584	2,803,592	75,131	2.73 %	0	43,270	(918)	117,483	117,483	0	2038
2039	74	195,761	0	487,661	77,396	2,175,163	2,858,584	77,396	2.76 %	0	44,395	(784)	121,007	121,007	0	2039
2040	75	203,102	0	427,444	79,723	2,283,921	2,914,467	79,723	2.79 %	0	45,549	(635)	124,637	124,637	0	2040
2041	76	210,718	0	459,134	(14,592)	2,301,749	2,971,601	81,776	2.81 %	0	46,734	(133)	128,376	128,376	0	2041
2042	77	218,620	0	493,425	(15,925)	2,316,323	3,028,368	84,588	2.85 %	0	47,949	(309)	132,228	132,228	0	2042
2043	78	226,818	0	530,955	(17,793)	2,326,852	3,084,625	87,494	2.89 %	0	49,195	(495)	136,195	136,195	0	2043
2044	79	235,324	0	571,968	(19,775)	2,332,917	3,140,209	90,502	2.93 %	0	50,475	(696)	140,280	140,280	0	2044
2045	80	244,149	0	616,725	(21,878)	2,334,072	3,194,945	93,613	2.98 %	0	51,787	(911)	144,489	144,489	0	2045
2046	81	253,304	0	664,871	(23,477)	2,330,462	3,248,637	96,836	3.03 %	0	53,133	(1,146)	148,823	148,823	0	2046
2047	82	262,803	0	717,269	(25,804)	2,321,014	3,301,086	100,167	3.08 %	0	54,515	(1,394)	153,288	153,288	0	2047
2048	83	272,658	0	773,472	(27,512)	2,305,934	3,352,064	103,619	3.14 %	0	55,932	(1,664)	157,887	157,887	0	2048
2049	84	282,883	0	834,480	(30,069)	2,283,972	3,401,335	107,189	3.20 %	0	57,386	(1,952)	162,623	162,623	0	2049
2050	85	293,491	0	899,669	(31,810)	2,255,422	3,448,582	110,939	3.26 %	0	58,878	(2,315)	167,502	167,502	0	2050
2051	86	304,497	0	969,220	(33,565)	2,219,810	3,493,528	114,818	3.33 %	0	60,409	(2,700)	172,527	172,527	0	2051
2052	87	315,916	0	1,043,310	(35,320)	2,176,648	3,535,873	118,833	3.40 %	0	61,980	(3,110)	177,703	177,703	0	2052
2053	88	327,762	0	1,120,930	(35,888)	2,126,600	3,575,292	122,992	3.48 %	0	63,591	(3,549)	183,034	183,034	0	2053
2054	89	340,054	0	1,203,335	(37,568)	2,068,078	3,611,466	127,284	3.56 %	0	65,245	(4,004)	188,525	188,525	0	2054
2055	90	352,806	0	1,289,252	(37,783)	2,001,967	3,644,024	131,732	3.65 %	0	66,941	(4,492)	194,181	194,181	0	2055
2056	91	366,036	0	1,378,580	(37,758)	1,927,981	3,672,597	136,326	3.74 %	0	68,682	(5,001)	200,006	200,006	0	2056
2057	92	379,762	0	1,471,080	(37,357)	1,845,863	3,696,705	141,160	3.84 %	0	70,467	(5,621)	206,006	206,006	0	2057
2058	93	394,003	0	1,566,454	(36,531)	1,755,398	3,715,854	146,228	3.96 %	0	72,300	(6,341)	212,187	212,187	0	2058
2059	94	408,778	0	1,662,415	(33,303)	1,658,388	3,729,582	151,476	4.08 %	0	74,179	(7,103)	218,552	218,552	0	2059
2060	95	424,107	0	1,758,366	(29,455)	1,554,972	3,737,446	156,881	4.21 %	0	76,108	(7,880)	225,109	225,109	0	2060
2061	96	440,012	0	1,851,358	(22,657)	1,447,605	3,738,974	162,458	4.35 %	0	78,087	(8,683)	231,862	231,862	0	2061
2062	97	456,512	0	1,942,835	(17,423)	1,334,395	3,733,742	168,168	4.50 %	0	80,117	(9,467)	238,818	238,818	0	2062
2063	98	473,631	0	2,029,289	(8,740)	1,218,320	3,721,240	174,053	4.66 %	0	82,200	(10,271)	245,982	245,982	0	2063
2064	99	491,392	0	2,109,542	919	1,100,072	3,701,006	180,084	4.84 %	0	84,337	(11,059)	253,362	253,362	0	2064
			(84,000)		(138,979)		3,564,279	3,341,300		1,115,142	1,901,384	(325,730)	6,032,098	6,032,097	0	

Step 3: Edit: Click on the green Edit button underneath the Client Information heading.

Doe, John

CLIENT DASHBOARD

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 11/17/2025

REVISED PLAN DATE: 11/18/2025

Client Information

CLIENT INFORMATION

INCOMES

ASSETS

GOALS AND OBJECTIVES

RECOMMENDATIONS

ADVISOR NOTES

DISCLOSURE

Edit

Goto Incomes >>

Client Title

Doe, John

Active

Description

Selection tags

Demo Advisor

Client one

Last

Doe

First

John

Short name

John

Date of birth

01/01/1966

Initial plan age

59

Current age

59

Retirement age

67

Gender

Male

Client two

Last

First

Short name

Client2

Date of birth

Initial plan age

0

Current age

0

Retirement age

0

Gender

Female

Initial plan date

11/17/2025

Revision date

11/18/2025

Address

City, State, Zip

Email

Phone

Cell Phone

Cell Phone

Step 4: Initial Plan Date: Back date the Initial Plan Date. (01/01/2022). We recommend using January 1 as an initial plan date. It helps make the yearly calculations easier to understand for everyone. However, you can use any date throughout the year you'd like.

Doe, John

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 11/17/2025
REVISED PLAN DATE: 11/18/2025

Client Information

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

[Edit](#) [Save](#) [Cancel](#) [Add Beneficiary](#)

Case Title: **Doe, John** ... Selection tags: **Demo Advisor** Active ☒

Description:

Client one		Client two	
Last: Doe	First: John	Last: ...	First: ...
Date of birth: 01/01/1966 ...	Initial plan age: 59	Date of birth: ...	Initial plan age: 0
Current age: 59	Retirement age: 67	Current age: 0	Retirement age: 0
Gender: Male		Gender: Female	

Initial plan date: **11/17/2025** ...

Revision date: **11/18/2025**

Short name: **Client2**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

Step 5: Save: Click on the green Save button underneath the Client's Name.

Doe, John

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REVISED PLAN DATE: 11/18/2025

Client Information

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

[Edit](#) [Save](#) [Cancel](#) [Add Beneficiary](#)

Case Title: **Doe, John** ... Selection tags: **Demo Advisor** Active ☒

Description:

Client one		Client two	
Last: Doe	First: John	Last: ...	First: ...
Date of birth: 01/01/1966 ...	Initial plan age: 59	Date of birth: ...	Initial plan age: 0
Current age: 59	Retirement age: 67	Current age: 0	Retirement age: 0
Gender: Male		Gender: Female	

Initial plan date: **01/01/2022** ...

Revision date: **11/18/2025**

Short name: **Client2**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

Step 6: Structured Income Planning: Click on the Structured Income Planning link underneath the Client's Name.

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: 01/01/2022
REVISED PLAN DATE: 11/18/2025

Client Information

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

[Edit](#) [Goto Incomes >>](#)

Case Title: **Doe, John** ... Selection tags: **Demo Advisor** Active ☒

Description:

Client one		Client two	
Last: Doe	First: John	Last: ...	First: ...
Date of birth: 01/01/1966 ...	Initial plan age: 56	Date of birth: ...	Initial plan age: 0
Current age: 59	Retirement age: 67	Current age: 0	Retirement age: 0
Gender: Male		Gender: Female	

Initial plan date: **01/01/2022** ...

Revision date: **11/18/2025**

Short name: **Client2**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

Step 7: Years: Note that the years that have passed are in gray to indicate a past year.

Doe, John

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2022

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario [View/Edit Actual Values Function Initial Scenario](#)

Planning Horizon		Taxable						Tax-Deferred						Incomes						
		40 years		HYSYA		BA		IRA		Wages	SS									
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution			Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year			
net return	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000												
initial amount		40,000		500,000		1,000,000	John inc	1,540,000	Subtotal of account incomes							from total income to target				
boys % w/bonus		0.00 %		0.00 %		0.00 %														
		40,000		500,000		1,000,000														
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022			
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023			
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024			
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025			
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665)	2026			
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)	92,064	92,742	(678)	2027			
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)	94,303	95,524	(1,221)	2028			
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0	98,390	98,390	0	2029			
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0	101,342	101,342	0	2030			
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0	104,382	104,382	0	2031			
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0	107,513	107,513	0	2032			
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)	110,739	110,739	0	2033			
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)	114,061	114,061	0	2034			
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)	117,483	117,483	0	2035			
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)	121,007	121,007	0	2036			
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0	124,637	124,637	0	2037			
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0	128,376	128,376	0	2038			
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0	132,228	132,228	0	2039			
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040			
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0	140,280	140,280	0	2041			
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0	144,489	144,489	0	2042			
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0	148,823	148,823	0	2043			
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0	153,288	153,288	0	2044			
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0	157,887	157,887	0	2045			
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0	162,623	162,623	0	2046			
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0	167,502	167,502	0	2047			
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0	172,527	172,527	0	2048			
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0	177,703	177,703	0	2049			
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)	183,034	183,034	0	2050			
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)	188,525	188,525	0	2051			
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)	194,181	194,181	0	2052			
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)	200,006	200,006	0	2053			
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)	206,006	206,006	0	2054			
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)	212,187	212,187	0	2055			
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)	218,552	218,552	0	2056			
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)	225,109	225,109	0	2057			
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)	231,862	231,862	0	2058			
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)	238,818	238,818	0	2059			
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)	245,982	245,982	0	2060			
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)	253,362	253,362	0	2061			
		(84,000)		203,591		3,425,505		3,545,095			1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)				

Step 8: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

Doe, John

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2022

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Edit Dynamic Mode

Scenario View/Edit Actual Values Function Initial Scenario

Planning Horizon	40 years	Taxable						Tax-Deferred		Incomes				Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		HISA	BA	IRA	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Infl Factor	Infl Factor							
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS						
Net return	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022	
Initial amount	57	40,000	500,000	0.00 %	1,000,000	0.00 %	John inc	1,540,000		-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023	
bonus %	58	40,000	500,000	0.00 %	1,000,000	0.00 %				-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024	
w/bonus	59	40,000	500,000	0.00 %	1,000,000	0.00 %				-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025	
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022	
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023	
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024	
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025	
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665)	2026	
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)	92,064	92,742	(678)	2027	
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)	94,303	95,524	(1,221)	2028	
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0	98,390	98,390	0	2029	
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0	101,342	101,342	0	2030	
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0	104,382	104,382	0	2031	
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0	107,513	107,513	0	2032	
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)	110,739	110,739	0	2033	
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)	114,061	114,061	0	2034	
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)	117,483	117,483	0	2035	
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)	121,007	121,007	0	2036	
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0	124,637	124,637	0	2037	
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0	128,376	128,376	0	2038	
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0	132,228	132,228	0	2039	
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040	
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0	140,280	140,280	0	2041	
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0	144,489	144,489	0	2042	
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0	148,823	148,823	0	2043	
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0	153,288	153,288	0	2044	
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0	157,887	157,887	0	2045	
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0	162,623	162,623	0	2046	
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0	167,502	167,502	0	2047	
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0	172,527	172,527	0	2048	
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0	177,703	177,703	0	2049	
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)	183,034	183,034	0	2050	
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)	188,525	188,525	0	2051	
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)	194,181	194,181	0	2052	
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)	200,006	200,006	0	2053	
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)	206,006	206,006	0	2054	
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)	212,187	212,187	0	2055	
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)	218,552	218,552	0	2056	
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)	225,109	225,109	0	2057	
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)	231,862	231,862	0	2058	
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)	238,818	238,818	0	2059	
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)	245,982	245,982	0	2060	
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)	253,362	253,362	0	2061	
			(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)		

Step 9: Edit or Add Scenario: Click on the green Edit or Add Scenario button underneath the Structured Income Planning heading.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2022

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

View/Edit Actual Values Function Initial Scenario

Planning Horizon		Taxable						Tax-Deferred		Incomes							
40 years		HYSA		BA		IRA											
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %		John IRA									
initial amount		40,000		500,000		1,000,000		John inc	1,540,000								
bonus %		0.00 %		0.00 %		0.00 %			0								
w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target	
											2.00 %	2.60 %			3.00 %		
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,955	2,175,163	0	2,659,202	80,955	3.10 %	0	40,063	(21)	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)	188,525	188,525	0	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)	200,006	200,006	0	2053
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)	206,006	206,006	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)	218,552	218,552	0	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)	238,818	238,818	0	2059
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)	253,362	253,362	0	2061
			(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 10: Replicate Current Scenario As Text Box: Click within the Replicate Current Scenario text box.

Manage Scenario

Save Cancel

Scenario

View/Edit Actual Values Function Initial Scenario

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

HYSA

BA

IRA

Also Used In

Replicate

Remove

Replicate

Remove

Replicate

Remove

Add Account Common Replicate New

Incomes

Wages

SS

Also Used In

Replicate

Remove

Replicate

Remove

Add Income Common Replicate New

Target

After Tax Target

Also Used In

Remove

Tax

Approx Income Tax

Also Used In

Remove

Step 11: Rename the Current Scenario: The current scenario name will automatically appear in the text box. Delete

the current scenario name and rename the current scenario. (Client Review 2025)

Manage Scenario

Save

Cancel

Scenario

View/Edit Actual Values Function Initial Scenario

▼

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

View/Edit Actual Values Function Initial Scenario

Accounts

HYSAs

BA

IRA

Also Used In

Replicate

Remove

Replicate

Remove

Replicate

Remove

Add Account

Common

Replicate

New

Incomes

Wages

SS

Also Used In

Replicate

Remove

Replicate

Remove

Add Income

Common

Replicate

New

Target

After Tax Target

Also Used In

Remove

Tax

Approx Income Tax

Also Used In

Remove

Step 12: Replicate Current Scenario As: Click on the green Replicate Current Scenario As button.

Manage Scenario

Save

Cancel

Scenario

View/Edit Actual Values Function Initial Scenario

▼

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Client Review 2025

Accounts

HYSAs

BA

IRA

Also Used In

Replicate

Remove

Replicate

Remove

Replicate

Remove

Add Account

Common

Replicate

New

Incomes

Wages

SS

Also Used In

Replicate

Remove

Replicate

Remove

Add Income

Common

Replicate

New

Target

After Tax Target

Also Used In

Remove

Tax

Approx Income Tax

Also Used In

Remove

Step 13: Scenario: SIPS will automatically process and replicate the new scenario.

Manage Scenario

Save Cancel

Scenario Client Review 2025

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts	Also Used In	
HISA (2)		Replicate Remove
BA (3)		Replicate Remove
IRA (9)		Replicate Remove
		Add Account Common Replicate New

Incomes	Also Used In	
Wages (2)		Replicate Remove
SS (2)		Replicate Remove
		Add Income Common Replicate New

Target	Also Used In	
After Tax Target (7)		Remove

Tax	Also Used In	
Approx Income Tax (3)		Remove

Step 14: Save: Click on the green Save button underneath the Manage Scenario heading.

Manage Scenario

Save Cancel

Scenario Client Review 2025

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts	Also Used In	
HISA (2)		Replicate Remove
BA (3)		Replicate Remove
IRA (9)		Replicate Remove
		Add Account Common Replicate New

Incomes	Also Used In	
Wages (2)		Replicate Remove
SS (2)		Replicate Remove
		Add Income Common Replicate New

Target	Also Used In	
After Tax Target (7)		Remove

Tax	Also Used In	
Approx Income Tax (3)		Remove

Step 15: Display Options: You will automatically be taken back to the Structured Income Planning Page. Click on the green Display Options button underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario Client Review 2025

Planning Horizon: 40 years ▾

Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %	John IRA										
initial amount		40,000		500,000		1,000,000	John inc	1,540,000	Subtotal of		Manage	Manage	Manage			from total income	
bonus %		0.00 %		0.00 %		0.00 %		0	account incomes		Infl Factor	Infl Factor			Manage	to target	
w/ bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000			2.00 %	2.60 %			3.00 %		
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	15,000	0	(29,583)	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,931	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,485,553	98,390	4.03 %	0	0	0	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,633,140	0	2,467,514	101,342	4.13 %	0	0	0	101,342	101,342	0	2030
2031	65	162,840	0	619,405	104,382	1,704,297	0	2,447,671	104,382	4.23 %	0	0	0	104,382	104,382	0	2031
2032	66	168,956	0	527,483	107,513	1,789,512	0	2,485,800	107,513	4.34 %	0	0	0	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.01 %	0	39,048	(197)	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040

Step 16: View Tax Rates: Click on the green View Tax Rates button.

Step 10: View Tax Rates: Click on the green View Tax Rates button.

Column Display Options

View RMD Checks

Hide Income Riders

View Death Benefit

Hide % Distribution

View Comparison

View Tax Rates

View Plan Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
HISA (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
BA (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA (9)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (2)	<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 Taxable	<input checked="" type="radio"/> Sel
Group 2 Tax-Deferred	<input checked="" type="radio"/> Sel
Group 3	<input checked="" type="radio"/> Sel
Group 4	<input checked="" type="radio"/> Sel
Group 5	<input checked="" type="radio"/> Sel

Incomes

Title	Color
Group 1 Incomes	<input checked="" type="radio"/> Sel
Group 2	<input checked="" type="radio"/> Sel
Group 3	<input checked="" type="radio"/> Sel
Group 4	<input checked="" type="radio"/> Sel
Group 5	<input checked="" type="radio"/> Sel

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping

Return Without Grouping

Step 17: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page and the "Approx Income Tax" column will automatically be showing the monetary and percentage amounts.

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: 01/01/2022

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Client Review 2025

Planning Horizon

40 years

HYSA (2)

BA (3)

IRA (9)

Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %		John IRA									
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target	
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0			2.00 %	2.60 %			3.00 %		
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	136,195	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061
		(84,000)		203,591		3,425,505		3,545,095			1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 18: Display Options: Click on the green Display Options underneath the Structured Income Planning heading.

Doe, John

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2025

Structured Income Planning

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

Scenario Client Review 2025

Planning Horizon	40 years		HYSA (2)		BA (3)		IRA (9)														
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year				
net return	56	3.75 %		4.00 %		5.00 %	John IRA														
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal												
bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target					
w/ bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000			2.00 %	2.60 %			3.00 %						
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022				
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023				
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024				
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025				
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026				
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027				
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028				
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0.0%	98,390	98,390	0	2029				
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0.0%	101,342	101,342	0	2030				
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0.0%	104,382	104,382	0	2031				
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0.0%	107,513	107,513	0	2032				
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033				
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034				
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035				
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036				
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0.0%	124,637	124,637	0	2037				
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0.0%	128,376	128,376	0	2038				
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0.0%	132,228	132,228	0	2039				
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0.0%	101,925	136,195	(34,270)	2040				
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0.0%	140,280	140,280	0	2041				
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0.0%	144,489	144,489	0	2042				
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0.0%	148,823	148,823	0	2043				
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0.0%	153,288	153,288	0	2044				
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0.0%	157,887	157,887	0	2045				
2046	80	282,893	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0.0%	162,623	162,623	0	2046				
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0.0%	167,502	167,502	0	2047				
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0.0%	172,527	172,527	0	2048				
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0.0%	177,703	177,703	0	2049				
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050				
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051				
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052				
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053				
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054				
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,643	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055				
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056				
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057				
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058				
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059				
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060				
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061				
		(84,000)		203,591		3,425,505		3,545,095		1,115,142		1,576,643		(246,416)		5,990,466		6,032,097		(41,631)	

Step 19: View RMD Checks: Click on the green "View RMD Checks" button.

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

Account and Income Grouping

Accounts

Group 1 Group 2 Group 3 Group 4 Group 5

HYSA (2) ☒ ☐ ☐ ☐ ☐

BA (3) ☒ ☐ ☐ ☐ ☐

IRA (9) ☐ ☒ ☐ ☐ ☐

Incomes

Wages (2) ☒ ☐ ☐ ☐ ☐

SS (2) ☒ ☐ ☐ ☐ ☐

Group Setup

Accounts

Title

Group 1 Taxable

Group 2 Tax-Deferred

Group 3

Group 4

Group 5

Color

Set

Set

Set

Set

Set

Incomes

Title

Group 1 Incomes

Group 2

Group 3

Group 4

Group 5

Color

Set

Set

Set

Set

Set

Reset Condense All Uncondense All

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 20: RMD Column: You will automatically be taken back to the Structured Income Planning page and an RMD column will have automatically been added to the plan along with the amounts that need to be withdrawn.

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: 01/01/2022

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Client Review 2025

Planning 40 years

Horizon

HYSA (2)

BA (3)

IRA (9)

Total required

View Beneficial RMD

REGULAR RMD

across all accounts

John total RMD

Year

John

Account

Income

Account

Income

Account

Income

John IRA

Accounts Total

Planned Distribution

Percent Distribution

Wages (2)

SS (2)

Approx Income Tax (3)

After Tax Income

After Tax Target (7)

Income Gap

Year

net return

initial amount

bonus %

w/bonus

Manage

Manage

Manage

John IRA

John inc

Manage

Manage

Manage

from total income to target

0

2022

56

53,500

(12,000)

542,078

(22,078)

1,058,000

(8,000)

1,653,578

(42,078)

150,000

0

(29,583)-18%

78,339

80,000

(1,661)

2022

0

2023

57

67,506

(12,000)

585,544

(21,783)

1,118,900

(8,000)

1,771,950

(41,783)

153,000

0

(30,159)-17%

81,058

82,400

(1,342)

2023

0

2024

58

82,038

(12,000)

630,327

(21,361)

1,182,845

(8,000)

1,895,210

(41,361)

156,060

0

(30,849)-17%

83,850

84,872

(1,022)

2024

0

2025

59

97,114

(12,000)

676,465

(20,925)

1,249,987

(8,000)

2,023,566

(40,925)

159,181

0

(31,611)-17%

86,645

87,418

(773)

2025

0

2026

60

112,756

(12,000)

723,990

(20,467)

1,320,486

(8,000)

2,157,233

(40,467)

162,365

0

(32,522)-17%

89,376

90,041

(665)

2026

0

2027

61

128,984

(12,000)

772,933

(19,983)

1,394,511

(8,000)

2,296,428

(39,983)

165,612

0

(33,565)-17%

92,064

92,742

(678)

2027

0

2028

62

145,821

(12,000)

823,851

(20,001)

1,472,236

(8,000)

2,441,909

(40,001)

168,924

0

(34,620)-17%

94,303

95,524

(1,221)

2028

0

2029

63

151,289

0

758,415

98,390

1,545,848

0

2,455,553

98,390

4.03 %

0

0-0%

98,390

98,390

0

2029

0

2030

64

156,963

0

687,410

101,342

1,623,140

0

2,467,514

101,342

4.13 %

0

0-0%

101,342

101,342

0

2030

0

2031

65

162,849

0

610,525

104,382

1,704,297

0

2,477,671

104,382

4.23 %

0

0-0%

104,382

104,382

0

2031

0

2032

66

168,956

0

527,433

107,513

1,789,512

0

2,485,900

107,513

4.34 %

0

0-0%

107,513

107,513

0

2032

0

2033

67

175,292

0

474,380

74,150

1,878,988

0

2,528,660

74,150

2.98 %

0

37,094 (505)-1%

110,739

110,739

0

2033

0

2034

68

181,865

0

416,994

76,361

1,972,937

0

2,571,796

76,361

3.02 %

0

38,058 (559)-1%

114,061

114,061

0

2034

0

2035

69

188,685

0

355,042

78,632

2,071,584

0

2,615,311

78,632

3.06 %

0

39,048 (197)-0%

117,483

117,483

0

2035

0

2036

70

195,761

0

288,279

80,965

2,175,163

0

2,659,202

80,965

3.10 %

0

40,063 (21)-0%

121,007

121,007

0

2036

0

2037

71

203,102

0

216,277

83,533

2,283,921

0

2,703,300

83,533

3.14 %

0

41,105 0-0%

124,637

124,637

0

2037

0

2038

72

210,718

0

138,726

86,203

2,398,117

0

2,747,560

86,203

3.19 %

0

42,174 0-0%

128,376

128,376

0

2038

0

2039

73

218,620

0

55,317

88,958

2,518,022

0

2,791,960

88,958

3.24 %

0

43,270 0-0%

132,228

132,228

0

2039

0

2040

74

226,818

0

0

57,530

2,643,924

0

2,870,742

57,530

2.06 %

0

44,395 0-0%

101,925

136,195 (34,270)

2040

107,477

2041

75

235,324

0

12,746 (12,746)

2,668,643

107,477

2,916,712

94,731

3.30 %

0

45,549 0-0%

140,280

140,280

0

2041

112,601

2042

76

244,149

0

28,101 (14,846)

2,689,474

112,601

2,961,724

97,755

3.35 %

0

46,734 0-0%

144,489

144,489

0

2042

117,444

2043

77

253,304

0

45,795 (16,570)

2,706,503

117,444

3,005,602

100,875

3.41 %

0

47,949 0-0%

148,823

148,823

0

2043

123,023

2044

78

262,803

0

66,557 (18,930)

2,718,806

123,023

3,048,165

104,093

3.46 %

0

49,195 0-0%

153,288

153,288

0

2044

128,853

2045

79

272,658

0

90,660 (21,441)

2,725,892

128,853

3,089,210

107,412

3.52 %

0

50,475 0-0%

157,887

157,887

0

2045

134,945

2046

80

282,883

0

118,395 (24,109)

2,727,242

134,945

3,128,520

110,837

3.59 %

0

51,787 0-0%

162,623

162,623

0

2046

140,579

2047

81

293,491

0

149,341 (26,211)

2,723,024

140,579

3,165,856

114,369

3.66 %

0

53,133 0-0%

167,502

167,502

0

2047

147,190

2048

82

304,497

0

184,493 (29,178)

2,711,985

147,190

3,200,975

118,012

3.73 %

0

54,515 0-0%

172,527

172,527

0

2048

153,219

2049

83

315,916

0

223,321 (31,449)

2,694,364

153,219

3,233,601

121,771

3.81 %

0

55,932 0-0%

177,703

177,703

0

2049

160,379

2050

84

327,762

0

266,923 (34,669)

2,668,704

160,379

3,263,389

125,710

3.89 %

0

57,386 (62)-0%

183,034

183,034

0

2050

166,794

2051

85

340,054

0

314,433 (36,832)

2,635,344

166,794

3,289,830

129,962

3.98 %

0

58,878 (315)-0%

188,525

188,525

0

2051

173,378

2052

86

352,806

0

366,030 (39,020)

2,593,734

173,378

3,312,569

134,358

4.09 %

0

60,409 (586)-1%

194,181

194,181

0

2052

180,120

2053

87

366,036

0

421,888 (41,216)

2,543,300

180,120

3,331,223

138,904

4.19 %

0

61,980 (878)-1%

200,006

200,006

0

2053

185,642

2054

88

379,762

0

480,796 (42,033)

2,484,822

185,642

3,345,380

143,609

4.31 %

0

63,591 (1,194)-1%

206,006

206,006

0

2054

192,622

2055

89

394,003

0

544,187 (44,159)

2,416,441

192,622

3,354,632

148,463

4.44 %

0

65,245 (1,521)-2%

212,187

212,187

0

2055

198,069

2056

90

408,778

0

610,537 (44,582)

2,339,194

198,069

3,358,509

153,487

4.58 %

0

66,941 (1,876)-2%

218,552

218,552

0

2056

203,408

2057

91

424,107

0

679,693 (44,735)

2,252,746

203,408

3,356,546

158,673

4.73 %

0

68,682 (2,246)-2%

225,109

225,109

0

2057

208,588

2058

92

440,012

0

751,372 (44,491)

2,156,795

208,588

3,348,178

164,097

4.89 %

0

70,467 (2,702)-2%

231,862

231,862

0

2058

213,544

2059

93

456,512

0

825,275 (43,849)

2,051,091

213,544

3,332,878

169,695

5.07 %

0

72,300 (3,177)-3%

238,818

238,818

0

2059

215,904

2060

94

473,631

0

898,708 (40,422)

1,937,741

215,904

3,310,080

175,482

5.27 %

0

74,179 (3,679)-3%

245,982

245,982

0

2060

217,724

2061

95

491,392

0

970,938 (36,282)

1,816,904

217,724

3,279,235

181,442

5.48 %

0

76,108 (4,186)-3%

253,362

253,362

0

2061

(84,000)

20391

3,425,505

3,545,095

1,115,142

1,576,643

(246,416)

5,990,466

6,032,097

(41,631)

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: 01/01/2022

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Client Review 2025

Planning 40 years Horizon

HYSA (2)

BA (3)

IRA (9)

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD																		
REGULAR RMD	net return	56	9.75 %		4.00 %		5.00 %	John IRA										
across all accounts	initial amount		40,000		500,000		1,000,000	John inc	1,540,000	Subtotal of account incomes								
John	bonus %		0.00 %		0.00 %		0.00 %											
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000			Manage Infl Factor 2.00 %	Manage Infl Factor 2.60 %	Manage Eff Tax Rate		Manage Infl Factor 3.00 %	from total income to target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
0	2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,046	(197)-0%	117,483	117,483	0	2035
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,189)-3%	253,362	253,362	0	2061
					(84,000)		203,591		3,425,505			1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 22: Return with Grouping: Click on the green Return with Grouping button.

Column Display Options

Hide RMD Checks

Hide Income Riders

View Death Benefit

Hide % Distribution

View Comparison

Hide Tax Rates

View Plan Years

Account and Income Grouping

Accounts

Group 1

Group 2

Group 3

Group 4

Group 5

HYSA (2)

BA (3)

IRA (9)

Incomes

Wages (2)

SS (2)

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

Return With Grouping

Return Without Grouping

Group Setup

Accounts

Title

Color

Group 1 Taxable

Group 2 Tax-Deferred

Group 3

Group 4

Group 5

Incomes

Title

Color

Group 1 Incomes

Group 2

Group 3

Group 4

Group 5

Reset Title / Colors

Copy Setup To All Scenarios

[illegible]

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: 01/01/2022

REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario Client Review 2025

Planning Horizon 40 years

Taxable

Tax-Deferred

HYSA (2)

BA (3)

IRA (9)

Incomes

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
<div>View Beneficial RMD</div>																		
REGULAR RMD	net return	56	3.75 %	4.00 %	5.00 %	John IRA			1,540,000									
across all accounts	initial amount		40,000	500,000	1,000,000	John inc			0									
John	bonus %		0.00 %	0.00 %	0.00 %													
total RMD	w/bonus		40,000	500,000	1,000,000													
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(1,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	82,038	(1,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
0	2025	59	97,114	(1,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
0	2026	60	112,756	(1,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
0	2027	61	128,984	(1,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
0	2028	62	145,821	(1,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	(41,631)	2061
					(84,000)		203,591		3,425,505			1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 25: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.

Manage Account

Save

Cancel

View / Edit Income

View / Edit Death Benefit

View / Edit Actual Values

Account name

HYSA (2)

Initial account balance

\$40,000

Hypothetical return

3.75 %

Bonus

0.0 %

Optional

Account description

Account company

Other

Tax calculation option

Tax Growth Only (NQ Interest)

Add money later - deferred account

0

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

Client'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

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

Liquidate or annuitize

Annuitize (for years certain)

1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed 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

Income Data

Year

Income

Variable

1

savings

12,000

2

savings

12,000

3

savings

12,000

4

savings

12,000

5

savings

12,000

6

savings

12,000

7

savings

12,000

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

Request Additional Rider

Remove Income Rider

Step 26: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. \$57,038 (82,038-25,000).

Manage Account

Save

Cancel

View / Edit Income

View / Edit Death Benefit

View / Edit Actual Values

Account name

HYSA (2)

Initial account balance

\$40,000

Hypothetical return

3.75 %

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

Sel

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

Enter Actual Value Overrides

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

Step 27: Save: Click on the green Save button underneath Manage Account heading.

Manage Account

Save

Cancel

View / Edit Income

View / Edit Death Benefit

View / Edit Actual Values

Account name

HYSA (2)

Initial account balance

\$40,000

Hypothetical return

3.75 %

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

Sel

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

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	57,038
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

[illegible]

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[Add Account](#)
[Add Income](#)
[Add Inc Tax](#)
[Add Target](#)
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[Display Options](#)

Taxable										Tax-Deferred				Incomes																	
Planning Horizon 40 years										HYSA (2)		BA (3)		IRA (9)				Wages (2)		SS (2)		Approx Income (3)		After Tax Income		After Tax Target (7)		Income Gap		Year	
Total required		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution																			
View Beneficial RMD																															
REGULAR RMD		net return	56	3.75 %		4.00 %		5.00 %	John IRA																						
across all accounts		initial amount		4,000	500,000	1,000,000	0.00 %	John inc	1,540,000	Subtotal of account incomes																					
John total RMD		bonus w/ w/ bonus		0.00 %	0.00 %	0.00 %		John inc	1,540,000																						
0				2,000	Manager 500,000	Manager 1,000,000		Manager	1,540,000																						
0			2022	56	3,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,399	80,000	(1,661)	2022											
0			2023	57	6,766	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	155,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023											
0			2024	58	67,038	(12,000)	630,327	(13,261)	1,182,845	(8,000)	1,795,210	(41,361)	-2.33 %	156,000	0	(30,241)-17%	84,568	84,972	(414)	2024											
0			2025	59	71,177	(12,000)	676,665	(20,925)	1,294,987	(8,000)	1,997,969	(40,925)	-2.19 %	159,181	0	(31,366)-17%	86,870	87,418	(548)	2025											
0			2026	60	85,846	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026											
0			2027	61	101,065	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027											
0			2028	62	116,855	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028											
0			2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0	98,390	98,390	0	2029											
0			2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0	101,342	101,342	0	2030											
0			2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	0	0	104,382	104,382	0	2031											
0			2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0	107,513	107,513	0	2032											
0			2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033											
0			2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,661	114,661	0	2034											

Step 30: Approx Income Tax: Note the amounts in the Approx Income Tax 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: 01/01/2022

REVISED PLAN DATE: 11/20/2025

Structured Income Planning

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Scenario Client Review 2025

		Taxable						Tax-Deferred											
Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)		Incomes											
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
View Beneficial RMD												Management Infi Factor	Management Infi Factor	Eff Tax Rate		Management Infi Factor	from total income to target		
REGULAR RMD across all accounts	net return initial amount	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes									
John total RMD	bonus % w/bonus		0.00 %	40,000	0.00 %	500,000	0.00 %	John inc	1,540,000										
0	2022	56	53,500 (12,000)	542,078 (22,078)	1,058,000 (8,000)	1,653,578 (42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022					
0	2023	57	67,506 (12,000)	585,544 (21,783)	1,118,900 (8,000)	1,771,950 (41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023					
0	2024	58	57,038 (12,000)	630,327 (21,361)	1,182,845 (8,000)	1,870,210 (41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024					
0	2025	59	71,177 (12,000)	676,465 (20,925)	1,249,987 (8,000)	1,997,629 (40,925)	-2.19 %	159,181	0	(31,386)-17%	86,870	87,418	(548)	2025					
0	2026	60	85,846 (12,000)	723,990 (20,467)	1,320,486 (8,000)	2,130,323 (40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026					
0	2027	61	101,065 (12,000)	772,933 (19,983)	1,394,511 (8,000)	2,268,509 (39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027					
0	2028	62	116,855 (12,000)	823,851 (20,001)	1,472,236 (8,000)	2,412,943 (40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028					
0	2029	63	121,237	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0	98,390	98,390	0	2029				
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	101,342	101,342	0	2030			
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	104,382	104,382	0	2031			
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	107,513	107,513	0	2032			
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033	
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034	
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	3.09 %	0	39,048	0	117,483	117,483	0	2035	
0	2036	70	156,875	0	289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	40,063	0	121,007	121,007	0	2036	
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0	41,105	0	124,637	124,637	0	2037	
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	42,174	0	128,376	128,376	0	2038	
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0	43,270	0	132,228	132,228	0	2039	
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0	44,395	0	136,195	(33,392)	2040		
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0	45,549	0	140,280	140,280	0	2041	
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	3.41 %	0	46,734	0	144,489	144,489	0	2042	
117,444	2043	77	202,988	0	45,795	(16,570)	2,706,503	117,444	2,955,286	100,875	3.46 %	0	47,949	0	148,823	148,823	0	2043	
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,806	123,023	2,995,962	104,093	3.52 %	0	49,195	0	153,288	153,288	0	2044	
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	3.59 %	0	50,475	0	157,887	157,887	0	2045	
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	3.65 %	0	51,787	0	162,623	162,623	0	2046	
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	3.72 %	0	53,133	0	167,502	167,502	0	2047	
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	3.80 %	0	54,515	0	172,527	172,527	0	2048	
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0	55,932	0	177,703	177,703	0	2049	
160,379	2050	84	262,656	0	266,985	(34,731)	2,668,704	160,379	3,198,344	125,648	3.96 %	0	57,386	0	183,034	183,034	0	2050	
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	4.05 %	0	58,878	0	188,525	188,525	0	2051	
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052	
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,300	180,120	3,259,896	138,419	4.27 %	0	61,980	(393)-1%	200,006	200,006	0	2053	
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	4.39 %	0	63,591	(693)-1%	206,006	206,006	0	2054	
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	4.52 %	0	65,245	(1,004)-1%	212,187	212,187	0	2055	
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	4.67 %	0	66,941	(1,340)-1%	218,552	218,552	0	2056	
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057	
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058	
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059	
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060	
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061	
			(84,000)		197,498		3,425,505		3,539,003			1,115,142	1,576,643	(237,886)	5,992,903	6,032,097	(39,194)		

Step 31: Accounts Total: Note the Accounts total 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: 01/01/2022

REVISED PLAN DATE: 11/20/2025

Structured Income Planning

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Scenario Client Review 2025

				Taxable				Tax-Deferred													
Planning Horizon		40 years		HYSA (2)		BA (3)		IRA (9)		Incomes											
Total required		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year		
View Beneficial RMD																					
REGULAR RMD across all accounts		net return initial amount	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes										
John total RMD		bonus % w/ybonus		0.00 %		0.00 %		0.00 %	John inc	0											
0				Manage	500,000	Manage	500,000	Manage	1,540,000	Manage			2.00 %	2.60 %			3.00 %				
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,563,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022			
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023			
0	2024	58	57,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024			
0	2025	59	71,177	(12,000)	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,386)-17%	86,870	87,418	(548)	2025			
0	2026	60	85,846	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026			
0	2027	61	101,065	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027			
0	2028	62	116,855	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028			
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0-0%	98,390	98,390	0	2029			
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0-0%	101,342	101,342	0	2030			
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	0	0-0%	104,382	104,382	0	2031			
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0-0%	107,513	107,513	0	2032			
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033			
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034			
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	3.09 %	0	39,048	0-0%	117,483	117,483	0	2035			
0	2036	70	156,875	0	289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	40,063	0-0%	121,007	121,007	0	2036			
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0	41,105	0-0%	124,637	124,637	0	2037			
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	42,174	0-0%	128,376	128,376	0	2038			
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0	43,270	0-0%	132,228	132,228	0	2039			
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0	44,395	0-0%	102,803	136,195	(33,392)	2040			
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0	45,549	0-0%	140,280	140,280	0	2041			
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	3.41 %	0	46,734	0-0%	144,489	144,489	0	2042			
117,444	2043	77	202,988	0	45,795	(16,570)	2,706,503	117,444	2,955,286	100,875	3.46 %	0	47,949	0-0%	148,823	148,823	0	2043			
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,806	123,023	2,995,962	104,093	3.52 %	0	49,195	0-0%	153,288	153,288	0	2044			
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	3.59 %	0	50,475	0-0%	157,887	157,887	0	2045			
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	3.65 %	0	51,787	0-0%	162,623	162,623	0	2046			
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	3.72 %	0	53,133	0-0%	167,502	167,502	0	2047			
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	3.80 %	0	54,515	0-0%	172,527	172,527	0	2048			
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0	55,932	0-0%	177,703	177,703	0	2049			
160,379	2050	84	262,656	0	266,985	(34,731)	2,668,704	160,379	3,198,344	125,648	3.96 %	0	57,386	0-0%	183,034	183,034	0	2050			
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	4.05 %	0	58,878	0-0%	188,525	188,525	0	2051			
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052			
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,300	180,120	3,259,896	138,419	4.27 %	0	61,980	(393)-1%	200,006	200,006	0	2053			
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	4.39 %	0	63,591	(693)-1%	206,006	206,006	0	2054			
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	4.52 %	0	65,245	(1,004)-1%	212,187	212,187	0	2055			
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	4.67 %	0	66,941	(1,340)-1%	218,552	218,552	0	2056			
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057			
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058			
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059			
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060			
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061			
				(84,000)		197,498		3,425,505		3,539,003		1,115,142	1,576,643	(237,886)	5,992,903	6,032,097	(39,194)				

Step 32: Manage: Click on the green Manage Button within the BA 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: 01/01/2022
REVISED PLAN DATE: 11/20/2025

Structured Income Planning

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

Scenario Client Review 2025

				Taxable				Tax-Deferred															
Planning Horizon		40 years																					
				HYSA (2)		BA (3)		IRA (9)						Incomes									
Total required		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year				
View Beneficial RMD													Manage Infr Factor	Manage Infr Factor	Manage Eff Tax Rate		Manage Infr Factor	from total income to target					
REGULAR RMD across all accounts		net return initial amount bonus % w/bonus	56	3.75 %	4.00 %	5.00 %	John IRA	1,540,000	Subtotal of account incomes	1,540,000			2.00 %	2.60 %			3.00 %						
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022					
0	2023	57	67,506	(12,000)	585,544	(2,4783)	1,118,900	(8,000)	1,771,950	(41,361)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023					
0	2024	58	57,038	(12,000)	630,327	(2,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024					
0	2025	59	71,177	(12,000)	676,465	(2,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,386)-17%	86,870	87,418	(548)	2025					
0	2026	60	85,846	(12,000)	723,990	(2,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026					
0	2027	61	101,065	(12,000)	772,933	(1,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027					
0	2028	62	116,855	(12,000)	823,851	(2,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028					
0	2029	63	121,237	0	758,415	5,390	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0-0%	98,390	98,390	0	2029					
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0-0%	101,342	101,342	0	2030					
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	0	0-0%	104,382	104,382	0	2031					
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0-0%	107,513	107,513	0	2032					
0	2033	67	140,472	0	474,614	13,916	1,878,988	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033					
0	2034	68	145,739	0	417,479	15,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034					
0	2035	69	151,205	0	355,744	15,435	2,071,584	0	2,578,532	78,435	3.09 %	0	39,048	0-0%	117,483	117,483	0	2035					
0	2036	70	156,975	0	289,090	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	40,063	0-0%	121,007	121,007	0	2036					
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0	41,105	0-0%	124,637	124,637	0	2037					
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	42,174	0-0%	128,376	128,376	0	2038					
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0	43,270	0-0%	132,228	132,228	0	2039					
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0	44,395	0-0%	102,803	136,195	(33,392)	2040					
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0	45,549	0-0%	140,280	140,280	0	2041					
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	3.41 %	0	46,734	0-0%	144,489	144,489	0	2042					
117,444	2043	77	202,988	0	45,795	(16,570)	2,706,503	117,444	2,955,286	100,875	3.46 %	0	47,949	0-0%	148,823	148,823	0	2043					
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,806	123,023	2,995,962	104,093	3.52 %	0	49,195	0-0%	153,288	153,288	0	2044					
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	3.59 %	0	50,475	0-0%	157,887	157,887	0	2045					
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	3.65 %	0	51,787	0-0%	162,623	162,623	0	2046					
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	3.72 %	0	53,133	0-0%	167,502	167,502	0	2047					
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	3.80 %	0	54,515	0-0%	172,527	172,527	0	2048					
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0	55,932	0-0%	177,703	177,703	0	2049					
160,379	2050	84	262,656	0	266,985	(34,731)	2,668,704	160,379	3,198,344	125,648	3.96 %	0	57,386	0-0%	183,034	183,034	0	2050					
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	4.05 %	0	58,878	0-0%	188,525	188,525	0	2051					
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052					
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,300	180,120	3,259,896	138,419	4.27 %	0	61,980	(393)-1%	200,006	200,006	0	2053					
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	4.39 %	0	63,591	(693)-1%	206,006	206,006	0	2054					
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	4.52 %	0	65,245	(1,004)-1%	212,187	212,187	0	2055					
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	4.67 %	0	66,941	(1,340)-1%	218,552	218,552	0	2056					
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057					
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058					
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059					
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060					
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061					
				(84,000)		197,498		3,425,505		3,539,003		1,115,142		1,576,645		(237,886)		5,992,903		(39,194)			

Step 33: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.

Manage Account

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

Account name: BA (3)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: \$10,000

Average Annual Dividends: 2.0

Trading Style or Turnover: 30.0

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

<input type="checkbox"/>	17	makeup
<input type="checkbox"/>	18	makeup
<input type="checkbox"/>	19	makeup
<input type="checkbox"/>	20	makeup
<input type="checkbox"/>	21	makeup
<input type="checkbox"/>	22	makeup
<input type="checkbox"/>	23	makeup
<input type="checkbox"/>	24	makeup
<input type="checkbox"/>	25	makeup
<input type="checkbox"/>	26	makeup
<input type="checkbox"/>	27	makeup
<input type="checkbox"/>	28	makeup
<input type="checkbox"/>	29	makeup
<input type="checkbox"/>	30	makeup
<input type="checkbox"/>	31	makeup
<input type="checkbox"/>	32	makeup
<input type="checkbox"/>	33	makeup
<input type="checkbox"/>	34	makeup
<input type="checkbox"/>	35	makeup
<input type="checkbox"/>	36	makeup
<input type="checkbox"/>	37	makeup
<input type="checkbox"/>	38	makeup
<input type="checkbox"/>	39	makeup
<input type="checkbox"/>	40	makeup

Step 34: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table, 680,327 (630,327+ 50,000).

Manage Account

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

Account name: BA (3)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: \$10,000

Average Annual Dividends: 2.0

Trading Style or Turnover: 30.0

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](#)

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	
4	
5	
6	
7	
8	
9	
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24	

Step 35: Save: Click on the green Save button underneath Manage Account heading.

Manage Account

Save

Cancel

View / Edit Income

View / Edit Death Benefit

View / Edit Actual Values

Account name

BA (3)

Initial account balance

\$500,000

Hypothetical return

4.0 %

Bonus

0.0 %

Optional

Account description

Account company

Other

Tax calculation option

NQ Investments – Dividends and Cap Gai

Starting Capital Gains

\$10,000

Average Annual Dividends

2.0

Trading Style or Turnover

30.0

Add money later - deferred account

☐

Years deferred

0

Asset plan allocation

Moderately Aggressive - max 10.0%

Set

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

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	680,327
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
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23	
24	

Step 36: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the BA. The number will be shaded in blue to indicate it is an actual value.

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: 01/01/2022
REVISED PLAN DATE: 11/21/2025

Structured Income Planning

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

Scenario Client Review 2025

		Taxable				Tax-Deferred													
Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)													
		Incomes																	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
View Beneficial RMD												Management Inflation Factor	Management Inflation Factor	Effective Tax Rate		Management Inflation Factor	from total income to target		
REGULAR RMD across all accounts	net return initial amount	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes									
John total RMD	bonus w/yrbonus		0.00 %	40,000	0.00 %	500,000	0.00 %	John inc	0										
0	2022	56	53,500 (12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022		
0	2023	57	67,506 (12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023		
0	2024	58	57,038 (12,000)	680,327	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2024		
0	2025	59	71,177 (12,000)	778,071	(20,467)	1,320,486	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2025		
0	2026	60	85,846 (12,000)	829,176	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2026		
0	2027	62	116,855 (12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2027		
0	2028	63	121,237		819,248	98,390	1,545,848		2,486,334	98,390	3.98 %	0	0	0	98,390	98,390	0	2028	
0	2030	64	125,784		750,676	101,342	1,623,140		2,499,600	101,342	4.08 %	0	0	0	101,342	101,342	0	2030	
0	2031	65	130,501		676,322	104,382	1,704,297		2,511,120	104,382	4.18 %	0	0	0	104,382	104,382	0	2031	
0	2032	66	135,394		595,861	107,513	1,789,512		2,520,768	107,513	4.28 %	0	0	0	107,513	107,513	0	2032	
0	2033	67	140,472		545,521	74,175	1,878,988		2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033	
0	2034	68	145,739		490,952	76,389	1,972,937		2,609,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034	
0	2035	69	151,205		431,928	78,663	2,071,584		2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035	
0	2036	70	156,875		368,208	80,997	2,175,163		2,700,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036	
0	2037	71	162,758		299,404	83,533	2,283,921		2,746,082	83,533	3.09 %	0	41,105	0	124,637	124,637	0	2037	
0	2038	72	168,861		225,177	86,203	2,398,117		2,792,154	86,203	3.14 %	0	42,174	0	128,376	128,376	0	2038	
0	2039	73	175,193		145,226	88,958	2,518,022		2,838,442	88,958	3.19 %	0	43,270	0	132,228	132,228	0	2039	
0	2040	74	181,763		59,236	91,799	2,643,924		2,884,922	91,799	3.24 %	0	44,395	0	136,195	136,195	0	2040	
107,477	2041	75	188,579		74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0	140,280	140,280	0	2041	
112,601	2042	76	195,651		92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0	144,489	144,489	0	2042	
117,444	2043	77	202,988		112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0	148,823	148,823	0	2043	
123,023	2044	78	210,600		135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0	153,288	153,288	0	2044	
128,853	2045	79	218,497		162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0	157,887	157,887	0	2045	
134,945	2046	80	226,691		193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	51,787	0	162,623	162,623	0	2046	
140,579	2047	81	235,192		227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	53,133	0	167,502	167,502	0	2047	
147,190	2048	82	244,012		265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0	172,527	172,527	0	2048	
153,219	2049	83	253,162		307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0	177,703	177,703	0	2049	
160,379	2050	84	262,656		354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0	183,034	183,034	0	2050	
166,794	2051	85	272,505		405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051	
173,378	2052	86	282,724		461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(483)-1%	194,181	194,181	0	2052	
180,120	2053	87	293,326		520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(768)-1%	200,006	200,006	0	2053	
185,642	2054	88	304,326		583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054	
192,622	2055	89	315,738		651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055	
198,069	2056	90	327,578		722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056	
203,408	2057	91	339,863		796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	68,682	(2,115)-2%	225,109	225,109	0	2057	
208,588	2058	92	352,608		872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058	
213,544	2059	93	365,830		951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059	
215,904	2060	94	379,549		1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060	
217,724	2061	95	393,782		1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061	
					(84,000)		236,424		3,425,505	3,577,928		1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)		

Step 37: BA Account Column: The remainder of the years will have been automatically adjusted.

Doe, John

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

Structured Income Planning

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Scenario Client Review 2025

		Taxable				Tax-Deferred				Incomes									
Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)													
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
View Beneficial RMD																			
REGULAR RMD across all accounts	net return initial amount	56	3.75 %	0.00 %	0.00 %	5.00 %	John IRA												
John total RMD	bonus % w/bonus		40,000	0.00 %	0.00 %	0.00 %	John inc		1,540,000	Subtotal of account incomes									
0	2022	56	53,500 (12,000)	5,000	5,000	1,058,000	1,000,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022	
0	2023	57	67,506 (12,000)	5,000	5,000	1,118,900	1,058,000	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023	
0	2024	58	87,038 (12,000)	5,000	5,000	1,182,845	1,118,900	(8,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024	
0	2025	59	71,177 (12,000)	5,000	5,000	1,249,987	1,182,845	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025	
0	2026	60	85,846 (12,000)	5,000	5,000	1,320,486	1,249,987	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026	
0	2027	61	101,065 (12,000)	5,000	5,000	1,394,511	1,320,486	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027	
0	2028	62	116,855 (12,000)	5,000	5,000	1,472,236	1,394,511	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028	
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0-0%	98,390	98,390	0	2029	
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0-0%	101,342	101,342	0	2030	
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0-0%	104,382	104,382	0	2031	
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0-0%	107,513	107,513	0	2032	
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033	
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034	
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035	
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036	
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	41,105	0-0%	124,637	124,637	0	2037	
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	42,174	0-0%	128,376	128,376	0	2038	
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	43,270	0-0%	132,228	132,228	0	2039	
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	44,395	0-0%	136,195	136,195	0	2040	
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0-0%	140,280	140,280	0	2041	
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0-0%	144,489	144,489	0	2042	
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0-0%	148,823	148,823	0	2043	
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0-0%	153,288	153,288	0	2044	
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0-0%	157,887	157,887	0	2045	
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	51,787	0-0%	162,623	162,623	0	2046	
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	53,133	0-0%	167,502	167,502	0	2047	
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0-0%	172,527	172,527	0	2048	
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0-0%	177,703	177,703	0	2049	
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0-0%	183,034	183,034	0	2050	
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051	
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(483)-1%	194,181	194,181	0	2052	
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(768)-1%	200,006	200,006	0	2053	
185,642	2054	88	304,326	0	583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054	
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055	
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056	
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	68,682	(2,115)-2%	225,109	225,109	0	2057	
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058	
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059	
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060	
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061	
			(84,000)				236,424		3,425,505	3,577,928		1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)		

Orange backgrounds indicate hypothetical returns



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Step 38: Approx Income Tax: Note the amounts in the Approx Income Tax Column.

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

Scenario Client Review 2025

Planning Horizon		John		Taxable			Tax-Deferred			Incomes		Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year		
				HYSA (2)		BA (3)		IRA (9)										
Total required		Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)					
View Beneficial RMD												Manage	Manage	Manage	Manage			
REGULAR RMD		net return										Inf Factor	Inf Factor	Eff Tax Rate	Inf Factor	from total income to target		
across all accounts		initial amount																
John		bonus %																
w/bonus																		
Total RMD																		
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000 (1,661)	2022	
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400 (1,342)	2023	
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(8,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872 (414)	2024	
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418 (759)	2025	
0	2026	60	85,846	(12,000)	775,071	(20,467)	1,320,486	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041 (683)	2026	
0	2027	61	101,065	(12,000)	829,176	(19,989)	1,394,511	(8,000)	2,324,752	(39,989)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742 (720)	2027	
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,326	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524 (1,282)	2028	
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,709	0	490,952	76,389	1,972,937	0	2,605,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,235	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,288	0	368,208	80,997	2,175,116	0	2,703,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	41,105	0	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	42,174	0	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	43,270	0	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	44,395	0	136,195	136,195	0	2040
0	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0	140,280	140,280	0	2041
107,477																		
12,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0	144,489	144,489	0	2042
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0	148,823	148,823	0	2043
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0	153,288	153,288	0	2044
128,853	2045	79	218,497	0	162,729	(21,411)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0	157,887	157,887	0	2045
134,945	2046	80	226,691	0	193,347	(24,105)	2,727,240	134,945	3,149,465	110,837	3.57 %	0	51,787	0	162,623	162,623	0	2046
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,505	114,369	3.63 %	0	53,133	0	167,500	167,500	0	2047
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0	172,527	172,527	0	2048
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0	177,703	177,703	0	2049
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0	183,034	183,034	0	2050
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,963	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(489)-1%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(769)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	796,060	(44,945)	2,252,746	203,408	3,386,667	158,460	4.68 %	0	68,682	(2,113)-2%	225,100	225,100	0	2057
208,598	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,598	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059
215,904	2060	94	379,177	0	1,030,133	(40,597)	1,937,741	215,904	3,342,737	175,303	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061
				(84,000)	236,424		3,425,505		3,577,928			1,115,142	1,576,643	(244,478)	6,026,236	6,032,097	(8,860)	

Orange backgrounds indicate hypothetical returns



Step 39: Accounts Total: Note the Accounts total 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: 01/01/2022
REVISED PLAN DATE: 11/21/2025

Structured Income Planning

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

Scenario: Client Review 2025

				Taxable				Tax-Deferred																	
Planning Horizon 40 years				HYSA (2)		BA (3)		IRA (9)						Incomes											
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year							
View Beneficial RMD																									
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000																
across all accounts	initial amount	57	40,000		500,000		1,000,000	John inc	1,540,000																
John	bonus %	58	0.00 %		0.00 %		0.00 %																		
total RMD	w/bonus	59	40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	Subtotal of account incomes		Manage Infi Factor 2.00 %	Manage Infi Factor 2.60 %	Manage Eff Tax Rate		Manage Infi Factor 3.00 %	from total income to target								
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022							
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023							
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(8,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024							
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025							
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,486	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026							
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027							
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028							
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0-0%	98,390	98,390	0	2029							
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0-0%	101,342	101,342	0	2030							
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0-0%	104,382	104,382	0	2031							
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0-0%	107,513	107,513	0	2032							
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033							
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034							
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035							
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036							
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	41,105	0-0%	124,637	124,637	0	2037							
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	42,174	0-0%	128,376	128,376	0	2038							
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	43,270	0-0%	132,228	132,228	0	2039							
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	44,395	0-0%	136,195	136,195	0	2040							
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0-0%	140,280	140,280	0	2041							
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0-0%	144,489	144,489	0	2042							
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0-0%	148,823	148,823	0	2043							
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0-0%	153,288	153,288	0	2044							
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0-0%	157,887	157,887	0	2045							
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	51,787	0-0%	162,623	162,623	0	2046							
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	53,133	0-0%	167,502	167,502	0	2047							
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0-0%	172,527	172,527	0	2048							
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0-0%	177,703	177,703	0	2049							
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0-0%	183,034	183,034	0	2050							
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051							
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(483)-1%	194,181	194,181	0	2052							
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(768)-1%	200,006	200,006	0	2053							
185,642	2054	88	304,326	0	583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054							
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055							
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056							
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	68,682	(2,115)-2%	225,109	225,109	0	2057							
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058							
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059							
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060							
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061							
			(84,000)		236,424		3,425,505		3,577,928			1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)								

Orange backgrounds indicate hypothetical returns



PRIVACY POLICY | TERMS OF USE

Step 40: Manage: Click on the green Manage Button within the IRA 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: 01/01/2022
REVISED PLAN DATE: 11/21/2025

Structured Income Planning

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Scenario Client Review 2025

		Taxable				Tax-Deferred													
Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)		Incomes											
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
View Beneficial RMD												Management Inflation Factor	Management Inflation Factor	Effective Tax Rate		Management Inflation Factor	from total income to target		
REGULAR RMD across all accounts	net return initial amount	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes					(29,583)-18%	78,339	80,000	(1,661)	2022
John bonus %			40,000		500,000		1,000,000	John inc	0						(30,159)-17%	81,058	82,400	(1,342)	2023
total RMD w/bonus			40,000	Management	500,000	Management	Management	Management	1,540,000			2.00 %	2.60 %		(30,241)-17%	84,458	84,872	(414)	2024
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(6,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022	
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(6,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023	
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(6,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024	
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(6,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025	
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,486	(6,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026	
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,394,511	(6,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027	
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(6,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028	
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0-0%	98,390	98,390	0	2029	
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0-0%	101,342	101,342	0	2030	
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0-0%	104,382	104,382	0	2031	
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0-0%	107,513	107,513	0	2032	
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033	
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034	
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035	
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036	
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	41,105	0-0%	124,637	124,637	0	2037	
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	42,174	0-0%	128,376	128,376	0	2038	
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	43,270	0-0%	132,228	132,228	0	2039	
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	44,395	0-0%	136,195	136,195	0	2040	
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0-0%	140,280	140,280	0	2041	
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0-0%	144,489	144,489	0	2042	
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0-0%	148,823	148,823	0	2043	
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0-0%	153,288	153,288	0	2044	
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0-0%	157,887	157,887	0	2045	
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	51,787	0-0%	162,623	162,623	0	2046	
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	53,133	0-0%	167,502	167,502	0	2047	
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0-0%	172,527	172,527	0	2048	
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0-0%	177,703	177,703	0	2049	
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0-0%	183,034	183,034	0	2050	
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051	
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(483)-1%	194,181	194,181	0	2052	
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(768)-1%	200,006	200,006	0	2053	
185,642	2054	88	304,326	0	583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054	
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055	
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056	
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	68,682	(2,115)-2%	225,109	225,109	0	2057	
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058	
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059	
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060	
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061	
			(84,000)		236,424		3,425,505		3,577,928			1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)		

Orange backgrounds indicate hypothetical returns



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Step 41: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.

Manage Account

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

Account name: **IRA (9)**
 Initial account balance: **\$1,000,000**
 Hypothetical return: **5.0 %**
 Bonus: **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: **Aggressive - max 10.0%** [Sel](#)

Risk level: **Aggressive**

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: ☐

[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	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		
9		
10		
11		
12		
13		
14		
15		
16		
17	totalRMD	
18	totalRMD	
19	totalRMD	
20	totalRMD	
21	totalRMD	
22	totalRMD	
23	totalRMD	
24	totalRMD	

Step 42: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. 1,207,845 (1,182,845+ 25,000).

Manage Account

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

Account name: **IRA (9)**
 Initial account balance: **\$1,000,000**
 Hypothetical return: **5.0 %**
 Bonus: **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: **Aggressive - max 10.0%** [Sel](#)

Risk level: **Aggressive**

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: ☐

[Request Additional Rider](#)
[Remove Income Rider](#)

Enter Actual Value Overrides

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

Step 43: Save: Click on the green Save button underneath Manage Account heading.

Manage Account

Save

Cancel

View / Edit Income

View / Edit Death Benefit

View / Edit Actual Values

Account name

IRA (9)

Initial account balance

\$1,000,000

Hypothetical return

5.0 %

Bonus

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

Aggressive - max 10.0%

Set

Risk level

Aggressive

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

Request Additional Rider

Remove Income Rider

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	1,207,845
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 44: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the IRA. The number will be shaded in blue to indicate it is an actual value.

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: 01/01/2022

REVISED PLAN DATE: 11/21/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario Client Review 2025

Planning Horizon 40 years

Taxable

Tax-Deferred

HYSA (2)

BA (3)

IRA (9)

Incomes

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD																		
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes		Manage Infl Factor 2.00 %	Manage Infl Factor 2.60 %	Manage Eff Tax Rate		Manage Infl Factor 3.00 %	from total income to target	
across all accounts	initial amount		40,000		500,000		1,000,000	John inc	0									
John	bonus %		0.00 %		0.00 %		0.00 %											
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000									
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,000	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,839	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,350,449	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	826,176	(19,983)	1,432,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,516,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,661)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,655,643	0	2,533,103	101,342	4.03 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,825,448	0	2,557,704	107,513	4.22 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,917,771	0	2,603,763	74,175	2.90 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,113,342	0	2,697,474	78,663	2.97 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,223,059	0	2,745,142	80,997	3.00 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	44,395	0-0%	136,195	136,195	0	2040
109,695	2041	75	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	45,549	0-0%	140,280	140,280	0	2041
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,986	114,925	3,037,438	97,755	3.27 %	0	46,734	0-0%	144,489	144,489	0	2042
119,868	2043	77	202,988	0	119,668	(18,994)	2,762,366	119,868	3,085,022	100,875	3.32 %	0	47,949	0-0%	148,823	148,823	0	2043
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,446	104,093	3.38 %	0	49,195	0-0%	153,288	153,288	0	2044
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	50,475	0-0%	157,887	157,887	0	2045
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	51,787	0-0%	162,623	162,623	0	2046
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	53,133	0-0%	167,502	167,502	0	2047
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	54,515	0-0%	172,527	172,527	0	2048
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	55,932	0-0%	177,703	177,703	0	2049
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,432	125,712	3.77 %	0	57,386	(64)-0%	183,034	183,034	0	2050
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85 %	0	58,878	(328)-0%	188,525	188,525	0	2051
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95 %	0	60,409	(611)-1%	194,181	194,181	0	2052
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	61,980	(915)-1%	200,006	200,006	0	2053
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,561	4.16 %	0	63,591	(1,246)-1%	206,006	206,006	0	2054
196,598	2055	89	315,738	0	710,096	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	65,245	(1,588)-2%	212,187	212,187	0	2055
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	66,941	(1,959)-2%	218,552	218,552	0	2056
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	68,682	(2,369)-2%	225,109	225,109	0	2057
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	70,467	(2,848)-3%	231,862	231,862	0	2058
217,952	2059	93	365,830	0	1,036,841	(48,085)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	72,300	(3,348)-3%	238,818	238,818	0	2059
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	74,179	(3,877)-3%	245,982	245,982	0	2060
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22 %	0	76,108	(4,415)-3%	253,362	253,362	0	2061
					(84,000)		167,261		3,497,365	3,580,626		1,115,142	1,576,643	(247,175)	6,025,236	6,032,097	(6,860)	

Step 45: IRA Account Column: The remainder of the years will have been automatically adjusted.

Structured Income Planning

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

Scenario Client Review 2025

Planning Horizon 40 years			Taxable						Tax-Deferred						Incomes															
			HYSA (2)			BA (3)			IRA (9)			Wages (2)			SS (2)			Approx Income Tax (3)			After Tax Income			After Tax Target (7)			Income Gap			Year
Total required		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)																
View Beneficial RMD																														
REGULAR RMD		net return	56	3.75%	4.00%	4.00%	500,000	5.00%	1,000,000	John IRA	1,540,000	Subtotal of account incomes																		
across all accounts		initial amount		40,000		0.00%	500,000	1,000,000	1,000,000	John inc	0																			
John		bonus %		0.00%		0.00%	0.00%	0.00%	0.00%	John inc	0																			
total RMD		w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000					2.00%	2.60%														
0		2022	56	\$3,500	(12,000)	\$42,078	(22,078)	1,000,000	(8,000)	1,653,578	(42,078)	-2.73	150,000	0	(29,583)-18%	78,339	80,000	(1,661)												
0		2023	57	\$7,506	(12,000)	\$85,544	(21,783)	1,116,900	(8,000)	1,771,950	(41,783)	-2.53	153,000	0	(30,159)-17%	81,058	82,400	(1,342)												
0		2024	58	\$7,038	(12,000)	\$86,327	(21,367)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33	156,660	0	(30,241)-17%	84,458	84,872	(414)												
0		2025	59	\$7,177	(12,000)	\$78,445	(20,926)	1,274,237	(8,000)	2,076,879	(40,926)	-2.10	159,181	0	(31,597)-17%	86,659	87,418	(759)												
0		2026	60	\$5,846	(12,000)	\$78,071	(20,467)	1,348,049	(8,000)	2,211,966	(40,467)	-1.95	162,365	0	(32,540)-17%	89,358	90,041	(683)												
0		2027	61	\$10,165	(12,000)	\$89,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81	165,612	0	(33,607)-17%	92,022	92,742	(720)												
0		2028	62	\$11,855	(12,000)	\$82,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70	168,924	0	(34,681)-17%	94,242	95,524	(1,282)												
0		2029	63	\$12,127	0	\$819,248	98,390	1,577,755	0	2,518,240	98,390	3.93	0	0	0	98,390	98,390	0												
0		2030	64	\$125,784	0	\$750,676	101,342	1,656,643	0	2,533,103	101,342	4.03	0	0	0	101,342	101,342	0												
0		2031	65	\$130,501	0	\$676,322	104,382	1,739,475	0	2,546,297	104,382	4.12	0	0	0	104,382	104,382	0												
0		2032	66	\$135,394	0	\$598,661	107,513	1,826,448	0	2,557,704	107,513	4.22	0	0	0	107,513	107,513	0												
0		2033	67	\$140,472	0	\$455,521	74,175	1,917,771	0	2,603,763	74,175	2.90	0	37,094	(530)-1%	110,739	110,739	0												
0		2034	68	\$145,739	0	\$490,952	76,389	2,013,659	0	2,650,351	76,389	2.93	0	38,058	(387)-1%	114,061	114,061	0												
0		2035	69	\$151,205	0	\$431,928	78,663	2,114,342	0	2,697,474	78,663	2.97	0	39,048	(228)-0%	117,483	117,483	0												
0		2036	70	\$156,875	0	\$368,208	80,997	2,220,059	0	2,745,142	80,997	3.00	0	40,063	(53)-0%	121,007	121,007	0												
0		2037	71	\$162,758	0	\$299,404	83,539	2,331,062	0	2,793,223	83,539	3.04	0	41,105	0.0%	124,637	124,637	0												
0		2038	72	\$168,861	0	\$225,177	86,203	2,447,615	0	2,841,652	86,203	3.09	0	42,174	0.0%	128,376	128,376	0												
0		2039	73	\$175,193	0	\$145,226	88,958	2,569,995	0	2,890,415	88,958	3.13	0	43,270	0.0%	132,228	132,228	0												
0		2040	74	\$181,763	0	\$92,326	91,799	2,698,495	0	2,939,494	91,799	3.18	0	44,395	0.0%	136,195	136,195	0												
109,695		2041	75	\$188,579	0	\$76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22	0	45,549	0.0%	140,280	140,280	0												
114,925		2042	76	\$195,651	0	\$68,002	(17,170)	2,744,986	114,925	3,037,438	97,755	3.27	0	46,734	0.0%	144,489	144,489	0												
119,868		2043	77	\$202,988	0	\$19,668	(18,994)	2,762,366	119,868	3,085,022	100,875	3.32	0	47,949	0.0%	148,823	148,823	0												
125,562		2044	78	\$210,600	0	\$145,924	(21,469)	2,774,923	125,562	3,131,446	104,093	3.38	0	49,195	0.0%	153,288	153,288	0												
131,513		2045	79	\$218,497	0	\$175,861	(24,011)	2,782,156	131,513	3,176,514	107,412	3.43	0	50,475	0.0%	157,887	157,887	0												
207,603		2046	80	\$229,791	0	\$209,789	(26,999)	2,783,533	207,603	3,220,014	110,837	3.49	0	51,797	0.0%	162,623	162,623	0												
143,481		2047	81	\$235,192	0	\$247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55	0	53,133	0.0%	167,502	167,502	0												
150,229		2048	82	\$240,012	0	\$289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62	0	54,515	0.0%	172,527	172,527	0												
156,382		2049	83	\$253,162	0	\$335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69	0	55,932	0.0%	177,703	177,703	0												
163,689		2050	84	\$262,656	0	\$386,989	(37,977)	2,723,787	163,689	3,373,432	125,712	3.77	0	57,386	(64)-0%	183,034	183,034	0												
170,237		2051	85	\$272,505	0	\$442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85	0	58,878	(328)-0%	188,525	188,525	0												
176,957		2052	86	\$282,724	0	\$503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95	0	60,409	(611)-1%	194,181	194,181	0												
183,838		2053	87	\$293,326	0	\$568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05	0	61,980	(915)-1%	200,006	200,006	0												
189,474		2054	88	\$304,326	0	\$636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16	0	63,591	(1,246)-1%	206,006	206,006	0												
196,598		2055	89	\$315,738	0	\$710,096	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27	0	65,245	(1,588)-2%	212,187	212,187	0												
202,157		2056	90	\$327,578	0	\$787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.38	0	66,941	(1,959)-2%	218,552	218,552	0												
207,603		2057	91	\$339,241	0	\$867,391	(49,244)	2,299,244	207,603	3,506,468	158,796	4.54	0	68,685	(2,360)-2%	225,129	225,129	0												
212,893		2058	92	\$352,608	0	\$957,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68	0	70,467	(2,848)-3%	231,862	231,862	0												
217,952		2059	93	\$365,830	0	\$1,036,841	(48,085)	2,093,426	217,952	3,496,098	169,866	4.85	0	72,300	(3,348)-3%	238,818	238,818	0												
220,361		2060	94	\$377,549	0	\$1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03	0	74,179	(3,877)-3%	245,982	245,982	0												
222,218		2061	95	\$393,782	0	\$1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22	0	76,108	(4,415)-3%	253,362	253,362	0												
					(84,000)	167,261		3,497,365		3,580,626			1,115,142	1,576,643	(247,175)	6,025,236	6,032,097	(6,860)												

Step 46: Approx Income Tax: Note the amounts in the Approx Income Tax 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: 01/01/2022
REVISED PLAN DATE: 11/21/2025

Structured Income Planning

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

Scenario Client Review 2025

		Taxable				Tax-Deferred													
Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)													

Step 47: Accounts Total: Note the Accounts total column.

[illegible]

Step 48: Scenario: Click on the Scenario drop down caret arrow and select the initial scenario.

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: 01/01/2022
REVISED PLAN DATE: 11/21/2025

Structured Income Planning

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Scenario Client Review 2025

				Taxable				Tax-Deferred															
Planning Horizon 40 years				HYSA (2)		BA (3)		IRA (9)						Incomes									
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year					
View Beneficial RMD																							
REGULAR RMD across all accounts	net return initial amount	56	3.75 %		4.00 %		5.00 %	John IRA	1,540,000	Subtotal of account incomes	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022					
John bonus %	w/bonus	57	40,000	500,000	0.00 %	1,000,000	0.00 %	John inc	0	1,771,950	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023					
total RMD	58	40,000	500,000	500,000	0.00 %	1,000,000	0.00 %	Manage	1,540,000	1,945,210	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024					
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022					
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023					
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024					
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025					
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026					
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027					
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028					
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0-0%	98,390	98,390	0	2029					
0	2030	64	125,784	0	750,676	101,342	1,656,643	0	2,533,103	101,342	4.03 %	0	0	0-0%	101,342	101,342	0	2030					
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0-0%	104,382	104,382	0	2031					
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	2,557,704	107,513	4.22 %	0	0	0-0%	107,513	107,513	0	2032					
0	2033	67	140,472	0	545,521	74,175	1,917,771	0	2,603,763	74,175	2.90 %	0	37,094	(530)-1%	110,739	110,739	0	2033					
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	38,058	(387)-1%	114,061	114,061	0	2034					
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	39,048	(228)-0%	117,483	117,483	0	2035					
0	2036	70	156,875	0	368,208	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	40,063	(53)-0%	121,007	121,007	0	2036					
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	41,105	0-0%	124,637	124,637	0	2037					
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	42,174	0-0%	128,376	128,376	0	2038					
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	43,270	0-0%	132,228	132,228	0	2039					
0	2040	74	181,763	0	59,236	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	44,395	0-0%	136,195	136,195	0	2040					
109,695	2041	75	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	45,549	0-0%	140,280	140,280	0	2041					
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,986	114,925	3,037,438	97,755	3.27 %	0	46,734	0-0%	144,489	144,489	0	2042					
119,868	2043	77	202,988	0	119,668	(18,994)	2,762,366	119,868	3,085,022	100,875	3.32 %	0	47,949	0-0%	148,823	148,823	0	2043					
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,446	104,093	3.38 %	0	49,195	0-0%	153,288	153,288	0	2044					
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	50,475	0-0%	157,887	157,887	0	2045					
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	51,787	0-0%	162,623	162,623	0	2046					
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	53,133	0-0%	167,502	167,502	0	2047					
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	54,515	0-0%	172,527	172,527	0	2048					
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	55,932	0-0%	177,703	177,703	0	2049					
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,432	125,712	3.77 %	0	57,386	(64)-0%	183,034	183,034	0	2050					
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85 %	0	58,878	(328)-0%	188,525	188,525	0	2051					
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95 %	0	60,409	(611)-1%	194,181	194,181	0	2052					
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	61,980	(915)-1%	200,006	200,006	0	2053					
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,561	4.16 %	0	63,591	(1,246)-1%	206,006	206,006	0	2054					
196,598	2055	89	315,738	0	710,096	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	65,245	(1,588)-2%	212,187	212,187	0	2055					
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	66,941	(1,959)-2%	218,552	218,552	0	2056					
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	68,682	(2,369)-2%	225,109	225,109	0	2057					
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	70,467	(2,848)-3%	231,862	231,862	0	2058					
217,952	2059	93	365,830	0	1,036,841	(48,085)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	72,300	(3,348)-3%	238,818	238,818	0	2059					
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	74,179	(3,877)-3%	245,982	245,982	0	2060					
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22 %	0	76,108	(4,415)-3%	253,362	253,362	0	2061					
			(84,000)		167,261		3,497,365		3,580,626			1,115,142	1,576,643	(247,175)	6,025,236	6,032,097	(6,860)						

Step 49: Approx Income Tax: Note the amounts in the Approx Income Tax column and the difference between the two scenarios.

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

Scenario **View/Edit Actual Values Function Initial Scenario**

Planning Horizon		40 years		Taxable				Tax-Deferred				Incomes				↓						
				HYSA		BA		IRA		Wages		SS		Approx Income Tax		After Tax Income		After Tax Target		Income Gap		Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Management Fee	Management Fee Rate	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
REGULAR RMD	net return	56	3.75 %	4.00 %	5.00 %	John IRA	1,540,000	Subtotal of account incomes	1,540,000	2.73 %	150,000	0	0	29,583-181	78,339	80,000	(1,661)	2022				
across all accounts	initial amount	57	67,506	585,544	(21,783)	1,118,930	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	0	30,159-177	81,058	82,400	(1,342)	2023				
John	bonus %	58	0.00 %	0.00 %	0.00 %	John inc	0	0	0	2.33 %	156,000	0	0	30,849-178	84,850	84,872	(1,022)	2024				
total RMD	w/ bonus	59	97,114	(12,000)	67,645	(20,925)	249,987	(8,000)	203,566	(40,925)	-2.16 %	159,181	0	0	(31,611)-179	86,645	87,418	(773)	2025			
0	2022	56	53,500	(12,000)	54,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	0	(29,583)-181	78,339	80,000	(1,661)	2022			
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,930	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	0	30,159-177	81,058	82,400	(1,342)	2023			
0	2024	58	0	0	630,327	(21,361)	1,182,445	(8,000)	1,895,210	(41,361)	-2.33 %	156,000	0	0	30,849-178	84,850	84,872	(1,022)	2024			
0	2025	59	97,114	(12,000)	67,645	(20,925)	249,987	(8,000)	203,566	(40,925)	-2.16 %	159,181	0	0	(31,611)-179	86,645	87,418	(773)	2025			
0	2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	0	(32,522)-177	89,376	90,041	(665)	2026			
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	0	(33,565)-174	92,064	92,742	(678)	2027			
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	0	(34,620)-174	94,303	95,524	(1,221)	2028			
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029				
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030				
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031				
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032				
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033				
0	2034	68	181,865	0	416,994	76,361	1,972,397	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034				
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,531	78,632	3.06 %	0	39,046	(197)-0%	117,493	117,493	0	2035				
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036				
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	-0%	124,637	124,637	0	2037				
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	-0%	128,376	128,376	0	2038				
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	-0%	132,228	132,228	0	2039				
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	-0%	101,925	136,195	(34,270)	2040				
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	-0%	140,280	140,280	0	2041				
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	-0%	144,489	144,489	0	2042				
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	-0%	148,823	148,823	0	2043				
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	-0%	153,288	153,288	0	2044				
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	-0%	157,887	157,887	0	2045				
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	-0%	162,623	162,623	0	2046				
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	-0%	167,502	167,502	0	2047				
147,190	2048	82	304,497	0	184,498	(29,178)	2,711,980	147,190	3,200,975	118,012	3.73 %	0	54,515	-0%	172,527	172,527	0	2048				
153,219	2049	83	315,914	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,939	-0%	177,703	177,703	0	2049				
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050				
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051				
173,738	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,738	3,312,566	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052				
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,283	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053				
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054				
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055				
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056				
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057				
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058				
214,444	2059	93	456,312	0	825,276	(43,849)	2,051,081	214,444	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059				
219,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	219,904	3,310,086	175,482	5.27 %	0	74,179	(3,679)-3%	245,988	245,988	0	2060				
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,262	253,262	0	2061				
			(84,000)		203,591		3,425,505		3,545,095		1,115,142		1,576,643		1,746,811		5,990,466		6,032,907		(41,631)	

Step 50: Accounts Total: Note the amounts in the Accounts Total column and the difference between the two scenarios.

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: 01/01/2022

REVISED PLAN DATE: 11/21/2025

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

View/Edit Actual Values Function Initial Scenario

Planning 40 years Horizon

Taxable

Tax-Deferred

HYSA

BA

IRA

Incomes

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	net return	56	3.75 %	4.00 %	5.00 %	John IRA	1,540,000	1,540,000	1,540,000	Subtotal of account incomes		Manage Inft Factor	Manage Inft Factor	Manage Eff Tax Rate	Manage Inft Factor	from total income to target		
REGULAR RMD	initial amount	56	40,000	500,000	1,000,000	John inc	0	0	0			2.00 %	2.60 %					
across all accounts	bonus w/bonus	56	40,000	500,000	1,000,000	John inc	0	0	0									
John total RMD		56	40,000	500,000	1,000,000	John inc	0	0	0									
0	2022	56	53,500 (12,000)	542,078 (22,078)	1,058,000 (8,000)	1,653,578 (42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339 80.00 %	(1,661)	2022					
0	2023	57	67,506 (12,000)	585,544 (21,783)	1,118,900 (8,000)	1,771,950 (41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058 82.400 %	(1,342)	2023					
0	2024	58	82,038 (12,000)	630,327 (21,361)	1,182,845 (8,000)	1,895,210 (41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850 84.872 %	(1,022)	2024					
0	2025	59	97,114 (12,000)	676,465 (20,925)	1,249,987 (8,000)	2,023,566 (40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645 87.418 %	(773)	2025					
0	2026	60	112,756 (12,000)	723,990 (20,467)	1,320,486 (8,000)	2,157,233 (40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376 90.041 %	(665)	2026					
0	2027	61	128,984 (12,000)	772,933 (19,983)	1,394,511 (8,000)	2,296,428 (39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064 92.742 %	(678)	2027					
0	2028	62	145,821 (12,000)	823,851 (20,001)	1,472,236 (8,000)	2,441,909 (40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303 95.524 %	(1,221)	2028					
0	2029	63	151,289 0	758,415 98,390	1,545,848 0	2,455,553 98,390	4.03 %	0	0	0-0%	98,390 98.390 %	0	2029					
0	2030	64	156,963 0	687,410 101,342	1,623,140 0	2,467,514 101,342	4.13 %	0	0	0-0%	101,342 101.342 %	0	2030					
0	2031	65	162,849 0	610,525 104,382	1,704,297 0	2,477,671 104,382	4.23 %	0	0	0-0%	104,382 104.382 %	0	2031					
0	2032	66	168,956 0	527,433 107,513	1,789,512 0	2,485,900 107,513	4.34 %	0	0	0-0%	107,513 107.513 %	0	2032					
0	2033	67	175,292 0	474,380 74,150	1,878,988 0	2,528,660 74,150	2.98 %	0	37,094	(505)-1%	110,739 110.739 %	0	2033					
0	2034	68	181,865 0	416,994 76,361	1,972,937 0	2,571,796 76,361	3.02 %	0	38,058	(359)-1%	114,061 114.061 %	0	2034					
0	2035	69	188,685 0	355,042 78,632	2,071,584 0	2,615,311 78,632	3.06 %	0	39,048	(197)-0%	117,483 117.483 %	0	2035					
0	2036	70	195,761 0	288,279 80,965	2,175,163 0	2,659,202 80,965	3.10 %	0	40,063	(21)-0%	121,007 121.007 %	0	2036					
0	2037	71	203,102 0	216,277 83,533	2,283,921 0	2,703,300 83,533	3.14 %	0	41,105	0-0%	124,637 124.637 %	0	2037					
0	2038	72	210,718 0	138,726 86,203	2,398,117 0	2,747,560 86,203	3.19 %	0	42,174	0-0%	128,376 128.376 %	0	2038					
0	2039	73	218,620 0	55,317 88,958	2,518,022 0	2,791,960 88,958	3.24 %	0	43,270	0-0%	132,228 132.228 %	0	2039					
0	2040	74	226,818 0	0 57,530	2,643,924 0	2,870,742 57,530	2.06 %	0	44,395	0-0%	101,925 136.195 %	(34,270)	2040					
107,477	2041	75	235,324 0	12,746 (12,746)	2,668,643 107,477	2,916,712 94,791	3.30 %	0	45,549	0-0%	140,280 140.280 %	0	2041					
112,601	2042	76	244,149 0	28,101 (14,846)	2,689,474 112,601	2,961,724 97,755	3.35 %	0	46,734	0-0%	144,489 144.489 %	0	2042					
117,444	2043	77	253,304 0	45,795 (16,570)	2,706,503 117,444	3,005,602 100,875	3.41 %	0	47,949	0-0%	148,823 148.823 %	0	2043					
123,023	2044	78	262,803 0	66,557 (18,930)	2,718,806 123,023	3,048,165 104,093	3.46 %	0	49,195	0-0%	153,288 153.288 %	0	2044					
128,853	2045	79	272,658 0	90,660 (21,441)	2,725,892 128,853	3,089,210 107,412	3.52 %	0	50,475	0-0%	157,887 157.887 %	0	2045					
134,945	2046	80	282,883 0	118,395 (24,109)	2,727,242 134,945	3,128,520 110,837	3.59 %	0	51,787	0-0%	162,623 162.623 %	0	2046					
140,579	2047	81	293,491 0	149,341 (26,211)	2,723,024 140,579	3,165,856 114,369	3.66 %	0	53,133	0-0%	167,502 167.502 %	0	2047					
147,190	2048	82	304,497 0	184,493 (29,178)	2,711,985 147,190	3,200,975 118,012	3.73 %	0	54,515	0-0%	172,527 172.527 %	0	2048					
153,219	2049	83	315,916 0	223,321 (31,449)	2,694,364 153,219	3,233,601 121,771	3.81 %	0	55,932	0-0%	177,703 177.703 %	0	2049					
160,379	2050	84	327,762 0	266,923 (34,669)	2,668,704 160,379	3,263,389 125,710	3.89 %	0	57,386	(62)-0%	183,034 183.034 %	0	2050					
166,794	2051	85	340,054 0	314,433 (36,832)	2,635,344 166,794	3,289,830 129,962	3.98 %	0	58,878	(315)-0%	188,525 188.525 %	0	2051					
173,378	2052	86	352,806 0	366,030 (39,020)	2,593,734 173,378	3,312,569 134,358	4.09 %	0	60,409	(586)-1%	194,181 194.181 %	0	2052					
180,120	2053	87	366,036 0	421,888 (41,216)	2,543,300 180,120	3,331,223 138,904	4.19 %	0	61,980	(878)-1%	200,006 200.006 %	0	2053					
185,642	2054	88	379,762 0	480,796 (42,033)	2,484,822 185,642	3,345,380 143,609	4.31 %	0	63,591	(1,194)-1%	206,006 206.006 %	0	2054					
192,622	2055	89	394,003 0	544,187 (44,159)	2,416,441 192,622	3,354,632 148,463	4.44 %	0	65,245	(1,521)-2%	212,187 212.187 %	0	2055					
198,069	2056	90	408,778 0	610,537 (44,582)	2,339,194 198,069	3,358,509 153,487	4.58 %	0	66,941	(1,876)-2%	218,552 218.552 %	0	2056					
203,408	2057	91	424,107 0	679,693 (44,735)	2,252,746 203,408	3,356,546 158,673	4.73 %	0	68,682	(2,246)-2%	225,109 225.109 %	0	2057					
208,588	2058	92	440,012 0	751,372 (44,491)	2,156,795 208,588	3,348,178 164,097	4.89 %	0	70,467	(2,702)-2%	231,862 231.862 %	0	2058					
213,544	2059	93	456,512 0	828,275 (43,849)	2,051,091 213,544	3,332,878 169,695	5.07 %	0	72,300	(3,177)-3%	238,818 238.818 %	0	2059					
215,904	2060	94	473,631 0	898,708 (40,422)	1,937,741 215,904	3,310,080 175,482	5.27 %	0	74,179	(3,679)-3%	245,982 245.982 %	0	2060					
217,724	2061	95	491,392 0	970,938 (36,282)	1,816,904 217,724	3,279,235 181,442	5.48 %	0	76,108	(4,188)-3%	253,362 253.362 %	0	2061					
			(84,000)	203,591	3,425,505	3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)					

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.