Case Study #02: Married Household in their 60's; One retired and the other still working; when should retirement happen

06/18/2026 3:48 pm EDT

These case studies feature a realistic hypothetical client to demonstrate the power of SIPS. We will provide an in-depth analysis of structured income plans, focusing on cash flow management and tax strategy.

Key Highlights:

Wealth Projection: Asset levels across different life stages.

Retirement Targets: Defining and meeting income goals.

Tax Analysis: Projecting approximate tax rates.

Visual Insights: Data-driven charts to illustrate core financial milestones.

Key Sections in the Article:

- Part One: Client Dashboard
- Part Two: Structured Income Plans
  - Jane retiring at current age, John already retired
  - Jane retiring at 67, John already retired
  - Jane retiring at 70, John already retired
- Part Three: Cash Flow and Tax Advisor
  - Current Year (Jane last year working, John in retirement)
  - Year 2032: Jane age 68, John age 73 (one year after Jane retirement, John RMDs requirement)
  - Year 2039: Jane age 75, John age 80 (RMDs requirement for both clients)
- Part Four: Visuals
- Part Five: Reports

Introduction: John and Jane Doe are married where Jane is still working, and John is already retired. Their primary goal is to determine at what age Jane should retire so they can comfortably support their lifestyle for the remainder of their lives. Three retirement scenarios are modeled and compared: Jane retiring in the current year (2026), at age 67 (2031), and at age 70 (2034). Throughout all three scenarios they are planning on traveling until John turns 80 and they will be gifting $3,600 to family members for the remainder of their lifespan.

Background:

- Name: John Doe, Jane Doe
- Age: 67, 62
- Marital Status: Married
- Occupation: John retired, Jane working

Incomes (yearly):

- John is retired; his Social Security is $41,000 the COLA at 2.8%
- Jane's Income; $40,000, growing at 3%, Social Security $21,000 at 62 the COLA at 2.8%

Assets:

- Joint Brokerage Account: $150,000; Moderate Growth 3% net growth per year
- John's 401(K): $800,000; Conservative Growth 4% net growth per year
- Jane's ROTH IRA: $125,000; Conservative Growth 5% net growth per year

Goals and Objectives:

- Target Income: The first year will start at $70,000 with an inflation factor of 2.8%. When in retirement, the target income will continue to grow at 2.8%.
- Joint Brokerage Account: Withdrawal amounts to reach the target income while Jane is working. When there are excess amounts in retirement years, reinvest it back into the Brokerage Account.
- John's 401(k): Withdrawal amounts to reach the target income for the remainder of the plan.
- Jane's ROTH IRA: While Jane is working, they will no longer contribute. In retirement years, withdrawal amounts to reach the target income for the remainder of the plan if needed.

Expenses:

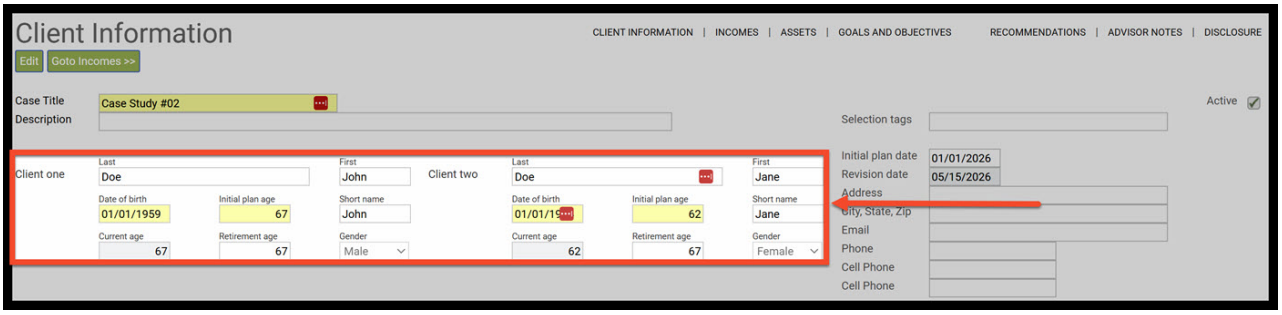
- Travel: They would like to travel until John turns 80. $8,000 with an inflation factor of 2.8%.
- Gifting to Family: For the remainder of the plan $3,600 per year.

Part One: Client Dashboard:

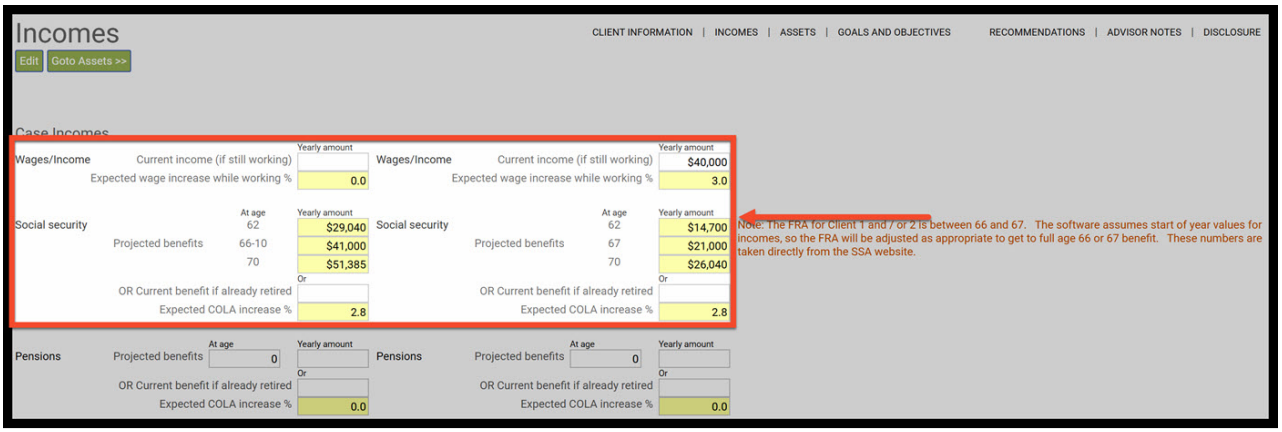
Part One: Client Dashboard | Part Two: Structured Income Plans | Part Three: Cash Flow & Tax Advisor | Part Four: Visuals | Part Five: Reports

Related Sections and Articles: Client Dashboard, Client Information, Incomes, Assets, Goals and Objectives

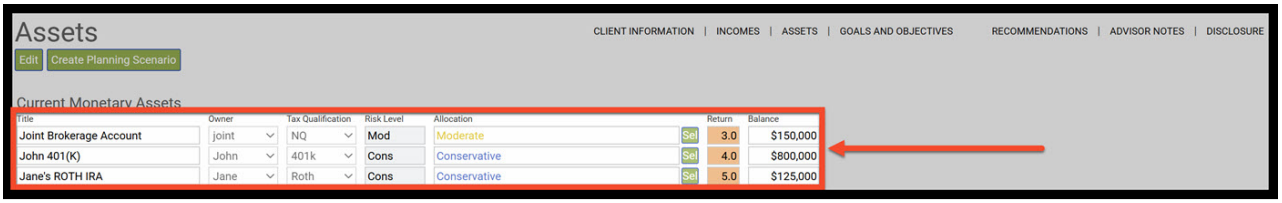
Step 1: Client Information: All background information is displayed on the Client Information page.



Step 2: Incomes: Primary income and Social Security details are displayed on the Incomes page.



Step 3: Assets: All asset details are displayed on the Assets page.



Part Two: Structured Income Plans:

Part One: Client Dashboard | Part Two: Structured Income Plans | Part Three: Cash Flow & Tax Advisor | Part Four: Visuals | Part Five: Reports

Related Sections and Articles: Structured Income Plan, Understanding a Structured Income Plan that has a Target Income and an After-Tax Target Columns, Tax Calculation Option: Adding Assets into a Structured Income Plan, Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Current Year: Below is a structured income plan if Jane retired in the current year (2026). This plan has implemented all the objectives and goals that are mentioned above. We will highlight each column and its meaning starting on the left-hand side.

Step 1: Numbers in Year 2026: Note the numbers in the year 2026.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required View Beneficial RMD		Year	John	Jane	Accounts: Joint Brokerage Account Account	Joint Brokerage Account Income	John's 401(k) Account	John's 401(k) Income	Jane's ROTH IRA Account	Jane's ROTH IRA Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John total RMD	Jane total RMD	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
		w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 2: Numbers at the End of the Plan: Note the numbers at the end of the plan; they represent the total amounts of the columns.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required View Beneficial RMD		Year	John	Jane	Accounts: Joint Brokerage Account Account	Joint Brokerage Account Income	John's 401(k) Account	John's 401(k) Income	Jane's ROTH IRA Account	Jane's ROTH IRA Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John total RMD	Jane total RMD	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
		w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 3: RMD Column: This column represents the amount that needs to be withdrawn from qualified accounts, which for this plan includes both the retirement accounts. The background color is white, which indicates the exact

RMD amount has been withdrawn. If the background color is red, not enough is being withdrawn to satisfy the RMD in that year. If the background color is green, more than the RMD is being withdrawn from qualified accounts in that year.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																							
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage				
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 4: Year: Each row represents one year in the plan.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																							
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage				
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 5: Name & Age: This column displays the client's name and age.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 6: Brokerage Account & Income: The grayed-out section displays the growth rate (shaded in orange) and the initial account balance. The left column with the header "Account" displays the estimated account balance at the end of that year. The right column with the header "Income" represents any cashflow in or out of the account in that year. Since the header is "Income" a contribution would be negative, and a withdrawal would be a positive number.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 7: 401(k) Account & Income: This follows the same pattern as the Brokerage Account with "Account" and "Income" columns.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 8: ROTH IRA Account & Income: This follows the same pattern as the Brokerage Account with "Account" and "Income" columns.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 9: Accounts Total: The sum of all the assets displayed by year.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 10: Planned Distribution: This is the netted total of all funds added or withdrawn from the accounts in that year of the plan. Numbers in (parentheses) indicate overall net savings to accounts in that year; numbers not in parentheses indicate a net withdrawal from accounts in that year.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 11: Percent Distribution: This value represents the percentage amount of the total funds added or withdrawn from the account in that year of the plan. If the percentage is a negative amount, it represents the amount being deposited. If the percentage amount is positive, it represents the withdrawal rate.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 12: SS: These columns represent the Social Security income. The income begins based upon the age specified for this income in the structured income plan. You can change the start-date for social security using the "Manage" button for the Social Security Income. The orange section displays the annual growth rate for this income.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 13: Wages: This column is part of the income section and represents the client's yearly wage. The orange section displays the annual growth rate for the yearly wage increase. The starting wage amount corresponds to the value entered on the income page. Similarly, the annual growth rate is initially populated based upon the percentage specified on the income page in the Client Dashboard.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required View Beneficial RMD		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
		bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total	
John total RMD	Jane total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 14: Travel: Expenses are modeled as a negative income. The orange section displays the annual growth rate for this expense. Since this amount is an expense, it is displayed as a negative number.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage			Manage	from total	
John total RMD	Jane total RMD	bonus % w/bonus			0.00 % 150,000	Manage	0.00 % 800,000	John inc Manage	0.00 % 125,000	Manage	0 1,075,000	of account incomes		Infl Factor 2.80 %	Infl Factor 3.00 %	Infl Factor 2.80 %	Infl Factor 2.80 %	Infl Factor 0.00 %	Eff Tax Rate		Infl Factor 2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 15: Gifting: Expenses are modeled as a negative income. The orange section displays the annual growth rate for this expense. Since this amount is an expense, it is displayed as a negative number.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John total RMD	Jane total RMD	bonus % w/bonus			0.00 % 150,000	Manage	0.00 % 800,000	John inc Manage	0.00 % 125,000	Manage	0 1,075,000	of account incomes		Infl Factor 2.80 %	Infl Factor 3.00 %	Infl Factor 2.80 %	Infl Factor 2.80 %	Infl Factor 0.00 %	Eff Tax Rate		Infl Factor 2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 16: Approx Income Tax: This is the estimated income taxes and effective tax rate percentage for each year in the plan.

Structured Income Planning

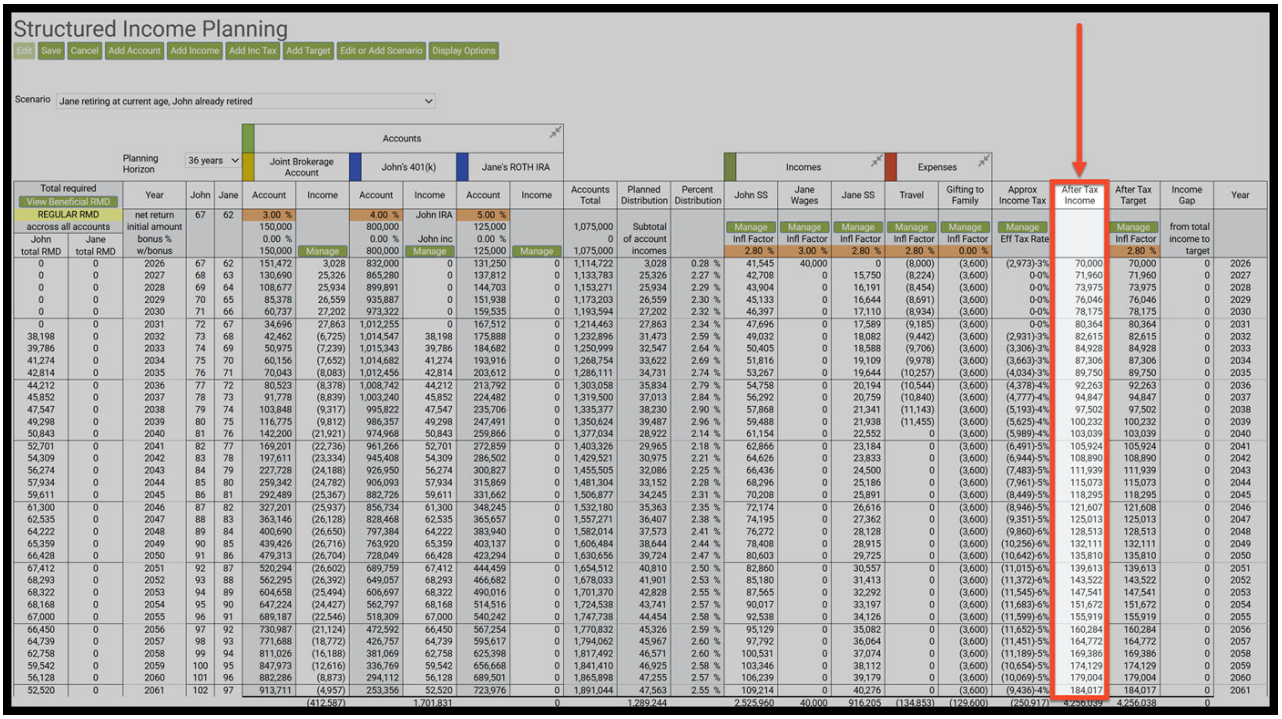
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 17: After Tax Income: Since this is an Income Plan, the after-tax income is the same as the annual after-tax cashflow the plan generates each year.



Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 18: After Tax Target: The after-tax target is the annual after-tax cashflow that the client would like to have. Any income generated over this amount will be reinvested into Accounts. The inflation factor represents how much

their target income or annual target after-tax cashflow needs to rise to maintain the spending power illustrated in year 1.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Total required / View Beneficial RMD		Planning Horizon: 36 years		Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA					Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	
REGULAR RMD		Year	John	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution									Year
	net return		67	62	3.00 %		4.00 %	John IRA	5.00 %													
accross all accounts	initial amount				150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total
John	Jane				0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 19: Income Gap: This column indicates whether there is a monetary difference between the After Tax Income and After Tax Target that is not being made up using deposits or withdrawals from accounts. If the numbers are red, this means there is an income shortfall for that year by the amount in red and the actual income generated from the netted account withdrawals plus incomes minus expenses and taxes is less than the After Tax Target income. If the numbers are green, there is an excess, which means the actual income generated exceeds the target income and is not being reinvested into the accounts. If the number is 0 and has a white background, it means that the After Tax Income and After Tax Target are perfectly aligned and equal.

Structured Income Planning

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

Scenario: Jane retiring at current age, John already retired

Total required / View Beneficial RMD		Planning Horizon: 36 years		Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA					Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	
REGULAR RMD		Year	John	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution									Year
	net return		67	62	3.00 %		4.00 %	John IRA	5.00 %													
accross all accounts	initial amount				150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total
John	Jane				0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Jane retiring at 67, John already retired: Below is the structured income plan for when Jane retires at 67 and John is already retired. This plan has implemented all the goals that are mentioned below. We will highlight which column has had significant changes from the current year scenario.

Goals and Objectives:

- Target Income: The first year in retirement will start at $70,000 with an inflation factor of 2.8%.
- Joint Brokerage Account: Withdrawal amounts to reach the target income while Jane is working. When there are excess amounts in retirement years, reinvest it back into the Brokerage Account.
- John's 401(k): Withdrawal amounts to reach the target income for the remainder of the plan.
- Jane's ROTH IRA: While Jane is working, they will no longer contribute. In retirement years, withdrawal amounts to reach the target income for the remainder of the plan if needed.

Expenses:

- Travel: They would like to start traveling now, and they would like to stop when John turns 80. The budget will be $8,000 with an inflation factor of 2.8%.
- Gifting to Family: For the remainder of the plan $3,600 per year.

Step 1: Jane at 67, John Already Retired: Note the numbers when Jane is 67 and John is already retired in the year 2031.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

					Accounts									Incomes			Expenses							
					Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA															
Total required		Year	John	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	John SS	Jane Wages	Jane SS	Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																								
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %															
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,047	3,409	973,222	0	159,535	0	1,290,825	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
		2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,347	38,198	175,898	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,910)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 2: Numbers at the End of the Plan: Note the numbers at the end of the plan; they represent the total amounts of the columns.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																							
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 3: After Tax Target: The after-tax target is the annual after-tax cashflow that the client would like to have. Any income generated over this amount will be reinvested into accounts. The inflation factor represents how much their target income or annual target after-tax cashflow needs to rise to maintain the spending power illustrated in year 1.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required		Year	John	Jane	Accounts: Joint Brokerage Account		Accounts: John's 401(k)		Accounts: Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Incomes: Jane Wages	Incomes: Jane SS	Expenses: Travel	Expenses: Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																							
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 4: Brokerage Account & Income: The grayed-out section displays the growth rate (shaded in orange) and the initial account balance. The left column with the header "Account" displays the estimated account balance at the end of that year. The right column with the header "Income" represents any cashflow in or out of the account in that year. Since the header is "Income" a contribution would be negative, and a withdrawal would be a positive number.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required View Beneficial RMD		Year	John	Jane	Accounts: Joint Brokerage Account Account	Joint Brokerage Account Income	John's 401(k) Account	John's 401(k) Income	Jane's ROTH IRA Account	Jane's ROTH IRA Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 5: John's 401(k) Account & Income: This follows the same pattern as the Brokerage Account with "Account" and "Income" columns.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required View Beneficial RMD		Year	John	Jane	Accounts: Joint Brokerage Account Account	Joint Brokerage Account Income	John's 401(k) Account	John's 401(k) Income	Jane's ROTH IRA Account	Jane's ROTH IRA Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 6: Accounts Total: The sum of all the assets displayed by year.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 7: Planned Distribution: This is the netted total of all funds added or withdrawn from the accounts in that year of the plan. Numbers in (parentheses) indicate overall net savings to accounts in that year; numbers not in parentheses indicate a net withdrawal from accounts in that year.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 8: Percent Distribution: This value represents the percentage amount of the total funds added or withdrawn from the account in that year of the plan. If the percentage is a negative amount, it represents the amount being deposited. If the percentage amount is positive, it represents the withdrawal rate.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required					Accounts										Incomes			Expenses							
View Beneficial RMD		Year	John	Jane	Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA																
REGULAR RMD		net return	67	62	3.00 %		4.00 %		John IRA	5.00 %															
accross all accounts		initial amount			150,000		800,000			125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage			Manage		
John	Jane	bonus %			0.00 %		0.00 %		John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate			Infl Factor	from total	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage		125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %				2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 9: Wages: This column is part of the income section and represents the client's yearly wage. The orange section displays the annual growth rate for the yearly wage increase. The starting wage amount corresponds to the value entered on the income page. Similarly, the annual growth rate is initially populated based upon the percentage specified on the income page in the Client Dashboard.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage			Manage		
John total RMD	Jane total RMD	bonus % w/bonus			0.00 % 150,000	Manage	0.00 % 800,000	John inc Manage	0.00 % 125,000	Manage	0 1,075,000	of account incomes		Infl Factor 2.80 %	Infl Factor 3.00 %	Infl Factor 2.80 %	Infl Factor 2.80 %	Infl Factor 0.00 %	Eff Tax Rate		Infl Factor 2.80 %	from total income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Step 10: Approx Inc Tax: This is the estimated income taxes and effective tax rate percentage for each year in the plan.

Structured Income Planning

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

Scenario: Jane retiring at 67, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage			Manage		
John total RMD	Jane total RMD	bonus % w/bonus			0.00 % 150,000	Manage	0.00 % 800,000	John inc Manage	0.00 % 125,000	Manage	0 1,075,000	of account incomes		Infl Factor 2.80 %	Infl Factor 3.00 %	Infl Factor 2.80 %	Infl Factor 2.80 %	Infl Factor 0.00 %	Eff Tax Rate		Infl Factor 2.80 %	from total income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	140,810	22,000	1,012,255	0	167,512	0	1,320,577	22,000	1.71 %	47,696	0	23,453	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	157,107	(12,073)	1,014,547	38,198	175,888	0	1,347,542	26,125	1.98 %	49,032	0	24,110	(9,442)	(3,600)	(3,610)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	174,546	(12,726)	1,015,343	39,786	184,682	0	1,374,571	27,060	2.01 %	50,405	0	24,785	(9,706)	(3,600)	(4,016)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	193,063	(13,280)	1,014,682	41,274	193,916	0	1,401,661	27,994	2.04 %	51,816	0	25,479	(9,978)	(3,600)	(4,405)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	212,707	(13,852)	1,012,456	42,814	203,612	0	1,428,774	28,962	2.07 %	53,267	0	26,192	(10,257)	(3,600)	(4,813)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	233,382	(14,294)	1,008,742	44,212	213,792	0	1,455,917	29,918	2.09 %	54,758	0	26,926	(10,544)	(3,600)	(5,194)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	255,285	(14,902)	1,003,240	45,852	224,482	0	1,483,007	30,950	2.13 %	56,292	0	27,679	(10,840)	(3,600)	(5,635)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	278,474	(15,530)	995,822	47,547	235,706	0	1,510,003	32,016	2.16 %	57,868	0	28,454	(11,143)	(3,600)	(6,093)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	303,007	(16,179)	986,357	49,298	247,491	0	1,536,856	33,119	2.19 %	59,488	0	29,251	(11,455)	(3,600)	(6,571)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	340,542	(28,445)	974,968	50,843	259,866	0	1,575,376	22,398	1.46 %	61,154	0	30,070	0	(3,600)	(6,983)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	380,180	(29,421)	961,266	52,701	272,859	0	1,614,305	23,280	1.48 %	62,866	0	30,912	0	(3,600)	(7,534)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	421,768	(30,183)	945,408	54,309	286,502	0	1,653,678	24,126	1.50 %	64,626	0	31,778	0	(3,600)	(8,040)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	465,626	(31,206)	926,950	56,274	300,827	0	1,693,403	25,069	1.52 %	66,436	0	32,667	0	(3,600)	(8,633)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	511,567	(31,972)	906,093	57,934	315,869	0	1,733,529	25,962	1.53 %	68,296	0	33,582	0	(3,600)	(9,167)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	559,647	(32,733)	882,726	59,611	331,662	0	1,774,035	26,879	1.55 %	70,208	0	34,522	0	(3,600)	(9,714)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	609,920	(33,483)	856,734	61,300	348,245	0	1,814,899	27,817	1.57 %	72,174	0	35,489	0	(3,600)	(10,273)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	662,076	(33,859)	828,468	62,535	365,657	0	1,856,201	28,677	1.58 %	74,195	0	36,483	0	(3,600)	(10,742)-6%	125,012	125,013	0	2047
64,222	0	2048	89	84	716,506	(34,568)	797,384	64,222	383,940	0	1,897,831	29,654	1.60 %	76,272	0	37,504	0	(3,600)	(11,318)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	772,830	(34,829)	763,920	65,359	403,137	0	1,939,888	30,531	1.61 %	78,408	0	38,554	0	(3,600)	(11,782)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	831,030	(35,015)	728,049	66,428	423,294	0	1,982,374	31,413	1.62 %	80,603	0	39,634	0	(3,600)	(12,240)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	891,075	(35,114)	689,759	67,412	444,459	0	2,025,293	32,298	1.63 %	82,860	0	40,744	0	(3,600)	(12,689)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	952,920	(35,113)	649,057	68,293	466,682	0	2,068,658	33,180	1.64 %	85,180	0	41,885	0	(3,600)	(13,123)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,015,934	(34,427)	606,697	68,322	490,016	0	2,112,647	33,895	1.64 %	87,565	0	43,057	0	(3,600)	(13,377)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,079,991	(33,579)	562,797	68,168	514,516	0	2,157,304	34,590	1.64 %	90,017	0	44,263	0	(3,600)	(13,598)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,144,311	(31,920)	518,309	67,000	540,242	0	2,202,862	35,080	1.63 %	92,538	0	45,502	0	(3,600)	(13,601)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,209,366	(30,727)	472,592	66,450	567,254	0	2,249,212	35,723	1.62 %	95,129	0	46,776	0	(3,600)	(13,744)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,274,255	(28,608)	426,757	64,739	595,617	0	2,296,629	36,131	1.61 %	97,792	0	48,086	0	(3,600)	(13,637)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,338,745	(26,262)	381,069	62,758	625,398	0	2,345,212	36,496	1.59 %	100,531	0	49,432	0	(3,600)	(13,473)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,401,845	(22,937)	336,769	59,542	656,668	0	2,395,282	36,605	1.56 %	103,346	0	50,817	0	(3,600)	(13,038)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,463,344	(19,444)	294,112	56,128	689,501	0	2,446,957	36,684	1.53 %	106,239	0	52,239	0	(3,600)	(12,558)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,523,031	(15,786)	253,356	52,520	723,976	0	2,500,364	36,734	1.50 %	109,214	0	53,702	0	(3,600)	(12,033)-5%	184,017	184,017	0	2061
						(745,529)		1,701,831		0		956,303		2,525,960	212,365	1,134,030	(134,853)	(129,600)	(308,165)	4,256,039	4,256,038	0	

Jane retiring at 70, John already retired: Below is the structured income plan for when Jane retires at 70 and John is already retired. This plan has implemented all the goals that are mentioned below. We will highlight which column has had significant changes from the last two scenarios.

Goals and Objectives:

- Target Income: The first year in retirement will start at $70,000 with an inflation factor of 2.8%.
- Joint Brokerage Account: Contribute the yearly excess amount from the target income until Jane retires. When there are excess amounts in retirement years, reinvest it back into the Brokerage Account.
- John's ROTH 401(k): Withdrawal amounts to reach the target income for the remainder of the plan.
- Jane's Traditional IRA: While Jane is working, they will no longer contribute. In retirement years, withdrawal amounts to reach the target income for the remainder of the plan.

Expenses:

- Travel: They would like to start traveling now, and they would like to stop when John turns 80. The budget will be $8,000 with an inflation factor of 2.8%.
- Gifting to Family: For the remainder of the plan $3,600 per year.

Step 1: Jane at 70, John Already Retired: Note the numbers when Jane is 70 and John is already retired in the year 2034.

Structured Income Planning

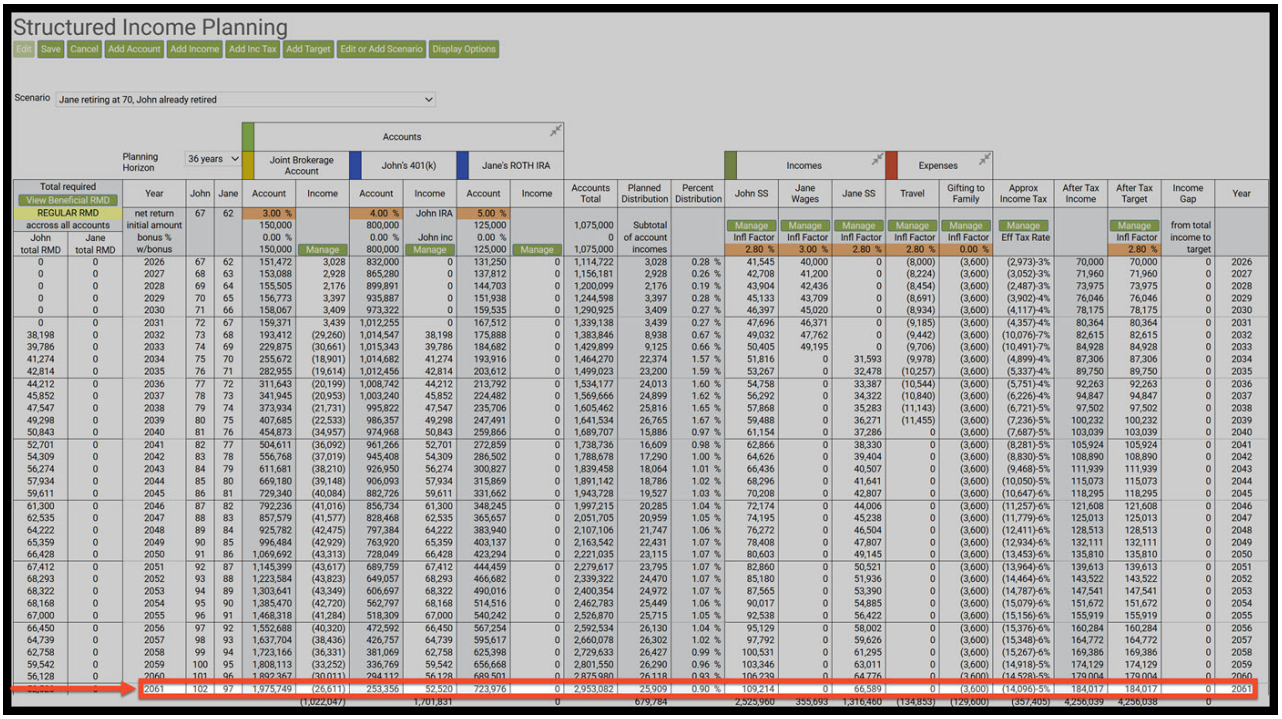
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD accross all accounts		net return initial amount bonus % w/bonus	67	62	3.00 % 150,000 0.00 %		4.00 % 800,000 0.00 %	John IRA John inc	5.00 % 125,000 0.00 %		1,075,000 0	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target	
John total RMD	Jane total RMD				150,000	Manage	800,000	Manage	125,000	Manage	1,075,000			2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %		
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,242	39,786	184,682	0	1,429,800	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
[illegible]	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,237)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,738,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Step 2: Numbers at the End of the Plan: Note the numbers at the end of the plan; they represent the total amounts of the columns.



Structured Income Planning

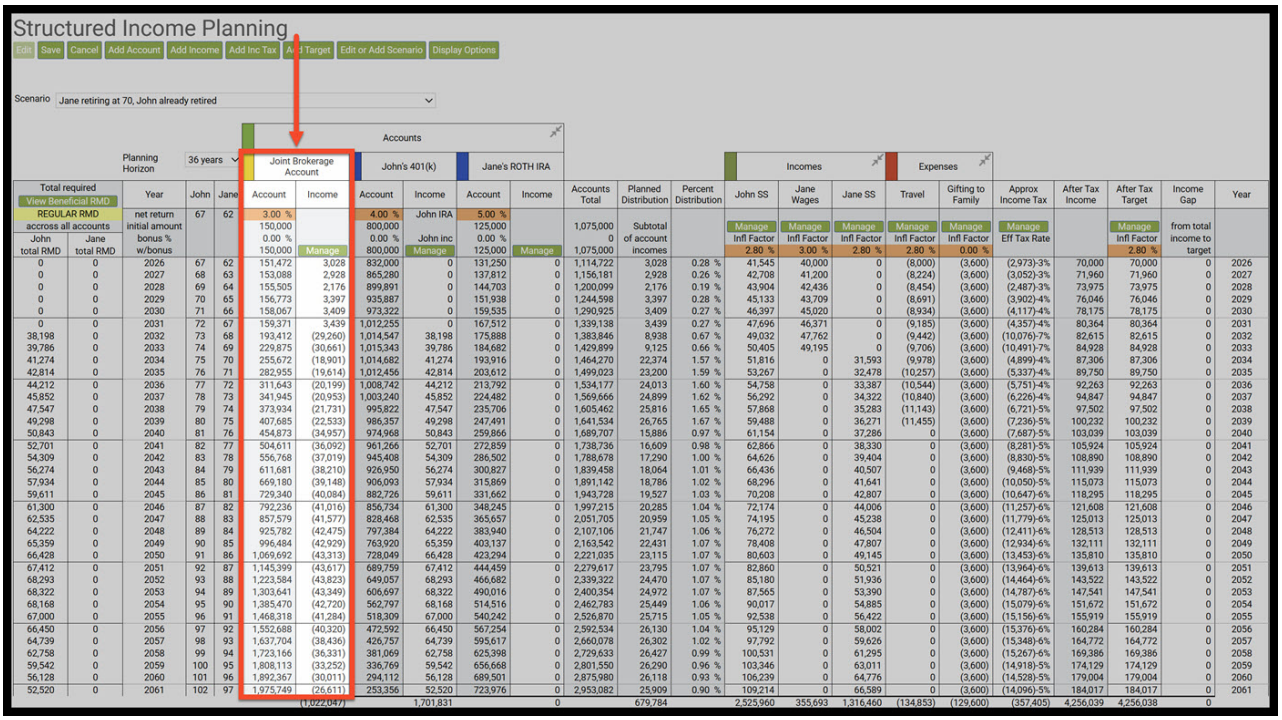
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %		5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage			Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,738,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
[illegible]	[illegible]	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	(1,022,047)	[illegible]	1,701,831	[illegible]	0	[illegible]	679,784	[illegible]	2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	[illegible]

Step 3: Brokerage Account & Income: The grayed-out section displays the growth rate (shaded in orange) and the initial account balance. The left column with the header "Account" displays the estimated account balance at the end of that year. The right column with the header "Income" represents any cashflow in or out of the account in that year. Since the header is "Income" a contribution would be negative, and a withdrawal would be a positive number.



Structured Income Planning

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

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %		5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage			Manage	from total	
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,738,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Step 4: John's 401(k) Account & Income: This follows the same pattern as the Brokerage Account with "Account" and "Income" columns.

Structured Income Planning

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

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required / View Beneficial RMD		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,738,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Step 5: Accounts Total: The sum of all the assets displayed by year.

Structured Income Planning

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

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required / View Beneficial RMD		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,738,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Step 6: Planned Distribution: This is the netted total of all funds added or withdrawn from the accounts in that year

of the plan. Numbers in (parentheses) indicate overall net savings to accounts in that year; numbers not in parentheses indicate a net withdrawal from accounts in that year.

Structured Income Planning

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

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,739,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,830)-5%	108,890	108,890	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(9,468)-5%	111,939	111,939	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(10,050)-5%	115,073	115,073	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,647)-6%	118,295	118,295	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(11,257)-6%	121,608	121,608	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,779)-6%	125,013	125,013	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(12,411)-6%	128,513	128,513	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,934)-6%	132,111	132,111	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(13,453)-6%	135,810	135,810	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,964)-6%	139,613	139,613	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(14,464)-6%	143,522	143,522	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,787)-6%	147,541	147,541	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(15,079)-6%	151,672	151,672	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,156)-6%	155,919	155,919	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,376)-6%	160,284	160,284	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,348)-6%	164,772	164,772	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,267)-6%	169,386	169,386	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(14,918)-5%	174,129	174,129	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,528)-5%	179,004	179,004	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,589)-5%	184,017	184,017	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Step 7: Percent Distribution: This value represents the percentage amount of the total funds added or withdrawn from the account in that year of the plan. If the percentage is a negative amount, it represents the amount being deposited. If the percentage amount is positive, it represents the withdrawal rate.

Structured Income Planning

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

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage		
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,739,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Step 8: Wages: This column is part of the income section and represents the client's yearly wage. The orange section displays the annual growth rate for the yearly wage increase. The starting wage amount corresponds to the value entered on the income page. Similarly, the annual growth rate is initially populated based upon the percentage specified on the income page in the Client Dashboard.

Structured Income Planning

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

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John total RMD	Jane total RMD	bonus % w/bonus			0.00 % 150,000	Manage	0.00 % 800,000	John inc Manage	0.00 % 125,000	Manage	0 1,075,000	of account incomes		Infl Factor 2.80 %	Infl Factor 3.00 %	Infl Factor 2.80 %	Infl Factor 2.80 %	Infl Factor 0.00 %	Eff Tax Rate		Infl Factor 2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,738,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Step 9: Approx Inc Tax: This is the estimated income taxes and effective tax rate percentage for each year in the plan.

Structured Income Planning

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

Scenario: Jane retiring at 70, John already retired

Planning Horizon: 36 years

Total required (View Beneficial RMD)		Year	John	Jane	Accounts: Joint Brokerage Account		John's 401(k)		Jane's ROTH IRA		Accounts Total	Planned Distribution	Percent Distribution	Incomes: John SS	Jane Wages	Jane SS	Expenses: Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage		Manage	from total	
John total RMD	Jane total RMD	bonus % w/bonus			0.00 % 150,000	Manage	0.00 % 800,000	John inc Manage	0.00 % 125,000	Manage	0 1,075,000	of account incomes		Infl Factor 2.80 %	Infl Factor 3.00 %	Infl Factor 2.80 %	Infl Factor 2.80 %	Infl Factor 0.00 %	Eff Tax Rate		Infl Factor 2.80 %	income to target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	153,088	2,928	865,280	0	137,812	0	1,156,181	2,928	0.26 %	42,708	41,200	0	(8,224)	(3,600)	(3,052)-3%	71,960	71,960	0	2027
0	0	2028	69	64	155,505	2,176	899,891	0	144,703	0	1,200,099	2,176	0.19 %	43,904	42,436	0	(8,454)	(3,600)	(2,487)-3%	73,975	73,975	0	2028
0	0	2029	70	65	156,773	3,397	935,887	0	151,938	0	1,244,598	3,397	0.28 %	45,133	43,709	0	(8,691)	(3,600)	(3,902)-4%	76,046	76,046	0	2029
0	0	2030	71	66	158,067	3,409	973,322	0	159,535	0	1,290,925	3,409	0.27 %	46,397	45,020	0	(8,934)	(3,600)	(4,117)-4%	78,175	78,175	0	2030
0	0	2031	72	67	159,371	3,439	1,012,255	0	167,512	0	1,339,138	3,439	0.27 %	47,696	46,371	0	(9,185)	(3,600)	(4,357)-4%	80,364	80,364	0	2031
38,198	0	2032	73	68	193,412	(29,260)	1,014,547	38,198	175,888	0	1,383,846	8,938	0.67 %	49,032	47,762	0	(9,442)	(3,600)	(10,076)-7%	82,615	82,615	0	2032
39,786	0	2033	74	69	229,875	(30,661)	1,015,343	39,786	184,682	0	1,429,899	9,125	0.66 %	50,405	49,195	0	(9,706)	(3,600)	(10,491)-7%	84,928	84,928	0	2033
41,274	0	2034	75	70	255,672	(18,901)	1,014,682	41,274	193,916	0	1,464,270	22,374	1.57 %	51,816	0	31,593	(9,978)	(3,600)	(4,899)-4%	87,306	87,306	0	2034
42,814	0	2035	76	71	282,955	(19,614)	1,012,456	42,814	203,612	0	1,499,023	23,200	1.59 %	53,267	0	32,478	(10,257)	(3,600)	(5,337)-4%	89,750	89,750	0	2035
44,212	0	2036	77	72	311,643	(20,199)	1,008,742	44,212	213,792	0	1,534,177	24,013	1.60 %	54,758	0	33,387	(10,544)	(3,600)	(5,751)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	341,945	(20,953)	1,003,240	45,852	224,482	0	1,569,666	24,899	1.62 %	56,292	0	34,322	(10,840)	(3,600)	(6,226)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	373,934	(21,731)	995,822	47,547	235,706	0	1,605,462	25,816	1.65 %	57,868	0	35,283	(11,143)	(3,600)	(6,721)-5%	97,502	97,502	0	2038
49,298	0	2039	80	75	407,685	(22,533)	986,357	49,298	247,491	0	1,641,534	26,765	1.67 %	59,488	0	36,271	(11,455)	(3,600)	(7,236)-5%	100,232	100,232	0	2039
50,843	0	2040	81	76	454,873	(34,957)	974,968	50,843	259,866	0	1,689,707	15,886	0.97 %	61,154	0	37,286	0	(3,600)	(7,687)-5%	103,039	103,039	0	2040
52,701	0	2041	82	77	504,611	(36,092)	961,266	52,701	272,859	0	1,738,736	16,609	0.98 %	62,866	0	38,330	0	(3,600)	(8,281)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	556,768	(37,019)	945,408	54,309	286,502	0	1,788,678	17,290	1.00 %	64,626	0	39,404	0	(3,600)	(8,830)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	611,681	(38,210)	926,950	56,274	300,827	0	1,839,458	18,064	1.01 %	66,436	0	40,507	0	(3,600)	(9,468)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	669,180	(39,148)	906,093	57,934	315,869	0	1,891,142	18,786	1.02 %	68,296	0	41,641	0	(3,600)	(10,050)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	729,340	(40,084)	882,726	59,611	331,662	0	1,943,728	19,527	1.03 %	70,208	0	42,807	0	(3,600)	(10,647)-6%	118,295	118,295	0	2045
61,300	0	2046	87	82	792,236	(41,016)	856,734	61,300	348,245	0	1,997,215	20,285	1.04 %	72,174	0	44,006	0	(3,600)	(11,257)-6%	121,608	121,608	0	2046
62,535	0	2047	88	83	857,579	(41,577)	828,468	62,535	365,657	0	2,051,705	20,959	1.05 %	74,195	0	45,238	0	(3,600)	(11,779)-6%	125,013	125,013	0	2047
64,222	0	2048	89	84	925,782	(42,475)	797,384	64,222	383,940	0	2,107,106	21,747	1.06 %	76,272	0	46,504	0	(3,600)	(12,411)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	996,484	(42,929)	763,920	65,359	403,137	0	2,163,542	22,431	1.07 %	78,408	0	47,807	0	(3,600)	(12,934)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	1,069,692	(43,313)	728,049	66,428	423,294	0	2,221,035	23,115	1.07 %	80,603	0	49,145	0	(3,600)	(13,453)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	1,145,399	(43,617)	689,759	67,412	444,459	0	2,279,617	23,795	1.07 %	82,860	0	50,521	0	(3,600)	(13,964)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	1,223,584	(43,823)	649,057	68,293	466,682	0	2,339,322	24,470	1.07 %	85,180	0	51,936	0	(3,600)	(14,464)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	1,303,641	(43,349)	606,697	68,322	490,016	0	2,400,354	24,972	1.07 %	87,565	0	53,390	0	(3,600)	(14,787)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	1,385,470	(42,720)	562,797	68,168	514,516	0	2,462,783	25,449	1.06 %	90,017	0	54,885	0	(3,600)	(15,079)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	1,468,318	(41,284)	518,309	67,000	540,242	0	2,526,870	25,715	1.05 %	92,538	0	56,422	0	(3,600)	(15,156)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	1,552,688	(40,320)	472,592	66,450	567,254	0	2,592,534	26,130	1.04 %	95,129	0	58,002	0	(3,600)	(15,376)-6%	160,284	160,284	0	2056
64,739	0	2057	98	93	1,637,704	(38,436)	426,757	64,739	595,617	0	2,660,078	26,302	1.02 %	97,792	0	59,626	0	(3,600)	(15,348)-6%	164,772	164,772	0	2057
62,758	0	2058	99	94	1,723,166	(36,331)	381,069	62,758	625,398	0	2,729,633	26,427	0.99 %	100,531	0	61,295	0	(3,600)	(15,267)-6%	169,386	169,386	0	2058
59,542	0	2059	100	95	1,808,113	(33,252)	336,769	59,542	656,668	0	2,801,550	26,290	0.96 %	103,346	0	63,011	0	(3,600)	(14,918)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	1,892,367	(30,011)	294,112	56,128	689,501	0	2,875,980	26,118	0.93 %	106,239	0	64,776	0	(3,600)	(14,528)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	1,975,749	(26,611)	253,356	52,520	723,976	0	2,953,082	25,909	0.90 %	109,214	0	66,589	0	(3,600)	(14,096)-5%	184,017	184,017	0	2061
						(1,022,047)		1,701,831		0		679,784		2,525,960	355,693	1,316,460	(134,853)	(129,600)	(357,405)	4,256,039	4,256,038	0	

Part Three: Cashflow and Tax Advisor:

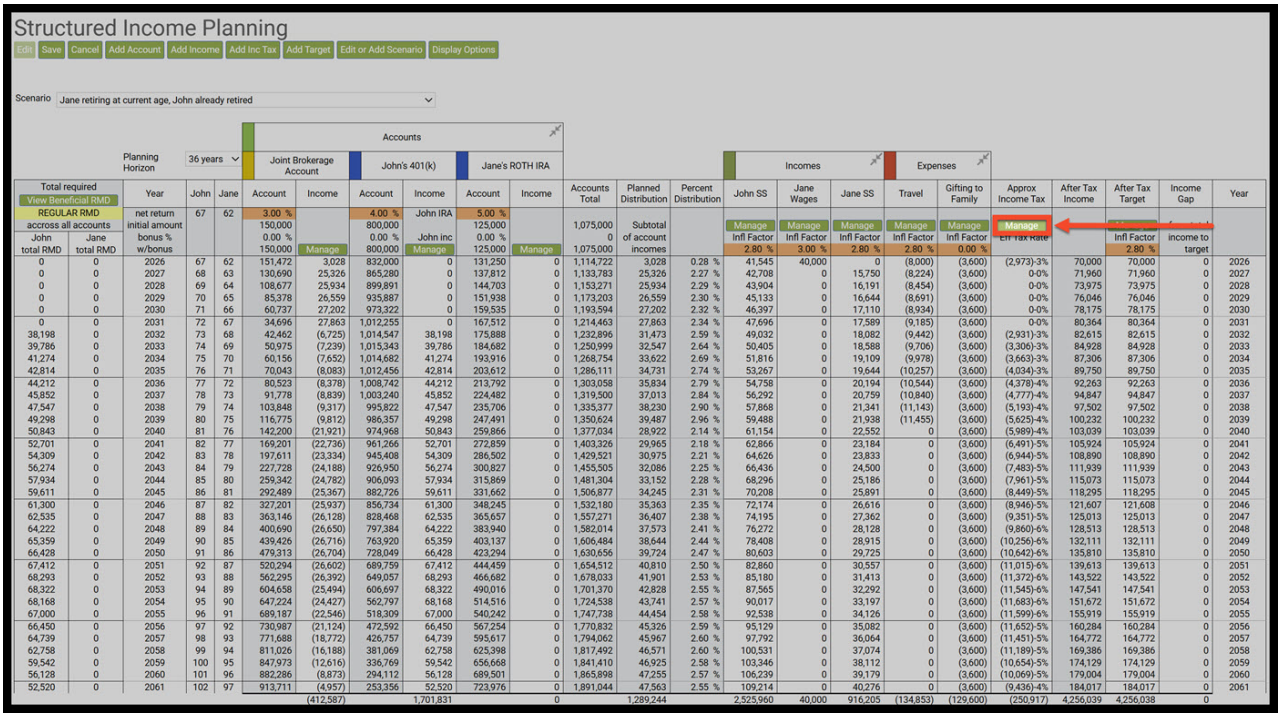
Related Sections and Articles: Cash Flow and Tax Advisor, Part One: Forecasting Effective Tax Rates While the Client is Working, Understanding the Advanced Tax Planning Page

The Cashflow and Tax Advisor can provide a simple way to look at the next level of detail for tax estimatesin a given year. You can walk through all relevant items on a 1040 tax form and evenprint a hypothetical 1040 for any future year of the plan or scenario that you model yourself. In the current scenario we will explain what each line is, for the remainder of the scenarios we will point out significant changes. Below are the tax scenarios we will be looking at:

- Jane retiring at current age, John already retired
- Year 2032: Jane age 68, John age 73
- Year 2039: Jane age 75, John age 80

Current Year: Jane retiring at current age, John already retired

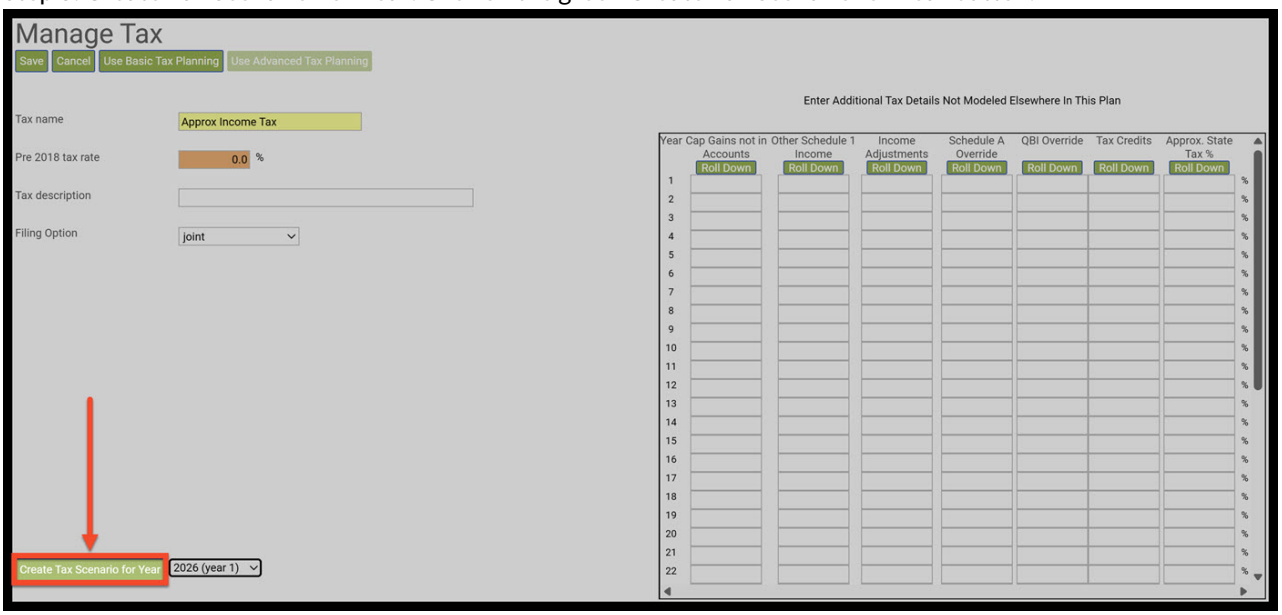
Step 1: Manage: Click on the green Manage button within the Approx Income Tax column.



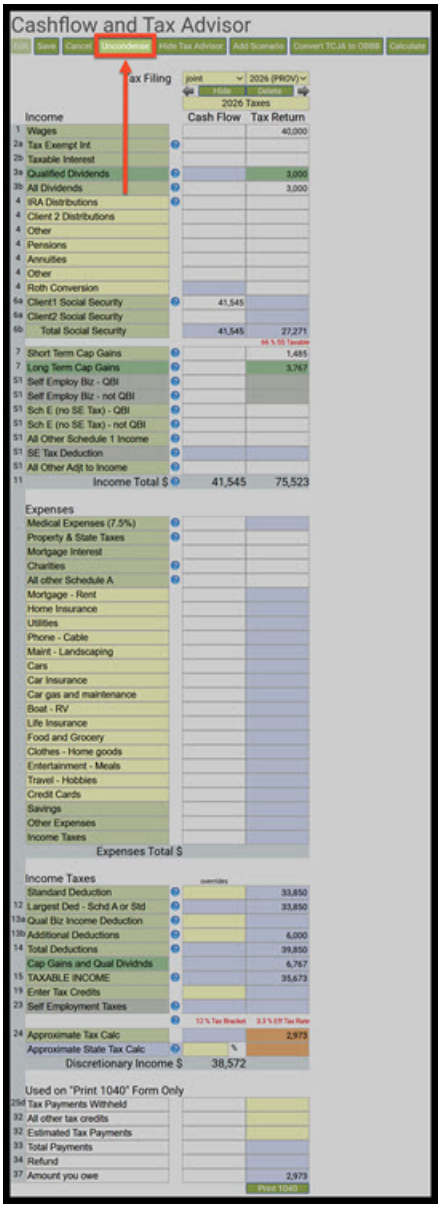
Total required		Year	John	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	John SS	Jane Wages	Jane SS	Travel	Gifting to Family	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																							
REGULAR RMD		net return	67	62	3.00 %		4.00 %	John IRA	5.00 %														
accross all accounts		initial amount			150,000		800,000		125,000		1,075,000	Subtotal		Manage	Manage	Manage	Manage	Manage	Manage				
John	Jane	bonus %			0.00 %		0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	total RMD	w/bonus			150,000	Manage	800,000	Manage	125,000	Manage	1,075,000	incomes		2.80 %	3.00 %	2.80 %	2.80 %	0.00 %			2.80 %	target	
0	0	2026	67	62	151,472	3,028	832,000	0	131,250	0	1,114,722	3,028	0.28 %	41,545	40,000	0	(8,000)	(3,600)	(2,973)-3%	70,000	70,000	0	2026
0	0	2027	68	63	130,690	25,326	865,280	0	137,812	0	1,133,783	25,326	2.27 %	42,708	0	15,750	(8,224)	(3,600)	0-0%	71,960	71,960	0	2027
0	0	2028	69	64	108,677	25,934	899,891	0	144,703	0	1,153,271	25,934	2.29 %	43,904	0	16,191	(8,454)	(3,600)	0-0%	73,975	73,975	0	2028
0	0	2029	70	65	85,378	26,559	935,887	0	151,938	0	1,173,203	26,559	2.30 %	45,133	0	16,644	(8,691)	(3,600)	0-0%	76,046	76,046	0	2029
0	0	2030	71	66	60,737	27,202	973,322	0	159,535	0	1,193,594	27,202	2.32 %	46,397	0	17,110	(8,934)	(3,600)	0-0%	78,175	78,175	0	2030
0	0	2031	72	67	34,696	27,863	1,012,255	0	167,512	0	1,214,463	27,863	2.34 %	47,696	0	17,589	(9,185)	(3,600)	0-0%	80,364	80,364	0	2031
38,198	0	2032	73	68	42,462	(6,725)	1,014,547	38,198	175,888	0	1,232,896	31,473	2.59 %	49,032	0	18,082	(9,442)	(3,600)	(2,931)-3%	82,615	82,615	0	2032
39,786	0	2033	74	69	50,975	(7,239)	1,015,343	39,786	184,682	0	1,250,999	32,547	2.64 %	50,405	0	18,588	(9,706)	(3,600)	(3,306)-3%	84,928	84,928	0	2033
41,274	0	2034	75	70	60,156	(7,652)	1,014,682	41,274	193,916	0	1,268,754	33,622	2.69 %	51,816	0	19,109	(9,978)	(3,600)	(3,663)-3%	87,306	87,306	0	2034
42,814	0	2035	76	71	70,043	(8,083)	1,012,456	42,814	203,612	0	1,286,111	34,731	2.74 %	53,267	0	19,644	(10,257)	(3,600)	(4,034)-3%	89,750	89,750	0	2035
44,212	0	2036	77	72	80,523	(8,378)	1,008,742	44,212	213,792	0	1,303,058	35,834	2.79 %	54,758	0	20,194	(10,544)	(3,600)	(4,378)-4%	92,263	92,263	0	2036
45,852	0	2037	78	73	91,778	(8,839)	1,003,240	45,852	224,482	0	1,319,500	37,013	2.84 %	56,292	0	20,759	(10,840)	(3,600)	(4,777)-4%	94,847	94,847	0	2037
47,547	0	2038	79	74	103,848	(9,317)	995,822	47,547	235,706	0	1,335,377	38,230	2.90 %	57,868	0	21,341	(11,143)	(3,600)	(5,193)-4%	97,502	97,502	0	2038
49,298	0	2039	80	75	116,775	(9,812)	986,357	49,298	247,491	0	1,350,624	39,487	2.96 %	59,488	0	21,938	(11,455)	(3,600)	(5,625)-4%	100,232	100,232	0	2039
50,843	0	2040	81	76	142,200	(21,921)	974,968	50,843	259,866	0	1,377,034	28,922	2.14 %	61,154	0	22,552	0	(3,600)	(5,989)-4%	103,039	103,039	0	2040
52,701	0	2041	82	77	169,201	(22,736)	961,266	52,701	272,859	0	1,403,326	29,965	2.18 %	62,866	0	23,184	0	(3,600)	(6,491)-5%	105,924	105,924	0	2041
54,309	0	2042	83	78	197,611	(23,334)	945,408	54,309	286,502	0	1,429,521	30,975	2.21 %	64,626	0	23,833	0	(3,600)	(6,944)-5%	108,890	108,890	0	2042
56,274	0	2043	84	79	227,728	(24,188)	926,950	56,274	300,827	0	1,455,505	32,086	2.25 %	66,436	0	24,500	0	(3,600)	(7,483)-5%	111,939	111,939	0	2043
57,934	0	2044	85	80	259,342	(24,782)	906,093	57,934	315,869	0	1,481,304	33,152	2.28 %	68,296	0	25,186	0	(3,600)	(7,961)-5%	115,073	115,073	0	2044
59,611	0	2045	86	81	292,489	(25,367)	882,726	59,611	331,662	0	1,506,877	34,245	2.31 %	70,208	0	25,891	0	(3,600)	(8,449)-5%	118,295	118,295	0	2045
61,300	0	2046	87	82	327,201	(25,937)	856,734	61,300	348,245	0	1,532,180	35,363	2.35 %	72,174	0	26,616	0	(3,600)	(8,946)-5%	121,607	121,608	0	2046
62,535	0	2047	88	83	363,146	(26,128)	828,468	62,535	365,657	0	1,557,271	36,407	2.38 %	74,195	0	27,362	0	(3,600)	(9,351)-5%	125,013	125,013	0	2047
64,222	0	2048	89	84	400,690	(26,650)	797,384	64,222	383,940	0	1,582,014	37,573	2.41 %	76,272	0	28,128	0	(3,600)	(9,860)-6%	128,513	128,513	0	2048
65,359	0	2049	90	85	439,426	(26,716)	763,920	65,359	403,137	0	1,606,484	38,644	2.44 %	78,408	0	28,915	0	(3,600)	(10,256)-6%	132,111	132,111	0	2049
66,428	0	2050	91	86	479,313	(26,704)	728,049	66,428	423,294	0	1,630,656	39,724	2.47 %	80,603	0	29,725	0	(3,600)	(10,642)-6%	135,810	135,810	0	2050
67,412	0	2051	92	87	520,294	(26,602)	689,759	67,412	444,459	0	1,654,512	40,810	2.50 %	82,860	0	30,557	0	(3,600)	(11,015)-6%	139,613	139,613	0	2051
68,293	0	2052	93	88	562,295	(26,392)	649,057	68,293	466,682	0	1,678,033	41,901	2.53 %	85,180	0	31,413	0	(3,600)	(11,372)-6%	143,522	143,522	0	2052
68,322	0	2053	94	89	604,658	(25,494)	606,697	68,322	490,016	0	1,701,370	42,828	2.55 %	87,565	0	32,292	0	(3,600)	(11,545)-6%	147,541	147,541	0	2053
68,168	0	2054	95	90	647,224	(24,427)	562,797	68,168	514,516	0	1,724,538	43,741	2.57 %	90,017	0	33,197	0	(3,600)	(11,683)-6%	151,672	151,672	0	2054
67,000	0	2055	96	91	689,187	(22,546)	518,309	67,000	540,242	0	1,747,738	44,454	2.58 %	92,538	0	34,126	0	(3,600)	(11,599)-6%	155,919	155,919	0	2055
66,450	0	2056	97	92	730,987	(21,124)	472,592	66,450	567,254	0	1,770,832	45,326	2.59 %	95,129	0	35,082	0	(3,600)	(11,652)-5%	160,284	160,284	0	2056
64,739	0	2057	98	93	771,688	(18,772)	426,757	64,739	595,617	0	1,794,062	45,967	2.60 %	97,792	0	36,064	0	(3,600)	(11,451)-5%	164,772	164,772	0	2057
62,758	0	2058	99	94	811,026	(16,188)	381,069	62,758	625,398	0	1,817,492	46,571	2.60 %	100,531	0	37,074	0	(3,600)	(11,189)-5%	169,386	169,386	0	2058
59,542	0	2059	100	95	847,973	(12,616)	336,769	59,542	656,668	0	1,841,410	46,925	2.58 %	103,346	0	38,112	0	(3,600)	(10,654)-5%	174,129	174,129	0	2059
56,128	0	2060	101	96	882,286	(8,873)	294,112	56,128	689,501	0	1,865,898	47,255	2.57 %	106,239	0	39,179	0	(3,600)	(10,069)-5%	179,004	179,004	0	2060
52,520	0	2061	102	97	913,711	(4,957)	253,356	52,520	723,976	0	1,891,044	47,563	2.55 %	109,214	0	40,276	0	(3,600)	(9,436)-4%	184,017	184,017	0	2061
						(412,587)		1,701,831		0		1,289,244		2,525,960	40,000	916,205	(134,853)	(129,600)	(250,917)	4,256,039	4,256,038	0	

Step 2: Create Tax Scenario For Year Textbox: Click on the down caret arrow in the Create Tax Scenario Text box and select the year.

Step 3: Create Tax Scenario For Year: Click on the green Create Tax Scenario for Year button.



Step 4: Uncondense/Condense button: You will automatically be taken to the Cash Flow and Tax Advisor button. Click on the Uncondense/Condense button to get the condense view.



Step 5: Wages: The first-year income will automatically be displayed in the tax return column.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 6: Qualified Dividends: SIPS treats dividend from investment accounts as qualified.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 7: All Dividends: These are the dividends from the non-qualified investment account.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 8: Social Security: SIPS automatically calculates the amount and percentage of Social Security that is taxable.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

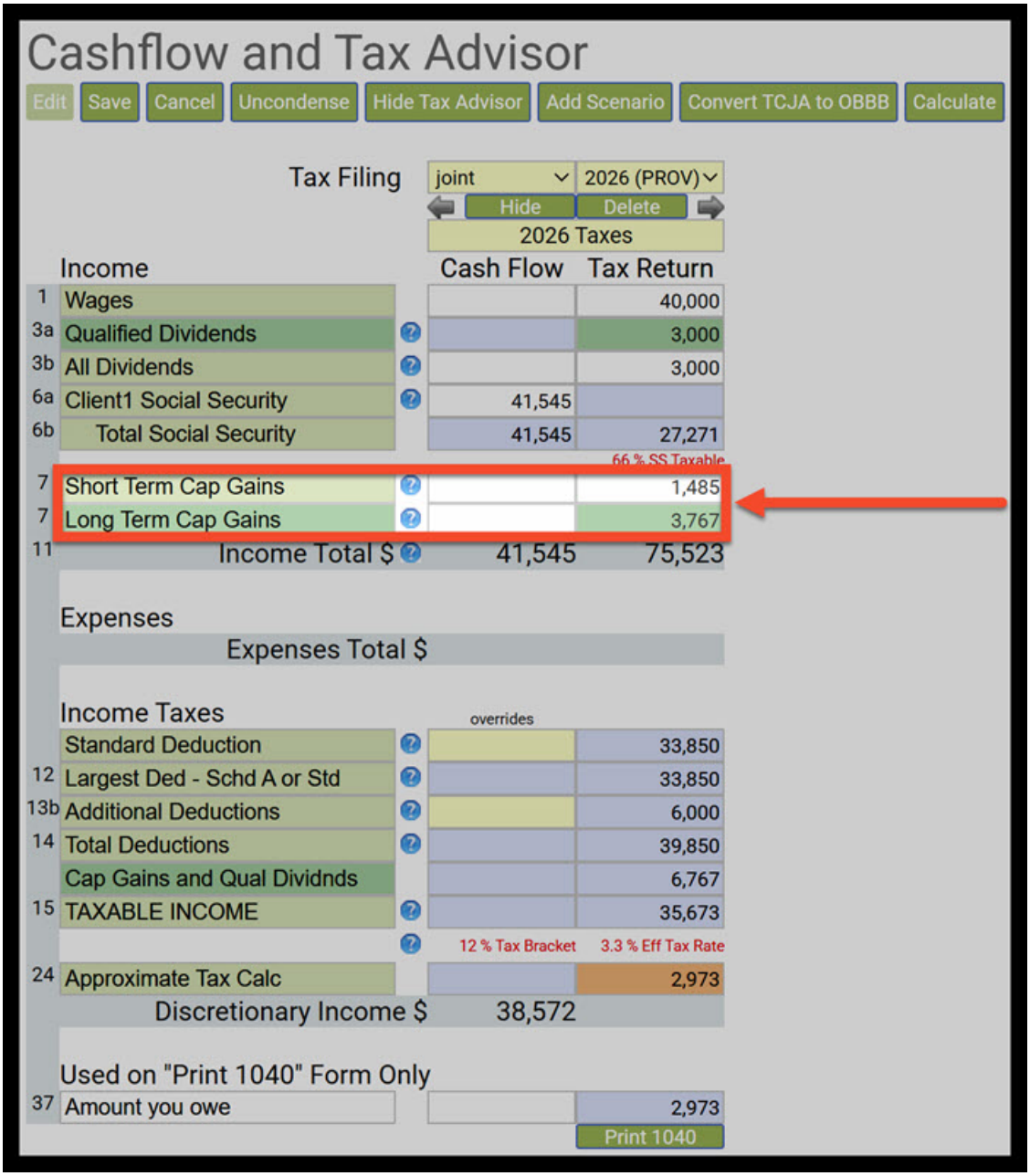
	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 9: Short Term and Long-Term Capital Gains Tax Return: These tax liabilities can either be triggered from turnover within a taxable account or when assets are withdrawn from taxable accounts.



Step 10: Income Total: These total amounts show the cash flow and tax return amounts of the total income.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973

Discretionary Income $ 38,572

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 11: Standard Deduction: This is the standard deduction based upon the tax year and filing status. The combined amount of all deductions such as the standard or itemized deduction and any additional adjustments that reduce your taxable income before calculating income tax.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

Income Taxes

	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 12: Largest Ded –Sch A or Std: If your itemized deductions from Schedule A is larger than your standard deduction, the higher amount will automatically be used.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 13: Additional Deductions: This is the temporary senior deduction. They are getting this deduction due to there age. Effective for 2025 through 2028, individuals who are age 65 and older may claim an additional deduction of $6,000. This new deduction is in addition to the current additional standard deduction for seniors under existing law.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 14: Total Deduction: The combined amount of all deductions such as the standard or itemized deduction and any additional adjustments that reduce your taxable income before calculating income tax.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

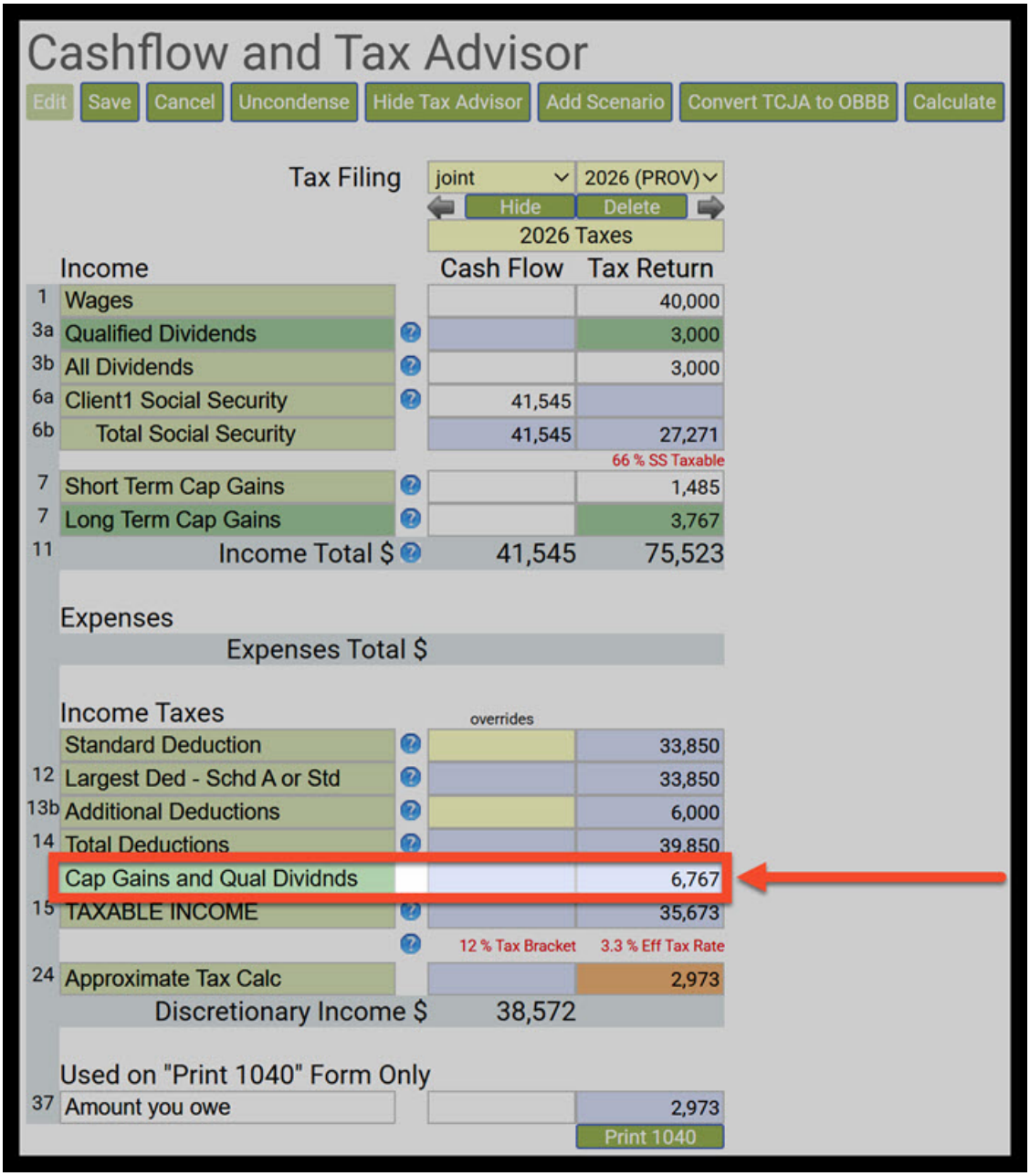
	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

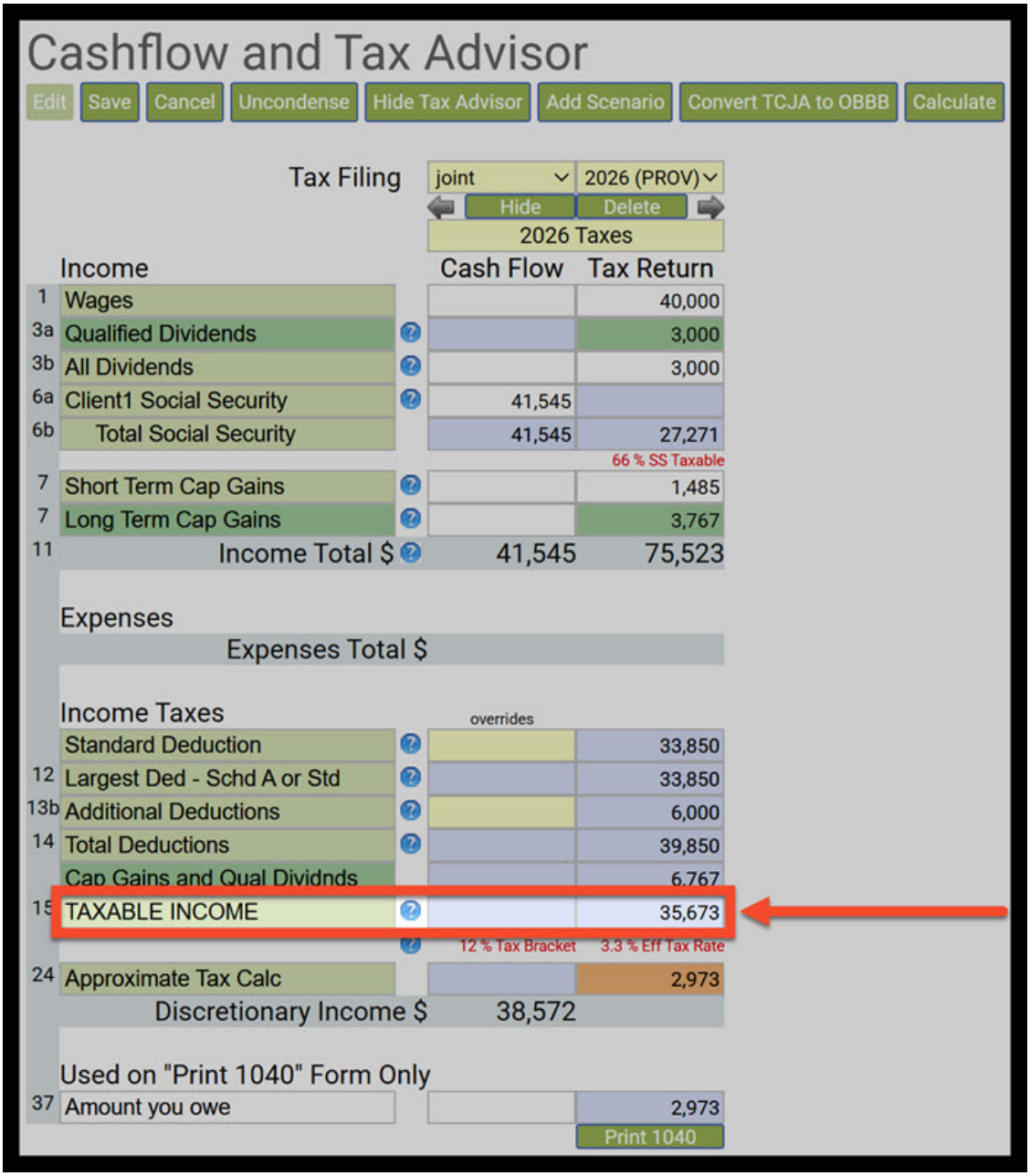
37	Amount you owe		2,973

Print 1040

Step 15: Cap Gains and Qual Dividnds: Investment income taxed at special lower long-term capital gains rates instead of ordinary income tax rates.



Step 16: Taxable Income: This is the total amount of taxable income.



Step 17: Tax Bracket: Marginal Tax Bracket for there income that year.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 18: Effective Tax Rate: Take note of the effective tax rate; this rate is rounded for display purposes. This rate corresponds to the effective rate shown in the income plan each year. For this scenario, it's year 1 which is 2026 for this plan.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 19: Approximate Tax Calc: The estimated amount of income tax you owe before applying credits, based on your taxable income and the IRS tax tables or tax brackets. Take note of the Tax Return calculation. The dollar amount should match precisely on the structured income planning page.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973

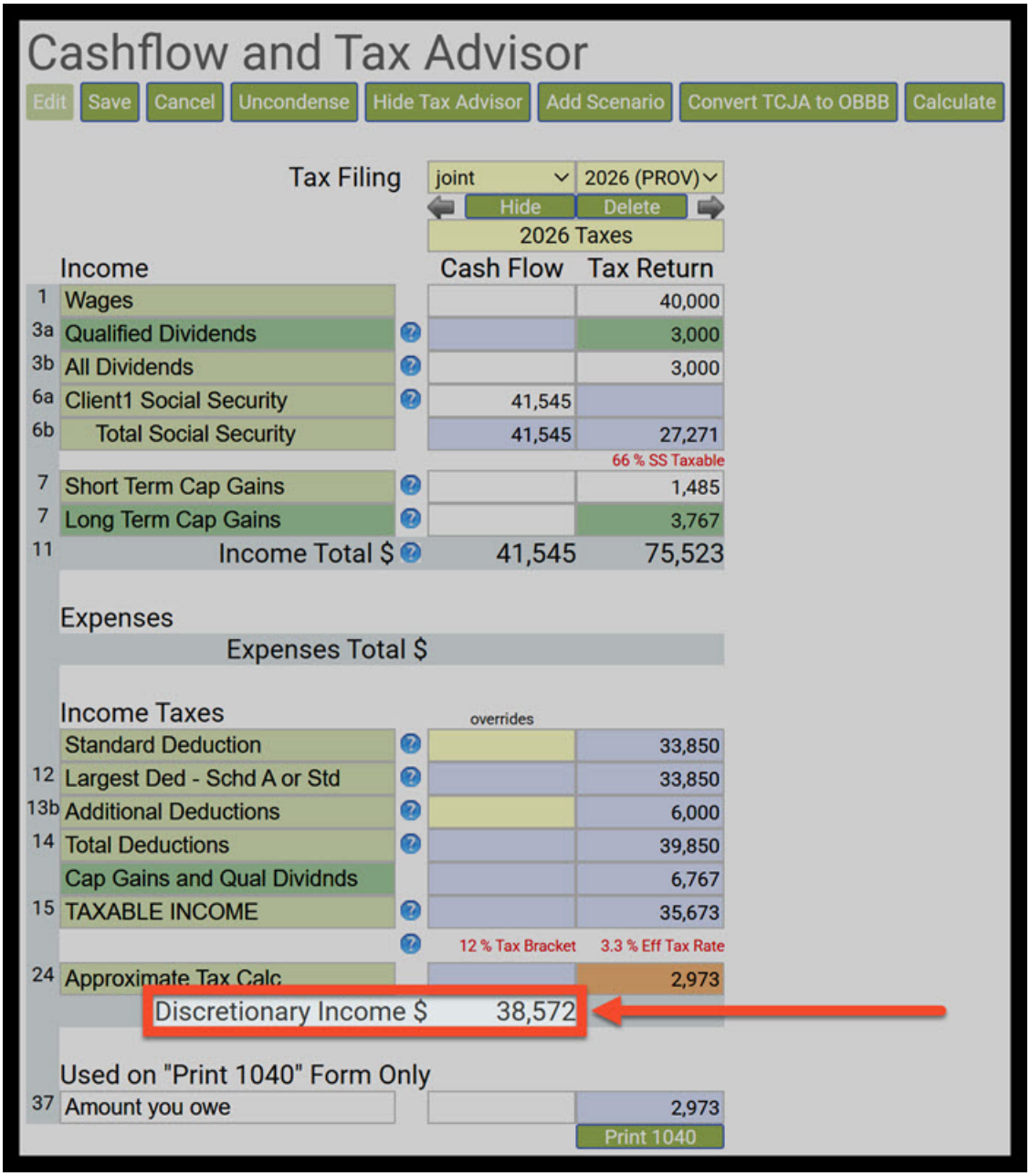
Discretionary Income $ 38,572

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Step 20: Discretionary Income: The amount of income left after subtracting taxes and essential deductions, showing how much is available for non-essential spending.



Step 21: Amount you owe: The total tax you still need to pay after subtracting all withholding, payments, and credits from your calculated tax liability.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

Tax Filing: joint | 2026 (PROV)

Hide | Delete

2026 Taxes

	Income	Cash Flow	Tax Return
1	Wages		40,000
3a	Qualified Dividends		3,000
3b	All Dividends		3,000
6a	Client1 Social Security	41,545	
6b	Total Social Security	41,545	27,271
			66 % SS Taxable
7	Short Term Cap Gains		1,485
7	Long Term Cap Gains		3,767
11	Income Total $	41,545	75,523

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		33,850
12	Largest Ded - Schd A or Std		33,850
13b	Additional Deductions		6,000
14	Total Deductions		39,850
	Cap Gains and Qual Dividnds		6,767
15	TAXABLE INCOME		35,673
		12 % Tax Bracket	3.3 % Eff Tax Rate
24	Approximate Tax Calc		2,973
	Discretionary Income $	38,572	

Used on "Print 1040" Form Only

37	Amount you owe		2,973

Print 1040

Year 2032: Jane age 68, John age 73:

In this example, we will take a detailed look at the tax calculation for the year 2032 and compare it side-by-side with the tax calculations in 2026. We will highlight significant changes between both scenarios.

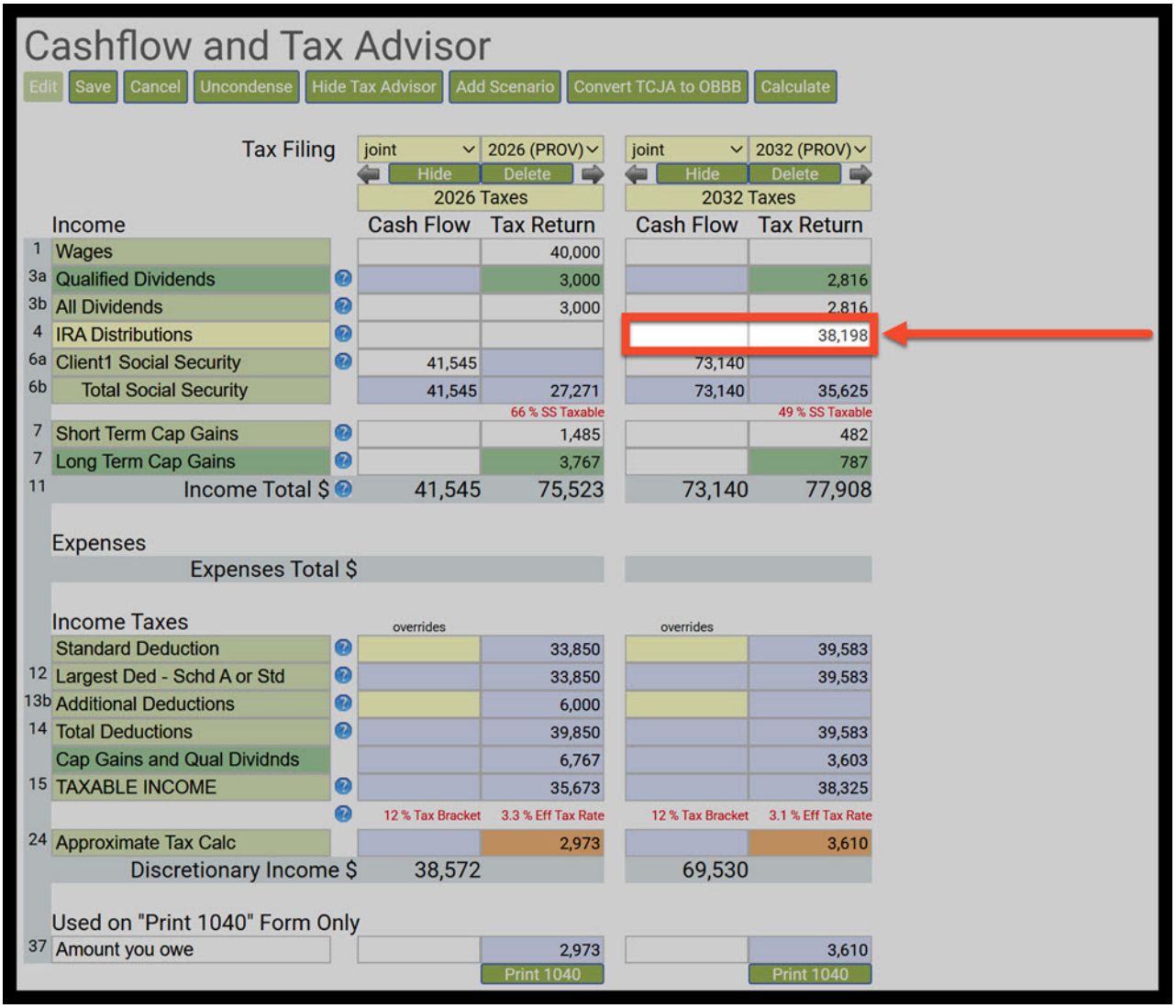
Step 1: Wages: Since neither is working and in retirement, there is no amount shown in the Wages section.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)	
		Hide / Delete		Hide / Delete	
		2026 Taxes		2032 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000		
3a	Qualified Dividends		3,000		2,816
3b	All Dividends		3,000		2,816
4	IRA Distributions				38,198
6a	Client1 Social Security	41,545		73,140	
6b	Total Social Security	41,545	27,271	73,140	35,625
			66 % SS Taxable		49 % SS Taxable
7	Short Term Cap Gains		1,485		482
7	Long Term Cap Gains		3,767		787
11	Income Total $	41,545	75,523	73,140	77,908
	Expenses				
	Expenses Total $				
	Income Taxes	overrides		overrides	
	Standard Deduction		33,850		39,583
12	Largest Ded - Schd A or Std		33,850		39,583
13b	Additional Deductions		6,000		
14	Total Deductions		39,850		39,583
	Cap Gains and Qual Dividnds		6,767		3,603
15	TAXABLE INCOME		35,673		38,325
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610
	Discretionary Income $	38,572		69,530	
	Used on "Print 1040" Form Only				
37	Amount you owe		2,973		3,610
			Print 1040		Print 1040

Step 2: IRA Distribution: Displays the net amount withdrawn from qualified accounts in that year.

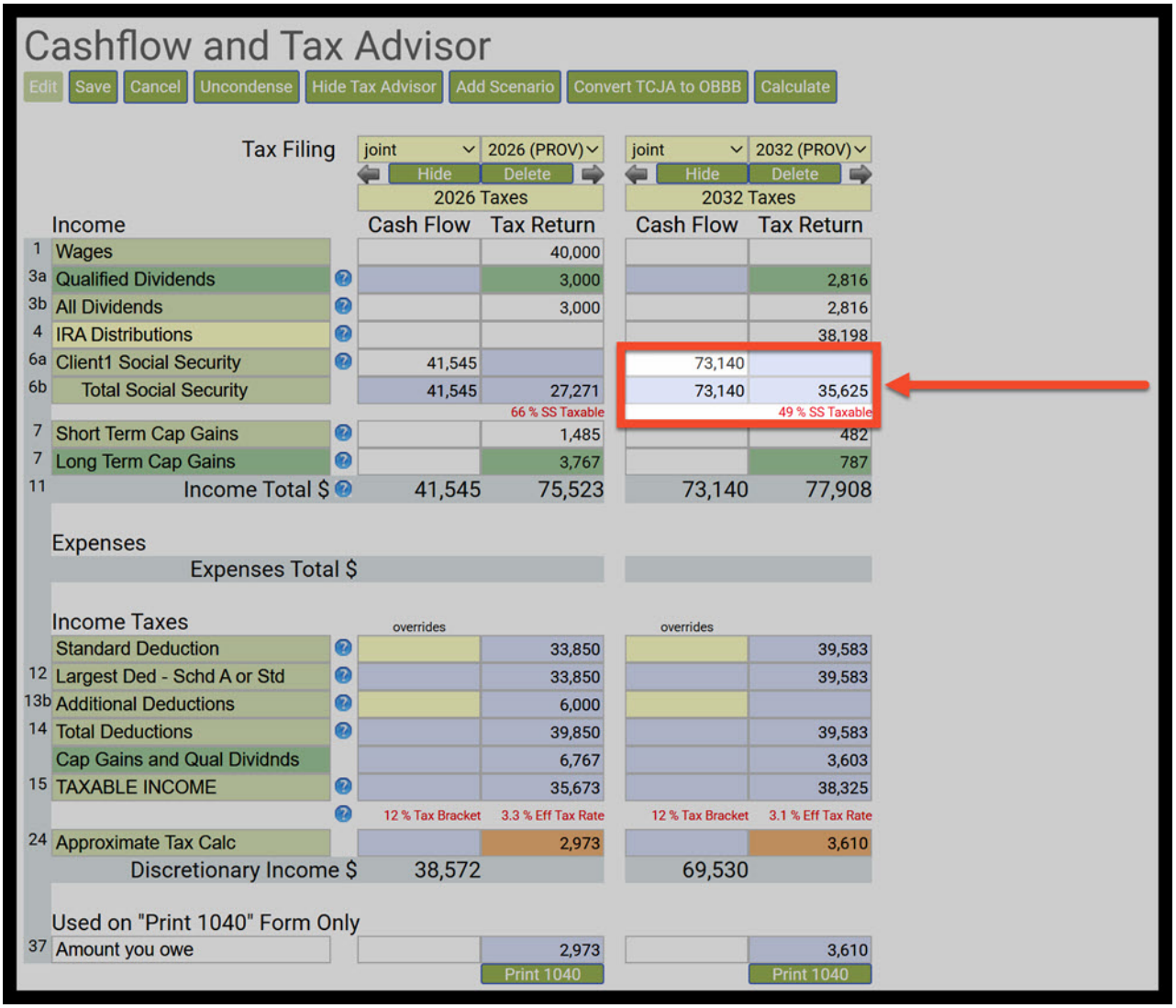


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint	2026 (PROV)	joint	2032 (PROV)	
		Hide	Delete	Hide	Delete	
		2026 Taxes		2032 Taxes		
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	
1	Wages		40,000			
3a	Qualified Dividends		3,000		2,816	
3b	All Dividends		3,000		2,816	
4	IRA Distributions				38,198	
6a	Client1 Social Security	41,545		73,140		
6b	Total Social Security	41,545	27,271	73,140	35,625	
			66 % SS Taxable		49 % SS Taxable	
7	Short Term Cap Gains		1,485		482	
7	Long Term Cap Gains		3,767		787	
11	Income Total $	41,545	75,523	73,140	77,908	
	Expenses					
	Expenses Total $					
	Income Taxes	overrides		overrides		
	Standard Deduction		33,850		39,583	
12	Largest Ded - Schd A or Std		33,850		39,583	
13b	Additional Deductions		6,000			
14	Total Deductions		39,850		39,583	
	Cap Gains and Qual Dividnds		6,767		3,603	
15	TAXABLE INCOME		35,673		38,325	
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	
24	Approximate Tax Calc		2,973		3,610	
	Discretionary Income $	38,572		69,530		
	Used on "Print 1040" Form Only					
37	Amount you owe		2,973		3,610	
			Print 1040		Print 1040	

Step 3: Social Security: SIPS automatically calculates the amount and percentage of Social Security that is taxable.

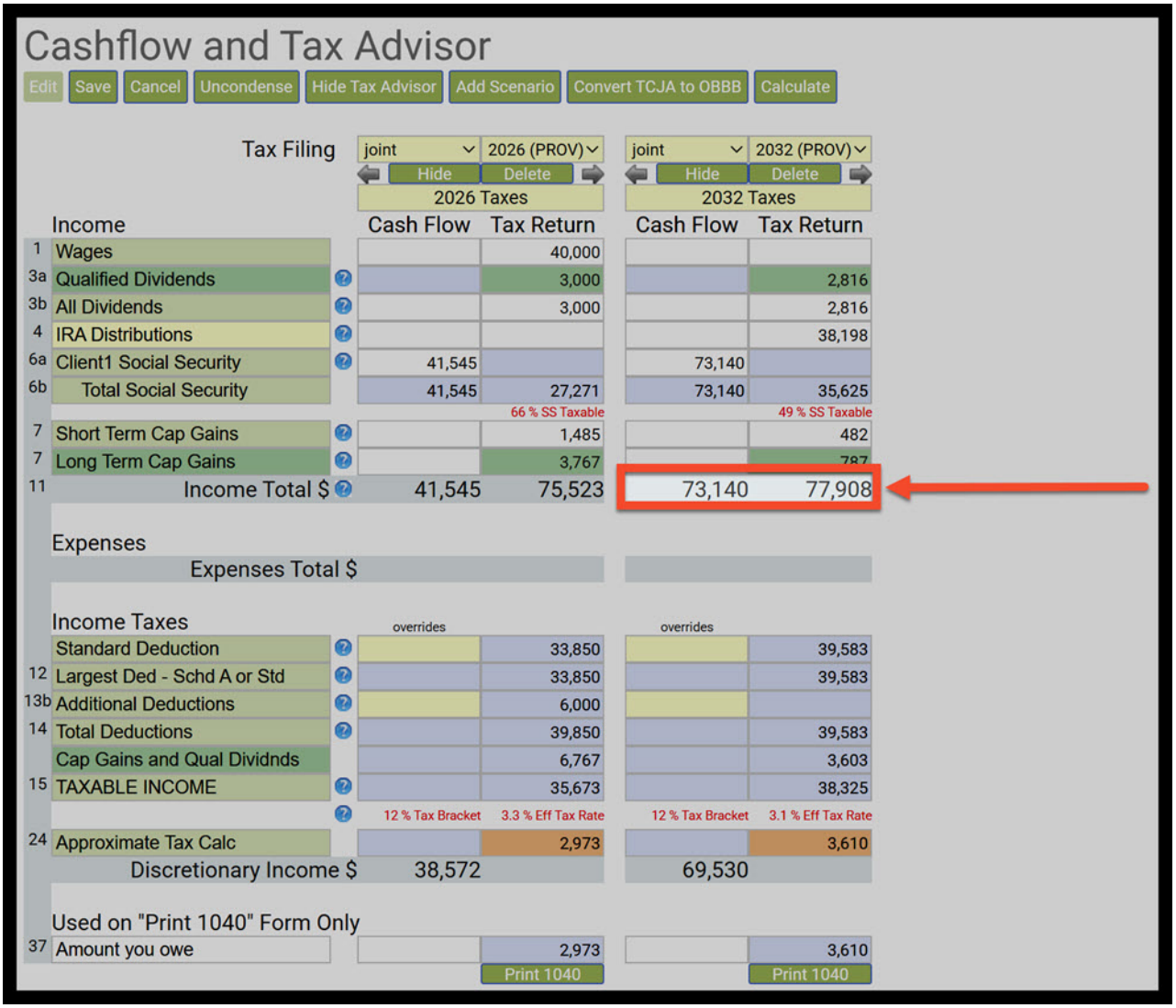


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)	
		Hide / Delete		Hide / Delete	
		2026 Taxes		2032 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000		
3a	Qualified Dividends		3,000		2,816
3b	All Dividends		3,000		2,816
4	IRA Distributions				38,198
6a	Client1 Social Security	41,545		73,140	
6b	Total Social Security	41,545	27,271	73,140	35,625
			66 % SS Taxable		49 % SS Taxable
7	Short Term Cap Gains		1,485		482
7	Long Term Cap Gains		3,767		787
11	Income Total $	41,545	75,523	73,140	77,908
	Expenses				
	Expenses Total $				
	Income Taxes	overrides		overrides	
	Standard Deduction		33,850		39,583
12	Largest Ded - Schd A or Std		33,850		39,583
13b	Additional Deductions		6,000		
14	Total Deductions		39,850		39,583
	Cap Gains and Qual Dividnds		6,767		3,603
15	TAXABLE INCOME		35,673		38,325
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610
	Discretionary Income $	38,572		69,530	
	Used on "Print 1040" Form Only				
37	Amount you owe		2,973		3,610
			Print 1040		Print 1040

Step 4: Income Total: These total amounts show the cash flow and tax return amounts of the total income.

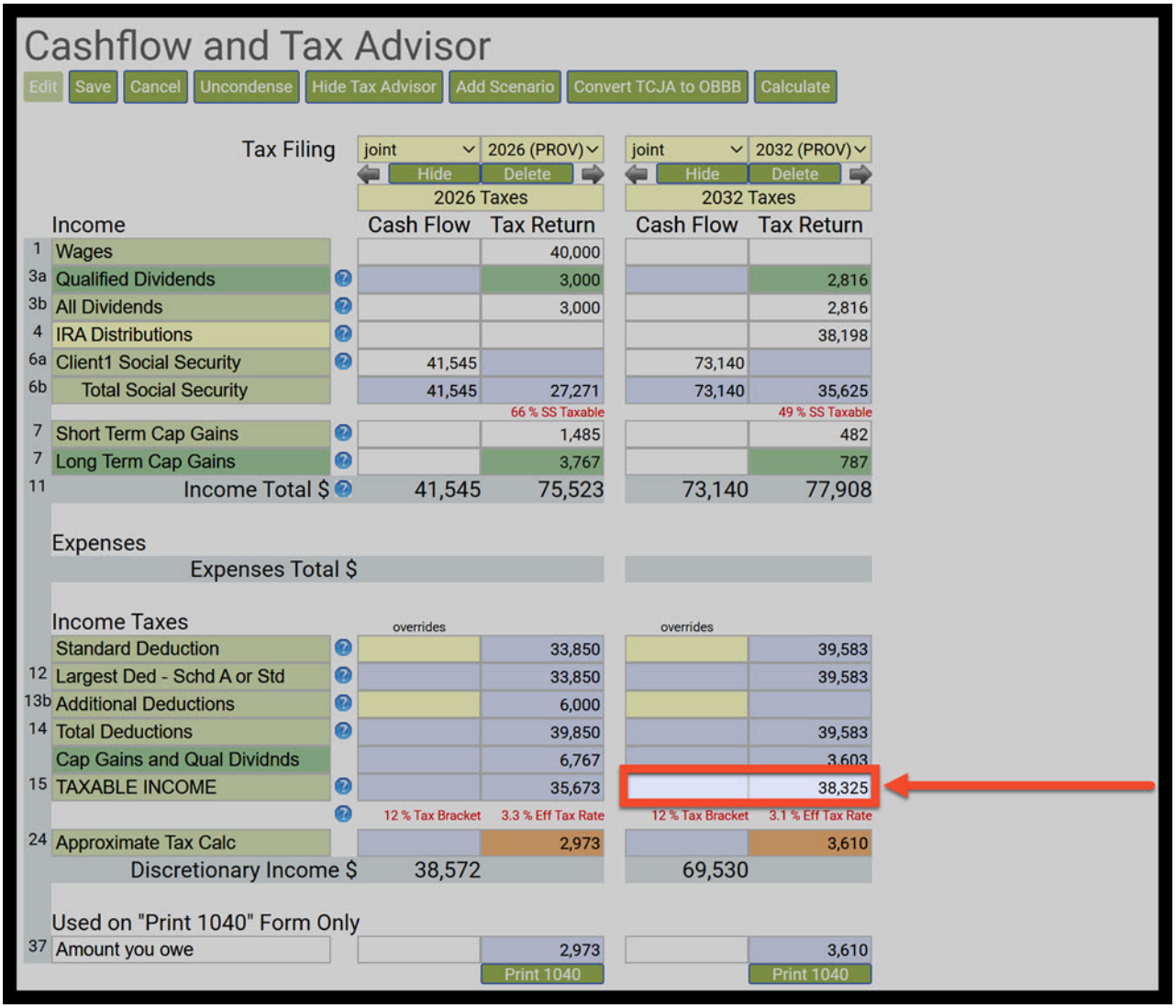


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint	2026 (PROV)	joint	2032 (PROV)	
		Hide	Delete	Hide	Delete	
		2026 Taxes		2032 Taxes		
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	
1	Wages		40,000			
3a	Qualified Dividends		3,000		2,816	
3b	All Dividends		3,000		2,816	
4	IRA Distributions				38,198	
6a	Client1 Social Security	41,545		73,140		
6b	Total Social Security	41,545	27,271	73,140	35,625	
			66 % SS Taxable		49 % SS Taxable	
7	Short Term Cap Gains		1,485		482	
7	Long Term Cap Gains		3,767		787	
11	Income Total $	41,545	75,523	73,140	77,908	
	Expenses					
	Expenses Total $					
	Income Taxes	overrides		overrides		
	Standard Deduction		33,850		39,583	
12	Largest Ded - Schd A or Std		33,850		39,583	
13b	Additional Deductions		6,000			
14	Total Deductions		39,850		39,583	
	Cap Gains and Qual Dividnds		6,767		3,603	
15	TAXABLE INCOME		35,673		38,325	
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	
24	Approximate Tax Calc		2,973		3,610	
	Discretionary Income $	38,572		69,530		
	Used on "Print 1040" Form Only					
37	Amount you owe		2,973		3,610	
			Print 1040		Print 1040	

Step 5: Taxable Income: This is the total amount of taxable income.



Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint	2026 (PROV)	joint	2032 (PROV)	
		Hide	Delete	Hide	Delete	
		2026 Taxes		2032 Taxes		
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	
1	Wages		40,000			
3a	Qualified Dividends		3,000		2,816	
3b	All Dividends		3,000		2,816	
4	IRA Distributions				38,198	
6a	Client1 Social Security	41,545		73,140		
6b	Total Social Security	41,545	27,271	73,140	35,625	
			66 % SS Taxable		49 % SS Taxable	
7	Short Term Cap Gains		1,485		482	
7	Long Term Cap Gains		3,767		787	
11	Income Total $	41,545	75,523	73,140	77,908	
	Expenses					
	Expenses Total $					
	Income Taxes	overrides		overrides		
	Standard Deduction		33,850		39,583	
12	Largest Ded - Schd A or Std		33,850		39,583	
13b	Additional Deductions		6,000			
14	Total Deductions		39,850		39,583	
	Cap Gains and Qual Dividnds		6,767		3,603	
15	TAXABLE INCOME		35,673		38,325	
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	
24	Approximate Tax Calc		2,973		3,610	
	Discretionary Income $	38,572		69,530		
	Used on "Print 1040" Form Only					
37	Amount you owe		2,973		3,610	
			Print 1040		Print 1040	

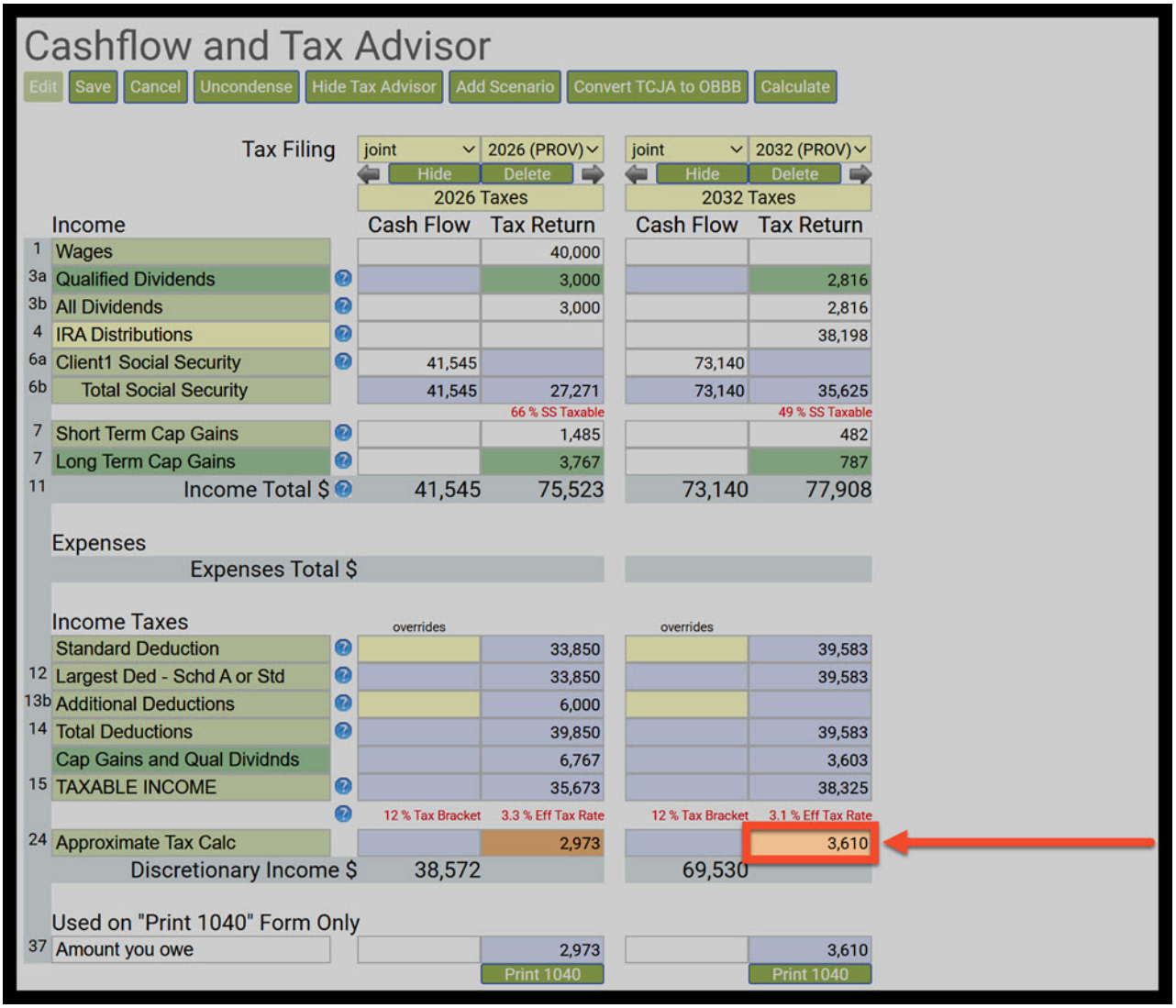
Step 6: Tax Bracket and Effective Tax Rate: Marginal Tax Bracket is for there income for the year that is displayed. Take note of the effective tax rate; this rate is rounded for display purposes. This rate corresponds to the effective rate shown in the income plan each year.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)	
		Hide / Delete		Hide / Delete	
		2026 Taxes		2032 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000		
3a	Qualified Dividends		3,000		2,816
3b	All Dividends		3,000		2,816
4	IRA Distributions				38,198
6a	Client1 Social Security	41,545		73,140	
6b	Total Social Security	41,545	27,271	73,140	35,625
			66 % SS Taxable		49 % SS Taxable
7	Short Term Cap Gains		1,485		482
7	Long Term Cap Gains		3,767		787
11	Income Total $	41,545	75,523	73,140	77,908
	Expenses				
	Expenses Total $				
	Income Taxes	overrides		overrides	
	Standard Deduction		33,850		39,583
12	Largest Ded - Schd A or Std		33,850		39,583
13b	Additional Deductions		6,000		
14	Total Deductions		39,850		39,583
	Cap Gains and Qual Dividnds		6,767		3,603
15	TAXABLE INCOME		35,673		38,325
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610
	Discretionary Income $	38,572		69,530	
	Used on "Print 1040" Form Only				
37	Amount you owe		2,973		3,610
			Print 1040		Print 1040

Step 7: Approximate Tax Calc: The estimated amount of income tax you owe before applying credits, based on your taxable income and the IRA tax tables or tax brackets. Take note of the Tax Return calculation. The dollar amount should match precisely on the structured income planning page.

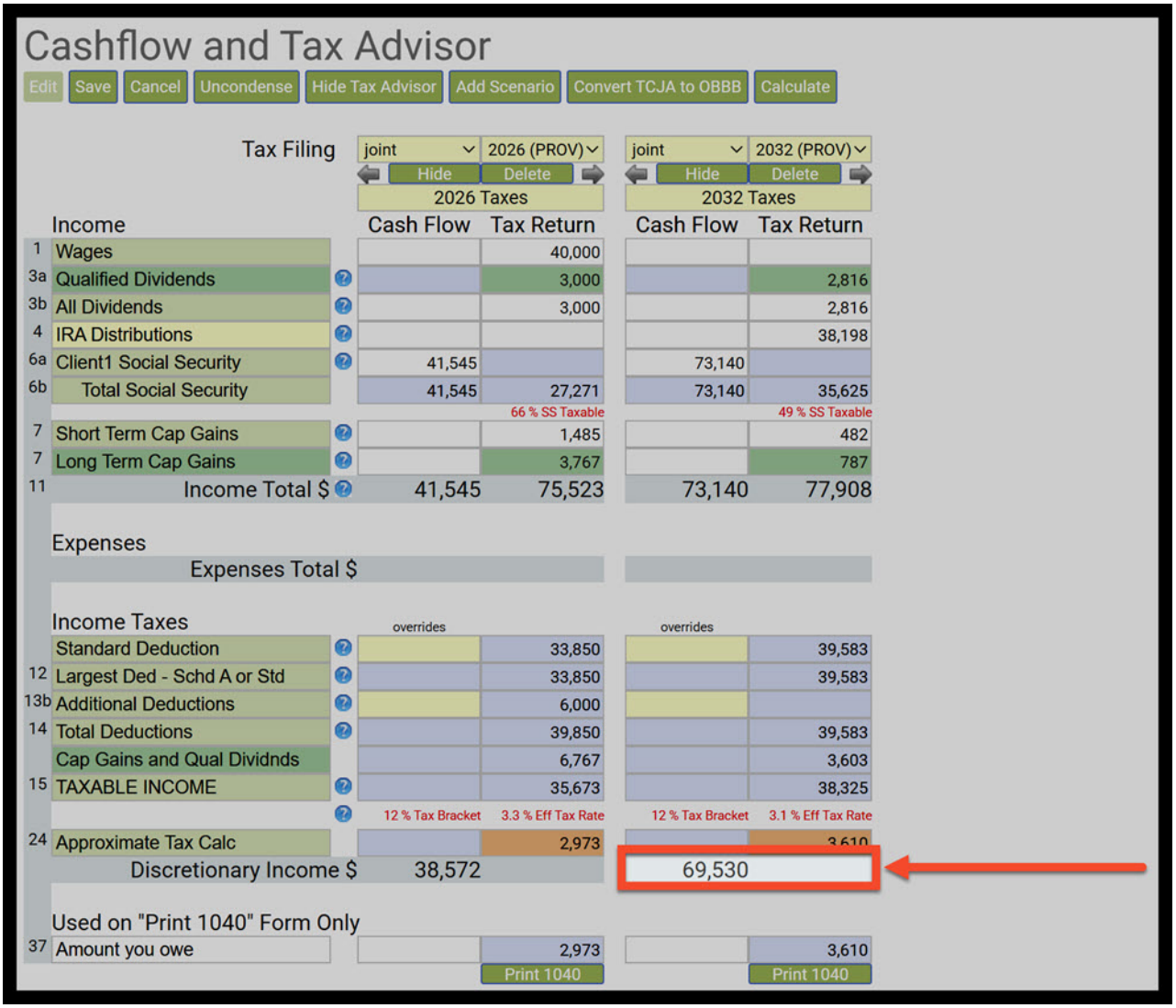


Cashflow and Tax Advisor

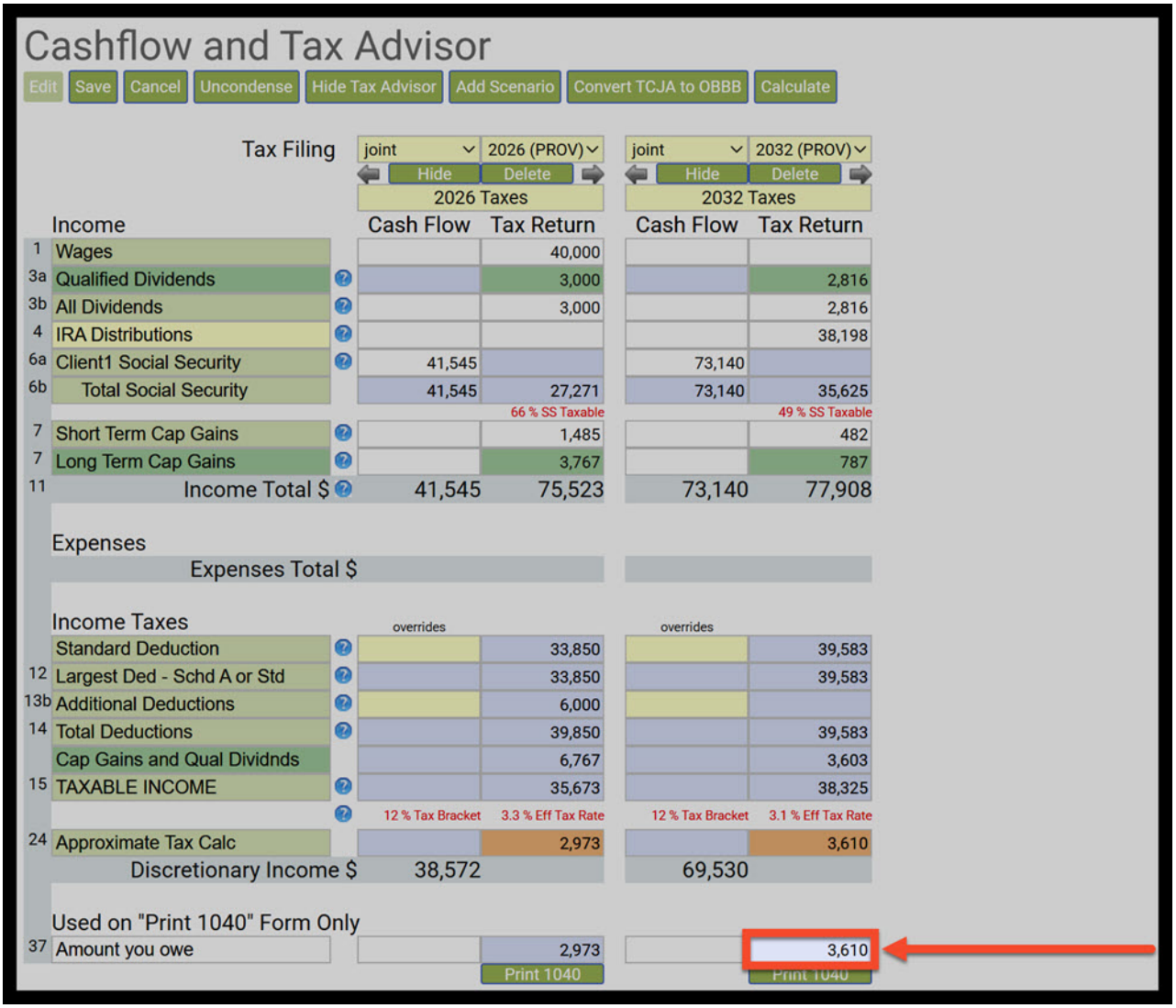
Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint	2026 (PROV)	joint	2032 (PROV)	
		Hide	Delete	Hide	Delete	
		2026 Taxes		2032 Taxes		
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	
1	Wages		40,000			
3a	Qualified Dividends		3,000		2,816	
3b	All Dividends		3,000		2,816	
4	IRA Distributions				38,198	
6a	Client1 Social Security	41,545		73,140		
6b	Total Social Security	41,545	27,271	73,140	35,625	
			66 % SS Taxable		49 % SS Taxable	
7	Short Term Cap Gains		1,485		482	
7	Long Term Cap Gains		3,767		787	
11	Income Total $	41,545	75,523	73,140	77,908	
	Expenses					
	Expenses Total $					
	Income Taxes	overrides		overrides		
	Standard Deduction		33,850		39,583	
12	Largest Ded - Schd A or Std		33,850		39,583	
13b	Additional Deductions		6,000			
14	Total Deductions		39,850		39,583	
	Cap Gains and Qual Dividnds		6,767		3,603	
15	TAXABLE INCOME		35,673		38,325	
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	
24	Approximate Tax Calc		2,973		3,610	
	Discretionary Income $	38,572		69,530		
	Used on "Print 1040" Form Only					
37	Amount you owe		2,973		3,610	
			Print 1040		Print 1040	

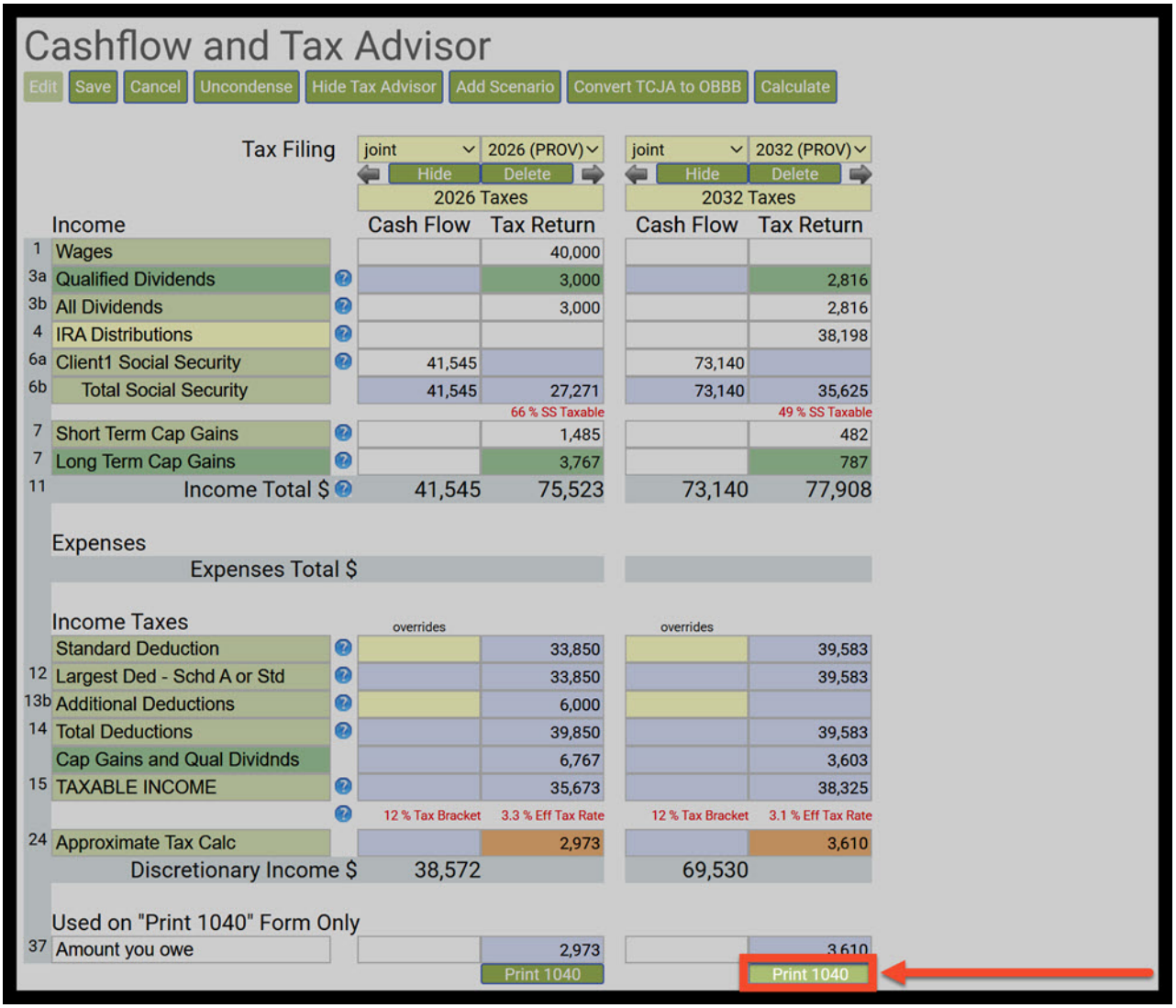
Step 8: Discretionary Income: The amount of income left after subtracting taxes and essential deductions, showing how much is available for non-essential spending.



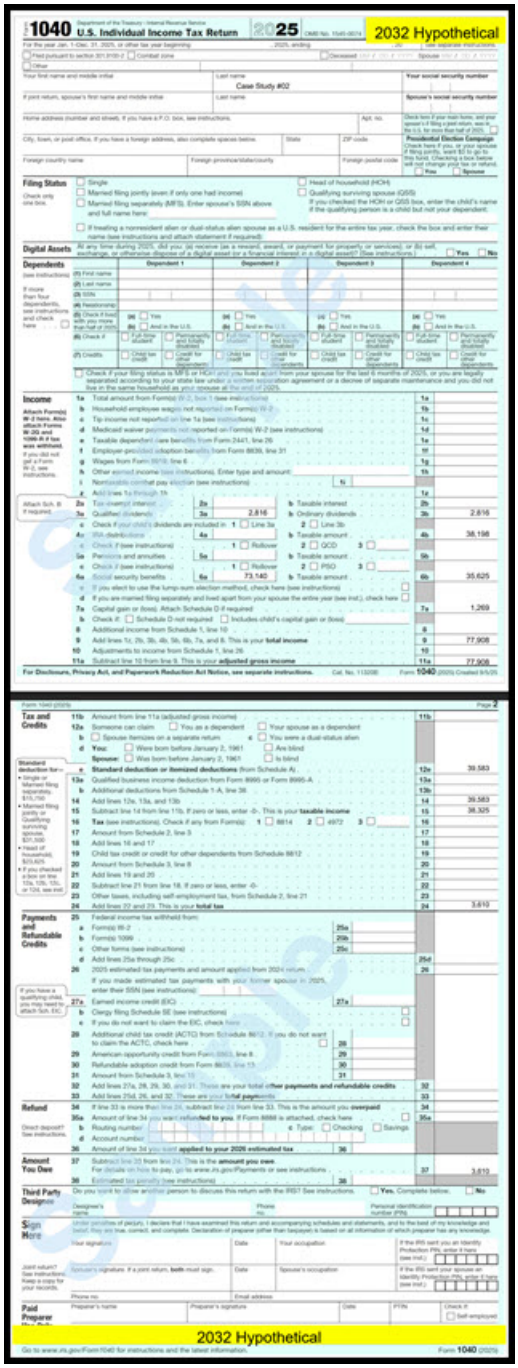
Step 9: Amount you owe: The total tax you still need to pay after subtracting all withholding, payments, and credits from your calculated tax liability.



Step 10: Print 1040: Click on the green Print 1040 button.



Step 11: Hypothetical 1040 for Year 2032: A hypothetical 1040 tax form for 2032 is automatically generated.



1040 U.S. Individual Income Tax Return 2025 2032 Hypothetical

Case Study #02

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 31	1f	
g	Wages from Form 3910, line 6	1g	
h	Other earned income (see instructions). Enter type and amount:	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	
2a	Tax-exempt interest 2a	b Taxable interest 2b	
3a	Qualified dividends 3a 2,816	b Ordinary dividends 3b	2,816
c	Check if your child's dividends are included in: 1 ☐ Line 3a 2 ☐ Line 3b		
4a	IRA distributions 4a	b Taxable amount 4b	38,198
c	Check if (see instructions): 1 ☐ Rollover 2 ☐ QCD 3 ☐		
5a	Pensions and annuities 5a	b Taxable amount 5b	
c	Check if (see instructions): 1 ☐ Rollover 2 ☐ PSO 3 ☐		
6a	Social security benefits 6a 73,140	b Taxable amount 6b	35,625
e	If you elect to use the lump-sum election method, check here (see instructions) ☐		
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐		
7a	Capital gain or (loss). Attach Schedule D if required	7a	1,269
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)		
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**	9	77,908
10	Adjustments to income from Schedule 1, line 26	10	
11a	Subtract line 10 from line 9. This is your **adjusted gross income**	11a	77,908

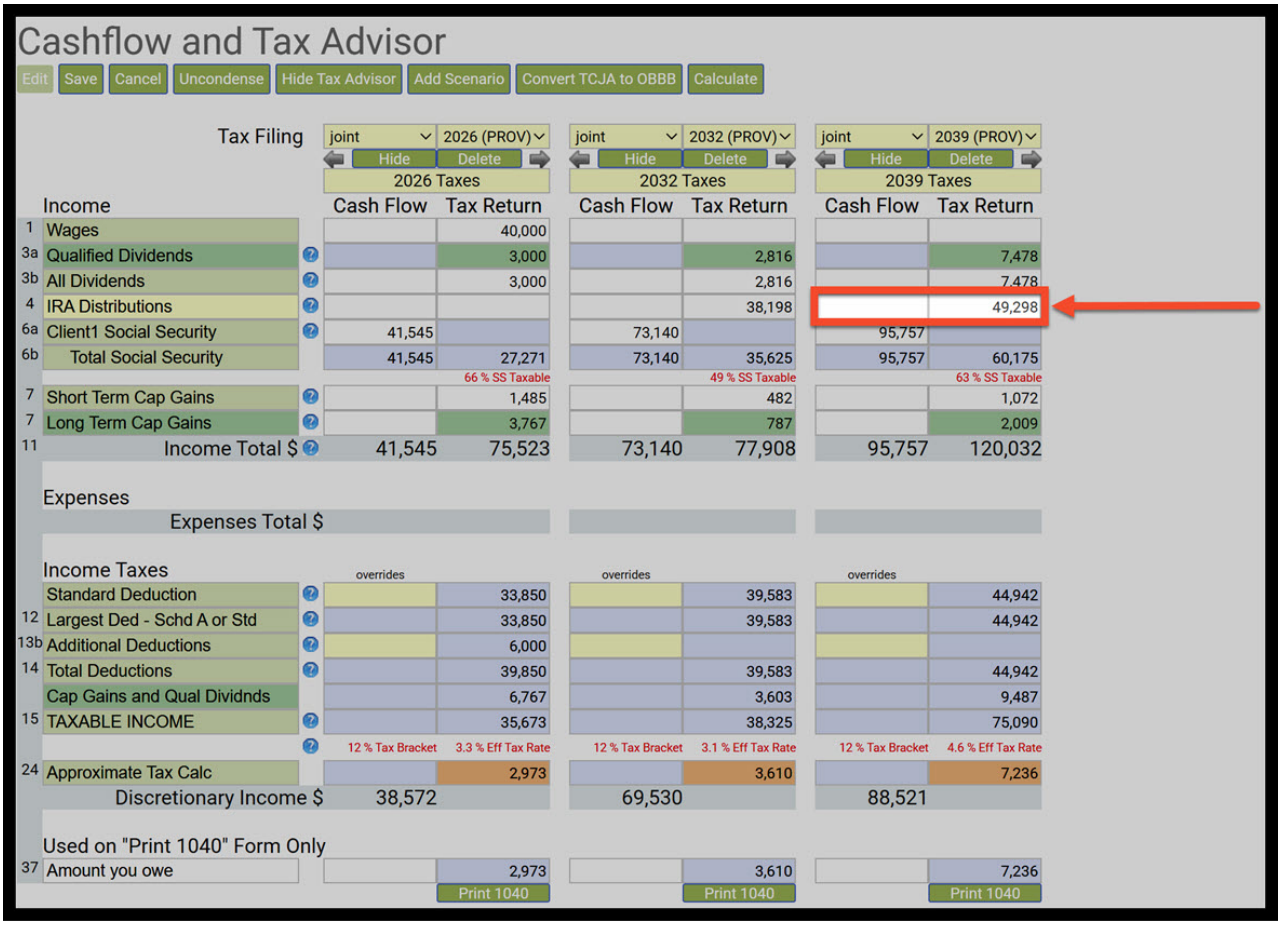
11b	Amount from line 11a (adjusted gross income)	11b	
12a	Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent		
b	Spouse itemizes on a separate return c ☐ You were a dual-status alien		
d	You: ☐ Were born before January 2, 1961 ☐ Are blind		
	Spouse: ☐ Was born before January 2, 1961 ☐ Is blind		
e	**Standard deduction or itemized deductions** (from Schedule A)	12e	39,583
13a	Qualified business income deduction from Form 8995 or Form 8995-A	13a	
b	Additional deductions from Schedule 1-A, line 38	13b	
14	Add lines 12e, 13a, and 13b	14	39,583
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**	15	38,325
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax**	24	3,610
25	Federal income tax withheld from:		
a	Form(s) W-2 25a		
b	Form(s) 1099 25b		
c	Other forms (see instructions) 25c		
d	Add lines 25a through 25c	25d	
26	2025 estimated tax payments and amount applied from 2024 return	26	
	If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions)		
27a	Earned income credit (EIC) 27a		
b	Clergy filing Schedule SE (see instructions) ☐		
c	If you do not want to claim the EIC, check here ☐		
28	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here ☐ 28		
29	American opportunity credit from Form 8863, line 8 29		
30	Refundable adoption credit from Form 8839, line 13 30		
31	Amount from Schedule 3, line 15 31		
32	Add lines 27a, 28, 29, 30, and 31. These are your total **other payments and refundable credits**	32	
33	Add lines 25d, 26, and 32. These are your **total payments**	33	
34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐	35a	
b	Routing number c Type: ☐ Checking ☐ Savings		
d	Account number		
36	Amount of line 34 you want **applied to your 2026 estimated tax** 36		
37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to www.irs.gov/Payments or see instructions	37	3,610
38	Estimated tax penalty (see instructions) 38		

2032 Hypothetical

Year 2039: Jane age 75, John age 80:

In this example, we will take a detailed look at the tax calculation for the year 2039 and compare it side-by-side with the tax calculations in 2026 and 2032. We will highlight significant changes between both scenarios.

Step 1: IRA Distributions Tax Return: This amount is equal to the net amount withdrawn from qualified accounts in 2039.

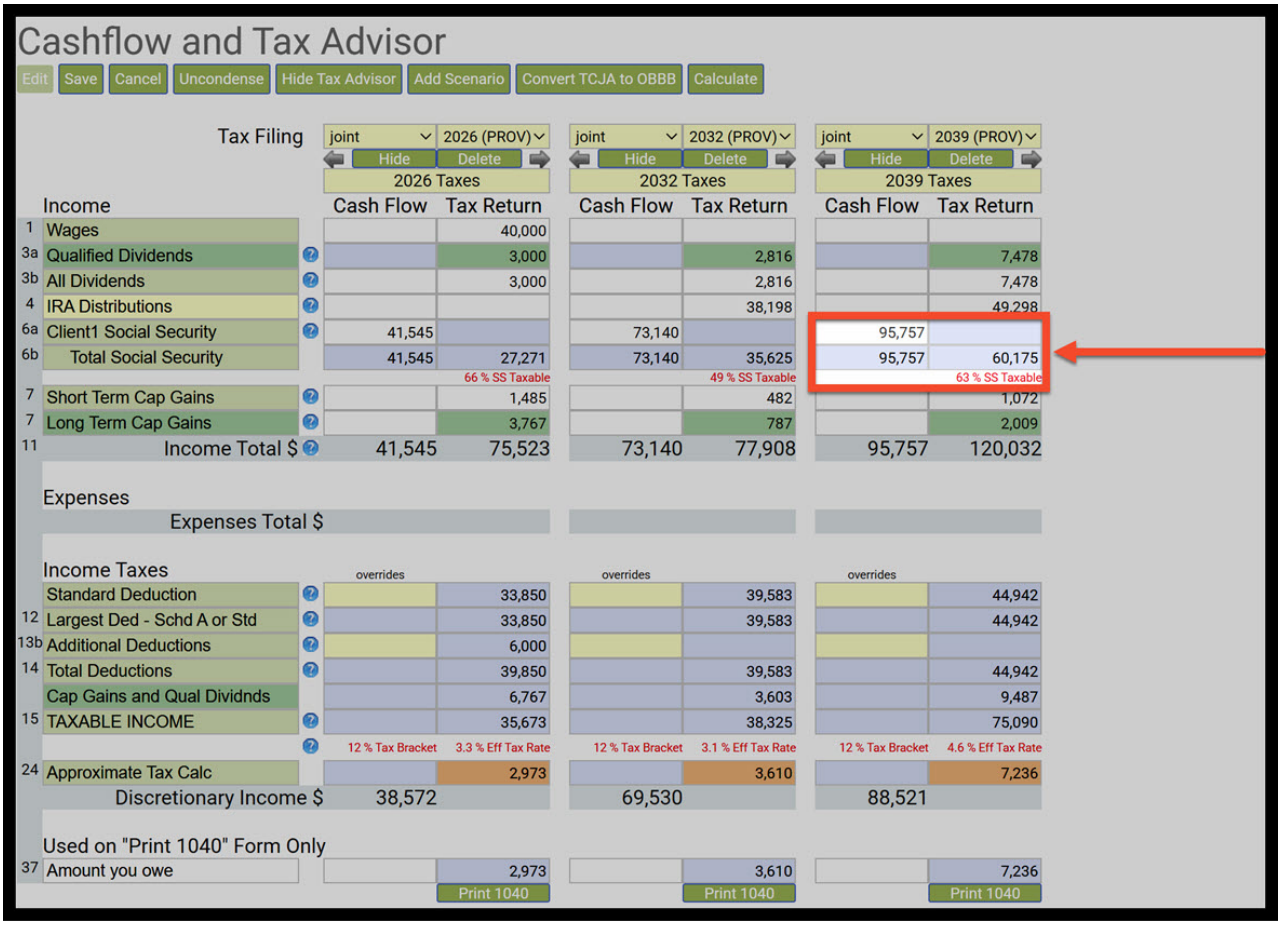


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide	Delete	Hide	Delete	Hide	Delete
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

Step 2: Social Security: SIPS automatically shows the amount and percentage of Social Security that is taxable.

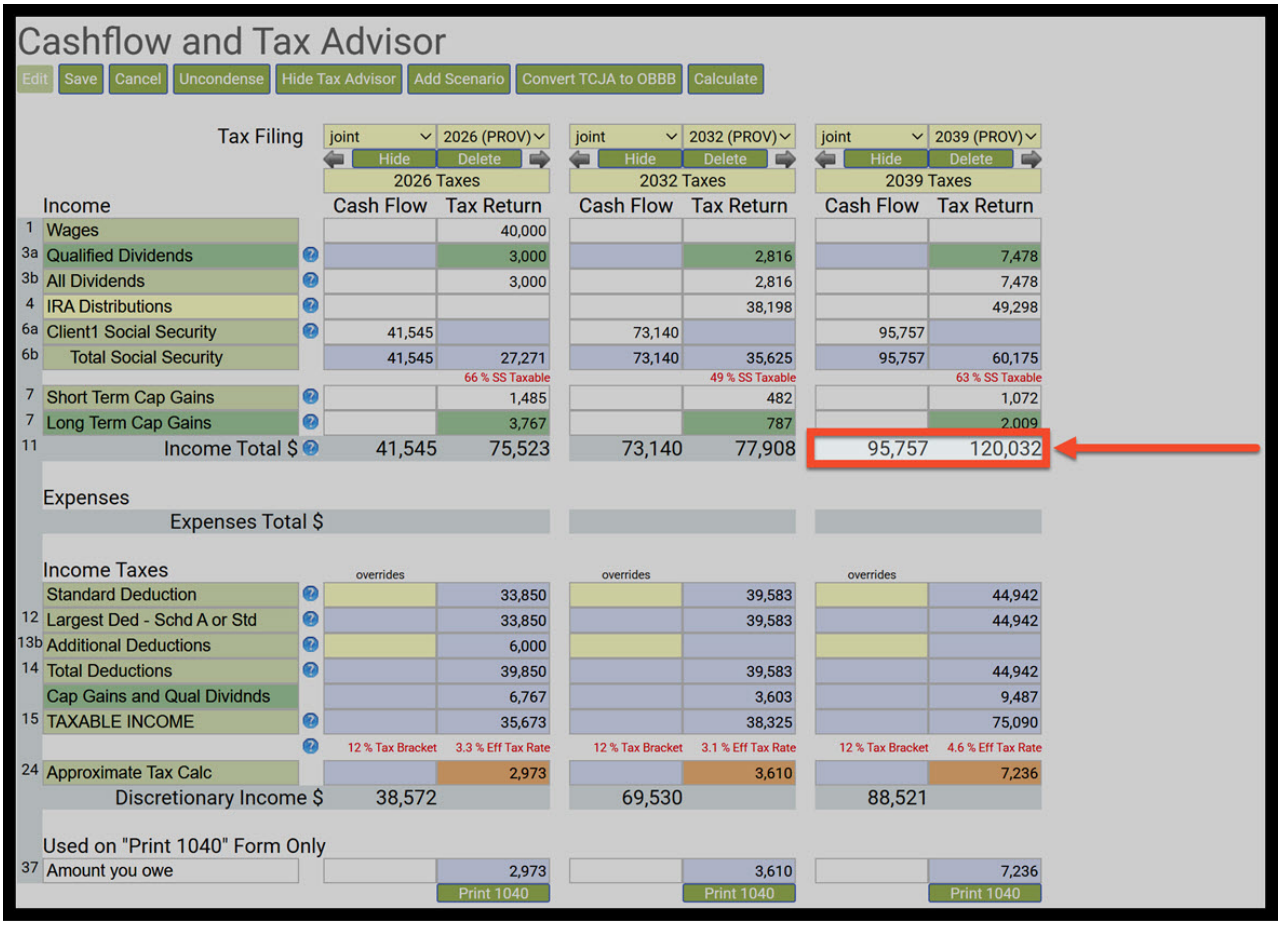


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide / Delete		Hide / Delete		Hide / Delete	
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

Step 3: Income Total: These total amounts show the cash flow and tax return amounts of the total income.

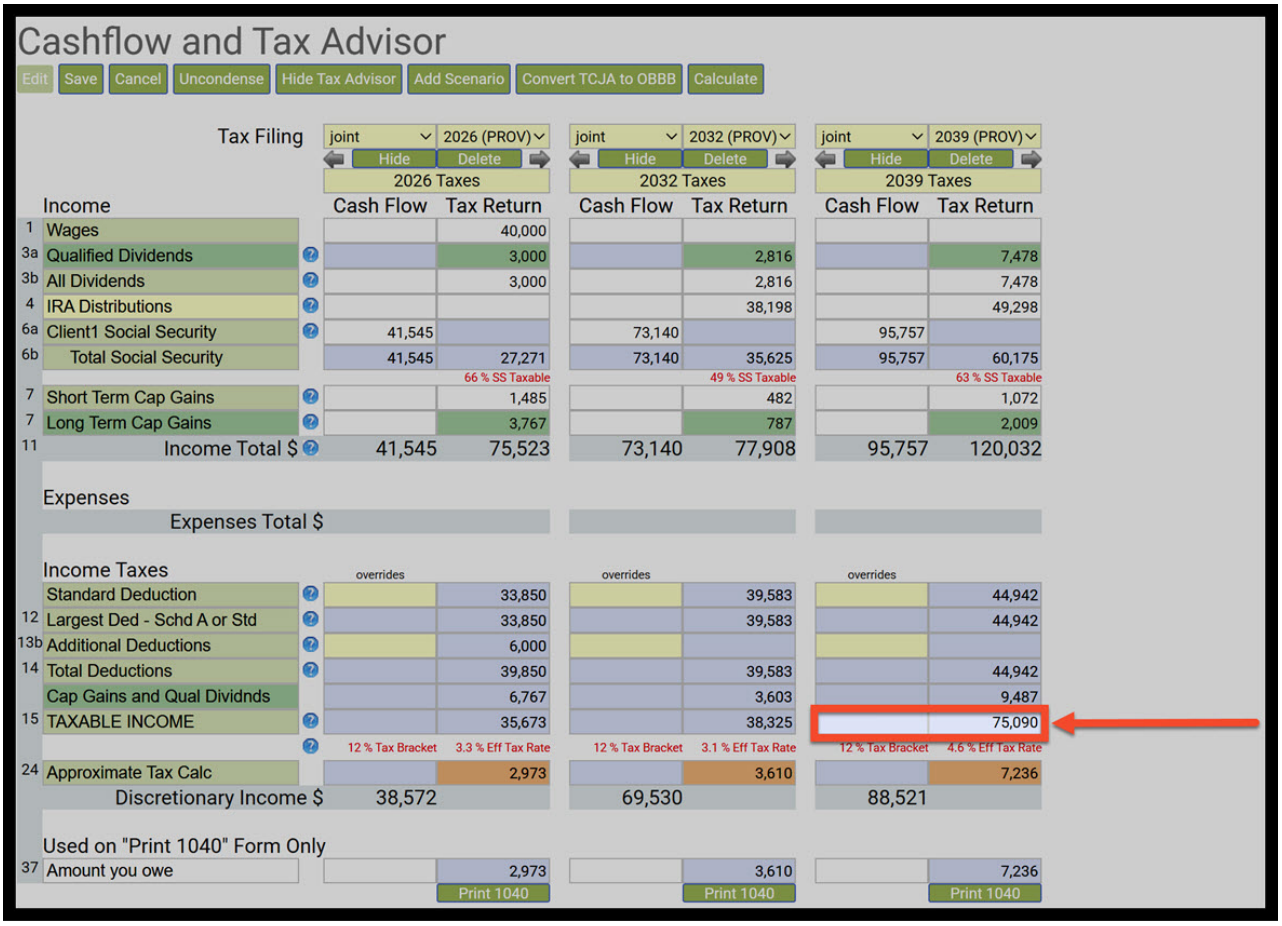


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide / Delete		Hide / Delete		Hide / Delete	
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

Step 4: Taxable Income: This is the total amount of taxable income.

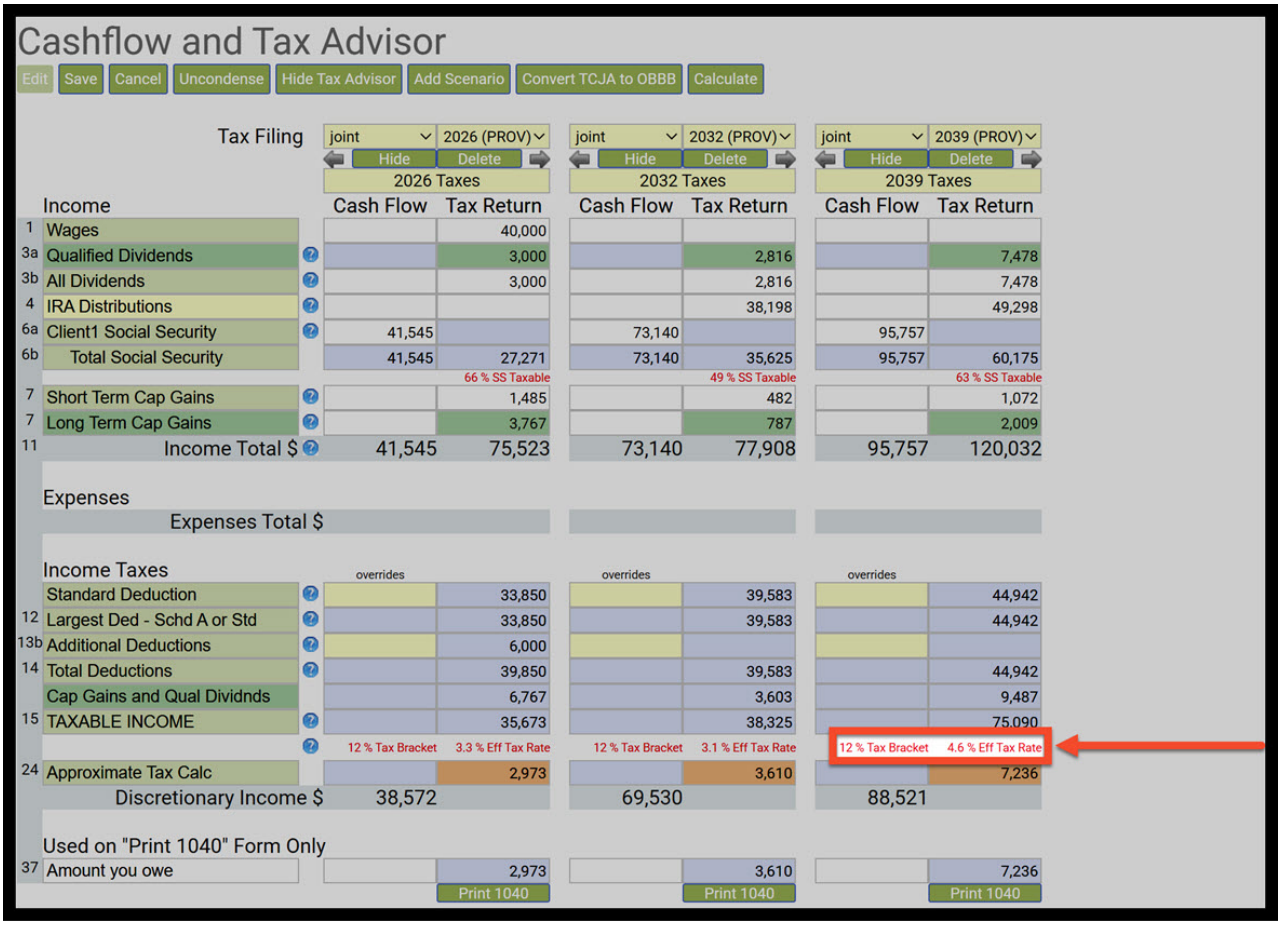


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide	Delete	Hide	Delete	Hide	Delete
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

Step 5: Tax Bracket and Effective Tax Rate: Tax Bracket and Effective Tax Rate: Marginal Tax Bracket is for there income for the year that is displayed. Take note of the effective tax rate; this rate is rounded for display purposes. This rate corresponds to the effective rate shown in the income plan each year.



Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide	Delete	Hide	Delete	Hide	Delete
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

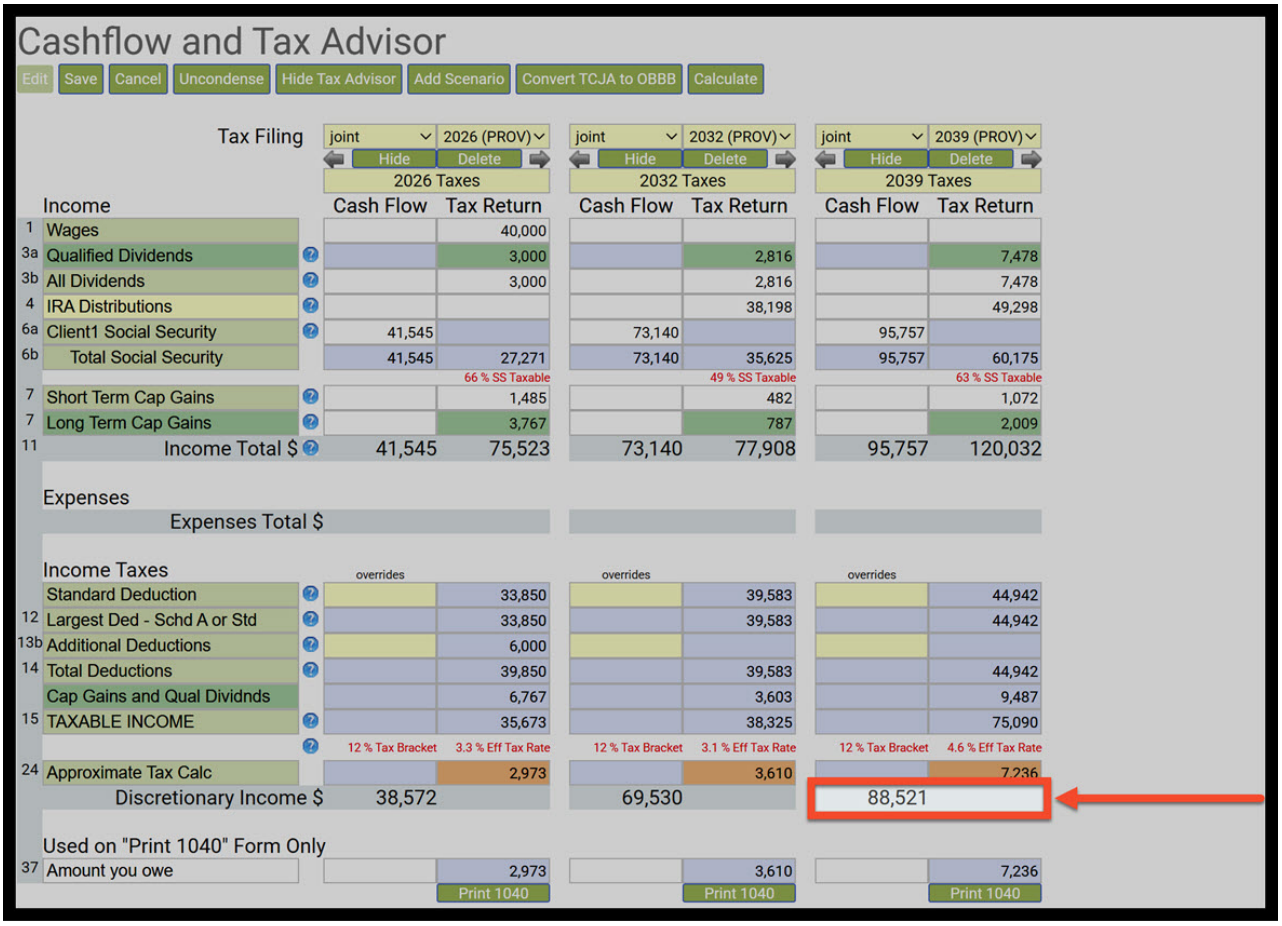
Step 6: Approximate Tax Calc: The estimated amount of income tax you owe before applying credits, based on your taxable income and the IRA tax tables or tax brackets. Take note of the Tax Return calculation. The dollar amount should match precisely on the structured income planning page.

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide / Delete		Hide / Delete		Hide / Delete	
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

Step 7: Discretionary Income: The amount of income left after subtracting taxes and essential deductions, showing how much is available for non-essential spending.

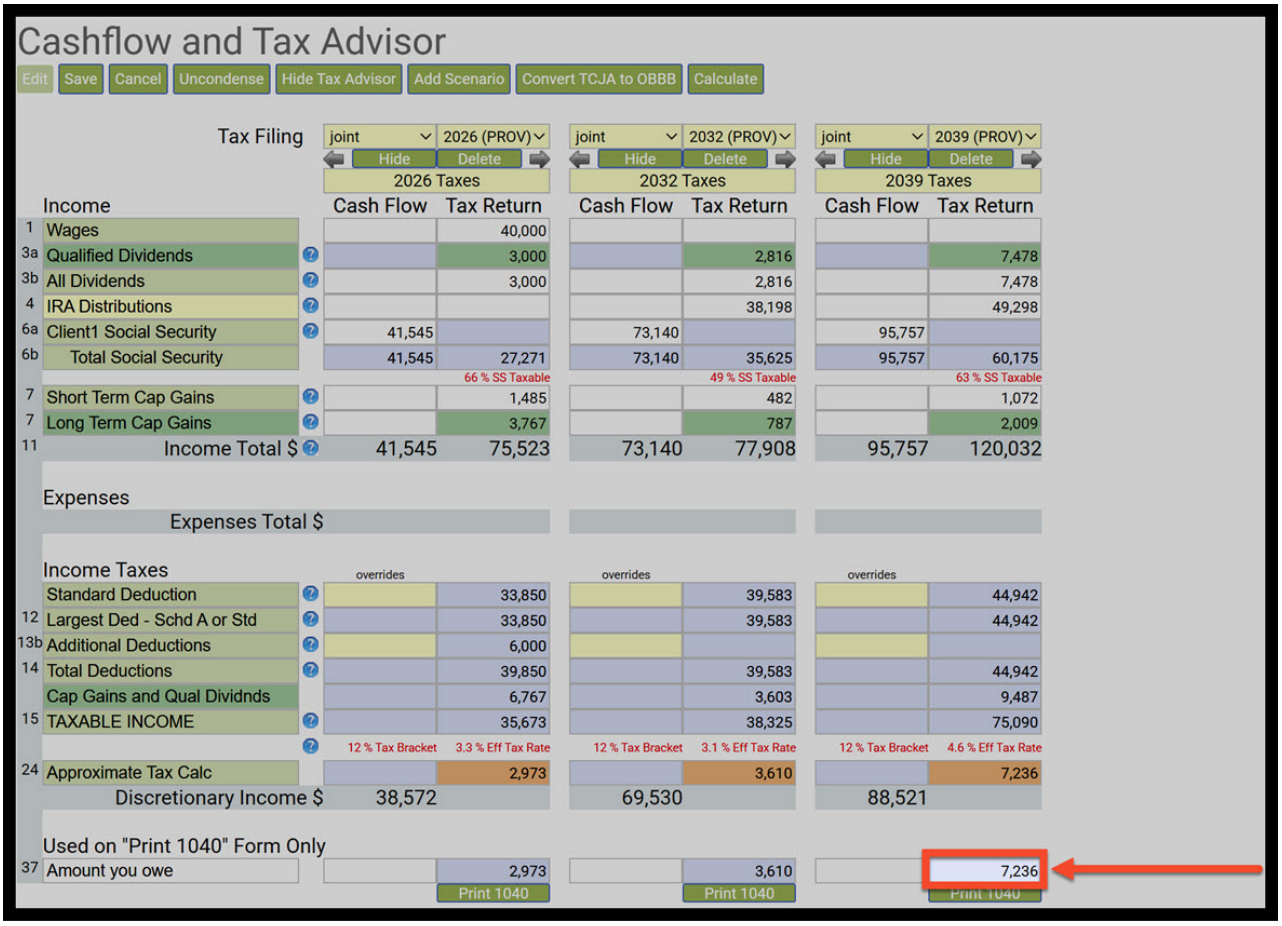


Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide / Delete		Hide / Delete		Hide / Delete	
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

Step 8: Amount you owe: The total tax you still need to pay after subtracting all withholding, payments, and credits from your calculated tax liability.



Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Convert TCJA to OBBB | Calculate

	Tax Filing	joint / 2026 (PROV)		joint / 2032 (PROV)		joint / 2039 (PROV)	
		Hide	Delete	Hide	Delete	Hide	Delete
		2026 Taxes		2032 Taxes		2039 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		40,000				
3a	Qualified Dividends		3,000		2,816		7,478
3b	All Dividends		3,000		2,816		7,478
4	IRA Distributions				38,198		49,298
6a	Client1 Social Security	41,545		73,140		95,757	
6b	Total Social Security	41,545	27,271	73,140	35,625	95,757	60,175
			66 % SS Taxable		49 % SS Taxable		63 % SS Taxable
7	Short Term Cap Gains		1,485		482		1,072
7	Long Term Cap Gains		3,767		787		2,009
11	Income Total $	41,545	75,523	73,140	77,908	95,757	120,032
	Expenses						
	Expenses Total $						
	Income Taxes	overrides		overrides		overrides	
	Standard Deduction		33,850		39,583		44,942
12	Largest Ded - Schd A or Std		33,850		39,583		44,942
13b	Additional Deductions		6,000				
14	Total Deductions		39,850		39,583		44,942
	Cap Gains and Qual Dividnds		6,767		3,603		9,487
15	TAXABLE INCOME		35,673		38,325		75,090
		12 % Tax Bracket	3.3 % Eff Tax Rate	12 % Tax Bracket	3.1 % Eff Tax Rate	12 % Tax Bracket	4.6 % Eff Tax Rate
24	Approximate Tax Calc		2,973		3,610		7,236
	Discretionary Income $	38,572		69,530		88,521	
	Used on "Print 1040" Form Only						
37	Amount you owe		2,973		3,610		7,236
			Print 1040		Print 1040		Print 1040

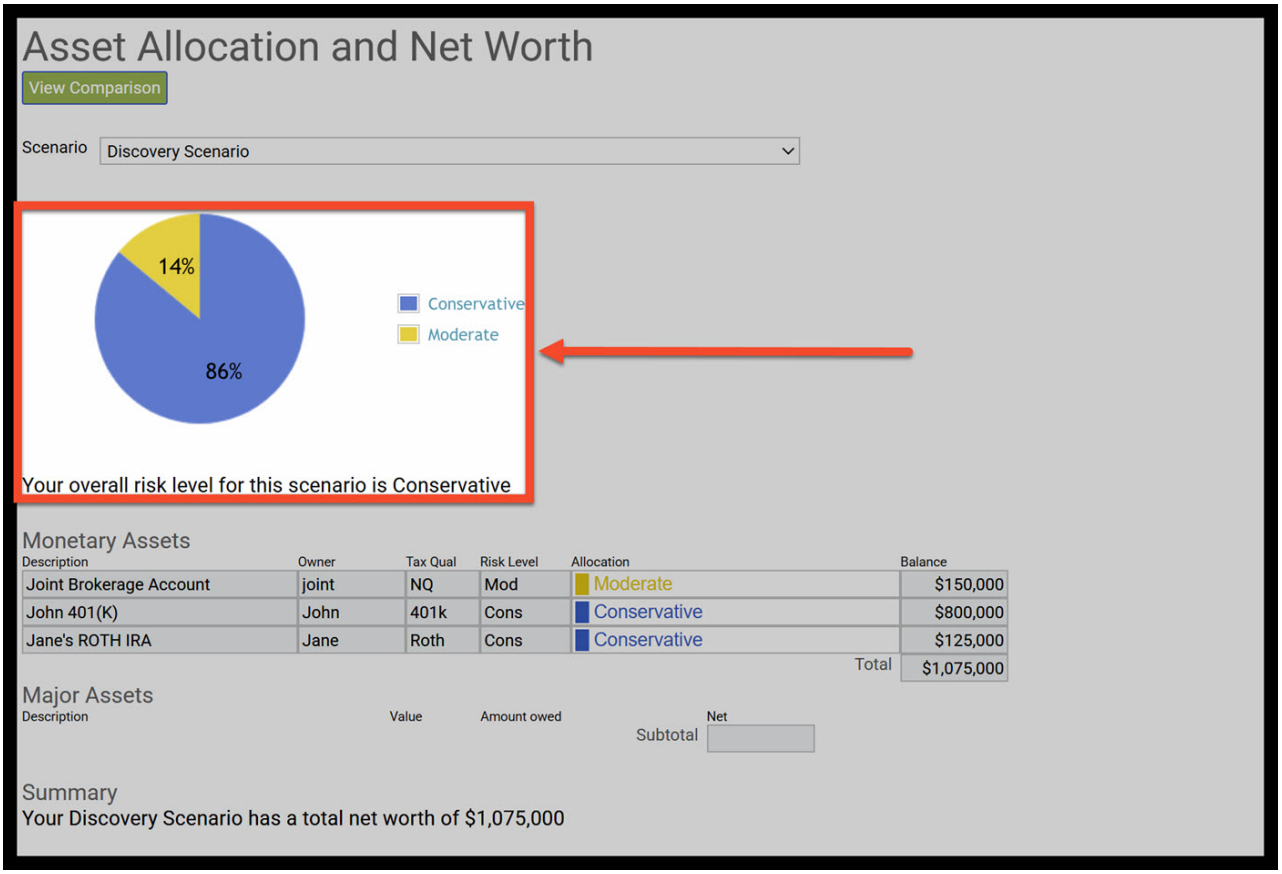
Part Four: Visuals:

Part One: Client Dashboard | Part Two: Structured Income Plans | Part Three: Cash Flow & Tax Advisor | Part Four: Visuals | Part Five: Reports

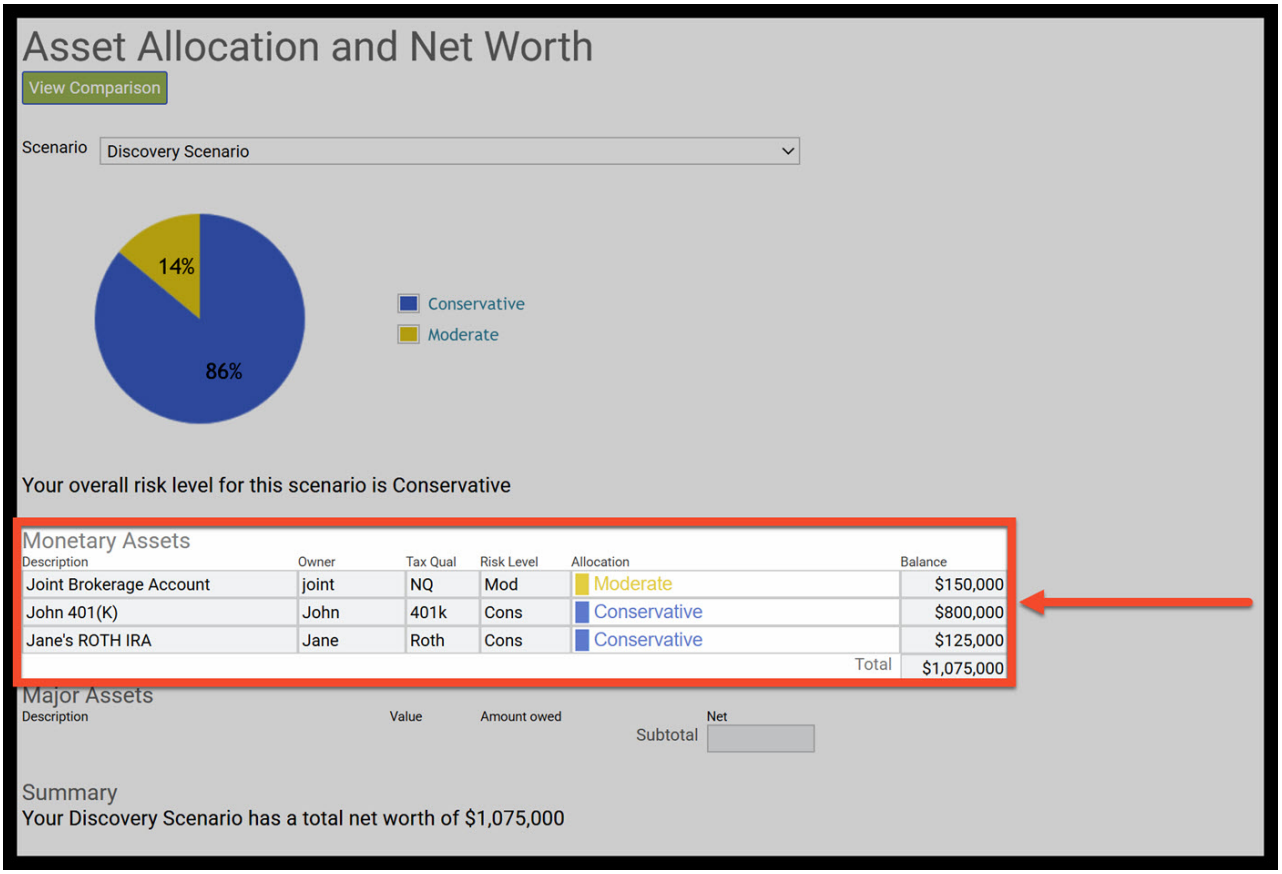
Related Sections and Articles: Asset Allocation and Net Worth, View Comparison on the Asset Allocation and Net Worth Landing Page, Project Account Value Graph, Planned Yearly Income Graph

The Asset Allocation and Net Worth page provides a visual summary of the assets in the scenario the client has chosen to follow. The Graphs page provides a visual summary of the accounts and incomes.

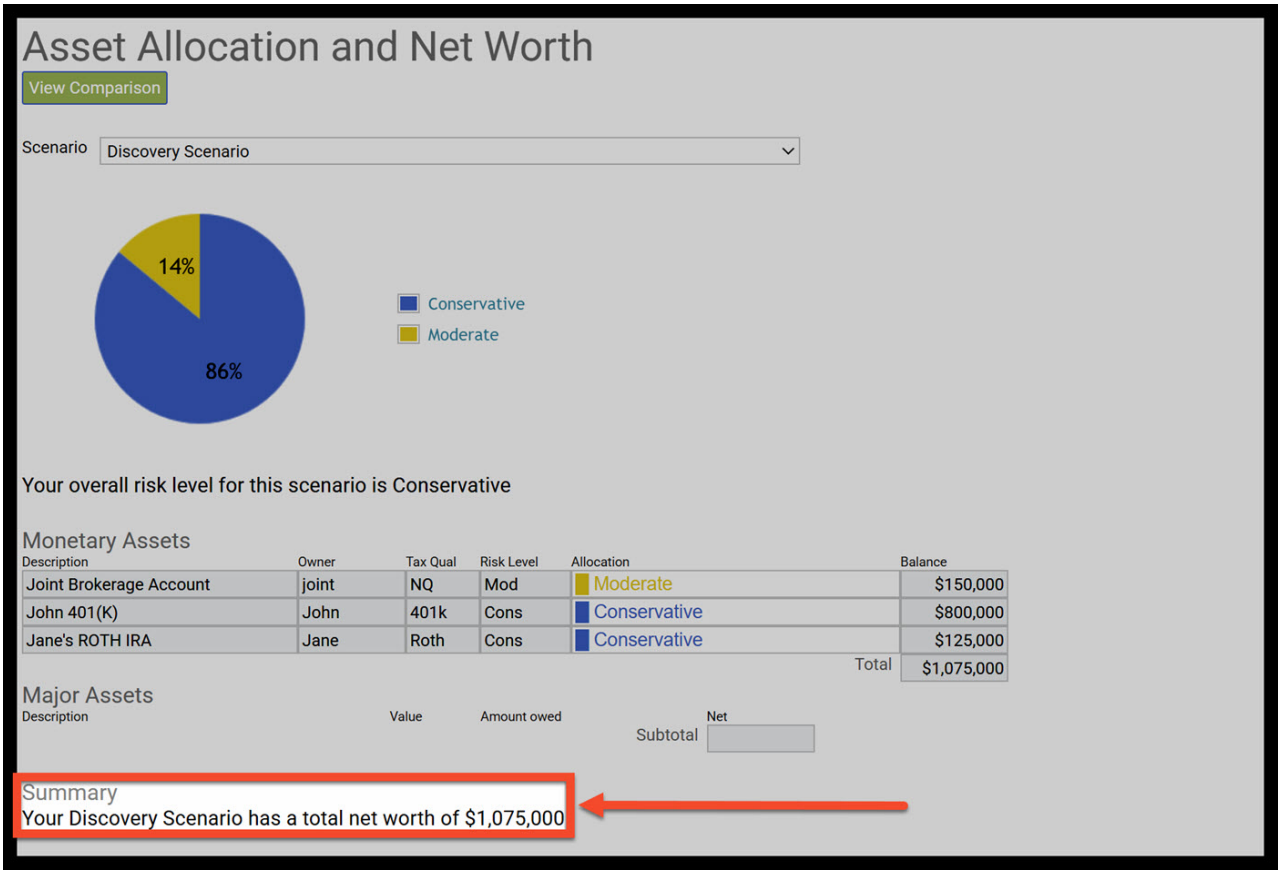
Step 1: Scenario Explanation: SIPS will automatically display a pie chart and indicate what the asset allocation is set to.



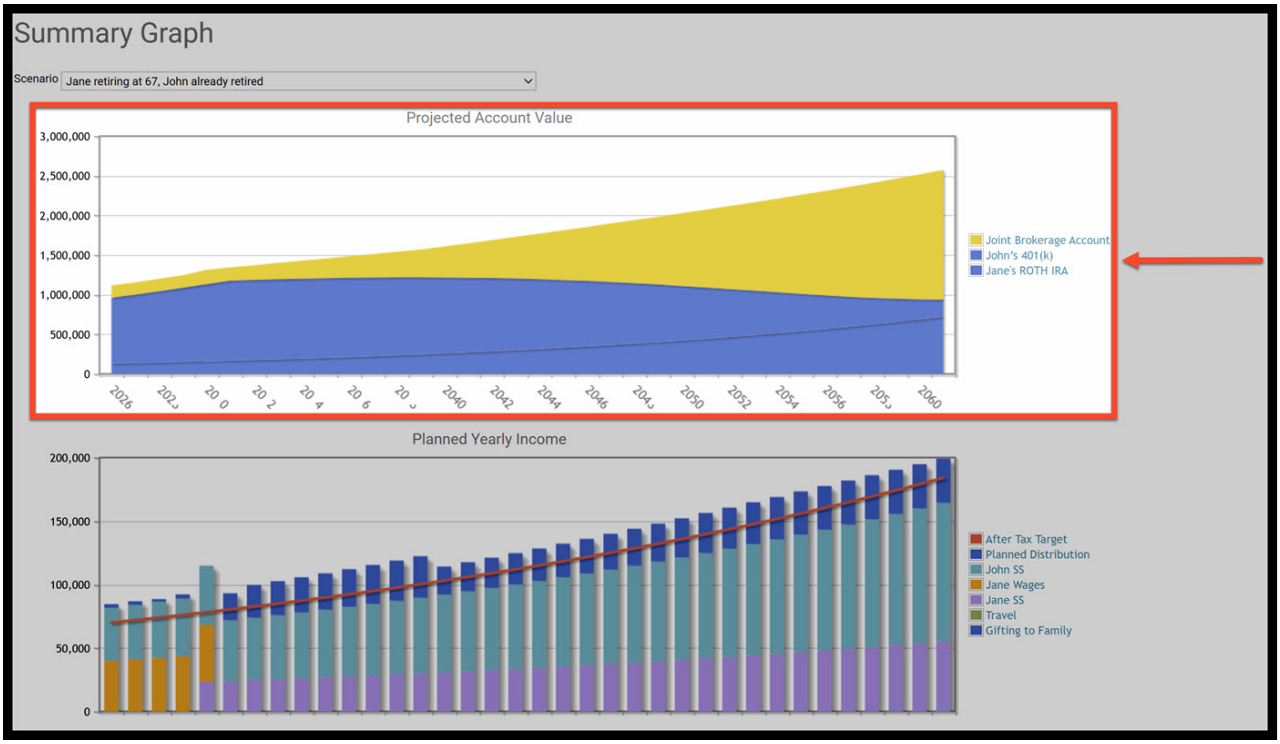
Step 2: Monetary Assets: SIPS will automatically display the monetary assets.



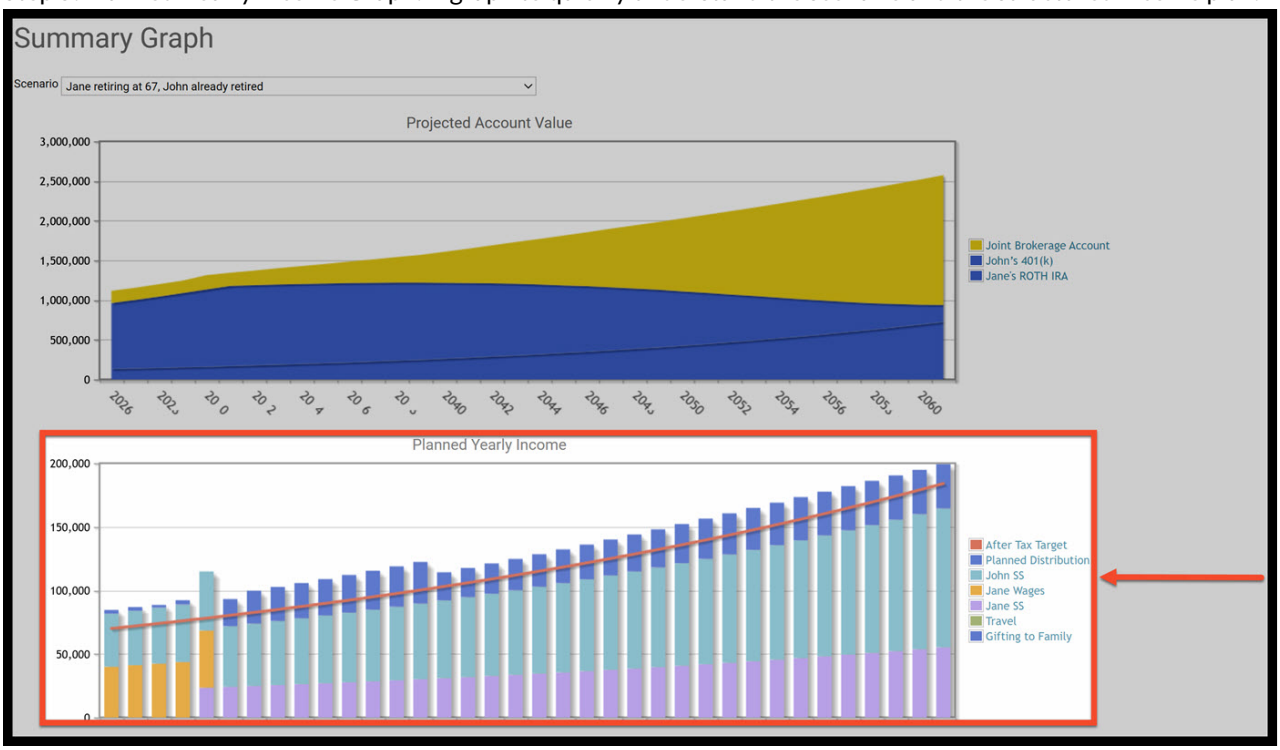
Step 3: Summary: SIPS will automatically display text stating the client's total net worth. This amount includes both monetary and major assets.



Step 4: Project Account Value Graph: A visual way to see how the accounts total column has changed over time.



Step 5: Planned Yearly Income Graph: A graph to quickly understand the scenario and the structured income plan.



Part Five: Reports:

Part One: Client Dashboard | Part Two: Structured Income Plans | Part Three: Cash Flow & Tax Advisor | Part Four: Visuals | Part Five: Reports

Related Sections and Articles: Generate Report Function, Understanding the Data from the Select Pages in Reports

The Reports are a way for you to share a customizable snapshot of your client's financial data. The report is created as a PDF document so it is easy to give digitally or in a paper format.

Step 1: Report: A condensed view of the report.

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.