# Part One: Forecasting Effective Tax Rates While the Client is Working

08/05/2025 2:36 pm EDT

This is the first part of a four-part series describing the cash flow and tax advisor calculator feature. This tool can assist you in determining the effective tax rate for each year within your financial plan. It also includes a worksheet to distinguish between cash flow and tax liabilities. This section provides step-by-step instructions for entering wages while the client is employed into the cash flow and tax advisor calculator and obtaining the effective tax rate.

To learn more about the Cash Flow and Tax Advisor menu see articles:

- Condense/Uncondense Feature
- Hide/Unhide Tax Advisor
- Add Scenario Feature
- Calculating Feature

To learn more about the Cash Flow and Tax Advisor individual column features see articles:

- Hide/Unhide Feature for Individual Tax Columns
- Permanent Deletion for Individual Tax Columns
- Downloading a 1040 Sample Tax Form

### To learn more about forecasting effective tax rates see articles:

- Part One: Forecasting Effective Tax Rates While the Client is working
- Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Social Security Disbursements
- Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Security Starts Up
- Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth Withdrawals
- Part Five: Adding Expenses into the Cash Flow and Tax Advisor Calculator

Step 1: First Year Income: See what incomes need to be modeled in the cashflow and tax advisor to determine the effective tax-rate for that year.

														YOUR CASE LIST	SETTINGS H	ELP   SIGN OUT
Doo 1	200														PREPARED BY	DEMO ADVISOR
DUE, J	ane															01/01/2025
CLIENT DASHBO	ARD STRU	ICTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	ASSET ALLOCAT	TION AND NET	WORTH   G	RAPHS R	EPORTS	TOOLS			REVISED PLAN DATE	01/17/2025
															neriozo i contorite	
Structu	ured Ir	ncom	e Plar	nnina												
	it Dynamic Mode															
Edit Dynamic																
Scenario Part One: Forecasting Effective Tax Rates While the Client is working V																
			Acco	unts	×											
Planning	00	_								E.						
Horizon	20 years V	Non-C	ualified		IRA			Inco	mes 🗡							
	12.92				i i secondaria	Accounts	Planned	Jane		Total	Target	Income	1505514-5	1		
Year	Jane	Account	Income	Account	Income	Total	Distribution	Wages	Jane SS	Income	Income	Gap	Year			
net return	64	5.00 %		5.00 %	Jane IRA											
initial amount		/50,000		1,250,000	lana ina	2,000,000	Subtotal	Infl Easter	Infl Contor		Infl Easter	from total				
w/bonus		750.000		1,250,000	Salle Inc	2 000 000	incomes	2 00 %	2 00 %		2 00 %	target				
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	100,000	00,000	10,000	6464	-		
2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	2026			
2027	67	779,785	88,434	1,447,031	0	2,226,816	88,434	0	0	88,434	88,434	0	2027			
2028	68	728,571	90,203	1,519,382	0	2,247,954	90,203	0	0	90,203	90,203	0	2028			
2029	69	672,993	92,007	1,595,352	0	2,268,344	92,007	0	0	92,007	92,007	0	2029			
2030	70	610.077	58,936	1,6/5,119	0	2,322,826	58,936	0	34,911	93,84/	93,84/	0	2030			
2031	72	589,659	61 317	1,/56,6/5	0	2,376,052	61 317	0	35,609	95,724	95,724		2031			
2032	73	556,599	62.543	1,939,159	ő	2,495,758	62,543	0	37.048	99.591	99.591	Ő	2033			
2034	74	520,635	63,794	2,036,117	0	2,556,752	63,794	0	37,789	101,583	101,583	0	2034			
2035	75	546,667	0	2,055,154	82,769	2,601,820	82,769	0	38,545	121,314	103,615	17,699	2035	1		
2036	76	574,000	0	2,071,196	86,715	2,645,196	86,715	0	39,315	126,031	105,687	20,344	2036			
2037	77	602,700	0	2,084,310	90,445	2,687,010	90,445	0	40,102	130,547	107,801	22,746	2037			
2038	78	632,835	0	2,093,785	94,741	2,726,620	94,741	0	40,904	135,645	109,957	25,689	2038			
2039	/9	607,700	0	2,099,242	99,232	2,763,719	99,232	0	41,/22	140,953	112,156	28,798	2039			
2040	80	732 585	0	2,100,281	103,923	2,797,982	103,923	0	42,556	140,4/9	116,687	32,080	2040			
2041	82	769.214	ő	2.088.532	113,353	2.857.746	113,353	0	44,276	157.629	119.021	38,608	2042			
2043	83	807,675	0	2,074,962	117,996	2,882,637	117,996	0	45,161	163,157	121,401	41,756	2043			
2044	84	848,059	0	2,055,201	123,510	2,903,260	123,510	0	46,064	169,574	123,829	45,745	2044			
			577,348		1,020,946	-	1,598,294	202,000	603,730	2,404,025	2,065,276	338,748				

Step 2: Cash Flow and Tax Advisor: Click on the Cash Flow and Tax Advisor button underneath the Client's name heading.



Step 3: Edit: Click on the green Edit button underneath the Cashflow and Tax Advisor heading.

# Step 4: Add Scenario: Click on the Green Add Scenario button underneath the Cashflow and Tax Advisor heading.

Doe. Jane	PREPARED BY:	DEMO ADVISOR
	INITIAL PLAN DATE:	01/01/2025
CLIENT DASHBOARD   STRUCTURED INCOME PLANNING   CASH FLOW AND TAX ADVISOR   ASSET ALLOCATION AND NET WORTH   GRAPHS   REPORTS   TOOLS	REVISED PLAN DATE:	08/05/2025
Cashflow and Tax Adv <u>isor</u>		
Edit Save Cancel Condense Hide Tax Advisor Add Scenario		

YOUR CASE LIST SETTINGS HELP SIGN OUT Doe, Jane PREPARED BY: DEMO ADVISO INITIAL PLAN DATE: 01/01/2025 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS REVISED PLAN DATE: 01/10/2025 Cashflow and Tax Advisor nario Calculate dit Save Cancel Condense Hide Tax Advisor Add Sce Tax Filing Jane 2022 V Filing Delete Scenario 1 Cash Flow Tax Return Income 1 Wages 2a Tax Exempt Int 0 
 2b
 Taxable Interest

 3a
 Qualified Dividends

 3b
 All Dividends
 4 Client 1 Distributions 0 **Client 2 Distributions** Other Client1 Pension 4 Client2 Pension Other 4 Roth Conversion 6a Client1 Social Security 0 6a Client2 Social Security 6b Total Social Security Short Term Cap Gains
 Short Term Cap Gains
 Long Term Cap Gains
 Self Employ Biz - QBI
 Self Employ Biz - not QBI 0 0 0 Sch E (no SE Tax) - QBI Sch E (no SE Tax) - not QBI 0 All Other Schedule 1 Income S1 SE Tax Deduction 0 All Other Adjt to Income Income Total \$ @

Step 5: Tax Filing Name: Click on the dropdown to select the tax filing (client 1, client 2, or joint).

Step 6: Tax Filing Year: Click on the dropdown and select which tax year you would like to use. SIPS has the ability to create hypothetical returns for past and future years.

VOUR CASE LIS	T SETTINGS HELP SIGN OUT
Doe, Jane	PREPARED BY: DEMO ADVISOR
	INITIAL PLAN DATE: 01/01/2025
CLERT DAGREDARD   STRUCTURED INCOME PLANNING   CASH FLOW AND TAXADISOR   ASSET ALLOCATION AND REL WORTH   GRAPHS   REPORTS   TOOLS	REVISED PLAN DATE: 01/10/2025
Cashflow and Tax Advisor	
Citil Suns Downel Databases Lifest Tot Advises Add Downells Debuildes	
con save calice. Converse the fox Auvisor Audiscentific Calculate	
Scenario 1	
Income Cash Flow Tax Feturn	
1 Wages	
2a Tax Exempt Int	
2b Taxable Interest	
<sup>3a</sup> Qualified Dividends	
3b All Dividends	
4 Client 1 Distributions	
4 Client 2 Distributions	
4 Other	
4 Client1 Pension	
4 Client2 Pension	
4 Other	
4 Roth Conversion and a second	
6a Client1 Social Security 😰	
<sup>6a</sup> Client2 Social Security	
6b Total Social Security and Annual Annua	
7 Short Term Cap Gains 🛛 💿	
7 Long Term Cap Gains 😰	
S1 Self Employ Biz - QBI	
S1 Self Employ Biz - not QBI 🛛 🔞	
S1 Sch E (no SE Tax) - QBI	
S1 Sch E (no SE Tax) - not QBI 🛛 🕢	
S1 All Other Schedule 1 Income 🛛 🕢	
S1 SE Tax Deduction 🛛 🚱	
S1 All Other Adjt to Income 🕜	
11 Income Total \$ @	

Step 7: Scenario Title: Enter in a new title for the scenario.



Step 8: Wages: Enter in the total income into the wages cash flow and tax return columns.

	YOUR CASE LIST   SETTINGS   HELP   SIGN OUT
Doo Jano	PREPARED BY DEMO ADVISOR
Due, Jane	INITIAL PLAN DATE: 01/01/2025
CLIENT DASHBOARD   STRUCTURED INCOME PLANNING   CASH FLOW AND TAX ADVI	ISOR   ASSET ALLOCATION AND NET WORTH   GRAPHS   REPORTS   TOOLS REVISED PLAN DATE: 01/10/2025
Cashflow and Tax Advisor	
Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate	
Tax Filing Jane V 2025 (PROV V	
두 Hide Delete 📦	
Working	
2a Tax Exempt Int	
2b Taxable Interest	
3a Qualified Dividends	
3b All Dividends	
4 Client 1 Distributions	
4 Client 2 Distributions	
4 Other	
4 Client1 Pension	
4 Client2 Pension	
4 Other	
4 Roth Conversion	
6a Client1 Social Security	
oa Client2 Social Security	
Ob Total Social Security	
7 Short Term Cap Gains	
S1 Self Employ Biz OBI	
S1 Self Employ Biz - not OBI	
S1 Sch E (no SE Tax) - OBI	
S1 Sch E (no SE Tax) - not QBI	
S1 All Other Schedule 1 Income	
S1 SE Tax Deduction	
S1 All Other Adjt to Income 2	
11 Income Total \$ 10	

Step 9: Calculate: Click on the green calculate button underneath the Cashflow and Tax Advisor heading.



Step 10: Condense: Click on the green Condense button underneath the Cashflow and Tax Advisor heading.

Cashflow an	nd Tax	K.	Adviso	r
Save Cancel Cond	and Hide	fax.	Advisor Add 5	cenario Calculate
	Tax Filing		Jane v Inde	2025 (PROV) ~ Delete
Income			Cash Flow	Tax Return
1 Wages 28 Tax Exerned Int			100,000	100,000
2b Taxable Interest				
3a Qualified Dividends		9		
4 IRA Distributions	-	ö		
4 Client 2 Distributions	-			
4 Other				
4 Annultes				
4 Other				
4 Roth Conversion				
6a Client2 Social Security		-		
6b Total Social Securit	Y			
7 Short Term Cap Gains		9		
\$1 Self Employ Biz - QBI		0		
S1 Self Employ Biz - not	NBI	0		
51 Sch E (no SE Tax) - Q	BI	9		
51 All Other Schedule 1 h	ncome			
S1 SE Tax Deduction	and the second second	0		
S1 All Other Adjt to Incom	10	9		
incon	ne rotar a		100,000	100,000
Expenses Medical Expenses (7.5	5%63			
Property & State Taxe	5			
Mortgage Interest				
All other Schedule A			_	
Mortgage - Rent				
Home Insurance				
Utilities Observe Cable				
Maint - Landscaping				
Cars				
Car Insurance	070			
Boat - RV				
Life Insurance				
Food and Grocery				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Other Expenses				
Income Taxes	201022			
Expe	nses Tota	5		
Income Taxes			overrides	
Standard Deduction	or Chd	9		15,000
13 Qual Biz Income Dedu	action	0		15,000
Cap Gains and Qual C	Widnes	0		
19 TAXABLE INCOME				85,000
23 Self Employment Taxe	15			
			22 % Tax Bracket	12.6 % EV Tax Rate
24 Approximate Tax Calc Approximate Tax Calc	Cale	0		13,614
Discretiona	ry Incom		86,386	
the day Maintain				
25d Tax Payments Withhu	U Form O	niy		
32 All other tax credits				
32 Estimated Tax Paymer	nts			
34 Refund				
37 Amount you owe				13,614
				Prive 1040

Step 11: Eff Tax Rate: Take note of the effective tax-rate "Eff Tax rate."

Doe, Jane	
CLIENT DASHBOARD	OME PLANNING   CASH FLOW AND TAX ADVISOR   ASSET ALLOCATION AND NET WORTH   GRAPHS   REPORTS   TOOLS
Cashflow and Ta	x Advisor
Edit Save Cancel Uncondense H	de Tax Advisor Add Scenario Calculate
Tax Filing	Jane 2025 (PROV) V Hide Delete Working
Income	Cash Flow Tax Return
<sup>1</sup> Wages	100,000 100,000
<sup>11</sup> Income Total \$	100,000 100,000
Expenses Expenses Tota	\$
Standard Doduction	overrides
12 Largest Ded - Schd A or Std	15,000
15 TAXABLE INCOME	85,000
	22 % Tax Bracket 13.6 % Eff Tax Rate
24 Approximate Tax Calc	13,614
Discretionary Income	\$ 86,386
Used on "Print 1040" Form O <sup>37</sup> Amount you owe	nly 13,614 Print 1040

Step 12: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Doe	, Jane													
CLIENT DA	ASHBOARD STRUCTURED INC	OME PLANNING	CASH FLOW AND TA	AX ADVISOR   ASSET AL	LOCATION AND NET WORTH	GRAPHS	REPORTS	TOOLS						
Cas	Cashflow and Tax Advisor													
Edit Sa	Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate													
1	Tax Filing	Jane ✓ Hide Wor	2025 (PROV) Y Delete											
Inco	ne	Cash Flow	Tax Return											
1 Wag	S	100,000	100,000											
Ехрє	nses Expenses Total	\$	100,000											
Inco	ne Taxes	overrides												
Stan	ard Deduction	0	15,000											
12 Large	st Ded - Scha A or Sta		15,000											
IS TAXA		22 % Tay Presket	85,000											
24 Appro	ximate Tax Calc		13.614											
, pp. c	Discretionary Income	\$ 86.386	10,011											
Used <sup>37</sup> Amou	on "Print 1040" Form Or nt you owe	nly	13,614 Print 1040											

Step 13: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

Doe, Jane												
CLIENT DASHBOARD	OME	PLANNING	CASH FLOW AND TA	X ADVISOR	ASSET ALLOCATION	AND NET WORTH	I	GRAPHS	T	REPORTS	L	TOOLS
Cashflow and Ta	XA	Adviso	r									
Edit Save Cancel Uncondense I de Tax Advisor Add Scenario Calculate												
Tax Filino	J	Jane 🗸 Hide Work	2025 (PROV) ∽ Delete 📄									
Income		Cash Flow	Tax Return									
<sup>1</sup> Wages		100,000	100,000									
<sup>11</sup> Income Total \$	0	100,000	100,000									
Expenses Expenses Tota	1\$											
Income Taxes		overrides										
Standard Deduction	0		15,000									
<sup>12</sup> Largest Ded - Schd A or Std	0		15,000									
<sup>15</sup> TAXABLE INCOME	0		85,000									
	0	22 % Tax Bracket	13.6 % Eff Tax Rate									
<sup>24</sup> Approximate Tax Calc	0		13,614									
Discretionary Income	e Ş	86,386										
Used on "Print 1040" Form O	nlv											
37 Amount you owe	iny		13.614									
Amount you owe			Print 1040				_					

Step 14: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

-				-												
														YOUR CASE LIST	SETTINGS HE	LP SIGN OUT
Doe, J	ane														PREPARED BY:	DEMO ADVISOR
				1.00000											INITIAL PLAN DATE:	01/01/2025
CLIENT DASHBO	DARD   STRU	ICTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH   G	SRAPHS   R	EPORTS	TOOLS			REVISED PLAN DATE:	01/17/2025
Struct	ured Ir	ncom	e Plar	nina												
Officier	Dynamic Mode															
Edit Dynamic	It Dynamic Mode															
4																
Connaria (																
Part One: Forecasting Effective Tax Rates While the Client is working																
			Acco	unts	×											
Ripping			,													
Horizon	20 years ∨	Non-C	)ualified		IRA			Inco	mes 🔊							
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Total Income	Target Income	Income Gap	Year			
net return	64	5.00 %		5.00 %	Jane IRA											
ir tial amount		750,000		1,250,000	long ing	2,000,000	Subtotal	Infl Easter	Infl Easter		Infl Easter	from total				
w/bonus		750.000		1.250.000	Jane inc	2.000.000	incomes	2.00 %	2.00 %		2.00 %	target				
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	100,000	85,000	15,000	2025			
2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	2026			
2027	67	779,785	88,434	1,447,031	0	2,226,816	88,434	0	0	88,434	88,434	0	2027			
2028	68	/28,5/1	90,203	1,519,382	0	2,247,954	90,203	0	0	90,203	90,203	0	2028			
2029	70	647,707	58,936	1,675,119	0	2,200,344	58,936	0	34,911	93.847	93.847	0	2025			
2031	71	619,977	60,115	1,758,875	0	2,378,852	60,115	0	35,609	95,724	95,724	Ő	2031			
2032	72	589,659	61,317	1,846,818	0	2,436,478	61,317	0	36,321	97,638	97,638	0	2032			
2033	73	556,599	62,543	1,939,159	0	2,495,758	62,543	0	37,048	99,591	99,591	0	2033			
2034	74	520,635	63,794	2,036,117	0 760	2,556,752	63,794	0	37,789	101,583	101,583	17(00	2034			
2035	75	574,000	0	2,055,154	86 715	2,001,820	86,715	0	30,345	121,314	105,615	20 344	2035			
2037	77	602,700	0	2,084,310	90,445	2,687,010	90,445	0	40,102	130,547	107,801	22,746	2037			
2038	78	632,835	0	2,093,785	94,741	2,726,620	94,741	0	40,904	135,645	109,957	25,689	2038			
2039	79	664,476	0	2,099,242	99,232	2,763,719	99,232	0	41,722	140,953	112,156	28,798	2039			
2040	80	697,700	0	2,100,281	103,923	2,797,982	103,923	0	42,556	146,479	114,399	32,080	2040			
2041	81	732,585	0	2,097,033	108,262	2,829,618	108,262	0	43,407	151,669	116,687	34,983	2041			
2042	82	807 675	0	2,088,532	117,353	2,857,746	113,353	0	44,2/6	163 157	121 401	38,008	2042			
2044	84	848,059	0	2,055,201	123,510	2,903,260	123,510	0	46,064	169,574	123,829	45,745	2044			
			577,348		1,020,946		1,598,294	202,000	603,730	2,404,025	2,065,276	338,748				





Step 16: Tax Name: Enter in a Title for the income tax.



Step 17: Starting Effective Tax Rate: Type in the effective tax rate.



## Step 18: Save: Click on the Save button underneath the Manage Tax heading.

SIPS Reserved by Readound			YOU	IR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Tax						
Save Cancel Use Basic Tax Planning 1	Ise Advanced Tax Planning					
<b>†</b>					Tax Adjustments	
Ta name	Income Tax		_			
		ADD ADJUSTMENT		Year 1	Tax adjustment %	^
Starting effective tax rate	13.7 %			2	%	
Ta description		Pick year(s)	Ō	3	%	
		OR		4	%	
				5	%	
		Start year for rest of plan		7	*	
		OR		8	%	
			n i	9	%	
		Start year for X years	ŏ	10	%	
		0		11	%	
				12	%	
		Pick year(s) to remove		13	%	
				14	%	
		Remove year to end of plan		16	*	
				17	%	
				18	%	
		Reset all years		19	%	
				20	%	
				21	%	
				22	%	
				23	%	
			and a	14	7h	

Step 19: Structured Income Planning: Two new columns have automatically appeared, the Income Tax and After Tax Income.

	YOUR CASE LIST   SETTINGS   HELP   SIGN OUT														HELP SIGN OUT	
Doe. Jane															PREPARE	D BY: DEMO ADVISOR
CLIENT DASHBOARD   ST	RUCTURED INCO	ME PLANNING	CASH FLC	W AND TAX AE	VISOR A	SSET ALLOCAT	ION AND NET	worth   g	RAPHS   RI	EPORTS   T	OOLS			F	INITIAL PLAN I REVISED PLAN I	DATE: 01/01/2025 DATE: 01/10/2025
Structured	Incom	e Plan	nina													
Edit Save Cancel Ad	dift Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options															
Scenario Forecast Effective Tax Rates While the Client is Working V																
Protecast Effective Tax Hates while the Client Is Working																
	Accounts x <sup>k</sup>															
	Planning Horizon	20 years 🗸	Non-0	Qualified		RA		1	Inco	mes 🔎		,				
Total required View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA		0.11.1.1							-	
accross all accounts	Initial amount		/50,000		1,250,000	lane inc	2,000,000	of account	Manage Infl Eactor	Manage Infl Eactor	Manage		Manage Infl Eactor	income to		
total RMD	w/bonus		750.000	Manage	1.250.000	Manage	2.000.000	incomes	2.00 %	2.00 %			2.00 %	target		
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)	86,300	85,000	1,300	2025	
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)	88,026	86,700	1,326	2026	
0	2027	67	778,644	89,575	1,447,031	0	2,225,674	89,575	0	0	(1,141)	88,434	88,434	0	2027	
0	2028	68	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(1,778)	90,203	90,203	0	2028	
0	2029	69	667,446	94,429	1,595,352	0	2,262,797	94,429	0	0	(2,422)	92,007	92,007	0	2029	
0	2030	70	599 257	67 507	1,0/0,119	0	2,310,132	67 507	0	34,911	(0,809)	93,847	93,847	0	2030	
0	2032	72	559 983	69,237	1 846 818	ő	2,000,102	69,237	0	36,321	(7,920)	97.638	97.638	ő	2032	
0	2033	73	516,986	70,996	1,939,159	0	2,456,145	70,996	0	37,048	(8,453)	99,591	99,591	0	2033	
0	2034	74	470,048	72,787	2,036,117	0	2,506,166	72,787	0	37,789	(8,992)	101,583	101,583	0	2034	
82,769	2035	75	493,551	0	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)	116,033	103,615	12,418	2035	
86,715	2036	76	518,228	0	2,071,196	86,715	2,589,424	86,715	0	39,315	(5,386)	120,645	105,687	14,958	2036	
90,445	2037	77	544,140	0	2,084,310	90,445	2,628,450	90,445	0	40,102	(5,494)	125,053	107,801	17,253	2037	
94,741	2038	78	571,347	0	2,093,785	94,741	2,665,131	94,741	0	40,904	(5,604)	130,041	109,957	20,085	2038	
99,232	2039	/9	599,914	0	2,099,242	99,232	2,699,156	99,232	0	41,/22	(5,/16)	135,237	112,156	23,082	2039	
103,923	2040	80	661 405	0	2,100,281	103,923	2,730,191	103,923	0	42,550	(5,830)	140,049	116,687	20,250	2040	
113,353	2041	82	694.475	0	2,088,532	113,353	2,783.007	113,353	0	44,276	(6,066)	151,563	119,021	32,542	2042	
117,996	2043	83	729,199	0	2.074.962	117,996	2.804.161	117,996	0	45,161	(6,187)	156,970	121,401	35,569	2043	
123,510	2044	84	765,659	0	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)	163,263	123,829	39,434	2044	
				622,316		1,020,946		1,643,262	202,000	603,730	(130,463)	2,318,530	2,065,276	253,253		
Orange backgrounds	indicate hypothe	etical returns														

Step 20: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

	YOUR CASE LIST   SETTINGS   HELP   SIGN OUT														SETTINGS			
Doe Jane															PREPARE	D BY: DEMO	ADVISOR	
Doc, ourie															INITIAL PLAN	DATE: 01/01	/2025	
CLIENT DASHBOARD ST	RUCTURED INCO	ME PLANNING	CASH FLO	W AND TAX AD	VISOR A	SSET ALLOCAT	ION AND NET	WORTH G	RAPHS R	EPORTS T	OOLS		REVISED PLAN DATE: 01/17/2025					
Churchungel																		
Structured	incom	e Plan	ining															
Edit Save Cancel Ado	d Account Ad	d Income Ad	ld Inc Tax A	dd Target E		enario Displ	ay Options	<u> </u>										
Scenario Part One: Forecasting Effective Tax Rates While the Client is working																		
				Acco	unts	- 7 <sup>n</sup>												
	Planning	20 years 🗸	Non						Inco	7 <sup>tt</sup>								
	Horizon		NON-9	Juaimed		IRA			incol	mes								
Total required	Year	Jane	Account	Income	Account	Income	Accounts	Planned	Jane	Jane SS	Income	After Tax	After Tax	Income	Year			
View Beneficial RMD							Total	Distribution	Wages		Тах	Income	Target	Gap				
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	2 000 000	Subtotal	Managa	Manage	Managa		Managa	from total				
lana	honus %		0.00 %		0.00 %	lane inc	2,000,000	of account	Infl Factor	Infl Factor	wanage		Infl Factor	income to				
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	incomes	2.00 %	2.00 %			2.00 %	target				
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100.000	0	(13,700)	86,300	85.000	1,300	2025			
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)	88,026	86,700	1,326	2026			
0	2027	67	778,644	89,575	1,447,031	0	2,225,674	89,575	0	0	(1,141)	88,434	88,434	0	2027			
0	2028	68	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(1,778)	90,203	90,203	0	2028			
0	2029	69	667,446	94,429	1,595,352	0	2,262,797	94,429	0	0	(2,422)	92,007	92,007	0	2029			
0	2030	70	635,013	65,805	1,675,119	0	2,310,132	65,805	0	34,911	(6,869)	93,847	93,847	0	2030			
0	2031	71	599,257	67,507	1,758,875	0	2,358,132	67,507	0	35,609	(7,392)	95,724	95,724	0	2031			
0	2032	72	559,983	69,237	1,846,818	0	2,406,802	69,237	0	36,321	(7,920)	97,638	97,638	0	2032			
0	2033	73	516,986	70,996	1,939,159	0	2,456,145	70,996	0	37,048	(8,453)	99,591	99,591	0	2033			
0	2034	74	470,048	72,787	2,036,117	0	2,506,166	72,787	0	37,789	(8,992)	101,583	101,583	0	2034			
82,769	2035	75	493,551	0	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)	116,033	103,615	12,418	2035			
00,715	2036	70	510,220		2,071,190	00,715	2,569,424	00,715	0	39,313	(5,300)	120,045	105,067	14,950	2030			
94 741	2038	78	571 347	0	2,084,310	94 741	2,665,131	94 741	0	40,102	(5,494)	120,000	109,001	20.085	2037			
99.232	2039	79	599.914	0	2.099.242	99,232	2.699.156	99,232	0	41,722	(5,716)	135,237	112,156	23.082	2039			
103.923	2040	80	629,910	0	2.100.281	103.923	2,730,191	103,923	0	42,556	(5,830)	140.649	114.399	26,250	2040			
108,262	2041	81	661,405	0	2,097,033	108,262	2,758,438	108,262	0	43,407	(5,947)	145,723	116,687	29,036	2041			
113,353	2042	82	694,475	0	2,088,532	113,353	2,783,007	113,353	0	44,276	(6,066)	151,563	119,021	32,542	2042			
117,996	2043	83	729,199	0	2,074,962	117,996	2,804,161	117,996	0	45,161	(6,187)	156,970	121,401	35,569	2043			
123,510	2044	84	765,659	0	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)	163,263	123,829	39,434	2044			
				622,316		1,020,946		1,643,262	202,000	603,730	(130,463)	2,318,530	2,065,276	253,253				

#### Step 21: Column Display Options: Click on the green View Tax Rates button.

Column Display Options Hide RMD Checks	Hide Income Riders View	Death Benefit	View % Distr	ibution View	Comparison	View Ta	x Rates View Plan	n Years	
Acco			Group Setup						
Non-Qualified IRA	Accounts Group 1 ©	Group 2	Group 3	Group 4	Group 5	Grou Grou	Title 1 Accounts 2	Accounts	Color S
Jane Wages Jane SS	Incomes ()	0	0	0	0	Grou Grou Grou	3 4 5		S S
Account or income groups must be created in the sequent You may have to re-order accounts using the Edit Scenaric Reordering or adding accounts or incomes on the Edit Sce	Group	Title 0.1 Incomes 0.2	Incomes	Color S					
Reset Condense All Uncondense All	Group Group Group	0 3 0 4 0 5		s S					
						Rese	et Title / Colors C	opy Setup To All Scenarios	
Return With Grouping Return Without Grouping									

#### Step 22: Structured Income Planning: The Income Tax Column will automatically show the percentage amount.



Step 23: Save: Click on the green save button underneath the Structured Income Planning heading.

													YOUR CA	ASE LIST	SETTINGS	HELP   SIGN OUT
Doe, Jane																
													IN	ITIAL PLAN DA	TE: 01/01/2025	
CLIENT DASHBOARD   STRUCTURED INCOME PLANNING   CASH FLOW AND TAX ADVISOR   ASSET ALLOCATION AND NET WORTH   GRAPHS   REPORTS   TOOLS REVISED PLAN DATE: 01/17/2025																
Structured Income Diapping																
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																
T																
Scenaric Part One: Forecasting Effective Tax Rates While the Client is working V																
Accounts x <sup>d</sup>																
	Planning		_							~	1					
	Horizon 20 years V Non-Qualified			Qualified		IRA Incomes										
Tc al required	Year	Jane	Account	Income	Account	Income	Accounts	Planned	Jane	Jane SS	Income Tax	After Tax	After Tax	Income	Year	
RE ULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	TOtal	Distribution	wages			income	raiget	Gap		
accro s all accounts	initial amount		750,000		1,250,000		2,000,000	Subtotal	Manage	Manage	Manage		Manage	from total		
Jane	bonus %		0.00 %		0.00 %	Jane inc	0	of account	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to		
otal RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	incomes	2.00 %	2.00 %	(1		2.00 %	target		
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025	
0	2027	67	778.644	89.575	1,447.031	0	2,205,000	89.575	102,000	o	(1.141)-14%	88,434	88,434	0	2020	
0	2028	68	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(1,778)-14%	90,203	90,203	0	2028	
0	2029	69	667,446	94,429	1,595,352	0	2,262,797	94,429	0	0	(2,422)-14%	92,007	92,007	0	2029	
0	2030	70	635,013	65,805	1,675,119	0	2,310,132	65,805	0	34,911	(6,869)-14%	93,847	93,847	0	2030	
0	2031	71	599,257	67,507	1,758,875	0	2,358,132	67,507	0	35,609	(7,392)-14%	95,724	95,724	0	2031	
0	2032	72	559,983	69,237	1,846,818	0	2,406,802	69,237	0	36,321	(7,920)-14%	97,638	97,638	0	2032	
0	2033	73	516,986	70,996	1,939,159	0	2,456,145	70,996	0	37,048	(8,453)-14%	99,591	99,591	0	2033	
92 760	2034	74	470,040	12,101	2,055,117	92 769	2,500,100	92,769	0	37,709	(5,992)-14%	116,033	101,505	12 419	2034	
86,715	2035	76	518,228	0	2,033,134	86,715	2,540,703	86,715	0	39,315	(5,386)-14%	120.645	105,613	14,958	2035	
90,445	2037	77	544,140	0	2,084,310	90,445	2,628,450	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037	
94,741	2038	78	571,347	0	2,093,785	94,741	2,665,131	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038	
99,232	2039	79	599,914	0	2,099,242	99,232	2,699,156	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039	
103,923	2040	80	629,910	0	2,100,281	103,923	2,730,191	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040	
108,262	2041	81	661,405	0	2,097,033	108,262	2,758,438	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041	
113,353	2042	82	694,475	0	2,088,532	113,353	2,783,007	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042	
117,996	2043	83	729,199	0	2,074,962	117,996	2,804,161	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043	
123,510	2044	04	705,059	622 316	2,055,201	1 020 946	2,820,860	1 643 262	202.000	40,064	(130.463)	2 318 530	2 065 276	253 253	2044	
				022,010		1,020,940		1,040,202	202,000	003,730	(130,403)	2,010,000	2,000,270	200,200		

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.