

Part One: Forecasting Effective Tax Rates While the Client is working

02/14/2025 10:23 am EST

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.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

Structured Income Planning

Scenario: Part One: Forecasting Effective Tax Rates While the Client is working

Planning Horizon: 20 years

Year	Jane	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Target Income	Income Gap	Year
		Non-Qualified	Income	IRA	Income			Jane Wages	Jane SS				
net return	64	5.00 %		5.00 %	Jane IRA	2,000,000							
initial amount		750,000		1,250,000	Jane inc	2,000,000	Subtotal of account incomes						
bonus % w/bonus		0.00 %		0.00 %		0	Infl Factor	2.00 %	2.00 %		Infl Factor	2.00 %	
		750,000		1,250,000		2,000,000						from total income to target	
2025	65	787,500	0	1,312,500		2,100,000	0	100,000	0	100,000	85,000	15,000	2025
2026	66	826,875	0	1,378,125		2,205,000	0	102,000	0	102,000	86,700	15,300	2026
2027	67	779,785	88,434	1,447,031		2,226,816	88,434	0	0	88,434	88,434	0	2027
2028	68	728,571	90,203	1,519,382		2,247,954	90,203	0	0	90,203	90,203	0	2028
2029	69	672,993	92,007	1,595,352		2,268,344	92,007	0	0	92,007	92,007	0	2029
2030	70	647,707	58,936	1,675,119		2,322,826	58,936	0	34,911	93,847	93,847	0	2030
2031	71	619,977	60,115	1,758,875		2,378,852	60,115	0	35,609	95,724	95,724	0	2031
2032	72	589,659	61,317	1,846,818		2,436,478	61,317	0	36,321	97,638	97,638	0	2032
2033	73	556,599	62,543	1,939,159		2,495,758	62,543	0	37,048	99,591	99,591	0	2033
2034	74	520,635	63,794	2,036,117		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
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	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	769,214	0	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.

SIPS
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CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | **CASH FLOW AND TAX ADVISOR** | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
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Structured Income Planning

Scenario: Part One: Forecasting Effective Tax Rates While the Client is working

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		Non-Qualified	Income	IRA	Income			Jane Wages	Jane SS				
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initial amount		750,000		1,250,000	Jane inc	2,000,000	Subtotal of account incomes						
bonus % w/bonus		0.00 %		0.00 %		0	Infl Factor	2.00 %	2.00 %		Infl Factor	2.00 %	
		750,000		1,250,000		2,000,000						from total income to target	
2025	65	787,500	0	1,312,500		2,100,000	0	100,000	0	100,000	85,000	15,000	2025
2026	66	826,875	0	1,378,125		2,205,000	0	102,000	0	102,000	86,700	15,300	2026
2027	67	779,785	88,434	1,447,031		2,226,816	88,434	0	0	88,434	88,434	0	2027
2028	68	728,571	90,203	1,519,382		2,247,954	90,203	0	0	90,203	90,203	0	2028
2029	69	672,993	92,007	1,595,352		2,268,344	92,007	0	0	92,007	92,007	0	2029
2030	70	647,707	58,936	1,675,119		2,322,826	58,936	0	34,911	93,847	93,847	0	2030
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2033	73	556,599	62,543	1,939,159		2,495,758	62,543	0	37,048	99,591	99,591	0	2033
2034	74	520,635	63,794	2,036,117		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
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
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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	769,214	0	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 3: Edit: Click on the green Edit button underneath the Cashflow and Tax Advisor heading.

Cashflow and Tax Advisor

Dynamic Mode

Tax Filing: June 2022 Scenario 1

	Cash Flow	Tax Return
Income		
1 Wages		
2 Tax Exempt Int		
2 Taxable Interest		
3 Qualified Dividends		
3 All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
4 Other		
4 Roth Conversion		
49 Client1 Social Security		
49 Client2 Social Security		
49 Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
21 Self Employ Biz - QBI		
21 Self Employ Biz - not QBI		
21 Sch E (no SE Tax) - QBI		
21 Sch E (no SE Tax) - not QBI		
21 All Other Schedule 1 Income		
21 SE Tax Deduction		
21 All Other Adj to Income		
11 Income Total \$		
Expenses		
Medical Expenses (7.5%)		
Property & State Taxes		
Mortgage Interest		
Charities		
All other Schedule A		
Mortgage - Rent		
Home Insurance		
Utilities		
Phone - Cable		
Maint - Landscaping		
Cars		
Car Insurance		
Car gas and maintenance		
Boat - RV		
Life Insurance		
Food and Grocery		
Clothes - Home goods		
Entertainment - Meals		
Travel - Hobbies		
Credit Cards		
Savings		
Other Expenses		
Income Taxes		
Expenses Total \$		
Income Taxes		
Standard Deduction		
12 Largest Ded - Schd A or Std		
12 Qual Biz Income Deduction		
12 Cap Gains and Qual Dividends		
15 TAXABLE INCOME		
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc		
24 Approximate State Tax Calc		
Discretionary Income \$		
Used on "Print 1040" Form Only		
294 Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		
37 Amount you owe		

* Effective tax rate is modified for use in the SPS Income plan
 Orange backgrounds indicate hypothetical calculations

Step 4: Tax Filing Name: Click on the dropdown to select the tax filing (client 1, client 2, or joint).

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INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/10/2025

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2022
Hide Delete
Scenario 1

	Cash Flow	Tax Return
Income		
1 Wages		
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		
6a Client2 Social Security		
6b Total Social Security		
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 Adj to Income		
11 Income Total \$		

Step 5: 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.

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Cashflow and Tax Advisor

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Tax Filing Jane 2022
Hide Delete
Scenario 1

	Cash Flow	Tax Return
Income		
1 Wages		
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		
6a Client2 Social Security		
6b Total Social Security		
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 Adj to Income		
11 Income Total \$		

Step 6: Scenario Title: Enter in a new title for the scenario.

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Doe, Jane

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Cashflow and Tax Advisor

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Tax Filing Jane 2025 (PROV)

Scenario 1

	Cash Flow	Tax Return
Income		
1 Wages		
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		
6a Client2 Social Security		
6b Total Social Security		
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 Adj to Income		
11 Income Total \$		

Step 7: Wages: Enter in the total income into the wages cash flow and tax return columns.

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Doe, Jane

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Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV)

Working

	Cash Flow	Tax Return
Income		
1 Wages		
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		
6a Client2 Social Security		
6b Total Social Security		
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 Adj to Income		
11 Income Total \$		

Step 8: Calculate: Click on the green calculate button underneath the Cashflow and Tax Advisor heading.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane PREPARED BY: DEMO ADVISOR
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CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Cashflow and Tax Advisor

Tax Filing: Jane | 2025 (PROV) | Working

	Cash Flow	Tax Return
1 Wages	100,000	100,000
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		
6a Client2 Social Security		
6b Total Social Security		
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 Adjit to Income		
11 Income Total \$		

Step 9: Tax Bracket: Scroll down the page and take note of the marginal tax bracket and effective tax-rate "Eff Tax rate."

Cashflow and Tax Advisor

File Save Cancel Goodenase Hide Tax Advisor Add Scenario Calculate

Tax Filing June 2025 (PROV)

Hide Delete

	Cash Flow	Tax Return
Working		
Income		
1 Wages	100,000	100,000
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		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
51 Self Employ Biz - QBI		
51 Self Employ Biz - not QBI		
51 Sch E (no SE Tax) - QBI		
51 Sch E (no SE Tax) - not QBI		
51 All Other Schedule 1 Income		
51 SE Tax Deduction		
51 All Other Adj to Income		
11 Income Total \$	100,000	100,000
Expenses		
Medical Expenses (7.5%)		
Property & State Taxes		
Mortgage Interest		
Charities		
All other Schedule A		
Mortgage - Rent		
Home Insurance		
Utilities		
Phone - Cable		
Maint - Landscaping		
Cars		
Car Insurance		
Car gas and maintenance		
Boat - RV		
Life Insurance		
Food and Grocery		
Clothes - Home goods		
Entertainment - Meals		
Travel - Hobbies		
Credit Cards		
Savings		
Other Expenses		
Income Taxes		
Expenses Total \$		
Income Taxes		
Standard Deduction	overrides	14,881
12 Largest Ded - Schd A or Std		14,881
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividends		
15 TAXABLE INCOME		85,119
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc		13,683
Approximate State Tax Calc	%	
Discretionary Income \$	86,317	
Used on "Print 1040" Form Only		
25d Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
39 Total Payments		
34 Refund		
37 Amount you owe		13,683
		Use 1040

Effective tax rate is modified for use in the SPS Income plan
Orange backgrounds indicate hypothetical calculations

SIPS

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

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Cashflow and Tax Advisor

Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV)
Hide Delete
Working

Income	Cash Flow	Tax Return
1 Wages	100,000	100,000
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
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4 Client 2 Pension		
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S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$	100,000	100,000

Step 11: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

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Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV)
Hide Delete
Working

Income	Cash Flow	Tax Return
1 Wages	100,000	100,000
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client 1 Pension		
4 Client 2 Pension		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
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6b Total Social Security		
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		
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S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$	100,000	100,000

Step 12: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

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Dynamic Mode

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initial amount		750,000	1,250,000			2,000,000	Subtotal of account incomes	Infl Factor	Infl Factor		Infl Factor	from total income to target	
bonus % w/bonus		0.00 %	0.00 %			2,000,000	0	2.00 %	2.00 %		2.00 %		
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	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	647,707	58,936	1,675,119	0	2,322,826	58,936	0	34,911	93,847	93,847	0	2030
2031	71	619,977	60,115	1,758,875	0	2,378,852	60,115	0	35,609	95,724	95,724	0	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	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
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	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	769,214	0	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 13: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

Structured Income Planning

Dynamic Mode

Scenario: Part One: Forecasting Effective Tax Rates While the Client is working

Planning Horizon: 20 years

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

Year	Jane	Accounts		Incomes		Accounts Total	Planned Distribution	Jane Wages	Jane SS	Total Income	Target Income	Income Gap	Year
		Non-Qualified	IRA	Income	Income								
Total required													
REGULAR RMD													
View Beneficial RMD													
across all accounts													
net return	64	5.00 %	5.00 %	Jane IRA	Jane inc	2,000,000	Subtotal of account incomes	Manage	Manage		Manage	from total income to target	
initial amount		750,000	1,250,000			2,000,000	0	Infl Factor	Infl Factor		Infl Factor		
bonus % w/bonus		0.00 %	0.00 %			2,000,000	0	2.00 %	2.00 %		2.00 %		
Jane total RMD		750,000	1,250,000	Manage	Manage	2,000,000	0	2.00 %	2.00 %		2.00 %		
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	100,000	85,000	15,000	2025
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	102,000	86,700	15,300	2026
0	2027	67	779,785	88,434	1,447,031	0	2,226,816	88,434	0	88,434	88,434	0	2027
0	2028	68	728,571	90,203	1,519,382	0	2,247,954	90,203	0	90,203	90,203	0	2028
0	2029	69	672,993	92,007	1,595,352	0	2,268,344	92,007	0	92,007	92,007	0	2029
0	2030	70	647,707	58,936	1,675,119	0	2,322,826	58,936	0	34,911	93,847	93,847	0
0	2031	71	619,977	60,115	1,758,875	0	2,378,852	60,115	0	35,609	95,724	95,724	0
0	2032	72	589,659	61,317	1,846,818	0	2,436,478	61,317	0	36,321	97,638	97,638	0
0	2033	73	556,599	62,543	1,939,159	0	2,495,758	62,543	0	37,048	99,591	99,591	0
0	2034	74	520,635	63,794	2,036,117	0	2,556,752	63,794	0	37,789	101,583	101,583	0
82,769	2035	75	546,667	0	2,055,154	82,769	2,601,820	82,769	0	38,545	121,314	103,615	17,699
86,715	2036	76	574,000	0	2,071,196	86,715	2,645,196	86,715	0	39,315	126,031	105,687	20,344
90,445	2037	77	602,700	0	2,084,310	90,445	2,687,010	90,445	0	40,102	130,547	107,801	22,746
94,741	2038	78	632,835	0	2,093,785	94,741	2,726,620	94,741	0	40,904	135,645	109,957	25,689
99,232	2039	79	664,476	0	2,099,242	99,232	2,763,719	99,232	0	41,722	140,953	112,156	28,798
103,923	2040	80	697,700	0	2,100,281	103,923	2,797,982	103,923	0	42,556	146,479	114,399	32,080
108,262	2041	81	732,585	0	2,097,033	108,262	2,829,618	108,262	0	43,407	151,669	116,687	34,983
113,353	2042	82	769,214	0	2,088,532	113,353	2,857,746	113,353	0	44,276	157,629	119,021	38,608
117,996	2043	83	807,675	0	2,074,962	117,996	2,882,637	117,996	0	45,161	163,157	121,401	41,756
123,510	2044	84	848,059	0	2,055,201	123,510	2,903,260	123,510	0	46,064	169,574	123,829	45,745
					577,348	1,020,946	1,598,294	202,000	603,730	2,404,025	2,065,276	338,748	

Step 14: Tax Name: Enter in a Title for the income tax.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name:

Starting effective tax rate: %

Tax description:

Tax Adjustments

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	%
<input type="checkbox"/> 4	%
<input type="checkbox"/> 5	%
<input type="checkbox"/> 6	%
<input type="checkbox"/> 7	%
<input type="checkbox"/> 8	%
<input type="checkbox"/> 9	%
<input type="checkbox"/> 10	%
<input type="checkbox"/> 11	%
<input type="checkbox"/> 12	%
<input type="checkbox"/> 13	%
<input type="checkbox"/> 14	%
<input type="checkbox"/> 15	%
<input type="checkbox"/> 16	%
<input type="checkbox"/> 17	%
<input type="checkbox"/> 18	%
<input type="checkbox"/> 19	%
<input type="checkbox"/> 20	%
<input type="checkbox"/> 21	%
<input type="checkbox"/> 22	%
<input type="checkbox"/> 23	%
<input type="checkbox"/> 24	%

Step 15: Starting Effective Tax Rate: Type in the effective tax rate.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name:

Starting effective tax rate: %

Tax description:

Tax Adjustments

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	%
<input type="checkbox"/> 4	%
<input type="checkbox"/> 5	%
<input type="checkbox"/> 6	%
<input type="checkbox"/> 7	%
<input type="checkbox"/> 8	%
<input type="checkbox"/> 9	%
<input type="checkbox"/> 10	%
<input type="checkbox"/> 11	%
<input type="checkbox"/> 12	%
<input type="checkbox"/> 13	%
<input type="checkbox"/> 14	%
<input type="checkbox"/> 15	%
<input type="checkbox"/> 16	%
<input type="checkbox"/> 17	%
<input type="checkbox"/> 18	%
<input type="checkbox"/> 19	%
<input type="checkbox"/> 20	%
<input type="checkbox"/> 21	%
<input type="checkbox"/> 22	%
<input type="checkbox"/> 23	%
<input type="checkbox"/> 24	%

Step 16: Save: Click on the Save button underneath the Manage Tax heading.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name:

Starting effective tax rate:

Tax description:

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Tax Adjustments

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

Step 17: Structured Income Planning: Two new columns have automatically appeared, the Income Tax and After Tax Income.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/10/2025

Doe, Jane

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

Structured Income Planning

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

Scenario: Forecast Effective Tax Rates While the Client is Working

Planning Horizon: 20 years

		Accounts						Incomes							
		Non-Qualified		IRA											
Total required	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
View Beneficial RMD															
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Manage	Manage			Manage	from total income to target	
across all accounts	initial amount		750,000		1,250,000	Jane Inc	0		Infl Factor	Infl Factor			Infl Factor		
Jane	bonus %		0.00 %		0.00 %		0		2.00 %	2.00 %			2.00 %		
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000								
0	2025	65	787,500		1,312,500		0	2,100,000	0	100,000	0	13,700	86,300	85,000	1,300
0	2026	66	826,875		1,378,125		0	2,205,000	0	102,000	0	(13,974)	88,026	86,700	1,326
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
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
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
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
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
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
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
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
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
			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 hypothetical returns

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

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

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

Scenario: Part One: Forecasting Effective Tax Rates While the Client is working

Planning Horizon: 20 years

Total required		Accounts		Incomes		Planned Distribution		Jane Wages		Jane SS		Income Tax		After Tax Income		After Tax Target		Income Gap		Year	
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Jane IRA	Income	Income Tax	After Tax Income	After Tax Target	Income Gap	Year							
REGULAR RMD across all accounts	net return initial amount bonus % w/bonus	64	5.00 % 750,000	5.00 % 1,250,000	Jane IRA 0.00 % 1,250,000	Jane inc 2,000,000	Subtotal of account incomes 0	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage 100,000	Manage 102,000	Manage (13,974)	Manage (13,974)	85,000	85,000	1,300	2025				
Jane total RMD	Year	Age	Account	Income	Account	Income	Accounts Total	Jane IRA	Income	Income Tax	After Tax Income	After Tax Target	Income Gap	Year							
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	(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	(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	(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	(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	(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						
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	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 19: Column Display Options: Click on the green View Tax Rates button.

Column Display Options: [Hide RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Plan Years](#)

Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
Non-Qualified	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Jane Wages	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Jane SS	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
 You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
 Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

Group Setup

Accounts	Color
Group 1 Accounts	<input type="text" value="Se"/>
Group 2	<input type="text" value="Se"/>
Group 3	<input type="text" value="Se"/>
Group 4	<input type="text" value="Se"/>
Group 5	<input type="text" value="Se"/>

Incomes	Color
Group 1 Incomes	<input type="text" value="Se"/>
Group 2	<input type="text" value="Se"/>
Group 3	<input type="text" value="Se"/>
Group 4	<input type="text" value="Se"/>
Group 5	<input type="text" value="Se"/>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 20: Structured Income Planning: The Income Tax Column will automatically show the percentage amount.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

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

Scenario: Part One: Forecasting Effective Tax Rates While the Client is working

Total required		Accounts		Incomes		Accounts		Planned Distribution		Jane Wages		Jane SS		Income Tax		After Tax Income		After Tax Target		Income Gap		Year	
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 across all accounts	net return initial amount bonus % w/bonus	64	5.00 % 750,000	5.00 % 1,250,000	Jane IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target										
Jane total RMD			750,000	1,250,000	Jane inc	2,000,000		2.00 %	2.00 %														
0	2025	65	787,500	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025									
0	2026	66	826,875	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026									
0	2027	67	778,644	1,447,031	0	2,225,674	89,575	0	0	(1,141)-14%	88,434	88,434	0	2027									
0	2028	68	725,595	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	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	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	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	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	1,939,189	0	2,456,145	70,996	0	37,048	(8,453)-14%	99,591	99,591	0	2033									
0	2034	74	470,048	2,036,117	0	2,506,166	72,787	0	37,789	(8,992)-14%	101,583	101,583	0	2034									
82,769	2035	75	493,551	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035									
86,715	2036	76	518,228	2,071,196	86,715	2,589,424	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036									
90,445	2037	77	544,140	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	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	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	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	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	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	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	84	765,659	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)-14%	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: Save: Click on the green save button underneath the Structured Income Planning heading.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

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

Scenario: Part One: Forecasting Effective Tax Rates While the Client is working

Total required		Accounts		Incomes		Accounts		Planned Distribution		Jane Wages		Jane SS		Income Tax		After Tax Income		After Tax Target		Income Gap		Year	
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 across all accounts	net return initial amount bonus % w/bonus	64	5.00 % 750,000	5.00 % 1,250,000	Jane IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target										
Jane total RMD			750,000	1,250,000	Jane inc	2,000,000		2.00 %	2.00 %														
0	2025	65	787,500	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025									
0	2026	66	826,875	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026									
0	2027	67	778,644	1,447,031	0	2,225,674	89,575	0	0	(1,141)-14%	88,434	88,434	0	2027									
0	2028	68	725,595	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	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	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	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	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	1,939,189	0	2,456,145	70,996	0	37,048	(8,453)-14%	99,591	99,591	0	2033									
0	2034	74	470,048	2,036,117	0	2,506,166	72,787	0	37,789	(8,992)-14%	101,583	101,583	0	2034									
82,769	2035	75	493,551	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035									
86,715	2036	76	518,228	2,071,196	86,715	2,589,424	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036									
90,445	2037	77	544,140	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	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	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	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	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	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	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	84	765,659	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)-14%	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										

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.