

Condense/Uncondense Feature on the Cash Flow and Tax Advisor Page

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The condense/uncondensed button on the Cash Flow and Tax Advisor page is a feature that will condense or expand the display of income, expenses, and the income taxes on the page. This feature enables advisors to hide unpopulated rows within the Cash Flow and Tax Advisor tool. This allows them to focus on the rows with client taxable events and hide the extraneous information. Below is a step-by-step guideline on the condense/uncondensed button features.

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

Structured Income Planning

Edit Dynamic Mode

Scenario Condense and Uncondense Feature

Planning Horizon	20 years		Non-Qualified		IRA		Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
Year	Jane	Account	Income	Account	Income	2.00 %	2.00 %	Infl Factor	Infl Factor	Eff Tax Rate	Infl Factor	from total income to target			
net return	64	5.00 %		5.00 %		Jane IRA	2,000,000	Subtotal of account incomes							
initial amount		750,000		1,250,000		Jane inc	0								
bonus % w/bonus		0.00 %		0.00 %			2,000,000								
		750,000		1,250,000											
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
2026	66	826,875	0	1,378,125	0		2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026
2027	67	779,255	88,963	1,447,031	0		2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027
2028	68	727,193	91,025	1,519,382	0		2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028
2029	69	670,431	93,122	1,595,352	0		2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029
2030	70	642,412	61,540	1,675,119	0		2,317,532	61,540	0	34,911	(2,604)-5%	93,847	93,847	0	2030
2031	71	611,626	62,906	1,758,875	0		2,370,502	62,906	0	35,609	(2,792)-5%	95,724	95,724	0	2031
2032	72	577,911	64,297	1,846,818	0		2,424,730	64,297	0	36,321	(2,980)-5%	97,638	97,638	0	2032
2033	73	541,094	65,712	1,939,159	0		2,480,254	65,712	0	37,048	(3,169)-5%	99,591	99,591	0	2033
2034	74	500,996	67,153	2,036,117	0		2,537,113	67,153	0	37,789	(3,359)-5%	101,583	101,583	0	2034
2035	75	526,046	0	2,055,154	82,769		2,581,200	82,769	0	38,545	(4,702)-12%	116,611	103,615	12,997	2035
2036	76	552,348	0	2,071,196	86,715		2,623,544	86,715	0	39,315	(4,796)-12%	121,234	105,687	15,548	2036
2037	77	579,965	0	2,084,310	90,445		2,664,276	90,445	0	40,102	(4,892)-12%	125,655	107,801	17,854	2037
2038	78	608,964	0	2,093,785	94,741		2,702,748	94,741	0	40,904	(4,990)-12%	130,655	109,957	20,698	2038
2039	79	639,412	0	2,099,242	99,232		2,738,654	99,232	0	41,722	(5,090)-12%	135,863	112,156	23,708	2039
2040	80	671,382	0	2,100,281	103,923		2,771,664	103,923	0	42,556	(5,192)-12%	141,287	114,399	26,889	2040
2041	81	704,951	0	2,097,033	108,262		2,801,985	108,262	0	43,407	(5,296)-12%	146,374	116,687	29,687	2041
2042	82	740,199	0	2,088,532	113,353		2,828,731	113,353	0	44,276	(5,402)-12%	152,227	119,021	33,207	2042
2043	83	777,209	0	2,074,962	117,996		2,852,171	117,996	0	45,161	(5,510)-12%	157,648	121,401	36,247	2043
2044	84	816,069	0	2,055,201	123,510		2,871,270	123,510	0	46,064	(5,620)-12%	163,954	123,829	40,125	2044

Step 2: Edit: Click on the green edit button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor

Edit Dynamic Mode

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Income	Tax Filing		Jane 2025 (PRO)		Jane 2027 (PRO)		Jane 2030 (PRO)		Jane 2035 (PRO)	
	Working	Cash Flow	Tax Return	Early Retirement	Cash Flow	Tax Return	Social Security	Cash Flow	Tax Return	SS & Roth Withdraws
1 Wages		100,000	100,000							
2 Tax Exempt Int										
3 Taxable Interest										
3a Qualified Dividends										
3b All Dividends										82,769
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							34,911			38,545
6a Client2 Social Security										
6b Total Social Security							34,911	29,674	38,545	32,763
65 % SE Taxable										
7 Short Term Cap Gains				39,575	39,575	5,804	5,804			
7 Long Term Cap Gains				50,000	50,000	60,000	60,000			
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		89,575	89,575		100,715	95,478	121,314	115,532
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										
Income Taxes	overrides									
Standard Deduction	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	22 % Tax Bracket	13.7 % EH Tax Rate		12 % Tax Bracket	6.4 % EH Tax Rate		12 % Tax Bracket	5.3 % EH Tax Rate	22 % Tax Bracket	12.2 % EH Tax Rate
Approximate State Tax Calc	%	13,683		%	5,723		%	5,388	%	14,840
Discretionary Income \$	86,317			83,852			95,327		106,474	
Used on "Print 1040" Form Only										
25d Tax Payments Withheld										
32 All other tax credits										
32 Estimated Tax Payments										
33 Total Payments										
34 Refund										
37 Amount you owe										
	13,683			5,723			5,388		14,840	
	Print 1040			Print 1040			Print 1040		Print 1040	

Step 3: Condense: Click on the green condense button underneath the Cash Flow and Tax Advisor heading.



Step 4: Condense View: The income, expenses, and income taxes should automatically be condensed and changed on the screen.

Cashflow and Tax Advisor

Tax Filing

Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)		Jane 2035 (PROV)	
Hide Delete		Hide Delete		Hide Delete		Hide Delete	
Working		Early Retirement		Social Security		SS & Roth Withdraws	
Cash Flow		Tax Return		Cash Flow		Tax Return	
100,000		100,000		34,911		34,911 29,674	
85 % SS Taxable				5,804		5,804	
				60,000		60,000	
82,769		82,769		38,545		38,545 32,763	
38,545		38,545		85 % SS Taxable			
121,314		115,532					
Income							
1 Wages	100,000	100,000					
4 Client 1 Distributions							
6a Client1 Social Security							
6b Total Social Security							
7 Short Term Cap Gains							
7 Long Term Cap Gains							
11 Income Total \$	100,000	100,000	89,575	89,575	100,715	95,478	121,314 115,532
Expenses							
Expenses Total \$							
Income Taxes							
Standard Deduction	14,881	17,501	18,506	20,311			
12 Largest Ded - Schd A or Std	14,881	17,501	18,506	20,311			
Cap Gains and Qual Dividends		50,000	60,000				
15 TAXABLE INCOME	85,119	72,074	76,972	95,221			
22 % Tax Bracket	13.7 % Eff Tax Rate	12 % Tax Bracket	6.4 % Eff Tax Rate	12 % Tax Bracket	5.3 % Eff Tax Rate	22 % Tax Bracket	12.2 % Eff Tax Rate
24 Approximate Tax Calc	13,683	5,723	5,388	95,327	106,474	106,474	14,840
Discretionary Income \$							
86,317	83,852	95,327					
Used on "Print 1040" Form Only							
37 Amount you owe	13,683	5,723	5,388	14,840			
	Print 1040	Print 1040	Print 1040	Print 1040			

Step 5: Uncondense: Click on the green uncondense button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor

Tax Filing

Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)		Jane 2035 (PROV)	
Hide Delete		Hide Delete		Hide Delete		Hide Delete	
Working		Early Retirement		Social Security		SS & Roth Withdraws	
Cash Flow		Tax Return		Cash Flow		Tax Return	
100,000		100,000		34,911		34,911 29,674	
85 % SS Taxable				5,804		5,804	
				60,000		60,000	
82,769		82,769		38,545		38,545 32,763	
38,545		38,545		85 % SS Taxable			
121,314		115,532					
Income							
1 Wages	100,000	100,000	89,575	89,575	100,715	95,478	121,314 115,532
4 Client 1 Distributions							
6a Client1 Social Security							
6b Total Social Security							
7 Short Term Cap Gains							
7 Long Term Cap Gains							
11 Income Total \$	100,000	100,000	89,575	89,575	100,715	95,478	121,314 115,532
Expenses							
Expenses Total \$							
Income Taxes							
Standard Deduction	14,881	17,501	18,506	20,311			
12 Largest Ded - Schd A or Std	14,881	17,501	18,506	20,311			
Cap Gains and Qual Dividends		50,000	60,000				
15 TAXABLE INCOME	85,119	72,074	76,972	95,221			
22 % Tax Bracket	13.7 % Eff Tax Rate	12 % Tax Bracket	6.4 % Eff Tax Rate	12 % Tax Bracket	5.3 % Eff Tax Rate	22 % Tax Bracket	12.2 % Eff Tax Rate
24 Approximate Tax Calc	13,683	5,723	5,388	95,327	106,474	106,474	14,840
Discretionary Income \$							
86,317	83,852	95,327					
Used on "Print 1040" Form Only							
37 Amount you owe	13,683	5,723	5,388	14,840			
	Print 1040	Print 1040	Print 1040	Print 1040			

Step 6: Uncondense View: The screen should automatically go back to its original view of the cash flow and tax advisor.

Cashflow and Tax Advisor

Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

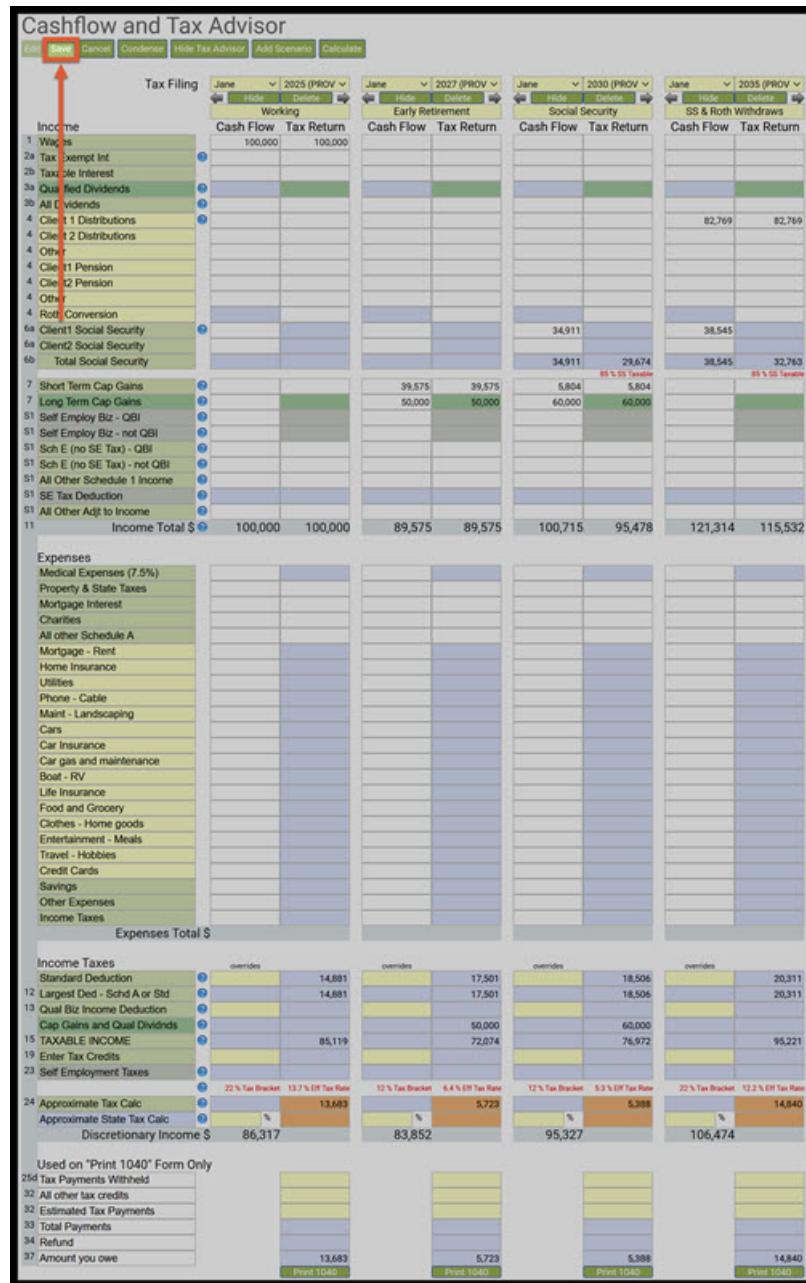
Tax Filing

Income	Working	Early Retirement	Social Security	SS & Roth Withdrawals
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			34,911	38,545
6a Client2 Social Security			34,911	38,545
6b Total Social Security			29,674	32,763
7 Short Term Cap Gains		39,575	5,804	5,804
7 Long Term Cap Gains		50,000	60,000	60,009
51 Self Employ Bz - QBI				
51 Self Employ Bz - 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	89,575	89,575
11 Expenses Total \$			100,715	95,478
11 Income Taxes			121,314	115,532
12 Standard Deduction	overrides	14,681	overrides	17,501
12 Largest Ded - Schd A or Std	overrides	14,681	overrides	17,501
13 Qual Biz Income Deduction				
13 Cap Gains and Qual Dividends			50,000	60,000
15 TAXABLE INCOME		85,119		72,074
19 Enter Tax Credits				
23 Self Employment Taxes				
23 Discretionary Income	22 % Tax Bracket	13,663	12 % Tax Bracket	5,723
24 Approximate Tax Calc	13,663	5,723	12 % Tax Bracket	5,388
24 Approximate State Tax Calc	86,317	83,852	5,388	14,840
24 Discretionary Income				
Used on "Print 1040" Form Only				
254 Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund				
37 Amount you owe				

Print 1040 Print 1040 Print 1040 Print 1040

Red arrow pointing down to the 'Save' button.

Step 7: Save: Click on the green save button underneath the Cash Flow and Tax Advisor heading.



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.