

Add Scenario Feature on the Cash Flow and Tax Advisor Page

01/12/2026 11:26 am EST

The Add Scenario button on the Cash Flow and Tax Advisor page is a feature that will add new scenarios to the page. Below is a step-by-step guideline on how to add a new scenario to the page.

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 Clients name heading.

Structured Income Planning

Edit | Dynamic Mode

Scenario | Add Scenario Feature on the Cash Flow and Tax Advisor Page

Planning Horizon	Accounts						Incomes						Year		
	Non-Qualified		IRA		Accounts Total	Planned Distribution	Jane Wages		Jane SS		Income Tax	After Tax Income	After Tax Target	Income Gap	
	Year	Jane	Account	Income			Account	Income	Infl Factor	Infl Factor					
net return initial amount bonus % w/bonus	64	5.00 %	750,000	0.00 %	1,250,000	1,250,000	Jane IRA	Jane inc	2,000,000	0	Subtotal of account incomes	Infl Factor	Infl Factor	from total income to target	
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

File Dynamic Mode

Tax Filing

	2025 (PRO)	2027 (PRO)	2030 (PRO)	2035 (PRO)
Income	Working	Early Retirement	Social Security	SS & Roth Withdraws
1 Wages	100,000	100,000	Cash Flow	Tax Return
2 Tax Exempt Int				
3 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	
6b Client2 Social Security				38,545
6b Total Social Security			34,911	38,545
7 Short Term Cap Gains		39,575	5,804	85 % SE Taxable
7 Long Term Cap Gains		50,000	60,000	85 % SE Taxable
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
11 Expenses Total \$			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	overrides	overrides	overrides
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
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividends		50,000	60,000	
15 TAXABLE INCOME	85,119	72,074	76,972	95,321
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc	22 % Tax Bracket: 13.7 % EFT Tax Rate: 13,683	12 % Tax Bracket: 8.4 % EFT Tax Rate: 5,723	12 % Tax Bracket: 5.3 % EFT Tax Rate: 5,388	22 % Tax Bracket: 12.2 % EFT Tax Rate: 14,840
Approximate State Tax Calc	%	%	%	%
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: Add Scenario: Click on the green add scenario button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor									
		Tax Filing		2025 (PROV)		2027 (PROV)		2030 (PROV)	
		Jane Working		Jane Early Retirement		Jane Social Security		Jane SS & Roth Withdraws	
Income		Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages		100,000	100,000					82,769	82,769
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 Roth Conversion									
6a Client1 Social Security						34,911	38,545		
6a Client2 Social Security						34,911	29,674	38,545	32,769
6b Total Social Security									
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									
Standard Deduction		overrides	14,881	overrides	17,501	overrides	18,506	overrides	20,311
12 Largest Ded - Schd A or Std		14,881		17,501		18,506		20,311	
13 Qual Biz Income Deduction									
Cap Gains and Qual Dividends									
15 TAXABLE INCOME		85,119		72,074		76,972		95,221	
19 Enter Tax Credits									
23 Self Employment Taxes									
24 Approximate Tax Calc		22 % Tax Bracket 13.7 % Eff Tax Rate	13,683	12 % Tax Bracket 6.4 % Eff Tax Rate	5,723	12 % Tax Bracket 5.3 % Eff Tax Rate	5,388	22 % Tax Bracket 12.2 % Eff Tax Rate	14,840
Approximate State Tax Calc									
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 4: Cashflow and Tax Advisor View: A new column of the Tax Filings should automatically appear on right hand side of the screen.

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

Cashflow and Tax Advisor

Save **Cancel** **Condense** **Hide Tax Advisor** **Add Scenario** **Calculate**

Tax Filing

Income		Jane 2025 (PROV) Working		Jane 2027 (PROV) Early Retirement		Jane 2030 (PROV) Social Security		Jane 2035 (PROV) SS & Roth Withdraws		Jane 2035 (PROV) Scenario 5	
		Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	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					34,911					
6a	Client2 Social Security										
6b	Total Social Security					34,911	29,674				
7	Short Term Cap Gains										
7	Long Term Cap Gains					39,575	39,575				
S1	Self Employ Biz - QBI					50,000	50,000				
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 \$	100,000	100,000	89,575	89,575	100,715	95,478	121,314	115,532	121,314	115,532

85 % SS Taxable

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.