

Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Security Starts Up

02/14/2025 10:24 am EST

This is the third part of a four-part article on the Cash Flow and Tax Advisor Calculator. This tool can assist you in determining the effective tax rate for each year within your financial plan. It also includes a worksheet to differentiate between cash flow and tax liabilities. This section provides step-by-step instructions for entering income when the client has retired, is no longer working, and is receiving Social Security benefits.

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 While in Retirement for Social Security: 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: 01/20/2025

Structured Income Planning

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts		Incomes		Accounts		Incomes		Incomes		Incomes		Incomes		Incomes	
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	Year	Year
REGULAR RMD	net return	64	5.00 %	5.00 %	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					
across all accounts	initial amount		750,000	1,250,000	Jane inc	2,000,000	0	2.00 %	2.00 %								
Jane	bonus %		0.00 %	0.00 %	Jane inc	2,000,000	0	2.00 %	2.00 %								
total RMD	w/bonus		750,000	1,250,000	Jane inc	2,000,000	0	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	779,255	1,447,031	0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027			
0	2028	68	727,193	1,519,382	0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028			
0	2029	69	670,431	1,595,352	0	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029			
0	2030	70	638,150	1,675,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030			
0	2031	71	602,552	1,758,875	0	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031			
0	2032	72	563,445	1,846,818	0	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032			
0	2033	73	520,623	1,939,159	0	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033			
0	2034	74	473,871	2,036,117	0	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034			
82,769	2035	75	497,564	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035			
86,715	2036	76	522,442	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036			
90,445	2037	77	548,564	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037			
94,741	2038	78	575,992	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038			
99,232	2039	79	604,792	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039			
103,923	2040	80	635,032	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040			
108,262	2041	81	666,783	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041			
113,353	2042	82	700,122	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042			
117,996	2043	83	735,128	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043			
123,510	2044	84	771,885	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044			
			619,430	1,020,946		1,640,376	202,000	603,730	(127,578)	2,318,530	2,065,276	253,253					

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

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Doe, Jane
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Structured Income Planning

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts		Incomes		Accounts		Incomes		Incomes		Incomes		Incomes		Incomes	
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	Year	Year
REGULAR RMD	net return	64	5.00 %	5.00 %	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					
across all accounts	initial amount		750,000	1,250,000	Jane inc	2,000,000	0	2.00 %	2.00 %								
Jane	bonus %		0.00 %	0.00 %	Jane inc	2,000,000	0	2.00 %	2.00 %								
total RMD	w/bonus		750,000	1,250,000	Jane inc	2,000,000	0	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	779,255	1,447,031	0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027			
0	2028	68	727,193	1,519,382	0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028			
0	2029	69	670,431	1,595,352	0	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029			
0	2030	70	638,150	1,675,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030			
0	2031	71	602,552	1,758,875	0	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031			
0	2032	72	563,445	1,846,818	0	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032			
0	2033	73	520,623	1,939,159	0	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033			
0	2034	74	473,871	2,036,117	0	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034			
82,769	2035	75	497,564	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035			
86,715	2036	76	522,442	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036			
90,445	2037	77	548,564	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037			
94,741	2038	78	575,992	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038			
99,232	2039	79	604,792	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039			
103,923	2040	80	635,032	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040			
108,262	2041	81	666,783	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041			
113,353	2042	82	700,122	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042			
117,996	2043	83	735,128	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043			
123,510	2044	84	771,885	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044			
			619,430	1,020,946		1,640,376	202,000	603,730	(127,578)	2,318,530	2,065,276	253,253					

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

SIPS
Doe, Jane

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

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Cashflow and Tax Advisor

Edit Dynamic Mode

Tax Filing Jane 2025 (PROV) Jane 2027 (PROV)

	Working		Early Retirement	
	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 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			39,575	39,575
7 Long Term Cap Gains			50,000	50,000
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't to Income				
11 Income Total \$	100,000	100,000	89,575	89,575

Step 4: Add Scenario: Click on the green add scenario button underneath the Cash Flow and Tax Advisor heading.

SIPS
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Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV) Jane 2027 (PROV)

	Working		Early Retirement	
	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 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			39,575	39,575
7 Long Term Cap Gains			50,000	50,000
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't to Income				
11 Income Total \$	100,000	100,000	89,575	89,575

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

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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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

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2027 (PROV)	
	Working		Early Retirement		Scenario 3	
	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 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			39,575	39,575	39,575	39,575
7 Long Term Cap Gains			50,000	50,000	50,000	50,000
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 \$	100,000	100,000	89,575	89,575	89,575	89,575

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.

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Cashflow and Tax Advisor

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2027 (PROV)	
	Working		Early Retirement		Scenario 3	
	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 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			89,575	89,575	89,575	89,575
8 Schedule 1 Income				89,575		89,575
S1 SE Tax Deduction						
S1 All Other Adj to Income						
11 Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

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

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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)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
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						
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			89,575	89,575	89,575	89,575
8 Schedule 1 Income				89,575		89,575
S1 SE Tax Deduction						
S1 All Other Adj to Income						
11 Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 8: Client1 Social Security: Enter in the social security amount in the cash flow column.

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Cashflow and Tax Advisor

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
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						
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			89,575	89,575	89,575	89,575
8 Schedule 1 Income				89,575		89,575
S1 SE Tax Deduction						
S1 All Other Adj to Income						
11 Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 9: Short Term Capital Gains: Delete the previous amount and enter the capital gains associated with the

withdrawal from the non-qualified account. For this example, we will assume that \$5,804 is a short-term capital gain associated with this withdrawal. You can enter these values in the Cash Flow column, the Tax Return amounts are automatically populated after you click on Calculate.

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	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 Client1 Pension						
4 Client2 Pension						
4 Other						
4 Roth Conversion						
6a Client1 Social Security					34,911	
6a Client2 Social Security						
6b Total Social Security						
7 Short Term Cap Gains			39,575	39,575	39,575	39,575
7 Long Term Cap Gains			50,000	50,000	50,000	50,000
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						
Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 10: Long Term Capital Gains: Delete the previous amount and enter the capital gains associated with the withdrawal from the non-qualified account. For this example, we will assume that \$60,000 is a long-term capital gain associated with this withdrawal. You can enter these values in the Cash Flow column, the Tax Return amounts are automatically populated after you click on Calculate.

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	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 Client1 Pension						
4 Client2 Pension						
4 Other						
4 Roth Conversion						
6a Client1 Social Security					34,911	
6a Client2 Social Security						
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	50,000	50,000
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						
Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 11: Calculate: Click on the green calculate button underneath the Cashflow and Tax Advisor heading.

Cashflow and Tax Advisor

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Income

	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	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 Client1 Pension						
4 Client2 Pension						
4 Other						
4 Roth Conversion						
6a Client1 Social Security					34,911	
6a Client2 Social Security						
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
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't to Income						
11 Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 12: Tax Bracket: Scroll down the page and take note of the marginal tax bracket and effective tax-rate "Eff Tax rate."

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

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

Cashflow and Tax Advisor

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Working		Early Retirement		Social Security	
	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 Client1 Pension						
4 Client2 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			39,575	39,575	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	60,000	60,000
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 \$	100,000	100,000	89,575	89,575	100,715	95,478

Step 14: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

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

Cashflow and Tax Advisor

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Working		Early Retirement		Social Security	
	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 Client1 Pension						
4 Client2 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			39,575	39,575	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	60,000	60,000
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 \$	100,000	100,000	89,575	89,575	100,715	95,478

Step 15: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/21/2025

Cashflow and Tax Advisor

Dynamic Mode

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
Income	Working		Early Retirement		Social Security	
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	
6a Client2 Social Security						
6b Total Social Security					34,911	29,674
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
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						
Income Total \$	100,000	100,000	89,575	89,575	100,715	95,478

Step 16: Edit: Click on the green Edit 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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/21/2025

Structured Income Planning

Dynamic Mode

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Planning Horizon: 20 years

Year	Jane	Accounts		Incomes		Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Non-Qualified	IRA	Jane IRA	Jane inc									
net return	64	5.00 %	5.00 %			2,000,000	Subtotal of account incomes							
initial amount		750,000	1,250,000			2,000,000								
bonus %		0.00 %	0.00 %											
w/bonus		750,000	1,250,000			2,000,000								
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	88,969	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	638,150	65,803	1,675,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030
2031	71	602,552	67,505	1,758,875	0	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031
2032	72	563,445	69,235	1,846,818	0	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032
2033	73	520,623	70,994	1,939,159	0	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033
2034	74	473,871	72,784	2,036,117	0	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034
2035	75	497,564	0	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035
2036	76	522,442	0	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036
2037	77	548,564	0	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037
2038	78	575,592	0	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038
2039	79	604,792	0	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039
2040	80	635,032	0	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040
2041	81	666,783	0	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041
2042	82	700,122	0	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042
2043	83	735,128	0	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043
2044	84	771,885	0	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044
			619,430		1,020,946		1,640,376	202,000	603,730	(127,578)	2,318,530	2,065,276	253,253	

Step 17: 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
REPAIRED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/21/2025

Structured Income Planning

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Planning Horizon		Accounts				Incomes		Incomes		Incomes		Incomes		Incomes		Incomes	
20 years		Non-Qualified		IRA		Accounts Total		Planned Distribution		Jane Wages		Jane SS		Income Tax		After Tax Income	
Total required	Year	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	net return	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target				
REGULAR RMD	initial amount	750,000		1,250,000	Jane inc	2,000,000		2.00 %	2.00 %			2.00 %					
across all accounts	bonus % w/bonus	0.00 %		0.00 %		2,000,000											
Jane total RMD		750,000	Manage	1,250,000	Manage	2,000,000											
0	2025	65	787,500	0	1,312,500	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025			
0	2026	66	826,875	0	1,378,125	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026			
0	2027	67	779,255	88,963	1,447,031	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027			
0	2028	68	727,193	91,025	1,519,382	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028			
0	2029	69	670,431	93,122	1,595,352	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029			
0	2030	70	638,150	65,803	1,675,119	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030			
0	2031	71	602,552	67,505	1,758,875	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031			
0	2032	72	563,445	69,235	1,846,818	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032			
0	2033	73	520,623	70,994	1,939,159	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033			
0	2034	74	473,871	72,784	2,036,117	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034			
82,769	2035	75	497,564	0	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035		
86,715	2036	76	522,442	0	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036		
90,445	2037	77	548,564	0	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037		
94,741	2038	78	575,992	0	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038		
99,232	2039	79	604,792	0	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039		
103,923	2040	80	635,032	0	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040		
108,262	2041	81	666,783	0	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041		
113,353	2042	82	700,122	0	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042		
117,996	2043	83	735,128	0	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043		
123,510	2044	84	771,885	0	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044		
			619,430		1,020,246			1,640,876	202,000	603,780	(127,578)	2,318,530	2,065,276	253,253			

Step 18: Add Adjustment Text Box: Enter in the effective tax rate.

SIPS
Manage Tax
Save Cancel Use Basic Tax Planning Use Advanced Tax Planning
YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	6.4 %
<input type="checkbox"/> 4	6.4 %
<input type="checkbox"/> 5	6.4 %
<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 19: Tax Adjustment Check Boxes: Click on the boxes that the effective tax rate will change.



Step 20: Pick Years: Click on the green Pick Year(s) button.



Step 21: Tax Adjustment Table: The new effective tax rate will automatically be entered into the Tax Adjustment Table.

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

Year	Tax adjustment
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	6.4 %
<input type="checkbox"/> 4	6.4 %
<input type="checkbox"/> 5	6.4 %
<input type="checkbox"/> 6	5.3 %
<input type="checkbox"/> 7	5.3 %
<input type="checkbox"/> 8	5.3 %
<input type="checkbox"/> 9	5.3 %
<input type="checkbox"/> 10	5.3 %
<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	%

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

Step 22: Save: Click on the green 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:

Tax Adjustments

Year	Tax adjustment
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	6.4 %
<input type="checkbox"/> 4	6.4 %
<input type="checkbox"/> 5	6.4 %
<input type="checkbox"/> 6	5.3 %
<input type="checkbox"/> 7	5.3 %
<input type="checkbox"/> 8	5.3 %
<input type="checkbox"/> 9	5.3 %
<input type="checkbox"/> 10	5.3 %
<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	%

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

Step 23: Income Tax Column: The new effective tax rate will automatically be changed in the Income Tax Column.

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: 01/21/2025

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

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts										Incomes				
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	2,000,000	Subtotal of account incomes	Manage Inff Factor 2.00 %	Manage Inff Factor 2.00 %	Manage Eff Tax Rate		Manage Inff Factor 2.00 %	from total income to target		
across all accounts	initial amount		750,000		1,250,000	Jane inc	0									
Jane	bonus %		0.00 %		0.00 %	Jane inc	0									
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000									
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	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	
0	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	
0	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	
0	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	
0	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	
0	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	
0	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	
0	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	
0	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	
82,769	2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035	
86,715	2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036	
90,445	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037	
94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038	
99,232	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039	
103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040	
108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041	
113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042	
117,996	2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043	
123,510	2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044	
			594,719		1,020,246		1,615,665	202,000	603,730	(102,866)	2,318,530	2,065,276	253,253			

Step 24: 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: 01/21/2025

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

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts										Incomes				
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	2,000,000	Subtotal of account incomes	Manage Inff Factor 2.00 %	Manage Inff Factor 2.00 %	Manage Eff Tax Rate		Manage Inff Factor 2.00 %	from total income to target		
across all accounts	initial amount		750,000		1,250,000	Jane inc	0									
Jane	bonus %		0.00 %		0.00 %	Jane inc	0									
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000									
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	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	
0	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	
0	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	
0	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	
0	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	
0	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	
0	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	
0	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	
0	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	
82,769	2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035	
86,715	2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036	
90,445	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037	
94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038	
99,232	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039	
103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040	
108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041	
113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042	
117,996	2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043	
123,510	2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044	
			594,719		1,020,246		1,615,665	202,000	603,730	(102,866)	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.