

Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth Withdrawals

02/14/2025 10:25 am EST

This is the fourth 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, receiving Social Security Benefits, and is withdrawing the RMDs from a Roth account.

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 and Roth Withdraws: See what incomes need to be modeled in the cashflow and tax advisor to determine the effective tax-rate for that year.

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 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
 INITIAL PLAN DATE: 01/01/2025
 REVISED PLAN DATE: 01/21/2025

Structured Income Planning

Edit Dynamic Mode

Scenario: Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth

Planning Horizon: 20 years

Year	Jane	Accounts				Accounts Total	Planned Distribution	Incomes				After Tax Income	After Tax Target	Income Gap	Year
		Account	Income	Account	Income			Jane Wages	Jane SS	Income Tax	Eff Tax Rate				
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	Infl Factor	Infl Factor	Eff Tax Rate			Infl Factor	from total income to target	
w/bonus		750,000		1,250,000	Jane inc	2,000,000	2.00 %	2.00 %					2.00 %		
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	(3,551)-14%	103,615	103,615	12,418	2035	
2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	(3,886)-14%	120,645	105,687	14,958	2036	
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	
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	
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	
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	
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	
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	
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	
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		1,020,946		1,615,665	202,000	603,730	(102,866)		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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Scenario: Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth

Planning Horizon: 20 years

Year	Jane	Accounts				Accounts Total	Planned Distribution	Incomes				After Tax Income	After Tax Target	Income Gap	Year
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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	
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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	
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	
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	
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	
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	
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		1,020,946		1,615,665	202,000	603,730	(102,866)		2,318,530	2,065,276	253,253		

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

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Cashflow and Tax Advisor

Dynamic Mode

Tax Filing	2025 (PROJ)		2027 (PROJ)		2030 (PROJ)	
	Working		Early Retirement		Social Security	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
Income						
1 Wages	100,000	100,000				
2 Tax Exempt Int						
3 Taxable Interest						
4 Qualified Dividends						
5 All Dividends						
6 Client 1 Distributions						
7 Client 2 Distributions						
8 Other						
9 Client1 Pension						
10 Client2 Pension						
11 Other						
12 Roth Conversion						
13 Client1 Social Security					34,911	
14 Client2 Social Security						29,674
15 Total Social Security					34,911	29,674
16 Short Term Cap Gains			39,575	39,575	5,804	5,804
17 Long Term Cap Gains			50,000	50,000	60,000	60,000
18 Self Employ Biz - QBI						
19 Self Employ Biz - not QBI						
20 Sch E (no SE Tax) - QBI						
21 Sch E (no SE Tax) - not QBI						
22 All Other Schedule 1 Income						
23 SE Tax Deduction						
24 All Other Adj to Income						
Income Total \$	100,000	100,000	89,575	89,575	100,715	95,478
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	overides	14,881	overides	17,501	overides	18,506
12 Largest Ded - Sched A or Std		14,881		17,501		18,506
13 Qual Biz Income Deduction						
Cap Gains and Qual Dividnds				50,000		60,000
15 TAXABLE INCOME		85,119		72,074		76,972
16 Enter Tax Credits						
17 Self Employment Taxes						
24 Approximate Tax Calc	21 % Tax Bracket	13,663	12 % Tax Bracket	5,723	12 % Tax Bracket	5,388
Approximate State Tax Calc						
Discretionary Income \$	86,317		83,852		95,327	
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		13,663		5,723		5,388

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

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Doe, Jane

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Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario

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
						85 % SS 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
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 5: Tax Filing Name: Click on the dropdown to select the tax filing (client 1, client 2, or joint).

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Doe, Jane

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Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)		Jane 2030 (PROV)	
	Working		Early Retirement		Social Security		Scenario 4	
	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 Client1 Pension								
4 Client2 Pension								
4 Other								
4 Roth Conversion								
6a Client1 Social Security					34,911		34,911	
6a Client2 Social Security								
6b Total Social Security					34,911	29,674	34,911	29,674
								85 % SS Taxable
7 Short Term Cap Gains			39,575	39,575	5,804	5,804	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	60,000	60,000	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	100,715	95,478

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
Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing	Jane 2025 (PROV)	Jane 2027 (PROV)	Jane 2030 (PROV)	Jane 2030 (PROV)
	Working	Early Retirement	Social Security	Scenario 4
	Cash Flow	Cash Flow	Cash Flow	Cash Flow
	Tax Return	Tax Return	Tax Return	Tax Return
Income				
1 Wages	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	34,911
6a Client2 Social Security				
6b Total Social Security			34,911	34,911
7 Short Term Cap Gains		39,575	5,804	5,804
7 Long Term Cap Gains		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	89,575	100,715	100,715
			95,478	95,478

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

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Cashflow and Tax Advisor
Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing	Jane 2025 (PROV)	Jane 2027 (PROV)	Jane 2030 (PROV)	Jane 2035 (PROV)
	Working	Early Retirement	Social Security	Scenario 4
	Cash Flow	Cash Flow	Cash Flow	Cash Flow
	Tax Return	Tax Return	Tax Return	Tax Return
Income				
1 Wages	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	34,911
6a Client2 Social Security				
6b Total Social Security			34,911	34,911
7 Short Term Cap Gains		39,575	5,804	5,804
7 Long Term Cap Gains		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	89,575	100,715	100,715
			95,478	95,478

Step 8: Client 1 Social Security: Enter in the social security amount in the cash flow column.

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Cashflow and Tax Advisor

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)		Jane 2035 (PROV)	
	Working		Early Retirement		Social Security		SS & Roth Withdraws	
	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 Client1 Pension								
4 Client2 Pension								
4 Other								
4 Roth Conversion								
6a Client1 Social Security					34,911		34,911	
6a Client2 Social Security								
6b Total Social Security					34,911	29,674	34,911	29,674
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 to Income								
Income Total \$	100,000	100,000	89,575	89,575	100,715	95,478	100,715	95,478

Step 9: Short Term Cap Gains: Delete the numbers in the short term capital gains.

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Cashflow and Tax Advisor

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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								
6b Total Social Security					34,911	29,674	34,911	29,674
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 to Income								
Income Total \$	100,000	100,000	89,575	89,575	100,715	95,478	100,715	95,478

Step 10: Long Term Cap Gains: Delete the numbers in the long term capital gains.

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Cashflow and Tax Advisor

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)		Jane 2035 (PROV)	
	Cash Flow	Tax Return	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					34,911		38,545	
6a Client2 Social Security								
6b Total Social Security					34,911	29,674	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	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	100,715	95,478	100,715	95,478

Step 11: Client 1 Distribution: Enter in the RMD amount into the Cash Flow column.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/21/2025

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)		Jane 2035 (PROV)	
	Cash Flow	Tax Return	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					34,911		38,545	
6a Client2 Social Security								
6b Total Social Security					34,911	29,674	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	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	100,715	95,478	100,715	95,478

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

SIPS
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PREPARED BY: DEMO ADVISOR
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Cashflow and Tax Advisor

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)		Jane 2035 (PROV)	
	Cash Flow	Tax Return	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							82,769	
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	34,911	29,674
						85 % SS Taxable		85 % SS 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		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	100,715	95,478	100,715	95,478

Step 13: Tax Bracket: Scroll down the page and take note of the marginal tax bracket and effective tax-rate "Eff Tax rate."

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		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 Dividnds	?		50,000	60,000			
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							
35d 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 14: Taxable Social Security: After clicking Calculate, SIPS will automatically show the amount and percentage of the social security that is taxable.

SIPS
Doe, Jane
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Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)		Jane 2035 (PROV)	
	Working		Early Retirement		Social Security		SS & Roth Withdraws	
	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							82,769	82,769
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	
6b Client2 Social Security								
6b Total Social Security					34,911	29,674	38,545	32,763
7 Short Term Cap Gains			39,575	39,575		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	121,314	115,532

Note: A red box highlights the values 38,545 and 32,763 in the 'Total Social Security' row for 2035, with an arrow pointing to the 32,763 value.

Step 15: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Cashflow and Tax Advisor								
	2025 (PROV)		2027 (PROV)		2030 (PROV)		2035 (PROV)	
Tax Filing	Cash Flow	Tax Return	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							82,769	82,769
4 Client 2 Distributions								
4 Other								
4 Client 1 Pension								
4 Client 2 Pension								
4 Other								
4 Roth Conversion								
6a Client 1 Social Security					34,911			38,545
6a Client 2 Social Security								
6b Total Social Security					34,911	29,674	38,545	32,763
						85 % SS Taxable		85 % SS 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								
Expenses Total \$								
Income Taxes								
Standard Deduction	overrides	14,881	overrides	17,501	overrides	18,506	overrides	20,311
12 Largest Ded - Sched A or Std		14,881		17,501		18,506		20,311
13 Qual Biz Income Deduction								
Cap Gains and Qual Dividnds				50,000		60,000		
15 TAXABLE INCOME		85,119		72,074		76,972		95,221
19 Enter Tax Credits								
23 Self Employment Taxes								
24 Approximate Tax Calc		13,683		5,723		5,388		14,840
Approximate State Tax Calc		%		%		%		%
Discretionary Income \$		86,317		83,852		95,327		106,474
Used on 'Print 1040' Form Only								
25a 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

Step 16: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

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

Cashflow and Tax Advisor

Edit Dynamic Mode

Tax Filing	2025 (PROJ)		2027 (PROJ)		2030 (PROJ)		2035 (PROJ)	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
Income								
1 Wages	100,000	100,000						
24 Tax Exempt Int								
28 Taxable Interest								
34 Qualified Dividends								
39 All Dividends								
4 Client 1 Distributions							82,769	82,769
4 Client 2 Distributions								
4 Other								
4 Client1 Pension								
4 Client2 Pension								
4 Other								
4 Roth Conversion								
44 Client1 Social Security					34,911			38,545
44 Client2 Social Security								
46 Total Social Security					34,911	29,674	38,545	32,763
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								
12 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				50,000		60,000		
15 TAXABLE INCOME		85,119		72,074		76,972		95,221
19 Enter Tax Credits								
23 Self Employment Taxes								
24 Approximate Tax Calc		13,683		5,723		5,388		14,840
Approximate State Tax Calc								
Discretionary Income \$	86,317		83,852		95,327		106,474	
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		13,683		5,723		5,388		14,840

Step 17: Edit: Click on the green Edit button underneath the Structured Income Planning 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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INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/22/2025

Structured Income Planning

Scenario: Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth

Planning Horizon: 20 years

Year	Jane	Accounts		Accounts Total	Planned Distribution	Incomes		Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
		Non-Qualified	IRA			Jane Wages	Jane SS						
net return	64	5.00 %	5.00 %	Jane IRA	2,000,000	0	0	0	0	0	0		
initial amount		750,000	1,250,000	Jane inc	2,000,000	0	0	0	0	0	0	from total income to target	
bonus % w/bonus		0.00 %	0.00 %	Jane inc	2,000,000	0	0	0	0	0	0		
		750,000	1,250,000										
2025	65	787,500	0	1,312,500	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025	
2026	66	826,875	0	1,378,125	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	(529)-6%	88,434	88,434	0	2027	
2028	68	727,193	91,025	1,519,382	0	2,246,576	91,025	(822)-6%	90,203	90,203	0	2028	
2029	69	670,431	93,122	1,595,352	0	2,265,782	93,122	(1,115)-6%	92,007	92,007	0	2029	
2030	70	642,412	61,540	1,675,119	0	2,317,532	61,540	(2,604)-5%	93,847	93,847	0	2030	
2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	(2,792)-5%	95,724	95,724	0	2031	
2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	(2,980)-5%	97,638	97,638	0	2032	
2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	(3,169)-5%	99,591	99,591	0	2033	
2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	(3,359)-5%	101,583	101,583	0	2034	
2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	(5,281)-14%	116,033	103,615	12,418	2035	
2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	(5,386)-14%	120,645	105,687	14,958	2036	
2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	(5,494)-14%	125,053	107,801	17,253	2037	
2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	(5,604)-14%	130,041	109,957	20,085	2038	
2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	(5,716)-14%	135,237	112,156	23,082	2039	
2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	(5,830)-14%	140,649	114,399	26,250	2040	
2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	(5,947)-14%	145,723	116,687	29,036	2041	
2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	(6,066)-14%	151,563	119,021	32,542	2042	
2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	(6,187)-14%	156,970	121,401	35,569	2043	
2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	(6,311)-14%	163,263	123,829	39,434	2044	
		594,719		1,020,946		1,615,665	202,000	603,730	(102,866)	2,318,530	2,065,276	253,253	

Step 18: 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
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INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/22/2025

Structured Income Planning

Scenario: Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth

Planning Horizon: 20 years

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

Total required	View Beneficial RMD	REGULAR RMD across all accounts	Jane total RMD	Year	Accounts		Accounts Total	Planned Distribution	Incomes		Income Tax	After Tax Income	After Tax Target	Income Gap	Year
					Non-Qualified	IRA			Jane Wages	Jane SS					
net return	64	5.00 %	5.00 %	Jane IRA	2,000,000	0	2,000,000	0	0	0	0	0	0	0	
initial amount		750,000	1,250,000	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	from total income to target
bonus % w/bonus		0.00 %	0.00 %	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	
		750,000	1,250,000												
0	2025	65	787,500	0	1,312,500	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025		
0	2026	66	826,875	0	1,378,125	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	(529)-6%	88,434	88,434	0	2027		
0	2028	68	727,193	91,025	1,519,382	0	2,246,576	91,025	(822)-6%	90,203	90,203	0	2028		
0	2029	69	670,431	93,122	1,595,352	0	2,265,782	93,122	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(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	(6,311)-14%	163,263	123,829	39,434	2044		
			594,719		1,020,946		1,615,665	202,000	603,730	(102,866)	2,318,530	2,065,276	253,253		

Step 19: Add Adjustment Text Box: Enter in the effective tax rate.



Step 20: Tax Adjustment Check Boxes: Click on the box where you would like the effective tax rate to start.



Step 21: Start Year for Rest of Plan: Click on the green Start Year for Rest of Plan button.



Step 22: Tax Adjustment Table: The new effective tax rate will automatically be entered into the Tax Adjustment Table.



Step 23: 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

ADD ADJUSTMENT

Pick year(e)

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
1	%
2	%
3	6.4 %
4	6.4 %
5	6.4 %
6	5.3 %
7	5.3 %
8	5.3 %
9	5.3 %
10	5.3 %
11	12.2 %
12	12.2 %
13	12.2 %
14	12.2 %
15	12.2 %
16	12.2 %
17	12.2 %
18	12.2 %
19	12.2 %
20	12.2 %
21	12.2 %
22	12.2 %
23	12.2 %
24	12.2 %

Step 24: Income Tax Column: The new effective tax rate will automatically be changed in the Income Tax Column.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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: 01/22/2025

Structured Income Planning

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

Scenario: Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth

Planning Horizon		Accounts				Incomes									
20 years		Non-Qualified		IRA		Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required															
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Jane IRA								
REGULAR RMD	net return		5.00 %		5.00 %		Jane inc								
across all accounts	initial amount	64	750,000		1,250,000	0	2,000,000								
	bonus %		0.00 %		0.00 %		0								
Jane	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	Manage	2.00 %	Manage	2.00 %	Manage	2.00 %	from total income to target	
total RMD															
0	2025	65	787,500	0	1,312,500	0	2,100,000	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	102,000	0	(13,970)-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	(5,900)-6%	88,434	88,434	0	2027	
0	2028	68	727,193	91,025	1,519,382	0	2,246,576	91,025	0	(8,200)-6%	90,203	90,203	0	2028	
0	2029	69	670,431	93,122	1,595,352	0	2,265,782	93,122	0	(1,150)-6%	92,007	92,007	0	2029	
0	2030	70	642,412	61,540	1,675,119	0	2,317,532	61,540	34,911	(2,640)-5%	93,847	93,847	0	2030	
0	2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	35,609	(2,720)-5%	95,724	95,724	0	2031	
0	2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	36,321	(2,900)-5%	97,638	97,638	0	2032	
0	2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	37,048	(3,100)-5%	99,591	99,591	0	2033	
0	2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	37,789	(3,360)-5%	101,583	101,583	0	2034	
82,769	2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	38,545	(4,700)-12%	116,611	103,615	12,997	2035	
86,715	2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	39,315	(4,796)-12%	121,234	105,687	15,548	2036	
90,445	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	40,102	(4,892)-12%	125,555	107,801	17,854	2037	
94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	40,904	(4,990)-12%	130,655	109,957	20,698	2038	
99,232	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	41,722	(5,090)-12%	135,863	112,156	23,708	2039	
103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	42,556	(5,192)-12%	141,287	114,399	26,889	2040	
108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	43,407	(5,296)-12%	146,374	116,687	29,687	2041	
113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	44,276	(5,402)-12%	152,227	119,021	33,207	2042	
117,996	2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	45,161	(5,510)-12%	157,648	121,401	36,247	2043	
123,510	2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	46,064	(5,620)-12%	163,954	123,829	40,125	2044	
			594,719		1,615,665		1,615,665		202,000	603,730	(96,535)	2,324,860	2,065,276	259,584	

Step 25: Save: Click on the green save button underneath the Structured Income Planning heading.

SIPS
Doe, Jane

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/22/2025

Structured Income Planning

Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth

Total required		Accounts		Incomes		Planned Distribution		Income Tax		After Tax Income		After Tax Target		Income Gap		Year
View	eneficial 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	0	2,000,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025
accross all accounts	bonus %		0.00 %	0.00 %	Jane inc	0	0	0	Subtotal of account incomes	Manage	Manage	Manage		Manage	from total income to target	
Jane total RMD	w/bonus		750,000	1,250,000	Manage	2,000,000	2,000,000	2,000,000	0	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor		
			750,000	1,250,000	Manage	2,000,000	2,000,000	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	0	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	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	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	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	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	0	(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	0	(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	0	(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	0	(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	0	(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	0	(4,702)-12%	116,611	103,615	12,997	2035
86,715	2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	0	(4,796)-12%	121,234	105,687	15,548	2036
90,445	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	0	(4,892)-12%	125,655	107,801	17,854	2037
94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	0	(4,990)-12%	130,655	109,957	20,698	2038
99,232	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0	41,722	0	(5,090)-12%	135,863	112,156	23,708	2039
103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	0	(5,192)-12%	141,287	114,399	26,889	2040
108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	0	(5,296)-12%	146,374	116,687	29,687	2041
113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	0	(5,402)-12%	152,227	119,021	33,207	2042
117,996	2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	0	(5,510)-12%	157,648	121,401	36,247	2043
123,510	2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	0	46,064	0	(5,620)-12%	163,954	123,829	40,125	2044
					594,719		1,020,946		1,615,665	202,000	603,730	(96,535)	2,324,860	2,065,276	259,584	

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.