

Downloading a 1040 Sample Tax Form

01/12/2026 11:28 am EST

A valuable feature of SIPS is the ability to download a sample 1040 form directly from the Cash Flow and Tax Advisor landing page. Below are the step-by-step instructions for downloading a sample 1040 sample form.

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 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

Structured Income Planning

Edit Dynamic Mode

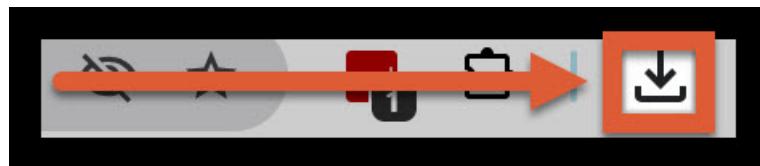
Scenario Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth 1 ▾

Planning Horizon	Accounts					Incomes					Income Gap	Year	
	Non-Qualified		IRA			Accounts Total		Planned Distribution		Jane Wages			
	Year	Jane	Account	Income	Account	Income	Subtotal of account incomes	Infl Factor	Infl Factor	Income Tax			After Tax Income
net return	64	5.00 %		5.00 %	Jane IRA	2,000,000							
initial amount		750,000		1,250,000	Jane inc	0	Subtotal of account incomes						
bonus %		0.00 %		0.00 %		2,000,000	Infl Factor	Infl Factor					
w/bonus		750,000		1,250,000		0	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
2026	66	826,875	0	1,378,125		0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700
2027	67	779,255	88,963	1,447,031		0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434
2028	68	727,193	91,025	1,519,382		0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203
2029	69	670,431	93,122	1,595,352		0	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007
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
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
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
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
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
2035	75	526,046	0	2,055,154		82,769	0	0	38,545	(4,702)-12%	116,611	103,615	12,997
2036	76	552,348	0	2,071,196		86,715	0	0	39,315	(4,796)-12%	121,234	105,687	15,548
2037	77	579,965	0	2,084,310		90,445	0	0	40,102	(4,892)-12%	125,655	107,801	17,854
2038	78	608,964	0	2,093,785		94,741	0	0	40,904	(4,990)-12%	130,655	109,957	20,698
2039	79	639,412	0	2,099,242		99,232	0	0	41,722	(5,090)-12%	135,863	112,156	23,708
2040	80	671,382	0	2,100,281		103,923	0	0	42,556	(5,192)-12%	141,287	114,399	26,889
2041	81	704,951	0	2,097,033		108,262	0	0	43,407	(5,296)-12%	146,374	116,687	29,687
2042	82	740,199	0	2,088,532		113,353	0	0	44,276	(5,402)-12%	152,227	119,021	33,207
2043	83	777,209	0	2,074,962		117,996	0	0	45,161	(5,510)-12%	157,648	121,401	36,247
2044	84	816,069	0	2,055,201		123,510	0	0	46,064	(5,620)-12%	163,954	123,829	40,125
		594,719		1,020,946		1,615,665	202,000	603,730	(96,535)	2,324,860	2,065,276	259,584	

Step 2: Print 1040: Scroll down and click on the green Print 1040 button for the particular tax year you would like to use.

Cashflow and Tax Advisor									
Edit Dynamic Mode									
Tax Filing	Jane 2025 (PRO)		Jane 2027 (PRO)		Jane 2030 (PRO)		Jane 2035 (PRO)		SS & Roth Withdraws
	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									82,769
4 Client 1 Distributions									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			32,763
6b Total Social Security							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			
81 Self Employ Biz - QBI									
81 Self Employ Biz - not QBI									
81 Sch E (no SE Tax) - QBI									
81 Sch E (no SE Tax) - not QBI									
81 All Other Schedule 1 Income									
81 SE Tax Deduction									
81 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	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									
14 Cap Gains and Qual Dividends			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	12 % Tax Bracket	6.4 % Eff Tax Rate	12 % Tax Bracket	5.3 % Eff Tax Rate	22 % Tax Bracket	12.2 % Eff Tax Rate	
Approximate State Tax Calc		13,683		5,723		5,388		14,840	
Discretionary Income \$	86,317		83,852		95,327		106,474		
Used on "Print 1040" Form Only									
25d Tax Payments Withheld									
32 All other tax credits									
33 Estimated Tax Payments									
34 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: Download: Download the pdf.



Step 4: Open the PDF: Double click and open the PDF. The numbers put into the cash flow and tax advisor should correlate on the Sample 1040 Tax Form.

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