

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

Planning Horizon

20 years

Accounts

Non-Qualified

IRA

Incomes

Jane Wages

Jane SS

Income Tax

After Tax Income

After Tax Target

Income Gap

Year

net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to target	
initial amount		750,000		1,250,000		0		100,000	0	(13,700)-14%	86,300	85,000	1,300	2025
bonus %		0.00 %		0.00 %	Jane inc	0		102,000	0	(13,974)-14%	88,026	86,700	1,326	2026
w/bonus		750,000		1,250,000		2,000,000		0	0	(529)-6%	88,434	88,434	0	2027
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	34,911	0	(2,604)-5%	93,847	93,847	0	2030
2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	35,609	0	(2,792)-5%	95,724	95,724	0	2031
2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	36,321	0	(2,980)-5%	97,638	97,638	0	2032
2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	37,048	0	(3,169)-5%	99,591	99,591	0	2033
2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	37,789	0	(3,359)-5%	101,583	101,583	0	2034
2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	38,545	0	(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	39,315	0	(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	40,102	0	(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	40,904	0	(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	41,722	0	(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	42,556	0	(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	43,407	0	(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	44,276	0	(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	45,161	0	(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	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

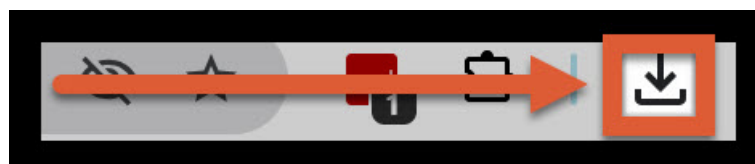
Step 2: Print 1040: Scroll down and click on the green Print 1040 button for the particular tax year you would like to use.

Cashflow and Tax Advisor

[Edit](#) [Dynamic Mode](#)

Tax Filing	2025 (PROJ)	2027 (PROJ)	2030 (PROJ)	2035 (PROJ)
	Working	Early Retirement	Social Security	SS & Roth Withdraws
	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				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	38,545
7 Short Term Cap Gains		39,575	5,804	
7 Long Term Cap Gains		50,000	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	89,575	100,715	121,314
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	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	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				
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

Step 3: Download: Download the pdf.



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.

1040 <small>Department of the Treasury - Internal Revenue Service</small> U.S. Individual Income Tax Return		2023 <small>OMB No. 1545-0047</small>	<small>SSN</small> 00-0000000	<small>File on or before</small> April 15, 2024
For the year Jan. 1, 2023, or other tax year beginning 2023 , ending 2023		See separate instructions.		
Your last name and middle initial Mr. John D. Smith		Your social security number 123-45-6789		
If joint return, spouse's last name and middle initial Ms. Jane A. Smith		Spouse's social security number 987-65-4321		
Home address (street and apartment, if you have a P.O. box, use instructions) 123 Main St., Apt. 100, Springfield, IL 62761		Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.		
City, town, or post office. If you have a foreign address, also complete address below. State IL ZIP code 62761		Foreign postal code 00000 Yes <input type="checkbox"/> No <input type="checkbox"/>		
Foreign country or territory Foreign province/territory		Foreign postal code 00000 Yes <input type="checkbox"/> No <input type="checkbox"/>		
Filing Status Check only one box.				
<input type="checkbox"/> Single <input type="checkbox"/> Head of Household (HCH) <input type="checkbox"/> Married filing jointly (separate if only one had income) <input type="checkbox"/> Qualifying surviving spouse (QSS)				
<input type="checkbox"/> Married filing separately (MFS) <input type="checkbox"/> Qualifying surviving spouse (QSS)				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Digital Assets Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If any time during 2023, did you (or spouse as a co-owner, agent, or payee for property or services), or do sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? Yes <input type="checkbox"/> No <input type="checkbox"/>				
Dependent Check only one box.				
<input type="checkbox"/> Someone can claim <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent				
<input type="checkbox"/> Someone claims <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Age/Disability Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Dependents Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Income Check only one box.				
<input type="checkbox"/> None <input type="checkbox"/> Yes <input type="checkbox"/> No				
If you checked the MFS box, enter the name of your spouse. If you checked the HCH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.				
Adjusted Gross Income Check only one box.				
<input type="checkbox"/> None				