Advanced Tax Planning: Other Schedule 1 Income: An Employer Match 401(k) Hypothetical Example

06/30/2025 3:57 pm EDT

Within the tax advance planning function, there are multiple ways you can show an employer match 401k distribution. Below is the step-by-step guideline for showing an employer match 401k distributions using the Other Schedule 1 Income column in the tax advance planning function.

To illustrate how to use this feature, we will model an employer match for a contribution to a 401k. Below is a stepby-step guide to model an employer match 401k distribution using the Other Schedule 1 Income column in the tax advance planning function.

For this example, we will assume the employee is contributing \$6,000 per year for 7 years to their 401k and that amount is matched 100% by the employer.

If you haven't followed the steps to ensure your accounts, incomes, and expenses are setup correctly for Advanced Tax Calculations, see articles:

- Tax Calculation Options: Adding Assets into a Structured Income Plan
- Tax Calculation Options: Adding Incomes and Expenses into a Structured Income Plan

To learn more about Advanced Tax Planning functions see articles:

- Understanding the Advance Tax Planning Page
- Capital Gains Not in Accounts
- Other Schedule 1 Income: a K1 Hypothetical Example
- Other Schedule 1 Income: An Employer Match 401(k) Hypothetical Example
- Income Adjustments
- Schedule A Override
- QBI Override
- Tax Credits
- Approx. State Tax

To learn more about forecasting effective tax rates see articles:

• Part One: Forecasting Effective Tax Rates While the Client is working

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning subheading.

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CLIENT DASHBO	ARD STR	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	SSET ALLOCA	TION AND NET	WORTH G	RAPHS R	REPORTS TO	OLS			RE	EVISED PLAN DATE:	04/30/2025
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Herizon		NQ A	Account	40	01(k)				Inco	mes							
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
net return	60	5.00 %		3.00 %	Jane IRA	1 1 50 000	Subtotal							from total			
bonus %		0.00 %		0.00 %		0	of account		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to			
w/bonus		750,000		400,000		1,150,000	incomes		2.00 %	2.00 %			2.00 %	target			
end of 1	60	787,500	0	412,000	0	1,199,500	0	0.00 %	150,000	0	(25,247)-17%	124,753	100,000	24,753	end of 1		
end of 2	61	826,875	0	424,360	0	1,251,235	0	0.00 %	153,000	0	(25,/59)-1/%	127,241	102,000	25,241	end of 2		
end of 4	63	011 620	0	450,204	0	1,305,309	0	0.00 %	150,000	0	(26,282)-17%	129,778	104,040	25,735	end of 4		
end of 5	64	957.211	ő	463,710	0	1,420,920	0	0.00 %	162,365	0	(27,359)-17%	135.006	108,243	26,763	end of 5		
end of 6	65	1.005.071	0	477.621	0	1.482.692	0	0.00 %	165.612	0	(27.397)-17%	138,215	110.408	27.807	end of 6		
end of 7	66	1,055,325	0	491,950	0	1,547,274	0	0.00 %	168,924	0	(27,955)-17%	140,969	112,616	28,353	end of 7		
end of 8	67	1,108,091	0	506,708	0	1,614,799	0	0.00 %	0	30,914	0-0%	30,914	114,869	(83,955)	end of 8		
end of 9	68	1,163,496	0	521,909	0	1,685,405	0	0.00 %	0	31,532	0-0%	31,532	117,166	(85,634)	end of 9		
end of 10	69	1,221,670	0	537,566	0	1,759,237	0	0.00 %	0	32,163	0-0%	32,163	119,509	(87,346)	end of 10		
end of 11	70	1,282,754	0	553,693	0	1,836,447	0	0.00 %	0	32,806	0-0%	32,806	121,899	(89,093)	end of 11		
end of 13	72	1,340,092	0	587 413	0	2 001 649	0	0.00 %	0	34132	0-0%	34 132	124,337	(90,675)	end of 12		
end of 14	73	1 484 948	ő	605,036	0	2,089,984	0	0.00 %	ů o	34,814	0-0%	34.814	129,361	(94,546)	end of 14		
end of 15	74	1,559,195	0	623,187	0	2,182,382	0	0.00 %	0	35,510	0-0%	35,510	131,948	(96,437)	end of 15		
end of 16	75	1,637,155	0	641,882	0	2,279,037	0	0.00 %	0	36,221	0-0%	36,221	134,587	(98,366)	end of 16		
end of 17	76	1,719,012	0	661,139	0	2,380,151	0	0.00 %	0	36,945	0-0%	36,945	137,278	(100,333)	end of 17		
end of 18	77	1,804,963	0	680,973	0	2,485,936	0	0.00 %	0	37,684	0-0%	37,684	140,024	(102,340)	end of 18		
end of 19	78	1,895,211	0	701,402	0	2,596,613	0	0.00 %	0	38,438	0-0%	38,438	142,825	(104,387)	end of 19		
end of 20	/9	1,989,971	0	722,444	0	2,/12,416	0	0.00 %	0	39,206	0-0%	39,206	145,681	(106,475)	end of 20		
			0		0		0		1,115,142	453,828	(186,814)	1,382,156	2,429,736	(1,047,580)			

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning subheading.

Structured	Income	e Plar	ning													
Edit Save Cancel Add	Account	Income Ar	Id Inc Tax	dd Target	dit or Add Sci	enario Displ	av Options									
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1	Horizon	1	NQ A	ccount	40	01(k)				Inco	mes					
Total required	Vear	Jane	Account	Income	Account	Income	Accounts	Planned	Percent	Warres	22	Approx	After Tax	After Tax	Income	Vear
View Beneficial RMD	rear	oune	nooount	moonie	Account	moonie	Total	Distribution	Distribution	Hugeo		Income Tax	Income	Target	Gap	
REGULAR RMD	net return	60	5.00 %		3.00 %	Jane IRA	4 4 5 0 000	0.1.1.1							6	
accross all accounts	initial amount		/50,000		400,000		1,150,000	Subtotal		Manage	Manage	Manage		Manage	from total	
Jane	Donus %		750,000		0.00 %		1 1 50 000	or account		Init Factor	Inn Factor	En lax Rate		Inn Factor	Income to	
total RMD	w/bonus	60	750,000	Manage	400,000	Manage	1,150,000	incomes	0.00 %	2.00 %	2.00 %	(25.247) 179	104 752	2.00 %	24.752	and of 1
0	end of 1	61	826.875	0	412,000	0	1,199,500	0	0.00 %	150,000	0	(25,247)-17%	124,/53	102,000	24,753	end of 1
0	end of 2	62	969 210	0	427,001	0	1 205 200	0	0.00 %	156,060	0	(26,292) 17%	120 779	102,000	25,241	and of 2
0	end of 4	63	911 629	0	450 204	0	1 361 833	0	0.00 %	159 181	0	(26,815)-17%	132 366	106,121	26,750	end of 4
ő	end of 5	64	957 211	0	463 710	0	1,001,000	0	0.00 %	162 365	0	(27 350)-17%	135,006	108 243	26,240	end of 5
0	end of 6	65	1 005 071	0	403,710	0	1,420,520	0	0.00 %	165 612	0	(27,303)-17%	139,000	110,243	27,907	end of 6
ő	end of 7	66	1,055,325	0	477,021	0	1 547 274	i i	0.00 %	168 024	0	(27,055)-17%	140.969	112,616	29,353	end of 7
0	end of 8	67	1 108 091	0	506 708	0	1 614 799	0	0.00 %	100,924	30.914	0.0%	30,914	114,869	(83 955)	end of 8
ő	end of 9	68	1 163 496	0	521 909	0	1 685 405	i i	0.00 %	0	31 532	0.0%	31 532	117 166	(85,634)	end of 9
ů ů	end of 10	69	1 221 670	ő	537 566	Ő	1 759 237	0	0.00 %	Ő	32 163	0-0%	32 163	119 509	(87 346)	end of 10
0	end of 11	70	1 282 754	0	553 693	0	1836.447	0	0.00 %	0	32,806	0.0%	32,806	121,899	(89,093)	end of 11
ő	end of 12	71	1 346 892	0	570 304	ő	1917196	0	0.00 %	i i	33,462	0-0%	33 462	124 337	(90.875)	end of 12
0	end of 13	72	1414236	0	587,413	Ő	2 001 649	0	0.00 %	0	34.132	0-0%	34 132	126.824	(92,693)	end of 13
ů ř	end of 14	73	1 484 948	Ő	605.036	Ő	2 089 984	0	0.00 %	, o	34.814	0-0%	34 814	129.361	(94 546)	end of 14
0	end of 15	74	1,559,195	0	623,187	ő	2,182,382	0	0.00 %	Ő	35.510	0-0%	35.510	131,948	(96.437)	end of 15
25,333	end of 16	75	1.637.155	0	641.882	0	2,279,037	0	0.00 %	0	36,221	0-0%	36,221	134,587	(98,366)	end of 16
27.084	end of 17	76	1,719,012	0	661,139	0	2.380.151	0	0.00 %	0	36,945	0-0%	36,945	137,278	(100,333)	end of 17
28.871	end of 18	77	1.804.963	0	680.973	0	2,485,936	0	0.00 %	0	37.684	0-0%	37.684	140.024	(102.340)	end of 18
30,953	end of 19	78	1.895.211	0	701.402	0	2.596.613	0	0.00 %	0	38,438	0-0%	38,438	142.825	(104.387)	end of 19
33.242	end of 20	79	1,989,971	0	722.444	0	2.712.416	0	0.00 %	0	39,206	0-0%	39,206	145.681	(106,475)	end of 20
				0		0		0		1,115,142	453,828	(186,814)	1,382,156	2,429,736	(1,047,580)	

Step 3: Other Income Name: Enter in a name.

Manage Income Save Cancel			
Other income name			Income Adjustments
This is a Social Security income	0	ADD ADJUSTMENT	Year Income adjustment
First year income		Pick year(s)	3 4
Inflation rate	0.0 %	Pick year(s) to remove	5 6
Number of months of income in first year	12.0		7 8
Income description		Reset all years	9
Delay the income start until age			12
Age to begin income	0 Chent Lage Client 2 age		13
Tax calculation option	Not Taxable ~		15 16
			17 0 18
			19
			20 21
			22 23
			24 V

Step 4: First Year Income: Type in the monetary amount.

Manage Income			
Other income name	Employer Match		Income Adjustments
This is a Social Security income	0	ADD ADJUSTMENT	Year Income adjustment
First year income		Pick year(s)	3 4
Inflation rate	0.0 %	Pick year(s) to remove	5 6
Number of months of income in first year	12.0		7 8
Income description		Reset all years	9 10
Delay the income start until age Age to begin income	O Client 1 age O Client 2 age		12 13
Tax calculation option	Not Taxable v		15 16
			17 18
			20
			22 23
			■ 24 ▼

Step 5: Add Adjustment Text Box: Type in 0.

Manage Income Save Cancel				
Other income name	Employer Match			Income Adjustments
This is a Social Security income	0	ADD ADJUSTMENT	Yea 1	ar Income adjustment
First year income	6,000	Pick year(s)		
Inflation rate	0.0 %	Pick year(e) to remove	5 6	
Number of months of income in first year	12.0		0 7 8	
Income description		Reset all years	9	
Delay the income start until age	Client 1 age Client 2 age			
Tay adjustion action				l
Tax calculation option	Not laxable V		15	
			17	
			20	
			21	
				v •

Step 6: Income Adjustment Table: Click on the year that the client will retire.

Manage Income Save Cancel			
Other income name	Employer Match		Income Adjustments
This is a Social Security income		ADD ADJUSTMENT	Year Income adjustment
First year income	(000	Pick year(e)	2 3
Inflation rate	0,000	(interference)	4 5
Number of months of income in first year	12.0	Pick year(s) to remove	6
Income description	12.0	Reset all years	
Delay the income start until age			
Age to begin income	0 Client 1 age O Client 2 age		12
Tax calculation option	Not Taxable ~		
			17
			19
			21
			23
			۹ () () () () () () () () () (

Step 7: Pick Years: Click on the green pick years button next to the income adjustment table.

Manage Income Save Cancel					
Other income name	Employer Match				Income Adjustments
		ADD ADJUSTMENT		Year	Income adjustment
This is a Social Security income	0	0		1 2	1
First year income	\$6,000	 Pick year(s)	B	3 4	
Inflation rate	0.0			5 6	
Number of months of income in first year	12.0	Pick year(s) to remove		7 8	
Income description		Reset all years		9 10	
Delay the income start until age				11	
Age to begin income	0 Client 1 age O Client 2 age			12	
Tax calculation option	Not Tayahla			14	•
	NUT TAXADIC V			16	
				17	
				18	
				20	
				21	
				22	
				23	~
			4		4

Step 8: Income Adjustment Table: The zero will automatically move to the year that you have picked, signaling to SIPS this is the last year they will receive the employer match amount.

Manage Income save Cancel			
Other income name	Employer Match		Income Adjustments
This is a Social Security income	0	ADD ADJUSTMENT	Year Income adjustment
First year income	\$6,000	Pick year(s)	3
Inflation rate	0.0 %	Pick year(s) to remove	5 6
Number of months of income in first year	12.0		8 0
Income description		Reset all years	10
Delay the income start until age Age to begin income	0 Client 1 age Client 2 age		11 12 13 14
Tax calculation option	Not Taxable v		15 16 17
			19 20 21
			22 23 24

Step 9: Save: Click the green save button underneath the Manage Income subheading.

Manage Income						
Otter income name	Employer Metab				Income Adjustments	
Thi : is a Social Security income		ADD ADJUSTMENT		Year 1 2	Income adjustment	Î
Fir: t year income	\$6,000	Pick year(s)		3 4		
Inflution rate	0.0 %	Dick vasr(c) to remove		5 6		
Number of months of income in first year	12.0	Tick Jeal(a) to remove		7 8	0	
Income description		Reset all years		9 10		
De ty the income start until age Age to begin income	0 Client 1 age O Client 2 age		000	11 12 13		
Tax calculation option	Not Taxable ~			14 15		
				17 18		
				19 20 21		
				22 23		_
			•	24		•

Step 10: Structured Income Planning Page: Under the income section a new column will automatically be shown called the Employer Match. This column will automatically be showing the contributions amounts.

Structured	Structured Income Planning																
Edit Save Cancel Adr	d Account Add	Incom	e Add Inc Tr	ax Add Targ	et Edit or A	dd Scenario	Display Opti	ons									
Scenario Advanced Tax F	Advanced Tax Planning: Using the Other Schedule 1 Income 🗸																
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	Planning 20 yes	ars v	NO	Account		(01(k)	1		/		Incomes	7 ⁴					
	Horizon		1154.7	CCOunt							Incomes		-				
Total required	Year	Jane	Account	Income	Account	Income	Accounts	Planned	Percent	Wages	ss	Employer	Approx	After Tax	After Tax	Income	Year
View Beneficial RMD			500 %		200 %	Inno IDA	Total	Distribution	Distribution			Match	Income Tax	Income	Target	Gap	
REGULAR RMD	net return	60	750.000		3.00 %1	Jane IKA I	1 150 000	Subtotal		- Managan	-	Linnage	100000		- Managa	from total	
lane	bonus %	/ - V	0.00 %		400,000		1,150,000	of account	()	Infl Eactor	Infl Eactor	Infl Eactor	Eff Tax Rate		Infl Eactor	income to	
total RMD	w/bonus	/	750.000	Manage	400.000	Manage	1 150 000	incomes	(7	2 00 %	2 00 %	0.00 %	Eli Tax hate		2 00 %	target	
	end of 1	60	787 500	Wallage	412,000	Wallage	1 199 500			1000		6,000	(25 247)-17%	130 753	100.000	30 753	end of 1
o l	end of 2	61	826.875	0	424,360	1 0	1.251.235	0	0.00 %	153.000	0	6.000	(25,759)-17%	133.241	102.000	31.241	end of 2
0	end of 3	62	868,219	0	437.091	1 0	1.305.309	0	0.00 %	1 156.060	0	6.000	(26,282)-17%	135,778	104.040	31,738	end of 3
0	end of 4	63	911,629	0	450,204	1 0'	1,361,833	0	0.00 %	1 159,181	0	6,000	(26,815)-17%	138,366	106,121	32.245	end of 4
0	end of 5	64	957,211	0	463,710	1 0'	1,420,920	0	0.00 %	1 162,365	0	6,000	(27,359)-17%	141,006	108,243	32,763	end of 5
0	end of 6	65	1.005,071	0	477,621	0	1.482,692	0	0.00 %	165,612	0	6,000	(27.397)-17%	144,215	110,408	33,807	end of 6
0	end of 7	66	1,055,325	0	491,950	1 0'	1,547,274	0	0.00 %	168,924	0	6,000	(27,955)-17%	146,969	112,616	34,353	end of 7
0	end of 8	67	1,108,091	0	506,708	1 0'	1,614,799	0	0.00 %	0	30,914	1 01	0-0%	30,914	114,869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	521,909	1 0'	1,685,405	0	0.00 %	0'	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	537,566	1 0'	1,759,237	0	0.00 %	1 0'	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	553,693	0'	1,836,447	0	0.00 %	0'	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	570,304	1 0'	1,917,196	0	0.00 %	1 0'	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	587,413	0'	2,001,649	0	0.00 %	1 0'	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	605,036	1 0'	2,089,984	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	623,187	0'	2,182,382	0	0.00 %	0'	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
25,333	end of 16	75	1,637,155	0	641,882	0'	2,279,037	0	0.00 %	0'	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
27,084	end of 17	76	1,719,012	0	661,139	0'	2,380,151	0	0.00 %	0'	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
28,871	end of 18	77	1,804,963	0	680,973	0'	2,485,936	0	0.00 %	0'	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
30,953	end of 19	78	1,895,211	0	701,402	0'	2,596,613	0	0.00 %	0'	38,438	0	0-0%	38,438	142,825	(104,387)	end of 19
33,242	end of 20	79	1,989,971	0	722,444	0	2,712,416	0	0.00 %	0	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
		/ 7		0		0		0		1,115,142	453,828	42,000	(186,814)	1,424,156	2,429,736	(1,005,580)	

Step 11: Manage: Click on the green manage button within the column for the 401k.

Structured Edit Save Cancel Add	Structured Income Planning and Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																	
Scenario Advanced Tax P	nario Advanced Tax Planning: Using the Other Schedule 1 Income V																	
Advanced Tax T	furning. Comy t	ne oure	i ochedule i i	neonie														
Accounts							×											
Planning 20 years V Horizon NQ Account					4	01(k)						Incomes	×K]				
Total required View Beneficial RMD	Year	Jane	Account	Income	Account	Inco	ome	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	60	5.00 %		3.00 %	Jar	ne IRA										and the second	
accross all accounts	initial amount		750,000		400,000			1,150,000	Subtotal		Manage	Manage	Manage	Manage		Manage	from total	
Jane	bonus %		0.00 %		0.00 %		_	0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	W/Donus	(0)	750,000	Manage	400,000	Mar	nage	1,150,000	Incomes	0.00.0	2.00 %	2.00 %	0.00 %	(05.047) 170	100 750	2.00 %	target	
0	end of 1	61	26 975	0	412,000	1	0	1,199,500		0.00 %	152,000	0	6,000	(25,247)-17%	130,753	102,000	30,753	end of 1
0	end of 3	62	868 219	ő	437.091			1 305 309		0.00 %	156,060		6,000	(26 282) 17%	135,241	104,040	31 738	end of 3
0	end of 4	63	911 629	0	450 204		0	1 361 833		0.00 %	159 181	0	6,000	(26,815)-17%	138 366	106,121	32 245	end of 4
0	end of 5	64	957,211	0	463,710		0	1.420.920	o o	0.00 %	162,365	0	6.000	(27.359)-17%	141.006	108,243	32,763	end of 5
0	end of 6	65	1.005.071	0	477.621	_	0	1.482.692	0	0.00 %	165.612	0	6.000	(27.397)-17%	144.215	110,408	33.807	end of 6
0	end of 7	66	1.055.325	0	491,950		0	1.547.274	0	0.00 %	168,924	0	6.000	(27,955)-17%	146,969	112.616	34,353	end of 7
0	end of 8	67	1,108,091	0	506,708		0	1,614,799	0	0.00 %	0	30,914	0	0-0%	30,914	114,869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	521,909		0	1,685,405	0	0.00 %	0	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	537,566		0	1,759,237	0	0.00 %	0	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	553,693		0	1,836,447	0	0.00 %	0	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	570,304		0	1,917,196	0	0.00 %	0	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	587,413		0	2,001,649	0	0.00 %	0	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	605,036		0	2,089,984	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	623,187		0	2,182,382	0	0.00 %	0	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
25,333	end of 16	75	1,637,155	0	641,882		0	2,279,037	0	0.00 %	0	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
27,084	end of 17	76	1,719,012	0	661,139		0	2,380,151	0	0.00 %	0	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
28,871	end of 18	77	1,804,963	0	680,973		0	2,485,936	0	0.00 %	0	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
30,953	end of 19	78	1,895,211	0	701,402		0	2,596,613	0	0.00 %	0	38,438	0	0-0%	38,438	142,825	(104,387)	end of 19
33,242	end of 20	79	1,989,971	0	722,444		0	2,712,416	0	0.00 %	0	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
				0			0		0		1,115,142	453,828	42,000	(186,814)	1,424,156	2,429,736	(1,005,580)	

Step 12: Annual Savings: Click on the radio button for the annual fixed savings.

Manage Accour	nt						
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)						
Initial account balance	\$400.000	Structured Income Type			Income Data	a Mariahla	
Hypothetical return	3.0 %	Start payout from income rider	ADD INCOME	1	income	variable	Î
Bonus	0.0 %	Liquidate or annuitize	Pick year(s) OR	3			
Ontined		O Annuitize (for years certain) 1.0 %		4			
Account description		 Liquidate account (in so many years) 	Start year for rest of plan	6			
Account company			on	7			
Other		Withdrawals	Start year for X years				
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	0	10			
Add money later, deferred ecoupt		Annual percentage withdrawal 0.0 %		11			
Years deferred		O Required minimum distribution (RMD)	Pick year(s) to remove	12			
		Beneficial IRA RMD (based on beneficiaries life)		13			
Asset plan allocation	Aggressive - max 30.0% Sel	ў,	Remove year to end of plan	15			
Risk level	Aggressive	Calculated Plan Withdrawals		16			
Account owner		O Make-up total owners RMD from one account	-	17			
Account owner	Jane	Make-up total benef RMD from one account	Reset all years	18			
Account type	401k ~	 Make-up income gap based on target income 		20			
Add an income rider				21			
Based on 🔘 Jane 's age 🔘 (Client2 's age 🔘 Joint	Annual Savings		22			
Select income rider		Annual fixed savings		23			-
Number of months of payout in first y	rear 12.0			4			•
Enter manual payout							
Request Additional Rider Remove I	ncome Rider						

Step 13: Annual Fixed Savings Text Box: Type in 12,000 for the annual fixed savings. The \$12,000 per year is to reflect the employee and the employer contribution.

Manage Accour	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type			In	come Data		
Initial account balance	\$400,000	Income Riders	ADD INCOME	Ye	ear Incom	9	Variable	
Hypothetical return	3.0 %	O Start payout from income rider	Pick year(s)		1 2			
Bonus	0.0 %	Liquidate or annuitize	OR		3			
Optional		O Annuitize (for years certain) 1.0 %			5			
Account description		O Liquidate account (in so many years)	Start year for rest of plan	ŏ	6			
Account company			UN		7			
Other		Withdrawals	Start year for X years		8			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	0		0			
	_	Annual percentage withdrawal 0.0 %			1			
Add money later - deterred account		Required minimum distribution (RMD)	Pick year(s) to remove	0 1	2			
		Description IDA DMD (based on beneficiaries life)			3			
Asset plan allocation	Aggressive - max 30.0% Sel	beneficial IKA RMD (based on beneficialies life)	Remove year to end of plan		5			
Risk level	Aggressive	Calculated Plan Withdrawals	Remote year to end of plan		6			
Account owner		O Make-up total owners RMD from one account			7			
Account owner	Jane	Make-up total benef RMD from one account	Reset all years		8			
Account type	401k ~	Alaka un incomo gan bacad on targat incomo			9			
Add an income rider		• Makeup income gap based on target income			1			
Based on 💿 Jane 's age 🔘 C	client2 's age 🔘 Joint	Annual Savinge		2	12			
Select income rider	~	Annual fixed savings		2	13			
Number of months of payout in first ye	ear 12.0			4	.4			•
Enter manual payout								
Request Additional Rider Remove In	icome Rider							

Step 14: Income Data: Click on year 1 through 7 check boxes.



Step 15: Pick Year(s): Click on the green pick years button.

Manage Account Save Cancel View / Edit Income Vie	ew / Edit Death Benefit View / Edit Actual Values						
Account name 40	01(k)	Structured Income Type			Income Data		
Hypothetical return	\$400,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1 2 2	Income	Variable	Î
Bonus	0.0 %	Liquidate or annuitize O Annuitize (for years certain) 1.0 %	UR	 ✓ 3 ✓ 4 ✓ 5 			
Account description Account company		O Liquidate account (in so many years)	Start year for rest of plan OR	 ✓ 6 ✓ 7 ✓ 8 			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal Annual percentage withdrawal	Start year for X years	9 10			
Add money later - deferred account	0	Required minimum distribution (RMD) Baneficial IRA DMD (based on beneficiarias life)	Pick year(s) to remove	12 13			
Asset plan allocation	ggressive - max 30.0% Sel ggressive	Calculated Plan Withdrawals	Remove year to end of plan	15			
Account owner	lane Y	Make-up total owners RMD from one account Make-up total benef RMD from one account	Reset all years	17 18 19			
Add an income rider Based on Jane 's age Clier	int2 's age O Joint	Make-up income gap based on target income		20 21 22			
Select income rider Number of months of payout in first year	× 12.0	Annual fixed savings		23 24			•
Enter manual payout							
Request Additional Rider Remove Incom	ome Rider						

Step 16: Income Data Table: The term "savings" will automatically be put in the income column, the monetary amount of \$12,000 will automatically be in the variable column.

Manage Accour	nt					_		
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)						,	
		Structured Income Type				Income Da	ita	
Initial account balance	\$400,000	Income Riders	ADD INCOME		Year	Income	Variable	A
Hypothetical return	3.0 %	 Start payout from income rider 			2	savings	12,000	
Ronus			Pick year(s)	ŏ	3	savings	12,000	
bolldo	0.0 %	Liquidate or annuitize	UN		4	savings	12,000	
Optional			Start year for rest of plan		5	savings	12,000	
Account description		 Liquidate account (in so many years) 	OR		6	savings	12,000	
Account company					7	savings	12,000	
Other		Withdrawals	Start year for X years		8			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	0		9			
		Annual percentage withdrawal 0.0 %		Ä	11			
Add money later - deferred account		Required minimum distribution (RMD)	Pick year(s) to remove	ŏ	12			
rears deletted	0	0			13			
Asset plan allocation	Aggressive - max 30.0% Sel	 Beneficial IRA RMD (based on beneficiaries life) 			14			
			Remove year to end of plan		15			
Risk level	Aggressive	Calculated Plan Withdrawals			16			
Account owner	Jane	 Make-up total owners RMD from one account 	Deast all years		18			
	June	 Make-up total benef RMD from one account 	Reset all years		19			
Account type	401k ~	Make-up income can based on target income			20			
Add an income rider					21			
Based on 💿 Jane's age 🔘 🛛	Client2 's age O Joint	Annual Savinge		Ö	22			
Select income rider		Annual fixed savings			23			
Number of months of payout in first y	rear 12.0	·		•	24			•
Enter manual payout								
Request Additional Rider Remove I	ncome Rider							

Step 17: Save: Click on the green save button underneath the manage income heading.

Manage Accour	nt						
Save Cancel View / Edit Income	View / Edit Actual Values						
Ini al account balance Hy wothetical return Be us or ional Account description Account company other Ta calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider	401(k) \$400,000 3.0 % 0.0 % Tax Income Distributions (Qualified) ~ 0 Aggressive - max 30.0% Same Jane ~ 401k ~	Structured Income Type income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years O Pick year(s) to remove Remove year to end of plan Reset all years	Year 1 2 3 4 5 6 7 9 9 10 11 12 13 15 16 15 16 17 18 19 21 22 21	Income Da savings savings savings savings savings savings	ta 12,000 12,000 12,000 12,000 12,000 12,000 12,000	
Based on Jane 's age C Select income rider Number of months of payout in first ye Enter manual payout Request Additional Rider Remove In	illent2 's age O Joint	Annual Savings		22 23 24		•	

Step 18: Structured Income Planning: You will automatically be taken back to the structured income plan page.

Structured Edit Save Cancel Add Scenario Advanced Tax I	Account Add	P PI	Add Inc Ta	Income	et Edit or A	dd Scenario	Display Optio	pns									
		_								_							_
		- I		Acco	unts												
	Planning 20 yea Horizon	ars v	NQ A	Account	4	01(k)					Incomes	×					
Total required View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	60	5.00 %		3.00 %	Jane IRA	Concernence of										
accross all accounts	initial amount		750,000		400,000		1,150,000	Subtotal		Manage	Manage	Manage	Manage		Manage	from total	
Jane I	bonus %		0.00 %	[]	0.00 %		1150.000	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total KMD	w/bonus	60	797 500	Manage	400,000	Manage (12,000)	1,150,000	(12,000)	1.04 %	2.00 %	2.00 %	0.00 %	(00.267) 16%	121 622	2.00 %	target	and of 1
0	end of 2	61	826.875		424,000	(12,000)	1,211,500	(12,000)	-1.04 %	153,000	0	6,000	(22,307)-10%	121,033	102,000	21,033	end of 2
0	end of 3	62	868,219	i ől	474.182	(12,000)	1,342,400	(12,000)	-0.94 %	156.060	0	6.000	(23,402)-16%	126.658	104.040	22,618	end of 3
0	end of 4	63	911.629	0	500.407	(12,000)	1,412,036	(12,000)	-0.89 %	159,181	0	6.000	(23,935)-16%	129,246	106,121	23.125	end of 4
0	end of 5	64	957,211	0	527,419	(12,000)	1,484,630	(12,000)	-0.85 %	162.365	0	6.000	(24,479)-16%	131.886	108,243	23.643	end of 5
0	end of 6	65	1.005.071	0	555.242	(12,000)	1.560.313	(12.000)	-0.81 %	165.612	0	6.000	(24,517)-16%	135.095	110,408	24.687	end of 6
0	end of 7	66	1.055.325	0	583,899	(12,000)	1.639.224	(12.000)	-0.77 %	168,924	0	6.000	(25.075)-16%	137.849	112,616	25.233	end of 7
0	end of 8	67	1,108,091	0	601,416	0	1,709,507	0	0.00 %	0	30,914	0	0-0%	30,914	114,869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	619,458	0	1,782,954	0	0.00 %	0	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	638,042	0	1,859,712	0	0.00 %	0	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	657,183	0	1,939,937	0	0.00 %	0	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	676,899	0	2,023,790	0	0.00 %	0	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	697,206	0	2,111,442	0	0.00 %	0	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	718,122	0	2,203,070	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	739,666	0	2,298,861	0	0.00 %	0	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
30,068	end of 16	75	1,637,155	0	761,856	0	2,399,010	0	0.00 %	0	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
32,146	end of 17	76	1,719,012	0	784,711	0	2,503,724	0	0.00 %	0	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
34,267	end of 18	77	1,804,963	0	808,253	0	2,613,216	0	0.00 %	0	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
36,739	end of 19	78	1,895,211	0	832,500	0	2,727,711	0	0.00 %	0	38,438	0	0-0%	38,438	142,825	(104,387)	end of 19
39,455	end of 20	79	1,989,971	0	857,475	0	2,847,446	0	0.00 %	0	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
				0		(84,000)	_	(84,000)		1,115,142	453,828	42,000	(166,654)	1,360,316	2,429,736	(1,069,420)	

Step 19: 401(k) Column: The monetary amounts will automatically be represented as deposits in the 401(k) Income column.

Structured	Incom	e Pl	annin	Ig		1											
Edit Save Cancel Add	Account Add		Add Inc Ta	ax Add Targ	et Edit or A	dd Scenario		ons									
Scenario Advanced Tax P	lanning: Using t	he Other	Schedule 1 I	Income		~											
				Acco	unts	×.											
	Planning		_							_		~					
	Horizon	ars 🗸	NQ A	Account	4	01(k)					Incomes	7"					
		_															
Total required	Year	Jane	Account	Income	Account	Income	Accounts	Planned	Percent	Wages	SS	Employer	Approx	After Tax	After Tax	Income	Year
View Beneficial RMD	1.0.00					and the second	Total	Distribution	Distribution			Match	Income Tax	Income	Target	Gap	0.000
REGULAR RMD	net return	60	5.00 %		3.00 %	Jane IRA											
accross all accounts	initial amount		750,000		400,000		1,150,000	Subtotal		Manage	Manage	Manage	Manage		Manage	from total	
Jane	bonus %		0.00 %		0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	w/bonus		/50,000	Manage	400,000	Manage	1,150,000	incomes	1010	2.00 %	2.00 %	0.00 %	(00.047) 440	101.000	2.00 %	target	1.64
0	end of 1	60	/8/,500	0	424,000	(12,000)	1,211,500	(12,000)	-1.04 %	150,000	0	6,000	(22,307)-10%	121,033	100,000	21,033	end of 1
0	end of 2	60	020,075	0	440,720	(12,000)	1,275,595	(12,000)	-0.99 %	155,000	0	6,000	(22,079)-10%	124,121	102,000	22,121	end of 2
0	end of 4	63	000,219	0	500 407	(12,000)	1,342,400	(12,000)	-0.94 %	150,000	0	6,000	(23,402)-16%	120,050	104,040	22,010	end of 4
0	end of 5	64	957 211	ő	527 419	(12,000)	1,412,030	(12,000)	-0.85 %	162 365	0	6,000	(24,479)-16%	131,886	108 243	23,643	end of 5
0	end of 6	65	1005071	0	555 242	(12,000)	1,560,313	(12,000)	-0.81 %	165,612	0	6,000	(24,517)-16%	135.095	110.408	24,687	end of 6
0	end of 7	66	1.055.325	ő	583,899	(12,000)	1.639.224	(12,000)	-0.77 %	168,924	ő	6,000	(25.075)-16%	137,849	112,616	25,233	end of 7
0	end of 8	67	1,108,091	0	601,416	(12,000)	1.709.507	0	0.00 %	0	30,914	0	0-0%	30,914	114.869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	619,458	0	1,782,954	0	0.00 %	0	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	638,042	0	1,859,712	0	0.00 %	0	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	657,183	0	1,939,937	0	0.00 %	0	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	676,899	0	2,023,790	0	0.00 %	0	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	697,206	0	2,111,442	0	0.00 %	0	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	718,122	0	2,203,070	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	739,666	0	2,298,861	0	0.00 %	0	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
30,068	end of 16	75	1,637,155	0	761,856	0	2,399,010	0	0.00 %	0	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
32,146	end of 17	76	1,719,012	0	784,711	0	2,503,724	0	0.00 %	0	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
34,267	end of 18	17	1,804,963	0	808,253	0	2,613,216	0	0.00 %	0	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
36,739	end of 19	78	1,895,211	0	832,500	0	2,727,711	0	0.00 %	0	38,438	0	0-0%	38,438	142,825	(104,387)	end of 19
39,455	end of 20	19	1,989,971	0	85/,4/5	(0.4.000)	2,847,446	(0.4.0000)	0.00 %	1115140	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
				0		(84,000)		(84,000)		1,115,142	453,828	42,000	(105,654)	1,360,316	2,429,/36	(1,069,420)	

Step 20: Income Tax Column Year 1 to 7: Note the amounts that are in the income tax column from year 1 to 7. SIPS has automatically adjusted the amounts. SIPS is treating all \$12,000 as a reduction to income, but it should only be \$6,000 since the \$12,000 also includes the employer match.

Structured		e Pl		IG Add Tarr	et Edit or /	dd Scenario	Display Opti	005									
محا متشنق لتتما																	
Scenario Advanced Tax P	lanning: Using th	ne Other	r Schedule 1 I	ncome		~											
				Acco	unts	7											
	Planning 20 yes Horizon	urs ~	NQ /	Account	4	01(k)					Incomes	×	•				
Total required View Beneficial RMD	Total required ew Beneficial RMD Year Jane Account Income Accounts Planed Total Percent Distribution Wages SS Employer Approx Match After Tax Income After Tax Target REGULAR RMD ever etrum 60 5.00 % 3.00 % Jane IRA 1150.000 Subtatal Mages														After Tax Target	Income Gap	Year
REGULAR RMD	Igeneficial RND Income Total Distribution Distribution Distribution Distribution Income Target EGULAR RND net return 60 5.00 % 3.00 % Jane IRA 1.150.000 Subtrati Total Distribution Distribution Total Distribution Total Distribution Total Distribution Distribution Total Distribution Total Distribution Distribution Total Distribution Distribution Total Distribution Distribution															[
accross all accounts	initial amount	6 - Y	750,000 1		400,000		1,150,000	Subtotal		Manage Infl Eactor	Manage Infl Factor	Manage Infl Easter	Manage Eff Tax Pate		Manage Ioff Easter	from total	
Jane total RMD	w/bonus	(750.000	Manage	400.000	Manage	1 1 50 000	incomes		2 00 %	2.00 %	0.00 %	Ell lax Rate		2.00 %	target	
	end of 1	60	787,500	Manage	400,000	(12.000)	1,130,000	(12.000)	-1.04 %	150.000	2.00 10	6.000	(22.367)-16%	121.633	100.000	21.633	end of 1
0	end of 2	61	826,875	0	448,720	(12,000)	1.275,595	(12,000)	-0.99 %	153,000	0	6,000	(22.879)-16%	124,121	102,000	22,121	end of 2
0	end of 3	62	868,219	0	474,182	(12,000)	1,342,400	(12,000)	-0.94 %	156,060	0	6,000	(23,402)-16%	126,658	104,040	22,618	end of 3
0	end of 4	63	911,629	0	500,407	(12,000)	1.412,036	(12,000)	-0.89 %	159,181	0	6,000	(23.935)-16%	129,246	106,121	23,125	end of 4
0	end of 5	64	957,211	0	527,419	(12,000)	1,484,630	(12,000)	-0.85 %	162,365	0	6,000	(24,479)-16%	131,886	108,243	23,643	end of 5
0	end of 6	65	1,005,071	0	555,242	(12,000)	1,560,313	(12,000)	-0.81 %	165,612	0	6,000	(24.517)-16%	135,095	110,408	24,687	end of 6
0	end of 7	66	1,055,325	0	583,899	(12,000)	1,639,224	(12,000)	-0.77 %	168,924	0	6,000	(25,075)-16%	137,849	112,616	25,233	end of 7
0	end of 8	67	1,108,091	0	601,416	0	1,709,507	0	0.00 %	0	30,914	0	0-0%	30,914	114,869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	619,458	0	1,782,954	0	0.00 %	0	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	638,042	0	1,859,712	0	0.00 %	0	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	657,183	0	1,939,937	0	0.00 %	0	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	676,899	0	2,023,790	0	0.00 %	0	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	697,206	0	2,111,442	0	0.00 %	0	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	718,122	0	2,203,070	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	739,666	0	2,298,861	0	0.00 %	0	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
30,068	end of 16	75	1,637,155	0	761,856	0	2,399,010	0	0.00 %	0	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
32,146	end of 17	76	1,719,012	0	784,711	0	2,503,724	0	0.00 %	0	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
34,267	end of 18	77	1,804,963	0	808,253	0	2,613,216	0	0.00 %	0	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
36,739	end of 19	78	1,895,211	0	832,500	0	2,727,711	0	0.00 %	0	38,438	0	0-0%	38,438	142,825	(104,387)	end of 19
39,455	end of 20	79	1,989,971	0	857,475	0	2,847,446	0	0.00 %	0	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
		7		0		(84,000)		(84,000)		1,115,142	453,828	42,000	(166,654)	1,360,316	2,429,736	(1,069,420)	

Step 21: Manage: Click on the green Manage button within the Income Tax column.

Structured Edit Save Cancel Add Scenario Advanced Tax P	Account Add	e Pl Income	Add Inc Ta	Add Targ	et Edit or A	dd Scenario	Display Opti	ons									
				Acco	unts	, ¹²											
	Planning on us		_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,									1				
	Horizon	ars 🗸	NQ A	Account	4	01(k)					Incomes	7					
Total required View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	REGULAR RMD inter teturn 60 5.00 % 3.00 % Jane IRA 400,000 Subtotal Manage																
accross all accounts	initial amount		750,000		400,000		1,150,000	Subtotal		Manage	Manage	Manage	Manage	-	1.0.5		
Jane total DMD	Donus %		750.000		0.00 %		1 1 50 000	of account		Inti Factor	Inti Factor	Inti Factor	Eff Tax Rate		Inti Factor	income to	
	end of 1	60	797 500	Manage	400,000	(12,000)	1,130,000	(12,000)	-1.04 %	150,000	2.00 %	6.000	(22.267)-16%	121 622	100.000	21.622	and of 1
ŏ	end of 2	61	826 875	0	448 720	(12,000)	1275 595	(12,000)	-0.99 %	153,000	0	6,000	(22,879)-16%	124 121	102,000	22 121	end of 2
0	end of 3	62	868,219	Ő	474 182	(12,000)	1.342.400	(12,000)	-0.94 %	156,060	Ő	6,000	(23,402)-16%	126.658	104.040	22.618	end of 3
0	end of 4	63	911.629	0	500,407	(12,000)	1.412.036	(12,000)	-0.89 %	159,181	0	6.000	(23.935)-16%	129,246	106,121	23.125	end of 4
0	end of 5	64	957,211	0	527,419	(12,000)	1,484,630	(12,000)	-0.85 %	162,365	0	6,000	(24,479)-16%	131,886	108,243	23,643	end of 5
0	end of 6	65	1,005,071	0	555,242	(12,000)	1,560,313	(12,000)	-0.81 %	165,612	0	6,000	(24,517)-16%	135,095	110,408	24,687	end of 6
0	end of 7	66	1,055,325	0	583,899	(12,000)	1,639,224	(12,000)	-0.77 %	168,924	0	6,000	(25,075)-16%	137,849	112,616	25,233	end of 7
0	end of 8	67	1,108,091	0	601,416	0	1,709,507	0	0.00 %	0	30,914	0	0-0%	30,914	114,869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	619,458	0	1,782,954	0	0.00 %	0	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	638,042	0	1,859,712	0	0.00 %	0	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	657,183	0	1,939,937	0	0.00 %	0	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	676,899	0	2,023,790	0	0.00 %	0	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	697,206	0	2,111,442	0	0.00 %	0	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	718,122	0	2,203,070	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	739,666	0	2,298,861	0	0.00 %	0	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
30,068	end of 16	75	1,637,155	0	761,856	0	2,399,010	0	0.00 %	0	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
32,146	end of 17	76	1,719,012	0	/84,711	0	2,503,724	0	0.00 %	0	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
34,267	end of 18	77	1,804,963	0	808,253	0	2,613,216	0	0.00 %	0	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
30,739	end of 19	78	1,095,211	0	957 475	0	2,727,711	0	0.00 %	0	38,438	0	0-0%	38,438	142,825	(104,387)	end of 20
39,455	end of 20	19	1,909,971	0	037,475	(94,000)	2,047,440	(94,000)	0.00 %	1115142	453,200	42.000	(166 654)	1 260 216	2 420 726	(1069,475)	
			-	0		(04,000)		(04,000)		1,113,142	433,020	42,000	(100,054)	1,000,010	2,429,730	(1,009,420)	

Step 22: Other Schedule 1 Income: In the years 1 through 7 enter in only \$6,000 for the employee amount in the Other Schedule 1 column. SIPS will automatically create a tax deduction for all savings added to a qualified account. We need to enter an override so the employer contributions are not being treated as a tax deduction.

Manage Tax				1						
Save Cancel Use Basic Tax	Planning Use Advanced Tax Planning									
				C. A. A. A. A. A.						
Tax name	Approx Income Tex			Ei ter Addit	Ional Tax Details	s Not Modeled t	sisewhere in Tr	iis Plan		
	Approximeerax	Year (Cap Gains not in	Other Schedule 1	Income	Schedule A	QBI Override	Tax Credits	Approx. State	
Pre 2018 tax rate	16.8 %		Accounts Roll Down	Inc. ne Poll Llown	Adjustments Roll Down	Override Roll Down	Roll Down	Roll Down	Tax %	
		1	KOII DOWII		Koll Down	KOII DOWIT	KOII DOWII	KOII DOWII	KOIL DOWIT	%
Tax description		2								%
Filing Option		3								%
Filing Option	Jane V	4								%
		5								2
		7					-		-	8
		8								%
		9								%
		10					1			%
		11								%
		12								%
		13								%
		14								%
		15								~
		17								2 26
		18								%
		19								%
		20								%
		21								%
Create Tax Scenario for Year	▼	22								* •
		4								•

Step 23: Save: Click on the green save button underneath the Manage Tax Heading.

Manage Tax										
Save Cancel Use Basic Tax	Planning Use Advanced Tax Planning									
Ta: name	Approx Income Tax			Enter Addit	ional Tax Details	Not Modeled E	ilsewhere In Th	is Plan		
Pre 2018 tax rate	16.8 %	Year (Cap Gains not in Accounts Roll Down	Other Schedule 1 Income Roll Down	Income Adjustments Roll Down	Schedule A Override Roll Down	QBI Override Roll Down	Tax Credits Roll Down	Approx. State Tax % Roll Down	Î
Ta: description		1		6,000						*
		3		6.000						%
Fili g Option	Jane 🗸	4		6,000						%
		5		6,000						%
		6		6,000						%
		7		6,000						%
		8								%
		10					-			2
		11								8
		12	-				2 0			%
		13								%
		14								%
		15								%
		16								%
		17								%
		18								%
		19					-			20
		20							-	2
Create Tax Scenario for Year	×	22								%
		4							·	•

Step 24: Structured Income Plan: You will be automatically taken to the Structured Income Plan page.

Structured	Account Add	e Pl Income	Add Inc Ta	Add Targe	Edit or A	dd Scenario	Display Opti	ons									
				Acco	unts	× ^k											
	Disasias																
	Horizon	ars 🗸	NQ A	Account	4	01(k)					Incomes	74					
Total required View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	60	5.00 %		3.00 %	Jane IRA											
accross all accounts	initial amount		750,000		400,000		1,150,000	Subtotal		Manage	Manage	Manage	Manage		Manage	from total	
Jane	bonus %		0.00 %		0.00 %	_	0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	W/bonus	60	750,000	Manage	400,000	Manage	1,150,000	Incomes	1010	2.00 %	2.00 %	0.00 %	(00.007) 470	100.100	2.00 %	target	
0	end of 1	61	/8/,500	0	424,000	(12,000)	1,211,500	(12,000)	-1.04 %	150,000	0	6,000	(23,807)-17%	120,193	100,000	20,193	end of 1
0	end of 3	62	868 219	0	440,720	(12,000)	1 342 400	(12,000)	-0.99 %	156,060	0	6,000	(24,919)-17%	125,001	102,000	21,001	and of 3
0	end of 4	63	911 629	0	500 407	(12,000)	1,412,400	(12,000)	-0.89 %	159 181	0	6,000	(25 375)-17%	127,806	106 121	21,685	end of 4
0	end of 5	64	957 211	0	527 419	(12,000)	1 484 630	(12,000)	-0.85 %	162 365	0	6,000	(25,919)-17%	130 446	108 243	22 203	end of 5
0	end of 6	65	1005071	0	555.242	(12,000)	1,560,313	(12,000)	-0.81 %	165,612	0	6,000	(25,957)-16%	133,655	110,408	23.247	end of 6
0	end of 7	66	1.055.325	0	583,899	(12,000)	1.639.224	(12,000)	-0.77 %	168,924	ő	6.000	(26,515)-16%	136,409	112,616	23,793	end of 7
0	end of 8	67	1,108,091	0	601,416	0	1,709,507	0	0.00 %	0	30,914	0	0-0%	30,914	114.869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	619,458	0	1,782,954	0	0.00 %	0	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	638,042	0	1,859,712	0	0.00 %	0	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	657,183	0	1,939,937	0	0.00 %	0	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	676,899	0	2,023,790	0	0.00 %	0	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	697,206	0	2,111,442	0	0.00 %	0	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	718,122	0	2,203,070	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	739,666	0	2,298,861	0	0.00 %	0	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
30,068	end of 16	75	1,637,155	0	761,856	0	2,399,010	0	0.00 %	0	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
32,146	end of 17	76	1,719,012	0	784,711	0	2,503,724	0	0.00 %	0	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
34,267	end of 18	77	1,804,963	0	808,253	0	2,613,216	0	0.00 %	0	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
36,739	end of 19	78	1,895,211	0	832,500	0	2,727,711	0	0.00 %	0	38,438	0	0-0%	38,438	142,825	(104,387)	end of 19
39,455	end of 20	79	1,989,971	0	857,475	0	2,847,446	0	0.00 %	0	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
				0		(84,000)		(84,000)		1,115,142	453,828	42,000	(176,734)	1,350,236	2,429,736	(1,079,500)	

Step 25: Income Tax Column: Years 1 through 7 the amounts should automatically have been adjusted.

Structured Edit Save Cancel Add	Income Account Add		Add Inc Ta	g x Add Targ	et Edit or A	dd Scenario	Display Opti	ons									
Advanced Tax P	lanning: Using ti	ne Othe	r Schedule 1 I	ncome		~											
		1		Acco	unts	× ^K											
	Planning 20 yea Horizon	ars ~	NQ A	ccount	4	01(k)					Incomes	٦					
Total required View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD accross all accounts Jane	net return initial amount bonus %	60	5.00 % 750,000 0.00 %		3.00 % 400,000 0.00 %	Jane IRA	1,150,000 0	Subtotal of account		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to	
total RMD	w/bonus		750,000	Manage	400,000	Manage	1,150,000	incomes		2.00 %	2.00 %	0.00 %			2.00 %	target	
0	end of 1	60	787,500	0	424,000	(12,000)	1,211,500	(12,000)	-1.04 %	150,000	0	6,000	(23,807)-17%	120,193	100,000	20,193	end of 1
0	end of 2	61	826,875	0	448,/20	(12,000)	1,275,595	(12,000)	-0.99 %	153,000	0	6,000	(24,319)-17%	122,681	102,000	20,681	end of 2
0	end of 3	62	808,219	0	4/4,182	(12,000)	1,342,400	(12,000)	-0.94 %	156,060	0	6,000	(24,842)-17%	125,218	104,040	21,178	end of 3
0	end of 5	64	957 211	0	527 419	(12,000)	1,412,030	(12,000)	-0.85 %	162 365	, o	6,000	(25,919)-17%	127,800	108,721	21,005	end of 5
0	end of 6	65	1 005 071	0	555 242	(12,000)	1,404,000	(12,000)	-0.81 %	165,612	0	6,000	(25,957)-16%	133,655	110,240	23.247	end of 6
ő	end of 7	66	1.055.325	0	583,899	(12,000)	1.639.224	(12,000)	-0.77 %	168,924	0	6.000	(26,515)-16%	136,409	112,616	23,793	end of 7
0	end of 8	67	1,108,091	0	601,416	0	1,709,507	0	0.00 %	0	30,914	0	0-0%	30,914	114.869	(83,955)	end of 8
0	end of 9	68	1,163,496	0	619,458	0	1,782,954	0	0.00 %	0	31,532	0	0-0%	31,532	117,166	(85,634)	end of 9
0	end of 10	69	1,221,670	0	638,042	0	1,859,712	0	0.00 %	0	32,163	0	0-0%	32,163	119,509	(87,346)	end of 10
0	end of 11	70	1,282,754	0	657,183	0	1,939,937	0	0.00 %	0	32,806	0	0-0%	32,806	121,899	(89,093)	end of 11
0	end of 12	71	1,346,892	0	676,899	0	2,023,790	0	0.00 %	0	33,462	0	0-0%	33,462	124,337	(90,875)	end of 12
0	end of 13	72	1,414,236	0	697,206	0	2,111,442	0	0.00 %	0	34,132	0	0-0%	34,132	126,824	(92,693)	end of 13
0	end of 14	73	1,484,948	0	718,122	0	2,203,070	0	0.00 %	0	34,814	0	0-0%	34,814	129,361	(94,546)	end of 14
0	end of 15	74	1,559,195	0	739,666	0	2,298,861	0	0.00 %	0	35,510	0	0-0%	35,510	131,948	(96,437)	end of 15
30,068	end of 16	75	1,637,155	0	761,856	0	2,399,010	0	0.00 %	0	36,221	0	0-0%	36,221	134,587	(98,366)	end of 16
32,146	end of 17	76	1,719,012	0	784,711	0	2,503,724	0	0.00 %	0	36,945	0	0-0%	36,945	137,278	(100,333)	end of 17
34,267	end of 18	77	1,804,963	0	808,253	0	2,613,216	0	0.00 %	0	37,684	0	0-0%	37,684	140,024	(102,340)	end of 18
36,739	end of 19	78	1,895,211	0	832,500	0	2,727,711	0	0.00 %	0	38,438	0	0-0%	38,438	142,825	(104,387)	end of 19
39,455	end of 20	79	1,989,971	0	857,475	0	2,847,446	0	0.00 %	0	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
				0		(84,000)		(84,000)		1,115,142	453,828	42,000	(176,734)	1,350,236	2,429,736	(1,079,500)	2

To understand the calculation process, follow the steps below. You will create a scenario in the Cash Flow and Tax Advisor page that has all of the details SIPS uses to calculate taxes for that year..

Step 26: Manage: Click on the green Manage button within the Income Tax column.

	<u> </u>		_	<u> </u>	_	<u> </u>	_	_	_	_	_	_		_		_	_
Structured Edit Save Cancel Adv	Structured Income Planning and Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																
Compario La	enario Advanced Tax Planning: Using the Other Schedule 1 Income 🗸																
Advanced Tax P	lanning: Using tr	he Other	Schedule 1 Ir	ncome		- Y											
	Accounts x ^d																
	Planning 20 yes Horizon	ars 🗸	NQ A	Account	4	01(k)					Incomes	74					
Total required View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	60	5.00 %		3.00 %	Jane IRA											
accross all accounts	initial amount /	(1	750,000		400,000		1,150,000	Subtotal	()	Manage	Manage	Manage	Manage				
Jane	bonus %	1 - V	0.00 %		0.00 %		0	of account /	4 7	Infl Factor I	Infl Factor	Infl Factor F	ЕП Тах нате		Infl Factor	income to	
total RMD	w/bonus		750,000	Manage	400,000 /	Manage	1,150,000	incomes /	1 1010	2.00 %	2.00 %	0.00 %	100000		2.00 %	target	
0	end of 1	60	787,500	0	424,000 1	(12,000)	1,211,500	(12,000)	-1.04 %]	150,000	0	6,000	(23,807)-17%	120,193	100,000	20,193	end of 1
0	end of 2	01	826,875		448,/201	(12,000)	1,2/5,595	(12,000)	-0.99 %]	153,0001		6,000	(24,319)-17%	122,681	102,000	20,681	end of 2
0	end of 3	62	868,219		4/4,1821	(12,000)	1,342,400	(12,000)	-0.94 %	156,060 1		6,000	(24,842)-17%	125,218	104,040	21,178	end of 3
0	end of 4	03	911,629		500,4071	(12,000)	1,412,030	(12,000)	-0.89 %]	159,181		6,000	(25,3/5)-1/%	127,800	106,121	21,685	end of 4
	end of 5	64	957,211		527,4191	(12,000)	1,484,630	(12,000)	-0.85 701	162,365		6,000	(25,919)-17%	130,446	108,243	22,203	end of 5
0	end of 6	05	1,005,071	0	555,2421	(12,000)	1,560,313	(12,000)	-0.81 %1	165,6121		6,000	(25,957)-16%	133,655	110,408	23,247	end of 6
	end of /	67	1,055,325	-	583,8991	(12,000)	1,639,224	(12,000)	-0.77 %]	168,924	20014	6,000	(26,515)-16%	136,409	112,610	(02.055)	end of /
	end of 8	6/	1,108,091	(610 459	1	1,709,507	1	0.00 %	1 0	30,914		0-0%	30,914	114,869	(83,955)	end of 8
	end of 9	60	1,103,490	-	619,450 1	1	1,782,954	1	0.00 %	1 0	31,532		0-0%	31,552	110,500	(85,034)	end of 9
	end of 10	70	1,221,070		036,042	4	1,859,712		0.00 %		32,105		0.0%	32,103	101,009	(87,340)	end of 10
0	end of 12	70	1,282,754	(676 900	1	1,939,937	1	0.00 %	1 0	32,800	0	0-0%	32,800	121,899	(89,093)	end of 11
0	end of 12	1 72	1,340,092		670,095	1	2,023,790	1	0.00 %	1 0	33,402	0	0-0%	33,402	124,007	(90,673)	end of 12
0	end of 14	1 73	1,414,230		718 122	1	2,111,442	1	0.00 %	1 0	34,132	0	0-0%	34,132	120,024	(92,093)	end of 13
	end of 14	1 74	1,484,546		739.666	1	2,203,070	1	0.00 %	1 0	35,510	0	0.0%	25 510	121,048	(94,040)	end of 14
20.069	end of 16	74	1,009,190		751 856	1 0	2,290,001		0.00 %		36,010		0.0%	36,010	104 597	(90,457)	end of 16
30,000	end of 17	76	1,037,100		794 711	1	2,399,010	1	0.00 %	1 0	36,221	0	0-0%	36,221	134,307	(98,300)	end of 10
34.267	end of 18	77	1,719,012		808 253	1 0	2,003,724	1 0	0.00 %	1 0	37,684	0	0.0%	37,684	140.024	(102,340)	end of 18
34,207	end of 19	1 78	1,004,503		832 500	1 0	2,013,210	1 0	0.00 %	1 0	38,438	0	0.0%	28 438	140,024	(102,340)	end of 19
39,455	end of 20	70	1 989 971	1	857.475	1 0	2,847,446	1 0	0.00 %	1 0	39,206	0	0-0%	39,206	145,681	(106,475)	end of 20
09,400	end of 20	13.6	1,203,37 1		007,470	(84.000)	2,047,440	(84,000)	0.00 10	1115142	453,828	42.000	(176,734)	1 350 236	2 429 736	(1079,500)	end of 20
				· · ·		(04,000)		(04,000)		1,110,144	400,010	42,000	(110,104)	1,000,200	2,423,100	(1,075,000)	

Step 27: Dropdown Arrow: Click on the dropdown arrow and select 2025 (year 1).

Manage Tax										
Save Cancel Use Basic Tax	Planning Use Advanced Tax Planning									
_	Enter Additional Tax Details Not Modeled Elsewhere In This Plan									
Tax name	Approx Income Tax	Vear (Can Gains not in	Other Schedule 1	Income	Schedule A	OBI Override	Tax Credits	Annrox State	
Pre 2018 tax rate	16.8 %	. cur i	Accounts	Income	Adjustments	Override			Tax %	
		1	Koll Down	6.000	Roll Down	Koll Down	Roll Down	Roll Down	Roll Down	%
Tax description		2		6,000						%
x		3		6,000						%
Filing Option	Jane 🗸	4		6,000						%
		5		6,000						%
		6	1	6,000						%
		7		6,000						%
		8								%
		9	1							%
		10								%
		11								%
		12								8
		13								%
		14								%
		15								%
		16								%
		17								%
		18								%
		19								%
		20								%
		21								%
Create Tax Scenario for Year	× N	22								* •
		4								•

Step 28: Create Tax Scenario for Year: Click on the green Create Tax Scenario for Year button.

Manage Tax										
Save Cancel Use Basic Tax	Planning Use Advanced Tax Planning									
				Enter Addit	ional Tax Details	s Not Modeled B	Elsewhere In Th	is Plan		
Tax name	Approx Income Tax							-		
Pre 2018 tax rate	16.0 %	Year	Cap Gains not in Accounts	Other Schedule 1 Income	Adjustments	Override	QBI Override	Tax Credits	Approx. State Tax %	
The Loro tax fate	10.0 *		Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	4
Tax description		2		6,000						%
		3		6,000			-			%
Filing Option	Jane V	4		6,000						%
		5		6,000						%
		6		6,000						%
		7		6,000						%
		8							-	%
		10								70
		11					-			%
		12								8
		13								%
		14								%
		15								%
		16								%
		17								%
		18								70
1		20								70
		21								30
Create Tax Scenario for Year	2025 (year 1) 🗸	22							-	%_
		4								•

Step 29: Cash Flow and Tax Advisor: You will automatically be taken to the Cash Flow and Tax Advisor page, where the new tax scenario will appear on the right hand side of the screen.

Cashflow and Ta	ax.	Adviso	r I Scenario Calcu	614	
Tax Film	ng	Jane ~	2025 (PROV, ~	Jane v	2025 (PROV, ~
		2025	Taxes	2025	Taxes
Income		Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	-		150,000		150.000
28 Tax Exempt Int 2b Taxable Interest	•				
38 Outplford Dividende				-	_
30 Al Dividends					_
4 IRA Distributions					(12,000)
4 Client 2 Distributions					
4 Other					
4 Pensions				_	
4 Annubes	-			-	
4 Dath Commission				-	
64 Client's Social Security	0				
fe Client2 Social Security					
60 Total Social Security					
7 Short Term Cap Gains	0		1		
7 Long Term Cap Gains				1	1
51 Self Employ Biz - QBI	0				
51 Self Employ Biz - not QBI	0				-
ST Sch E (no SE Tax) - CBI					
\$1 All Other Schedule 1 Income					6.000
8 Schedule 1 In	come		-		6,000
\$1 SE Tax Deduction	0				
\$1 All Other Adjt to Income	0		-		
11 Income Total	\$0		150,000		144,000
Expenses	-			-	
Droperty & State Toyes					
Mortgage Interest					
Charities					
All other Schedule A					
Mortgage - Rent					· · · · · · · · · · · · · · · · · · ·
Home Insurance					
Utilities				-	
Phone - Cable	- 10			-	
Mare - Landscaping					
Car Insurance					
Car gas and maintenance					-
Boat - RV				-	
Life Insurance					
Food and Grocery				-	
Clothes - Home goods	-			-	
Entertainment - Meals	- 11			-	-
Credit Cards					
Savings					
Other Expenses					
Income Taxes					-
Expenses To	cal S				
Income Terror					
Standard Deduction	-	overrides	15 000	overrides	15,000
12 Largest Ded - Schd A or Std	-		15,000		15,000
13 Qual Biz Income Deduction	0				
Cap Gains and Qual Dividnds					
15 TAXABLE INCOME	0		135,000		129,000
19 Enter Tax Credits					200.00
23 Self Employment Taxes	0				
24 Annual and Ton Cale		24 % Tax Bracket	16.8 % EP Tax Pate	24% Tax Bracket	16.5 % DH Tax Rate
Approximate Tax Calc	0		25,247		23,807
Discretionary Incor	ne S	(25.247)	-	(23,807)	
unsure unnary moor		(es,e4/)		(40,007)	
Used on "Print 1040" Form	Only	r			
25d Tax Payments Withheld				3	
32 All other tax credits					
32 Estimated Tax Payments					
32 Estimated Tax Payments 33 Total Payments 34 Refund					
az Estimated Tax Payments Total Payments A Refund Amount you own			25.247		23,007

Step 30: Click on the green condense button underneath the Cashflow and Tax advisor Heading to condense the displayed data.



Step 31: IRA Distributions: The total monetary amount from both employer and employee contributions modeled in the income plan should automatically appear in the tax return column.



Step 32: All Other Schedule 1 Income: The employer monetary amount that was entered in the Advanced Tax Adjustment Screen should automatically be displayed in the tax return column.



Step 33: Effective Tax Rate: Note the effective tax rate. This rate will be automatically reflected in Year 1 of the structured income plan. The effective tax rate rounded for display purposes.



Step 34: Approximate Tax Calc: Note the Tax Return calculation. The dollar amount will identical to the one on the Structured Income Planning page.



Step 35: Save: Click on the green Save button underneath the Cash Flow and Tax Advisor heading.



Step 36: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.



Step 37: Structured Inome Planning Page: You will automatically be taken back to the Structured Income Planning Page. The effective and approximate tax rates should automatically be changed to the amounts that were configured on the Cash Flow and Tax Advisor page.



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.