

# Understanding the Advanced Tax Planning Page

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The Advanced Tax Planning feature enables you to automatically calculate estimated income taxes for every year of the financial plan.

If you have entered effective tax rates using the Basic Tax Planning feature, whenever you toggle the scenario to use Advanced Tax Planning, the automatic tax calculations will override anything entered under Basic Tax Planning.

This guide will show you how to get to the Advanced Tax Planning page from the Structured Income Plan page and will explain the functions on the advance tax planning page.

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 Heading.

Doe, John

### Structured Income Planning

Edit Dynamic Mode

Scenario Understanding the Advanced Tax Planning Landing Page

Year	John	Accounts		Incomes		Accounts Total	Planned Distribution	John Wages	John SS	Total Income	Target Income	Income Gap	Year	
		Account	Income	Account	Income									
net return	62	5.00 %	5.00 %	John IRA	2,000,000									
initial amount		750,000	1,250,000	John inc	2,000,000									
bonus %		0.00 %	0.00 %											
w/bonus		750,000	1,250,000											
end of 1	62	787,500	1,312,500		2,100,000		100,000	0	100,000	85,000	15,000		end of 1	
end of 2	63	826,875	1,378,125		2,205,000		102,000	0	102,000	86,700	15,300		end of 2	
end of 3	64	868,219	1,447,031		2,315,250		104,040	0	104,040	88,434	15,606		end of 3	
end of 4	65	911,629	1,519,382		2,431,012		106,121	0	106,121	90,203	15,918		end of 4	
end of 5	66	957,211	1,595,352		2,552,562		108,243	0	108,243	92,007	16,236		end of 5	
end of 6	67	911,224	93,847	1,675,119	2,586,344	93,847	0	0	93,847	93,847	0		end of 6	
end of 7	68	861,062	95,724	1,758,875	2,619,937	95,724	0	0	95,724	95,724	0		end of 7	
end of 8	69	837,477	66,638	1,846,818	2,684,295	66,638	0	31,000	97,638	97,638	0		end of 8	
end of 9	70	811,379	67,971	1,939,159	2,750,539	67,971	0	31,620	99,591	99,591	0		end of 9	
end of 10	71	782,618	69,330	2,036,117	2,818,735	69,330	0	32,252	101,583	101,583	0		end of 10	
end of 11	72	751,032	70,717	2,137,923	2,888,955	70,717	0	32,897	103,615	103,615	0		end of 11	
end of 12	73	716,452	72,131	2,244,819	2,961,271	72,131	0	33,555	105,687	105,687	0		end of 12	
end of 13	74	752,274	0	2,357,060	3,109,334	0	0	34,226	34,226	107,801	(73,574)		end of 13	
end of 14	75	789,888	0	2,379,097	95,815	3,168,985	95,815	0	34,911	130,726	109,957	20,770		end of 14
end of 15	76	829,382	0	2,397,668	100,384	3,227,051	100,384	0	35,609	135,993	112,156	23,837		end of 15
end of 16	77	870,852	0	2,412,850	104,702	3,283,701	104,702	0	36,321	141,023	114,399	26,624		end of 16
end of 17	78	914,394	0	2,423,817	109,675	3,338,211	109,675	0	37,048	146,723	116,687	30,036		end of 17
end of 18	79	960,114	0	2,430,135	114,873	3,390,249	114,873	0	37,789	152,662	119,021	33,641		end of 18
end of 19	80	1,008,119	0	2,431,338	120,304	3,439,458	120,304	0	38,545	158,848	121,401	37,447		end of 19
end of 20	81	1,058,525	0	2,427,578	125,327	3,486,103	125,327	0	39,315	164,642	123,829	40,813		end of 20
			536,359		771,079		1,307,438	520,404	455,090	2,282,932	2,065,276	217,656		

Step 2: Add Inc Tax: Click on the green Add Inx Tax button underneath the Structured Income Planning Heading.

### Structured Income Planning

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

Scenario Understanding the Advanced Tax Planning Landing Page

Total required	Year	Accounts		Incomes		Accounts Total	Planned Distribution	John Wages	John SS	Total Income	Target Income	Income Gap	Year	
		Account	Income	Account	Income									
View Beneficial RMD														
REGULAR RMD	net return	62	5.00 %	5.00 %	John IRA	2,000,000								
across all accounts	initial amount		750,000	1,250,000	John inc	2,000,000								
John	bonus %		0.00 %	0.00 %										
total RMD	w/bonus		750,000	1,250,000										
0	end of 1	62	787,500	1,312,500		2,100,000		100,000	0	100,000	85,000	15,000	end of 1	
0	end of 2	63	826,875	1,378,125		2,205,000		102,000	0	102,000	86,700	15,300	end of 2	
0	end of 3	64	868,219	1,447,031		2,315,250		104,040	0	104,040	88,434	15,606	end of 3	
0	end of 4	65	911,629	1,519,382		2,431,012		106,121	0	106,121	90,203	15,918	end of 4	
0	end of 5	66	957,211	1,595,352		2,552,562		108,243	0	108,243	92,007	16,236	end of 5	
0	end of 6	67	911,224	93,847	1,675,119	2,586,344	93,847	0	0	93,847	93,847	0	end of 6	
0	end of 7	68	861,062	95,724	1,758,875	2,619,937	95,724	0	0	95,724	95,724	0	end of 7	
0	end of 8	69	837,477	66,638	1,846,818	2,684,295	66,638	0	31,000	97,638	97,638	0	end of 8	
0	end of 9	70	811,379	67,971	1,939,159	2,750,539	67,971	0	31,620	99,591	99,591	0	end of 9	
0	end of 10	71	782,618	69,330	2,036,117	2,818,735	69,330	0	32,252	101,583	101,583	0	end of 10	
0	end of 11	72	751,032	70,717	2,137,923	2,888,955	70,717	0	32,897	103,615	103,615	0	end of 11	
0	end of 12	73	716,452	72,131	2,244,819	2,961,271	72,131	0	33,555	105,687	105,687	0	end of 12	
0	end of 13	74	752,274	0	2,357,060	3,109,334	0	0	34,226	34,226	107,801	(73,574)	end of 13	
95,815	end of 14	75	789,888	0	2,379,097	95,815	3,168,985	95,815	0	34,911	130,726	109,957	20,770	end of 14
100,384	end of 15	76	829,382	0	2,397,668	100,384	3,227,051	100,384	0	35,609	135,993	112,156	23,837	end of 15
104,702	end of 16	77	870,852	0	2,412,850	104,702	3,283,701	104,702	0	36,321	141,023	114,399	26,624	end of 16
109,675	end of 17	78	914,394	0	2,423,817	109,675	3,338,211	109,675	0	37,048	146,723	116,687	30,036	end of 17
114,873	end of 18	79	960,114	0	2,430,135	114,873	3,390,249	114,873	0	37,789	152,662	119,021	33,641	end of 18
120,304	end of 19	80	1,008,119	0	2,431,338	120,304	3,439,458	120,304	0	38,545	158,848	121,401	37,447	end of 19
125,327	end of 20	81	1,058,525	0	2,427,578	125,327	3,486,103	125,327	0	39,315	164,642	123,829	40,813	end of 20
			536,359		771,079		1,307,438	520,404	455,090	2,282,932	2,065,276	217,656		

Step 3: Tax Name: Choose or customize the title for the Approx Income Tax column.

**Manage Tax**

Save Cancel Use Basic Tax Planning **Use Advanced Tax Planning**

Tax name: **Approx Income Tax**

Starting effective tax rate: 0.0 %

Tax description: [Empty field]

**Tax Adjustments**

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 4: Use Advance Tax Planning: Click on the green Use Advance Tax Planning button underneath the Manage Tax heading.

**Manage Tax**

Save Cancel Use Basic Tax Planning **Use Advanced Tax Planning**

Tax name: **Income Tax**

Starting effective tax rate: 0.0 %

Tax description: [Empty field]

**Tax Adjustments**

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 5: Enter Additional Tax Details Not Modeled Elsewhere in the Plan: This table allows you to enter any adjustments to tax calculations for any year of the plan. These would be used if there is a tax liability not already modeled in the income plan.

Note that you can enter both positive and negative numbers. For example, a long-term capital gain should be a positive number while a long-term capital loss should be a negative number.

### Manage Tax

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
1	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 6: Roll Down Buttons: The "Roll Down" button copies data for all 40 years for that column in the table. This could be useful for consistent numbers like an Approximate State Tax %.

### Manage Tax

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
1	15,000						
2	15,000						
3	-10,000						
4	-10,000						
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 7: Save: Click on the green save button underneath the Manage Tax Heading.

### Manage Tax

Tax name:

Pre 2018 tax rate:  %

Tax description:

Filing Option:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1	15,000						4%
2	15,000						4%
3	-10,000						4%
4	-10,000						4%
5							4%
6							4%
7							4%
8							4%
9							4%
10							4%
11							4%
12							4%
13							4%
14							4%
15							4%
16							4%
17							4%
18							4%
19							4%
20							4%
21							4%
22							4%

Step 8: Structured Income Plan: You will be automatically taken to the Structured Income Plan page where the taxes should now be automatically calculated. Take note to verify the accuracy of your account and incomes/expense taxability settings.

### Structured Income Planning

Scenario:

Total required		Accounts		Incomes		Planned Distribution		Income Tax		After Tax Income		After Tax Target		Income Gap	
View Beneficial RMD	Year	John	Account	Income	Account	Income	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
REGULAR RMD	net return	62	5.00 %	5.00 %	John IRA	2,000,000	0	0	Manage	80,136	85,000	(4,864)	end of 1		
across all accounts	initial amount	63	750,000	1,250,000	John inc	2,000,000	100,000	0	Manage	81,790	86,700	(4,910)	end of 2		
John	bonus %	64	0.00 %	0.00 %	John inc	0	102,000	0	Manage	88,926	88,434	492	end of 3		
total RMD	w/bonus	65	750,000	1,250,000	John inc	0	104,040	0	Manage	90,203	90,203	987	end of 4		
0	end of 1	66	787,500	0	1,312,500	0	106,121	0	Manage	92,007	92,007	(1,653)	end of 5		
0	end of 2	67	826,875	0	1,378,125	0	108,243	0	Manage	93,847	93,847	0	end of 6		
0	end of 3	68	868,219	0	1,447,031	0	0	0	Manage	95,724	95,724	0	end of 7		
0	end of 4	69	911,629	0	1,519,382	0	0	31,000	Manage	97,638	97,638	0	end of 8		
0	end of 5	70	957,211	0	1,595,352	0	0	31,620	Manage	99,591	99,591	0	end of 9		
0	end of 6	71	909,136	95,936	1,675,119	0	0	32,252	Manage	101,583	101,583	0	end of 10		
0	end of 7	72	856,629	97,963	1,758,875	0	0	32,897	Manage	103,615	103,615	0	end of 11		
0	end of 8	73	828,839	70,622	1,846,818	0	0	33,555	Manage	105,687	105,687	0	end of 12		
0	end of 9	74	798,035	72,245	1,939,159	0	0	34,226	Manage	107,801	107,801	(73,574)	end of 13		
0	end of 10	75	764,043	73,894	2,036,117	0	0	34,911	Manage	109,957	109,957	298	end of 14		
0	end of 11	76	726,672	75,573	2,137,923	0	0	35,609	Manage	112,156	112,156	2,254	end of 15		
0	end of 12	77	685,724	77,281	2,244,819	0	0	36,321	Manage	114,399	114,399	3,998	end of 16		
0	end of 13	78	720,010	0	2,357,060	0	0	37,048	Manage	116,687	116,687	6,197	end of 17		
95,815	end of 14	79	756,011	0	2,379,097	95,815	0	37,789	Manage	119,021	119,021	8,532	end of 18		
100,384	end of 15	80	793,811	0	2,397,668	100,384	0	38,545	Manage	121,401	121,401	11,010	end of 19		
104,702	end of 16	81	833,502	0	2,412,850	104,702	0	39,315	Manage	123,829	123,829	13,155	end of 20		
109,675	end of 17		875,177	0	2,423,817	109,675	0								
114,873	end of 18		918,935	0	2,430,135	114,873	0								
120,304	end of 19		964,882	0	2,431,338	120,304	0								
125,327	end of 20		1,013,126	0	2,427,578	125,327	0								
			563,515		771,079		1,334,594	520,404	455,090	(282,889)	2,027,199	2,065,276	(38,077)		

Step 9: Income Tax Column Title: The title of this column has been changed to the new name that was entered in Step 3.

### Structured Income Planning

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

Scenario: Understanding the Advanced Tax Planning Landing Page

		Accounts					Incomes									
Planning Horizon		NQ Account		IRA			Accounts Total	Planned Distribution	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required	View Beneficial RMD	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA	2,000,000	0	Manage	Manage	Manage		Manage	from total		
across all accounts	initial amount		750,000		1,250,000	John inc	0	Subtotal	Infl Factor	Infl Factor			Infl Factor	income to		
John	bonus %		0.00 %		0.00 %	Manage	2,000,000	incomes	2.00 %	2.00 %			2.00 %	target		
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	0	0	100,000	0	(19,864)	80,136	85,000	(4,864)	end of 1	
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(20,210)	81,790	86,700	(4,910)	end of 2	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(15,114)	88,926	88,434	492	end of 3	
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(14,931)	91,190	90,203	987	end of 4	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(17,890)	90,353	92,007	(1,653)	end of 5	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(2,089)	93,847	93,847	0	end of 6	
0	end of 6	67	909,136	95,936	1,675,119	0	2,584,254	95,936	0	0	(2,239)	95,724	95,724	0	end of 7	
0	end of 7	68	856,629	97,963	1,758,875	0	2,615,504	97,963	0	0	(3,984)	97,638	97,638	0	end of 8	
0	end of 8	69	828,839	70,622	1,846,818	0	2,675,657	70,622	31,000	0	(4,274)	99,591	99,591	0	end of 9	
0	end of 9	70	798,035	72,245	1,939,159	0	2,737,195	72,245	31,620	0	(4,564)	101,583	101,583	0	end of 10	
0	end of 10	71	764,043	73,894	2,036,117	0	2,800,160	73,894	32,252	0	(4,856)	103,615	103,615	0	end of 11	
0	end of 11	72	726,672	75,573	2,137,923	0	2,864,595	75,573	32,897	0	(5,150)	105,687	105,687	0	end of 12	
0	end of 12	73	685,724	77,281	2,244,819	0	2,930,543	77,281	33,555	0	34,226	107,801	107,801	(73,574)	end of 13	
0	end of 13	74	720,010	0	2,357,060	0	3,077,070	0	34,226	0	(20,472)	110,254	109,957	298	end of 14	
95,815	end of 14	75	756,011	0	2,379,097	95,815	3,135,108	95,815	34,911	(20,472)	(21,583)	114,410	112,156	2,254	end of 15	
100,384	end of 15	76	793,811	0	2,397,668	100,384	3,191,479	100,384	35,609	(21,583)	(22,626)	118,397	114,399	3,998	end of 16	
104,702	end of 16	77	833,502	0	2,412,850	104,702	3,246,351	104,702	36,321	(22,626)	(23,839)	122,884	116,687	6,197	end of 17	
109,675	end of 17	78	875,177	0	2,423,817	109,675	3,298,994	109,675	37,048	(23,839)	(25,109)	127,553	119,021	8,532	end of 18	
114,873	end of 18	79	918,935	0	2,430,135	114,873	3,349,070	114,873	37,789	(25,109)	(26,437)	132,411	121,401	11,010	end of 19	
120,304	end of 19	80	964,882	0	2,431,338	120,304	3,396,220	120,304	38,545	(26,437)	(27,658)	136,984	123,829	13,155	end of 20	
125,327	end of 20	81	1,013,126	0	2,427,578	125,327	3,440,704	125,327	39,315	(27,658)				(38,077)	end of 20	
					563,515		771,079		1,334,594	520,404	455,090	(282,889)	2,027,199	2,065,276	(38,077)	

Step 10: Display Options: Click on the green Display Option button underneath the Structured Income Planning heading.

### Structured Income Planning

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

Scenario: Understanding the Advanced Tax Planning Landing Page

		Accounts					Incomes									
Planning Horizon		NQ Account		IRA			Accounts Total	Planned Distribution	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required	View Beneficial RMD	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA	2,000,000	0	Manage	Manage	Manage		Manage	from total		
across all accounts	initial amount		750,000		1,250,000	John inc	0	Subtotal	Infl Factor	Infl Factor			Infl Factor	income to		
John	bonus %		0.00 %		0.00 %	Manage	2,000,000	incomes	2.00 %	2.00 %			2.00 %	target		
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	0	0	100,000	0	(19,864)	80,136	85,000	(4,864)	end of 1	
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(20,210)	81,790	86,700	(4,910)	end of 2	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(15,114)	88,926	88,434	492	end of 3	
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(14,931)	91,190	90,203	987	end of 4	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(17,890)	90,353	92,007	(1,653)	end of 5	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(2,089)	93,847	93,847	0	end of 6	
0	end of 6	67	909,136	95,936	1,675,119	0	2,584,254	95,936	0	0	(2,239)	95,724	95,724	0	end of 7	
0	end of 7	68	856,629	97,963	1,758,875	0	2,615,504	97,963	0	0	(3,984)	97,638	97,638	0	end of 8	
0	end of 8	69	828,839	70,622	1,846,818	0	2,675,657	70,622	31,000	0	(4,274)	99,591	99,591	0	end of 9	
0	end of 9	70	798,035	72,245	1,939,159	0	2,737,195	72,245	31,620	0	(4,564)	101,583	101,583	0	end of 10	
0	end of 10	71	764,043	73,894	2,036,117	0	2,800,160	73,894	32,252	0	(4,856)	103,615	103,615	0	end of 11	
0	end of 11	72	726,672	75,573	2,137,923	0	2,864,595	75,573	32,897	0	(5,150)	105,687	105,687	0	end of 12	
0	end of 12	73	685,724	77,281	2,244,819	0	2,930,543	77,281	33,555	0	34,226	107,801	107,801	(73,574)	end of 13	
0	end of 13	74	720,010	0	2,357,060	0	3,077,070	0	34,226	0	(20,472)	110,254	109,957	298	end of 14	
95,815	end of 14	75	756,011	0	2,379,097	95,815	3,135,108	95,815	34,911	(20,472)	(21,583)	114,410	112,156	2,254	end of 15	
100,384	end of 15	76	793,811	0	2,397,668	100,384	3,191,479	100,384	35,609	(21,583)	(22,626)	118,397	114,399	3,998	end of 16	
104,702	end of 16	77	833,502	0	2,412,850	104,702	3,246,351	104,702	36,321	(22,626)	(23,839)	122,884	116,687	6,197	end of 17	
109,675	end of 17	78	875,177	0	2,423,817	109,675	3,298,994	109,675	37,048	(23,839)	(25,109)	127,553	119,021	8,532	end of 18	
114,873	end of 18	79	918,935	0	2,430,135	114,873	3,349,070	114,873	37,789	(25,109)	(26,437)	132,411	121,401	11,010	end of 19	
120,304	end of 19	80	964,882	0	2,431,338	120,304	3,396,220	120,304	38,545	(26,437)	(27,658)	136,984	123,829	13,155	end of 20	
125,327	end of 20	81	1,013,126	0	2,427,578	125,327	3,440,704	125,327	39,315	(27,658)				(38,077)	end of 20	
					563,515		771,079		1,334,594	520,404	455,090	(282,889)	2,027,199	2,065,276	(38,077)	

Step 11: View Tax Rates: Click on the green View Tax Rates within the Column Display Options textbox.

Column Display Options:  Hide RMD Checks  Hide Income Riders  View Death Benefit  View % Distribution  View Comparison  View Tax Rates  View Calendar Years

### Account and Income Grouping

**Accounts**

	Group 1	Group 2	Group 3	Group 4	Group 5
NQ Account	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Incomes**

	Group 1	Group 2	Group 3	Group 4	Group 5
John Wages	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
John SS	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

### Group Setup

**Accounts**

Group	Title	Color
Group 1	Accounts	<span style="color: red;">■</span> Sel
Group 2		<span style="color: orange;">■</span> Sel
Group 3		<span style="color: green;">■</span> Sel
Group 4		<span style="color: purple;">■</span> Sel
Group 5		<span style="color: blue;">■</span> Sel

**Incomes**

Group	Title	Color
Group 1	Incomes	<span style="color: red;">■</span> Sel
Group 2		<span style="color: orange;">■</span> Sel
Group 3		<span style="color: green;">■</span> Sel
Group 4		<span style="color: purple;">■</span> Sel
Group 5		<span style="color: blue;">■</span> Sel

Step 12: Structured Income Planning Income Tax Column: The percentage amounts should have automatically been displayed in the structured income plan.

### Structured Income Planning

Scenario: Understanding the Advanced Tax Planning Landing Page

Total required		Accounts		Incomes		Accounts Total		Planned Distribution		John Wages		John SS		Income Tax		After Tax Income		After Tax Target		Income Gap		Year		
View Beneficial RMD	REGULAR RMD	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year						
<input type="button" value="View Beneficial RMD"/>	<input type="button" value="across all accounts"/>	net return	62	5.00 %	1,250,000	5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	Manage Infl Factor	from total income to target							
0	0	initial amount	62	0.00 %	1,250,000	0.00 %	John inc	0	0	2.00 %	2.00 %	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	w/bonus	62	750,000	0	0	0	2,000,000	0	100,000	0	0	0	(19,864)-17%	80,136	85,000	(4,864)	end of 1						
0	0		63	750,000	0	0	0	2,000,000	0	102,000	0	0	0	(20,210)-17%	81,790	86,700	(4,910)	end of 2						
0	0		64	0	0	0	0	0	0	104,040	0	0	0	(15,114)-16%	88,926	88,434	492	end of 3						
0	0		65	0	0	0	0	0	0	106,121	0	0	0	(14,931)-16%	91,190	90,203	987	end of 4						
0	0		66	0	0	0	0	0	0	108,243	0	0	0	(17,890)-17%	90,353	92,007	(1,653)	end of 5						
0	0		67	0	95,936	0	0	95,936	0	0	0	0	0	(2,089)-3%	93,847	93,847	0	end of 6						
0	0		68	0	97,963	0	0	97,963	0	0	0	0	0	(2,239)-3%	95,724	95,724	0	end of 7						
0	0		69	0	70,622	0	0	70,622	0	31,000	0	0	0	(3,984)-5%	97,638	97,638	0	end of 8						
0	0		70	0	72,245	0	0	72,245	0	31,620	0	0	0	(4,274)-5%	99,591	99,591	0	end of 9						
0	0		71	0	73,894	0	0	73,894	0	32,252	0	0	0	(4,564)-5%	101,583	101,583	0	end of 10						
0	0		72	0	75,573	0	0	75,573	0	32,897	0	0	0	(4,856)-5%	103,615	103,615	0	end of 11						
0	0		73	0	77,281	0	0	77,281	0	33,555	0	0	0	(5,150)-5%	105,687	105,687	0	end of 12						
0	0		74	0	2,357,060	0	0	3,077,070	0	34,226	0	0	0	0-0%	34,226	107,801	(73,574)	end of 13						
95,815	0		75	0	2,379,097	95,815	3,135,108	95,815	0	34,911	0	0	0	(20,472)-16%	110,254	109,957	298	end of 14						
100,384	0		76	0	2,397,668	100,384	3,191,479	100,384	0	35,609	0	0	0	(21,583)-16%	114,410	112,156	2,254	end of 15						
104,702	0		77	0	2,412,850	104,702	3,246,351	104,702	0	36,321	0	0	0	(22,626)-16%	118,397	114,399	3,998	end of 16						
109,675	0		78	0	2,423,817	109,675	3,298,994	109,675	0	37,048	0	0	0	(23,839)-16%	122,884	116,687	6,197	end of 17						
114,873	0		79	0	2,430,135	114,873	3,349,070	114,873	0	37,789	0	0	0	(25,109)-16%	127,553	119,021	8,532	end of 18						
120,304	0		80	0	2,431,338	120,304	3,396,220	120,304	0	38,545	0	0	0	(26,437)-17%	132,411	121,401	11,010	end of 19						
125,327	0		81	0	2,427,578	125,327	3,440,704	125,327	0	39,315	0	0	0	(27,658)-17%	136,984	123,829	13,155	end of 20						
				563,515		771,079		1,334,594		520,404		455,090		(282,889)	2,027,199	2,065,276	(38,077)							

Step 13: Save: Click on the green save button underneath the Structured Income Plan Heading.

# Structured Income Planning

[Edit](#)
[Save](#)
[Cancel](#)
[Add Account](#)
[Add Income](#)
[Add Inc Tax](#)
[Add Target](#)
[Edit or Add Scenario](#)
[Display Options](#)

Scenario: Understanding the Advanced Tax Planning Landing Page

Total required		Year	John	Accounts				Accounts Total	Planned Distribution	Incomes			After Tax Income	After Tax Target	Income Gap	Year
View	beneficial RMD			Account	Income	Account	Income			John Wages	John SS	Income Tax				
REGULAR RMD	net return	62	5.00 %	5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target			
accross all accounts	initial amount		750,000	1,250,000	John inc	0	0									
John	bonus %		0.00 %	0.00 %		2,000,000	2,000,000									
total RMD	w/bonus		750,000	1,250,000		0	0									
0	end of 1	62	787,500	1,312,500	0	2,100,000	0	100,000	0	(19,864)-17%	80,136	85,000	(4,864)	end of 1		
0	end of 2	63	826,875	1,378,125	0	2,205,000	0	102,000	0	(20,210)-17%	81,790	86,700	(4,910)	end of 2		
0	end of 3	64	868,219	1,447,031	0	2,315,250	0	104,040	0	(15,114)-16%	88,926	88,434	492	end of 3		
0	end of 4	65	911,629	1,519,382	0	2,431,012	0	106,121	0	(14,931)-16%	91,190	90,203	987	end of 4		
0	end of 5	66	957,211	1,595,352	0	2,552,562	0	108,243	0	(17,890)-17%	90,353	92,007	(1,653)	end of 5		
0	end of 6	67	909,136	1,675,119	0	2,584,254	95,936	0	0	(2,089)-3%	93,847	93,847	0	end of 6		
0	end of 7	68	856,629	1,758,875	0	2,615,504	97,963	0	0	(2,239)-3%	95,724	95,724	0	end of 7		
0	end of 8	69	828,839	1,846,818	0	2,675,657	70,622	0	31,000	(3,984)-5%	97,638	97,638	0	end of 8		
0	end of 9	70	798,035	1,939,159	0	2,737,195	72,245	0	31,620	(4,274)-5%	99,591	99,591	0	end of 9		
0	end of 10	71	764,043	2,036,117	0	2,800,160	73,894	0	32,252	(4,564)-5%	101,583	101,583	0	end of 10		
0	end of 11	72	726,672	2,137,923	0	2,864,595	75,573	0	32,897	(4,856)-5%	103,615	103,615	0	end of 11		
0	end of 12	73	685,724	2,244,819	0	2,930,543	77,281	0	33,555	(5,150)-5%	105,687	105,687	0	end of 12		
0	end of 13	74	720,010	2,357,060	0	3,077,070	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13		
95,815	end of 14	75	756,011	2,379,097	95,815	3,135,108	95,815	0	34,911	(20,472)-16%	110,254	109,957	298	end of 14		
100,384	end of 15	76	793,811	2,397,668	100,384	3,191,479	100,384	0	35,609	(21,583)-16%	114,410	112,156	2,254	end of 15		
104,702	end of 16	77	833,502	2,412,850	104,702	3,246,351	104,702	0	36,321	(22,626)-16%	118,397	114,399	3,998	end of 16		
109,675	end of 17	78	875,177	2,423,817	109,675	3,298,994	109,675	0	37,048	(23,839)-16%	122,884	116,687	6,197	end of 17		
114,873	end of 18	79	918,935	2,430,135	114,873	3,349,070	114,873	0	37,789	(25,109)-16%	127,553	119,021	8,532	end of 18		
120,304	end of 19	80	964,882	2,431,338	120,304	3,396,220	120,304	0	38,545	(26,437)-17%	132,411	121,401	11,010	end of 19		
125,327	end of 20	81	1,013,126	2,427,578	125,327	3,440,704	125,327	0	39,315	(27,658)-17%	136,984	123,829	13,155	end of 20		
			563,515	771,079		1,334,594	520,404	455,090	(282,889)	2,027,199	2,065,276	(38,077)				

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](mailto:support@planscout.com).