Understanding the Advanced Tax Planning Page

06/30/2025 3:50 pm EDT

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.

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Pl r	ning	20 years 🗸			-					2 ^k						
Her	zon		NQ A	Account		RA			Inco	mes						
	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Total	Target Income	Income Gap	Year		
	et return	62	5.00 %		5.00 %	John IRA										
i T	al amount		750,000		1,250,000	John inc.	2,000,000	Subtotal	Infl Factor	Infl Factor		Infl Factor	from total			
	/bonus		750.000		1.250.000	John Inc	2.000.000	incomes	2.00 %	2.00 %		2.00 %	target			
	nd of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	100,000	85,000	15,000	end of 1		
	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	end of 2		
	nd of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	104,040	88,434	15,606	end of 3		
	and of 4	66	911,029	0	1,519,362	0	2,431,012	0	108,121	0	108,721	90,203	16,918	end of 4		
	and of 6	67	911.224	93,847	1,675,119	0	2,586,344	93.847	0	0	93,847	93,847	0	end of 6		
	nd of 7	68	861,062	95,724	1,758,875	0	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	0	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	0	2,750,539	67,971	0	31,620	99,591	99,591	0	end of 9		
	nd of 11	72	751.032	70 717	2,030,117	0	2,010,733	70,717	0	32,232	101,505	101,505	0	end of 11		
e	nd of 12	73	716,452	72,131	2,244,819	Ő	2,961,271	72,131	0	33,555	105,687	105,687	0	end of 12		
6	nd of 13	74	752,274	0	2,357,060	0	3,109,334	0	0	34,226	34,226	107,801	(73,574)	end of 13		
6	nd 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		
6	nd 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		
	nd 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		
	nd of 18	79	960.114	0	2,430,135	114.873	3.390.249	114.873	0	37,048	152.662	119.021	33.641	end of 18		
6	nd 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		
6	nd 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		
		0		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	e Plar	nning												
Edit Save Cancel Add	d Account Add	Income Ac	dd Inc Tax 🛛 A	dd Target		enario Displ	ay Options								
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Understanding	the Advanced Ta	ix Planning La	and ng Page			~									
	Accounts														
	Accounts x ^e														
	Planning 20 years V No account 104														
	Planning 20 years V NQ Account IRA Incomes														
	Horizon NQ Account IRA Incomes Total required Accounts Planned														
Total required	Total required Year John / ccount Income Account Income Accounts Dianted John SS Total Target Income Gap Year														
View Beneficial RMD	View Beneficial RMD Year John Account Income Account Income John Stribution														
REGULAR RMD	View Edgradicited KMD Image: Construction of the second seco														
accross all accounts	REGULAR RMD accross all accounts net return initial amount 62 5.00 % 5.00 % John IRA 1,250,000 Z,000,000 Subtotal Manage Manage Infl Sector														
John	accross all accounts initial amount John bonus % 750,000 1,250,000 2,000,000 Subtotal Manage Manage Infl Factor In														
total RMD	John bonus % 0.00 % 0.00 % John in 0 of account infl Factor infl F														
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	100,000	85,000	15,000	end of 1	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	end of 2	
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	104,040	88,434	15,606	end of 3	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	106,121	90,203	15,918	end of 4	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	108,243	92,007	16,236	end of 5	
0	end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0	93,847	93,847	0	end of 6	
0	end of /	68	861,062	95,724	1,/58,8/5	0	2,619,937	95,724	0	0	95,724	95,724	0	end of /	
0	end of 8	59	837,477	66,638	1,846,818	0	2,684,295	66,638	0	31,000	97,638	97,638	0	end of 8	
0	end of 9	70	792 619	67,971	1,939,159	0	2,750,539	67,971	0	31,620	99,591	99,591	0	end of 9	
0	end of 10	71	762,018	70,717	2,030,117	0	2,018,/35	70,717	0	32,232	101,583	101,583	0	end of 10	
0	end of 12	72	716 452	70,717	2,137,923	0	2,008,955	70,717	0	32,897	105,615	103,015	0	end of 12	
0	end of 12	74	752 274	/2,131	2,244,019	0	3 100 324	/2,131	0	34,226	34 226	107,007	(73 574)	end of 12	
05.915	end of 14	74	700 000	0	2,337,000	05.915	3,109,334	05.915		34,220	120 726	100,057	20,770	end of 14	
100.384	end of 15	76	820 382	0	2,307,668	100 384	3 227 051	100 384		35,600	135 003	112 156	23,937	end of 15	
104,702	end of 16	70	970.952	0	2,397,000	100,304	3,227,001	104,304	0	36,201	141 022	114 200	26,637	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	Ten Advanced Ten Dimeter				
Save Cancer Use Basic Tax Planning	Use Advanced Lax Pranning				Tou Adjustmente
Tax name	Annov Income Tax				Tax Adjustments
	Approximeetine tax	ADD ADJUSTMENT		Year	Tax adjustment
Starting effective tax rate	0.0 %			1	î 🚺
				3	×
Tax description		Pick year(s)	ŏ	4	s.
		on on		5	%
		Start year for rest of plan		6	%
		OR		8	\$
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		Pick year(s) to remove		12	*
		r lek year(b) to remore		14	ŝ.
				15	%
		Remove year to end of plan	ŏ	16	8
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				18	%
		Reset all years		20	* *
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			õ	22	\$
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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				Tax Adjustments
	Income rax	ADD ADJUSTMENT		Year	Tax adjustment
Starting effective tax rate	0.0 %			1	*
				2	%
Tax description		Pick year(s)		4	70 92
		OR	0	5	*
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		Start year for rest of plan	-	7	8
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		Clast uses fee V users		9	%
		Start year for X years		10	%
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				15	%
		Remove year to end of plan		16	%
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				18	%
		Reset all years		19	%
				20	%
				21	*
				23	8
			0	24	× •
			4	- 5965	Þ

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										
Save Cancel Use Basic Tax I	Planning Use Advanced Tax Planning									
				Enter Addit	tional Tax Detail	s Not Modeled I	Elsewhere In Th	iis Plan		
Tax name	Income Tax	_								_
Pre 2018 tax rate	0.0 %	Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %	â
	0.0	1	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	8
Tax description		2								%
Filing Option	1.b.	3								8
r mig option	John	5								8
		6							-	5
		7								8
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		14		-					-	8
		15								%
		16								%
		17								8
		19							-	%
		20								%
Create Tay Scenario for Vear		21								8
orcate tax occitatio for real		4								

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										
Save Cancel Use Basic Tax	Planning Use Advanced Tax Planning									
				Enter Addit	ional Tax Details	s Not Modeled E	Isewhere In Th	is Plan		
Tax name	Income Tax									
Pre 2018 tax rate	0.0 %	Year	Cap Gains not in Accounts	Other Schedule 1	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	8
Tax description		2	15,000							%
		3	-10,000							%
Filing Option	John 🗸	4	-10,000							%
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Create Tax Scenario for Year	✓	22								* •
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Step 7: 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	Income Tax			Enter Addit	ional Tax Details	s Not Modeled E	Elsewhere In Th	is Plan	
Pre 2018 tax rate	0.0 %	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 A Tax % Roll Down
Ta: description		1 2	15,000 15,000						4 %
Filing Option	John ~	3 4 5	-10,000						4 %
		6 7							4 % 4 %
		8 9 10							4 %
		11 12							4 %
		13 14							4 %
		15 16 17							4 %
		18 19							4 %
		20 21							4 %
Create Tax Scenario for Year	v	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 Edit Save Cancel Add	d Account Add	e Plan	Ining Id Inc Tax A	dd Target E	dit or Add Sci	enario Displ	ay Options								
Scenario Understanding	enario Understanding the Advanced Tax Planning Landing Page v														
	Accounts 📌														
	Planning Horizon 20 years NQ Account IRA Total required Accounts Planned John After Tax After Tax After Tax Income														
Total required View Beneficial RMD	Total required View Beneficial EMD Year John Account Income Accounts Total Planned Distribution John Wages John Straget After Tax Income After Tax Target After Tax Gap Year REGULAR RMD net return 62 5.00 % 5.00 % John IRA <														
REGULAR RMD	View Englishing in the image Income Farget Gap Local REGULAR RMD net return 62 5.00 % John IRA Income Tax Income Target Gap Addression accross all accounts initial amount 750,000 1,250,000 2,000,000 Subtotal Manage Manage Manage from total Income From total From total Income From total From to														
REGULAR RMD net return 62 5.00 % John IRA 2,000,000 Subtotal Manage Manage Manage Manage Manage Manage Manage Manage Intel Early Intel Early <t< td=""></t<>															
John	accross all accounts initial amount 750,000 1,250,000 2,000,000 Subtotal Manage Manage from total John bonus % 0,00 % 0,00 % John inc 0 0 of account infl Factor infl Factor infl Factor income to Infl Factor income to 0,00 % 0,000 Manage 1,550,000 Manage 1,550														
total RMD	John bonus % 0.00 % 0.00 % John inc 0 of account Infl Factor Infl Factor Infl Factor total RMD w/bonus 750,000 Manage 1,250,000 Manage 2,000,000 incomes 2.00 % 2.00 % 2.00 % target														
0	end of 1	63	/87,500	0	1,312,500	0	2,100,000	0	100,000	0	(19,804)	80,130	85,000	(4,804)	end of 1
0	end of 3	64	868 219	0	1,447 031	0	2,205,000	0	102,000	0	(15 114)	88,926	88,434	(4,910)	end of 3
0	end of 4	65	911 629	0	1 519 382	0	2,010,200	0	106 121	0	(14 931)	91 190	90,203	987	end of 4
0	end of 5	66	957 211	0	1 595 352	ő	2 552 562	0	108 243	0	(17,890)	90,353	92,007	(1.653)	end of 5
0	end of 6	67	909 136	95.936	1,675,119	0	2 584 254	95.936	100,240	0	(2,089)	93.847	93.847	(1,000)	end of 6
0	end of 7	68	856.629	97,963	1,758,875	0	2,615,504	97,963	0	0	(2,239)	95,724	95,724	0	end of 7
0	end of 8	69	828.839	70.622	1.846.818	0	2,675,657	70.622	0	31.000	(3.984)	97.638	97.638	0	end of 8
0	end of 9	70	798.035	72.245	1.939.159	Ő	2,737,195	72.245	0	31.620	(4.274)	99.591	99.591	0	end of 9
0	end of 10	71	764.043	73.894	2.036,117	0	2.800.160	73.894	0	32.252	(4,564)	101.583	101.583	0	end of 10
0	end of 11	72	726.672	75.573	2.137.923	0	2.864.595	75.573	0	32.897	(4.856)	103.615	103.615	0	end of 11
0	end of 12	73	685,724	77,281	2,244,819	0	2,930,543	77,281	0	33,555	(5,150)	105,687	105,687	0	end of 12
0	end of 13	74	720,010	0	2,357,060	0	3,077,070	0	0	34,226	0	34,226	107,801	(73,574)	end of 13
95,815	end of 14	75	756,011	0	2,379,097	95,815	3,135,108	95,815	0	34,911	(20,472)	110,254	109,957	298	end of 14
100,384	end of 15	76	793,811	0	2,397,668	100,384	3,191,479	100,384	0	35,609	(21,583)	114,410	112,156	2,254	end of 15
104,702	end of 16	77	833,502	0	2,412,850	104,702	3,246,351	104,702	0	36,321	(22,626)	118,397	114,399	3,998	end of 16
109,675	end of 17	78	875,177	0	2,423,817	109,675	3,298,994	109,675	0	37,048	(23,839)	122,884	116,687	6,197	end of 17
114,873	end of 18	79	918,935	0	2,430,135	114,873	3,349,070	114,873	0	37,789	(25,109)	127,553	119,021	8,532	end of 18
120,304	end of 19	80	964,882	0	2,431,338	120,304	3,396,220	120,304	0	38,545	(26,437)	132,411	121,401	11,010	end of 19
125,327	end of 20	81	1,013,126	0	2,427,578	125,327	3,440,704	125,327	0	39,315	(27,658)	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 9: Income Tax Column Title: The title of this column has been changed to the new name that was entered in Step 3.

Structured Edit Save Cancel Add	Account Add	e Plan	Ining Id Inc Tax A	dd Target E	dit or Add Sci	enario Displ	ay Options								
Scenario Understanding	the Advanced Ta	x Planning La	inding Page			~									
	×														
	Accounts														
	Planning Horizon 20 years ~ NQ Account IRA Incomes Income Total required Accounts Planned John Income														
Total required View Beneficial RMD	Total required View Beneficial RMD Year John Account Income Account Income Account Distribution Planned Wages John SS Income After Tax Target After Tax Gap After Tax Year REGULAR RMD net return 62 5.00 % 5.00 % John IRA Marce M														
REGULAR RMD	View Beneficial KMD Income Target Gap REGULAR RMD net return 62 5.00 % John IRA John IRA John IRA John IRA Manage Manage Manage Manage from total														
accross all accounts	REGULAR RMD net return 62 5.00 % John IRA John IRA accross all accounts initial amount 750,000 1,250,000 2,000,000 Subtotal Manage														
accross all accounts initial amount 750,000 1,250,000 2,000,000 Subtotal Manage Manage Manage Initial amount Initial amount Tom total John bonus % 0.00 % John inc 0 of account Init Factor In															
total RMD	John bonus % 0.00 % Onn k John inc 0 of account Infl Factor Infl Factor Infl Factor total RMD w/bonus 750,000 Manage 1,250,000 Manage 2,000 % 2.00 % 2.00 % 2.00 % 2.00 % 1 args + 1														
0	end of 2	63	826.875	0	1,378,125	ő	2,100,000	0	102,000		(19,804)	81 790	86,700	(4,804)	end of 2
0	end of 3	64	868 219	0	1 447 031	0	2 315 250	0	104,040		(15114)	88,926	88.434	(4,510)	end of 3
0	end of 4	65	911.629	0	1,519,382	Ő	2,431,012	0	106.121	0	(14,931)	91,190	90,203	987	end of 4
0	end of 5	66	957.211	0	1.595.352	0	2.552.562	0	108,243	0	(17.890)	90.353	92.007	(1.653)	end of 5
0	end of 6	67	909,136	95,936	1,675,119	0	2,584,254	95,936	0	0	(2,089)	93,847	93,847	0	end of 6
0	end of 7	68	856,629	97,963	1,758,875	0	2,615,504	97,963	0	0	(2,239)	95,724	95,724	0	end of 7
0	end of 8	69	828,839	70,622	1,846,818	0	2,675,657	70,622	0	31,000	(3,984)	97,638	97,638	0	end of 8
0	end of 9	70	798,035	72,245	1,939,159	0	2,737,195	72,245	0	31,620	(4,274)	99,591	99,591	0	end of 9
0	end of 10	71	764,043	73,894	2,036,117	0	2,800,160	73,894	0	32,252	(4,564)	101,583	101,583	0	end of 10
0	end of 11	72	726,672	75,573	2,137,923	0	2,864,595	75,573	0	32,897	(4,856)	103,615	103,615	0	end of 11
0	end of 12	73	685,724	77,281	2,244,819	0	2,930,543	77,281	0	33,555	(5,150)	105,687	105,687	0	end of 12
0	end of 13	74	720,010	0	2,357,060	0	3,077,070	0	0	34,226	0	34,226	107,801	(73,574)	end of 13
95,815	end of 14	75	756,011	0	2,379,097	95,815	3,135,108	95,815	0	34,911	(20,472)	110,254	109,957	298	end of 14
100,384	end of 15	76	793,811	0	2,397,668	100,384	3,191,479	100,384	0	35,609	(21,583)	114,410	112,156	2,254	end of 15
104,702	end of 16	77	833,502	0	2,412,850	104,702	3,246,351	104,702	0	36,321	(22,626)	118,397	114,399	3,998	end of 16
109,675	end of 17	78	875,177	0	2,423,817	109,675	3,298,994	109,675	0	37,048	(23,839)	122,884	116,687	6,197	end of 17
114,873	end of 18	79	918,935	0	2,430,135	114,873	3,349,070	114,873	0	37,789	(25,109)	127,553	119,021	8,532	end of 18
120,304	end of 19	80	964,882	0	2,431,338	120,304	3,396,220	120,304	0	38,545	(26,437)	132,411	121,401	11,010	end of 19
125,327	end of 20	81	1,013,126	0	2,427,578	125,327	3,440,704	125,327	0	39,315	(27,658)	136,984	123,829	13,155	end of 20
			1	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 Indext Add Account Add Income Account Indext and ing the Advanced Tax Planning Landing Page Income Account Income Account V NQ Account IRA V Income Adm Income Account V NQ Account Income Adm Income Adm Income V V Notaccount Income Adm Income Adm Income V Notaccount Income Adm Income Adm Income Adm Income Advanced Tax Planning Landing Page V V V Notaccount <th colsp<="" th=""><th></th><th></th><th>- 1</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th>	<th></th> <th></th> <th>- 1</th> <th></th>			- 1													
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Scenario Inderstanding the Advanced Tax Planning Landing Page Accounts Account Income Income Income Account Planning Horizon 20 years NQ Account IRA Incomes Income After Tax After Tax Income																	
Scenario Understanding the Advanced Tax Planning Landing Page Accounts Account IRA Income After Tax After Tax After Tax Income Tary Income Income <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>т</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>								т									
Accounts Planning Horizon 20 years NQ Account IRA Incomes Income After Tax Total required After Tax Income After Tax Target Income View Beneficial RND accross all accounts net return 62 500 % 500 % 100000 100000 Income After Tax Income After Tax Income After Tax Income Income After Tax Income Income After Tax Income Income Target Gap Income accounts Intial amount 62 500 % 500 % 100000 of accounts Inf Factor I	Scenario Understanding t	he Advanced Ta	ax Planning La	inding Page			~										
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Planning Horizon 20 years VO Account IRA Income Income Account Income Acco					ACCO	unts											
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West Beneficial RMD Form Form Form Distribution Wages Converts Tax Income Target Gap BEGULAR RMD Intitial amount 62 5.00 % John John John Manage Manage Manage Manage Manage Infl Factor	Total required	Year	John	Account	Income	Account	Income	/ ccounts	Planned	John	John SS	Income	After Tax	After Tax	Income	Year	
REGULAR RMD net return 62 5.00 % 5.00 % John Manage montotial John bonus % 0.00 % John 0.00 % John 0 of account infl Factor infl Fac	View Beneficial RMD			noodant	income	rooount	moonie	Total	Distribution	Wages	00111100	Tax	Income	Target	Gap		
accorss all accounts Initial amount State 750,000 (Manage) 1,250,000 (Manage) Subtotal (Manage) Manage Manage Manage Manage Manage (Manage) Manage (Manage) Manage (Manage) Manage (Manage) Manage (Manage) Manage (Manage) Manage (mototal (Manage) 0.00 % total RMD w/bonus 750,000 Manage 1,250,000 Manage 1,00,000 0 </td <td>REGULAR RMD</td> <td>net return</td> <td>62</td> <td>5.00 %</td> <td></td> <td>5.00 %</td> <td>John IRA</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA										
John bonus % 0.00 % John mc 0 of account Infl Factor	accross all accounts	initial amount		750,000		1,250,000	100000	,000,000	Subtotal	Manage	Manage	Manage		Manage	from total		
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0 end of 1 62 787,500 0 1,312,500 0 1,00,000 0 100,000 0 100,000 0 100,000 0 100,000 0 100,000 0 100,000 0 100,000 0 100,000 0 100,000 0 100,000 0 (19,864) 88,013 88,020 (4,810) (4,910) 0 205,000 102,000 0 (20,200) (15,114) 88,926 88,734 4922 (4,910) 0 end of 5 65 911,629 0 1,513,82 0 431,012 0 106,121 0 (14,931) 91,190 90,203 97,73 (1,658) 0 2,652,562 0 108,243 0 (17,890) 90,353 92,007 (1,658) 0 0 (2,289) 93,847 93,847 0 2,615,564 97,963 0 0 (2,289) 93,847 93,847 0 0 2,203 93,774 0 2,615,564 97,963 0 <td>total RMD</td> <td>w/bonus</td> <td></td> <td>750,000</td> <td>Manage</td> <td>1,250,000</td> <td>Manage</td> <td>,000,000</td> <td>incomes</td> <td>2.00 %</td> <td>2.00 %</td> <td></td> <td></td> <td>2.00 %</td> <td>target</td> <td></td>	total RMD	w/bonus		750,000	Manage	1,250,000	Manage	,000,000	incomes	2.00 %	2.00 %			2.00 %	target		
0 end of 2 6-3 626.8/2 0 1,3/8,125 0 200,000 0 102,000 0 (202,10) 81,790 86,700 (4,992) (4,99	0	end of 1	62	787,500	0	1,312,500	0	,100,000	0	100,000	0	(19,864)	80,136	85,000	(4,864)	end of 1	
0 end of 3 64 686,219 0 1,44/,031 0 13,520 0 104,040 0 (15,114) 88,926 88,926 88,926 88,926 88,926 88,926 98,926 88,926 98,926 98,926 98,926 99,253 99,200 91,529 0 131,523 0 131,523 0 143,101 0 (16,121) 0 (16,121) 0 (16,121) 0 (16,121) 0 (16,121) 0 (16,121) 0 (17,890) 99,353 92,007 (1,653) 0 0 end of 5 66 957,211 0 1,558,352 0 2,555,562 0 108,243 0 (17,890) 99,353 92,007 (1,653) 0 0 (2,089) 93,847 93,847 0 2,65 0 0 (2,089) 93,847 93,847 0 2,65 0 0 (2,089) 93,847 93,847 0 2,65 0 0 (2,089) <t< td=""><td>0</td><td>end of 2</td><td>63</td><td>826,875</td><td>0</td><td>1,378,125</td><td>0</td><td>,205,000</td><td>0</td><td>102,000</td><td>0</td><td>(20,210)</td><td>81,790</td><td>86,700</td><td>(4,910)</td><td>end of 2</td></t<>	0	end of 2	63	826,875	0	1,378,125	0	,205,000	0	102,000	0	(20,210)	81,790	86,700	(4,910)	end of 2	
0 end of 4 b5 91 (b,2) 0 (1,5)3,322 0 (4,3)1/2 0 (16,12) 0 (14,3)1 91,190 91,203 98,67 0 end of 5 66 957,211 0 1,515,352 0 552,552 0 102,243 0 (17,890) 90,313 92,007 (16,653) 0 (07,890) 90,334 93,847 93,847 0 (0 0 (2,089) 93,847 93,847 0 (0 0 (0,208) 93,847 95,847 0 (0 0 (2,208) 93,847 95,847 0 (0 0 (0,208) 93,847 93,847 0 (0 0 (0,208) 93,847 95,913 0 (0 (0,308) 97,638 97,638 97,638 97,638 97,638 97,638 97,638 97,638 97,638 97,638 0 (0 (0,4274) 99,591 0 (0 (0,4274) 99,591 99,591 0 (0 (0	0	end of 3	64	868,219	0	1,447,031	0	,315,250	0	104,040	0	(15,114)	88,926	88,434	492	end of 3	
0 end of 6 67 990,136 950,211 0 1,395,352 0 105,243 0 10,7490 90,333 92,007 (10,891) 60 0 end of 6 67 990,136 953,951 10,75119 0 2,584,254 95,936 0 0 (2,299) 95,724 95,819 92,9519 0 2,737,195 72,245 0 31,600 (3,364,14,24,149,14,24,149,14,14,14,14,14,14,14,14,14,14,14,14,14,	0	end of 4	65	911,629	0	1,519,382	0	,431,012	0	106,121	0	(14,931)	91,190	90,203	987	end of 4	
0 end of 5 67 909,136 95,936 1,675,119 0 2,884,243 99,936 0 0 (2,089) 93,847 93,847 96,740 6 0 end of 7 68 856,629 97,953 1,758,875 0 2,615,504 99,963 0 0 (2,289) 95,724 95,724 0 6 0 end of 7 68 828,839 70,622 1,846,818 0 2,675,657 70,622 0 31,000 (3,984) 97,638 97,638 0 6 0 end of 70 798,035 72,245 1,939,159 0 2,475,657 72,845 0 32,252 (4,556) 101,838 0 e 0 end of 11 72 72,6672 75,573 2,386,459 75,573 0 32,252 (4,856) 100,815 103,615 0 e 0 end of 13 74 72,010 0 2,357,660 0 3,077,070 0	0	end of 5	00	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(17,890)	90,353	92,007	(1,053)	end or 5	
0 eff0 07 06 656,629 97,953 1,756,675 0 2,675,655 70,622 0 0,2239 95,724	0	end of 6	67	909,136	95,936	1,6/5,119	0	2,584,254	95,936	0	0	(2,089)	93,847	93,847	0	end of 6	
0 end of 9 70 72 1,946,818 0 2,773,7195 70,224 0 31,000 (3,964) 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 97,038 99,591 0 6 0 end of 10 71 76,043 73,894 0 32,252 (4,564) 101,583 101,583 0 e 0 end of 11 72 72,6672 75,573 2,379,795 75,573 0 32,252 (4,564) 100,615 103,615 0 e 0 end of 11 72 72,6672 75,573 2,379,054 77,281 0 33,555 (51,510) 105,687 105,687 0 e 0 2,367,60 0 3,077,07 0 34,226 0 34,226 107,801 (73,574) e 95,815 3,151,08 <td>0</td> <td>end of 7</td> <td>08</td> <td>856,629</td> <td>97,963</td> <td>1,/58,8/5</td> <td>0</td> <td>2,615,504</td> <td>97,963</td> <td>0</td> <td>01.000</td> <td>(2,239)</td> <td>95,724</td> <td>95,724</td> <td>0</td> <td>end of 7</td>	0	end of 7	08	856,629	97,963	1,/58,8/5	0	2,615,504	97,963	0	01.000	(2,239)	95,724	95,724	0	end of 7	
0 end of 10 71 764043 73894 2036117 0 2/57,195 7/2,243 0 51,620 (4,2/4) 99,991 90 99,991 99,991 99,991 90 99,991 90 99,991 90 99,991 90 99,991 90 99,991 90 99,991 90 91,991 90 91,991 90 93,991 0 80 91 93,991 90 93,991 0 80 91 <td>0</td> <td>end of 8</td> <td>59</td> <td>828,839</td> <td>70,622</td> <td>1,846,818</td> <td>0</td> <td>2,0/5,05/</td> <td>70,622</td> <td>0</td> <td>31,000</td> <td>(3,984)</td> <td>97,638</td> <td>97,638</td> <td>0</td> <td>end of 8</td>	0	end of 8	59	828,839	70,622	1,846,818	0	2,0/5,05/	70,622	0	31,000	(3,984)	97,638	97,638	0	end of 8	
0 end of 10 71 764,649 75,573 2,13,973 0 2,264,595 75,573 0 32,252 (4,364) 101,383 101,383 0 e 0 end of 11 72 726,672 75,573 2,137,923 0 2,864,595 75,573 0 32,252 (4,364) 101,383 101,383 0 e 0 end of 12 73 685,724 77,281 2,244,819 0 2,930,543 77,281 0 33,555 (5,150) 105,667 105,667 0 e 0 end of 13 74 720,010 0 2,357,060 0 3,077,070 0 0 34,226 107,801 (73,574) e 95,815 end of 14 75 75,6011 0 2,379,097 95,815 3,135,108 95,815 0 34,911 (20,472) 110,254 109,957 22,854 e 2,254 e 2,254 e 2,254 e 2,254 1	0	end of 9	70	798,035	72,245	1,939,159	0	2,737,195	72,245	0	31,620	(4,2/4)	99,591	99,591	0	end of 9	
0 end of 12 73 685,724 73,673 0 2,289,73 0 32,287 (4,856) 103,615 103,615 0 e 0 end of 12 73 685,724 72,21 2,248,19 0 2,390,543 10 33,555 (51,516) 105,615 105,615 0 e 0 end of 13 74 720,010 0 2,357,060 0 3,077,070 0 34,226 107,801 105,815 (73,574) e 95,815 end of 14 75 756,011 0 2,379,097 95,815 3,135,108 95,815 0 34,210 100,254 109,957 22,854 104,101 110,254 109,957 22,854 100,384 0 35,609 (21,858) 114,410 112,255 22,854 22,854 100,384 0 35,609 (21,858) 114,410 112,255 22,854 104,510 12,254 109,957 22,854 105,815 31,91,108 100,384 0 <t< td=""><td>0</td><td>end of 10</td><td>71</td><td>704,043</td><td>73,894</td><td>2,030,117</td><td>0</td><td>2,000,100</td><td>73,894</td><td>0</td><td>32,252</td><td>(4,504)</td><td>101,583</td><td>101,583</td><td>0</td><td>end of 10</td></t<>	0	end of 10	71	704,043	73,894	2,030,117	0	2,000,100	73,894	0	32,252	(4,504)	101,583	101,583	0	end of 10	
0 end of 12 76 069,724 77,261 0 2,750,945 77,261 0 53,535 (5,150) 100,867 100,867 0 e 0 end of 13 74 720,010 0 2,357,660 0 3,077,070 0 0 34,226 107,801 (73,574) e 95,815 end of 14 75 756,011 0 2,357,609 95,815 0 34,911 (20,472) 110,254 109,957 298 e 100,384 end of 15 76 793,811 0 2,397,668 100,384 3,191,479 100,384 0 35,609 (21,583) 114,410 112,156 2,2554	0	end of 12	72	685 724	77,201	2,137,923	0	2,004,595	75,573	0	32,897	(4,850)	103,615	103,015	0	end of 12	
95,815 end of 14 75 756,011 0 2,379,007 95,815 3,135,108 95,815 0 34,226 0 34,226 10,957 228 e 100,384 end of 15 76 793,811 0 2,379,668 100,384 3,191,479 100,384 0 35,609 (21,583) 114,410 112,156 2,254 e	0	and of 12	74	720.010	//,201	2,244,019	0	2,550,545	17,201	0	24 226	(3,130)	24.226	103,087	(72 574)	and of 12	
100,384 end of 15 76 793,811 0 2,397,668 100,384 3,191,479 100,384 0 35,609 (21,583) 114,410 112,156 2,254 e	95.815	end of 14	75	756 011	0	2,337,000	95.815	3 135 108	95.815	0	34,220	(20.472)	110.254	109,001	208	end of 14	
	100 384	end of 15	76	793 811	0	2 397 669	100 384	3 191 479	100 394	0	35,600	(21,582)	114 410	112 156	2 2 5 4	end of 15	
104 702 end of 16 77 833 502 0 2 412 850 104 702 3 246 351 104 702 0 36 321 (22 626) 118 397 114 399 3 998 e	104 702	end of 16	77	833 502	0	2,412,850	104 702	3 246 351	104 702	0	36 321	(22,626)	118 397	114 399	3,008	end of 16	
1097/02 clob to 17 000/02 0 2/12/00 109/02 0/2000 109/02 0 000/21 (22/00) 1109/07 114/05 0/200 1109/07 114/05 0 0/200 1109/07 114/05 0/200 114/00 1109/07 114/07 11	109,675	end of 17	78	875 177	0	2 423 817	109.675	3 298 994	109,675	0	37 048	(23,839)	122 884	116 687	6197	end of 17	
114873 end 61 18 79 918935 0 2430135 114873 0 37789 (25100) 122,053 110,071 8732 e	114 873	end of 18	79	918 935	0	2 430 135	114 873	3 349 070	114 873	0	37 789	(25,009)	127 553	119 021	8 532	end of 18	
120304 end of 19 80 964882 0 2 43138 120304 0 336520 120304 0 38545 (23165) 127430 1152401 100 a	120 304	end of 19	80	964 882	0	2 431 338	120 304	3 396 220	120 304	0	38 545	(26,437)	132 411	121 401	11 010	end of 19	
125377 end of 20 81 1013126 0 247578 340704 125377 0 39315 (27658) 136.984 123829 13155 e	125,327	end of 20	81	1.013.126	0	2 427 578	125,327	3,440,704	125,327	0	39,315	(27,658)	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)				10.01.20	563,515	2,121,010	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 button within the Column Display Options textbox.

Column Display Options Hide RMD Checks Hid	le Income Riders View I	Death Benefit	View % Distri	bution View	Comparison	View Tax	Rates View C	Calendar Years							
Accoun	Account and Income Grouping Group Setup Accounts Accounts														
Accounts Accounts Group 1 Group 2 Group 3 Group 4 Group 5 Title Color															
NO Assessed	Group 1	Group 2	Group 3	Group 4	Group 5		l itle		Color						
NQ Account	۲	0	0	0	0	Grou	1 Accounts		Sei						
IRA		0	0	0	0	Grou	2		Sel						
	Incomes					Grou	3		Sei						
John Wages		0	0	0	0	Grou	4 		Sei						
John SS	Õ	Õ	Õ	õ	Õ	Grou	5		Se						
	Ŭ	0	0	Ŭ	0			Incomes							
Account or income groups must be created in the sequential	order from left to right as	s they appear i	n the Income F	Plan.			Title		Color						
You may have to re-order accounts using the Edit Scenario fu	inction to achieve the sec	luence you wa	nt for your acc	ount/income	groups.	Grou	1 Incomes		Sel						
Reordering or adding accounts or incomes on the Edit Scena	rio function requires that	the above gro	up information	be reset.		Group	2		Sel						
						Group	3		Sel						
Reset Condense All Uncondense All						Group	4		Sel						
						Group	5		Sel						
						-									
						Reset	Title / Colors	Copy Setup To All Scenarios							
Return With Grouping Return Without Grouping															

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

Structured Edit Save Cancel Add	Incom	e Plan	ning d Inc Tax A	dd Target E	dit or Add Sce	enario Displ	ay Options								
Scenario Understanding t	he Advanced Ta	ax Planning La	nding Page			~									
	Accounts 7														
	Planning 20 years V														
	Planning Horizon 20 years NQ Account IRA Total required														
Total required View Beneficial RMD	Total required Year John Account Income Account Income John Stribution J													Income Gap	Year
View Beneficial RAD Image: Constraint of the															
REGULAR RMD net return 62 5.00 % 5.00 % John IRA 2.000,000 Subtrait Manage Manage Manage Manage from total John bonus % 0.00 % 0.00 % John inc 0 of account infl Factor Infl Factor Eff Tax Rate Infl Factor infl Factor Eff Tax Rate Infl Factor Infl Factor Infl Factor Infl Factor Eff Tax Rate Infl Factor Infl Factor Infl Factor Infl Factor Eff Tax Rate Infl Factor Eff Tax Rate Infl Factor Infl Factor<															
accross all accounts initial amount 750,000 1,250,000 2,000,000 Subtotal Manage															
0	end of 1	62	787,500	0	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	0	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	0	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	0	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	0	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	95,936	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	97,963	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	70,622	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	72,245	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	73,894	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	75,573	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	77,281	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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)	

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

Scenario	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					74									
	Planning 20 years ~ Horizon			NQ A	ccount		IRA	Incomes 🗡								
To View	al required eneficial 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
REI accro	ULAR RMD s all accounts John stal RMD	net return initial amount bonus % w/bonus	62	5.00 % 750,000 0.00 % 750,000	Manage	5.00 % 1,250,000 0.00 % 1.250,000	John IRA John inc Manage	2,000,000 0 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	
	0	end of 1	62	787,500	0	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	0	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	0	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	0	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	67	957,211	05.036	1,595,352	0	2,002,002	05.036	108,243	0	(17,890)-17%	90,353	92,007	(1,053)	end of 5
	0	end of 7	68	856 629	95,930	1,075,119	0	2,504,254	95,930			(2,089)-3%	95,047	95,047	0	end of 7
	0	end of 8	69	828.839	70.622	1.846.818	0	2.675.657	70.622	Ő	31.000	(3.984)-5%	97.638	97.638	0	end of 8
	0	end of 9	70	798,035	72,245	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	73,894	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	75,573	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	77,281	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	0	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	0	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	0	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,/02		end of 16	77	833,502	0	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
	114 873		78	018 035	0	2,423,817	114 973	3,298,994	114 973	0	37,048	(25,839)-16%	122,884	110,08/	9,197	end of 18
	120 304	end of 19	80	964.882	0	2,430,133	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	0	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
1		0.000.20		.,010,120	563,515	2/12/10/0	771.079	5,110,104	1.334.594	520,404	455.090	(282.889)	2.027.199	2.065.276	(38.077)	
-			2.		220,010				.,	220,101		(252,005)	2,227,199	2,2 50,270	(23)011)	

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.