

Advanced Tax Planning: Cap Gains Not in Accounts

06/30/2025 3:52 pm EDT

Under the Advanced Tax Planning feature there is a way you can model additional tax liabilities and credits that are not captured in other places in the structured income plan so that you can calculate future tax estimates as accurately as possible. This guide will walk you through using the Advanced Tax Planning features. This tool allows you to model additional tax liabilities and credits. By including these details, you can calculate future tax estimates as accurately as possible.

Below is a hypothetical example if a client sold an investment real estate property in year 3 that resulted in a long term capital gain of \$475,000.

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: Income Tax Column Year 3: Note the amounts that are in the income tax column for year 3.

Doe, John

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 04/29/2025

Structured Income Planning

Edit Dynamic Mode

Scenario Advanced Tax Planning: Cap Gains Not in Accounts

Planning Horizon		Accounts						Incomes											
		NQ Account				IRA		Accounts Total		Planned Distribution		Wages		SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap				
net return	62	5.00 %		5.00 %		John IRA		2,000,000											
initial amount		750,000		1,250,000		John inc		2,000,000		Subtotal of account incomes								from total income to target	
bonus %		0.00 %		0.00 %						Inf Factor		Inf Factor		Eff Tax Rate			Inf Factor		
w/bonus		750,000		1,250,000						2.00 %		2.00 %					2.00 %		
end of 1	62	787,500	0	1,312,500	0	2,100,000	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1			
end of 2	63	826,875	0	1,378,125	0	2,205,000	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2			
end of 3	64	868,219	0	1,447,031	0	2,315,250	0	2,315,250	0	104,040	0	(14,176)-14%	89,864	88,434	1,430	end of 3			
end of 4	65	911,629	0	1,519,382	0	2,431,012	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4			
end of 5	66	957,211	0	1,595,352	0	2,552,562	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5			
end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	2,680,191	93,847	0	0	0-0%	93,847	93,847	0	end of 6			
end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	2,715,661	95,724	0	0	0-0%	95,724	95,724	0	end of 7			
end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	2,750,933	67,863	31,000	(1,225)-2%	97,638	97,638	0	end of 8				
end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	2,817,223	69,375	31,620	(1,404)-2%	99,591	99,591	0	end of 9				
end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	2,885,241	70,913	32,252	(1,583)-2%	101,583	101,583	0	end of 10				
end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	2,955,044	72,480	32,897	(1,763)-2%	103,615	103,615	0	end of 11				
end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	3,026,691	74,075	33,555	(1,944)-2%	105,687	105,687	0	end of 12				
end of 13	74	743,187	0	2,357,060	0	3,100,247	0	3,100,247	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13				
end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	3,255,259	95,815	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14				
end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	3,317,416	100,384	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15				
end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	3,377,884	104,702	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16				
end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	3,436,840	109,675	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17				
end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	3,493,523	114,873	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18				
end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	3,547,583	120,304	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19				
end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	3,598,643	125,327	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20				
		544,278		771,079		1,315,357		520,404		455,090		(212,371)	2,078,480	2,065,276	13,204				

Step 2: Edit: Click on the green Edit button underneath the Structured Income Planning Heading.

Doe, John

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INITIAL PLAN DATE: 01/01/2025
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Structured Income Planning

Edit Dynamic Mode

Scenario Advanced Tax Planning: Cap Gains Not in Accounts

Planning Horizon	Accounts										Incomes									
	NQ Account					IRA					Wages					SS				
	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor	Infl Factor	Income Tax	After Tax Income	After Tax Target	Income Gap	Year					
net return	62	5.00 %		5.00 %	John IRA	2,000,000	0	2.00	2.00											
initial amount		750,000		1,250,000	John inc	2,000,000	0													
bonus %		0.00 %		0.00 %																
w/bonus		750,000		1,250,000																
end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	2.00	(13,614)-14%	86,386	85,000	1,386	end of 1						
end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000		(13,892)-14%	88,108	86,700	1,408	end of 2						
end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040		(14,176)-14%	89,864	88,434	1,430	end of 3						
end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121		(14,005)-13%	92,116	90,203	1,913	end of 4						
end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243		(14,293)-13%	93,950	92,007	1,944	end of 5						
end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6						
end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7						
end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	31,000	(1,225)-2%	97,638	97,638	0	end of 8							
end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	31,620	(1,404)-2%	99,591	99,591	0	end of 9							
end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	32,252	(1,583)-2%	101,583	101,583	0	end of 10							
end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	32,897	(1,763)-2%	103,615	103,615	0	end of 11							
end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	33,555	(1,944)-2%	105,687	105,687	0	end of 12							
end of 13	74	743,187	0	2,357,060	0	3,100,247	0	34,226	0	34,226	107,801	(73,574)	end of 13							
end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14							
end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15							
end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16							
end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17							
end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18							
end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19							
end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20							
		544,278		771,079		1,315,357		520,404		455,090		(212,371)		2,078,480		2,065,276		13,204		

Step 3: Manage: Click on the green Manage button within the Income Tax column.

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Advanced Tax Planning: Cap Gains Not in Accounts

Planning Horizon

20 years

Accounts

Incomes

Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<div>View Beneficial RMD</div>															
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA									
across all accounts	initial amount		750,000		1,250,000		2,000,000								
John	bonus %		0.00 %		0.00 %	John inc	0								
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Eff tax rate		Manage Infl Factor	income to target	
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(14,176)-14%	89,864	88,434	1,430	end of 3
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5
0	end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7
0	end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	0	31,000	(1,225)-2%	97,638	97,638	0	end of 8
0	end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	0	31,620	(1,404)-2%	99,591	99,591	0	end of 9
0	end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	0	32,252	(1,583)-2%	101,583	101,583	0	end of 10
0	end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	0	32,897	(1,763)-2%	103,615	103,615	0	end of 11
0	end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	0	33,555	(1,944)-2%	105,687	105,687	0	end of 12
0	end of 13	74	743,187	0	2,357,060	0	3,100,247	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13
95,815	end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14
100,384	end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15
104,702	end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16
109,675	end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17
114,873	end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18
120,304	end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19
125,327	end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20
			544,278		771,079		1,315,357	520,404	455,090	(212,371)	2,078,480	2,065,276	13,204		

Step 4: Cap Gains Not in the Account: In year 3, type in \$475,000. Enter a negative number to model a long-term capital loss.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name: Income Tax

Pre 2018 tax rate: 13.6 %

Tax description:

Filing Option: John

Create Tax Scenario for Year:

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

Step 5: Save: Click on the green save button underneath the Manage Tax Heading.

Manage Tax

[Save](#)
[Cancel](#)
[Use Basic Tax Planning](#)
[Use Advanced Tax Planning](#)

Tax name: **Income Tax**

Pre 2018 tax rate: **13.6 %**

Tax description:

Filing Option: **John**

[Create Tax Scenario for Year](#)

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							%
2							%
3	475,000						%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

Step 6: Structured Income Plan: SIPS will automatically take you to the Structured Income Planning page. Year 3 amounts have automatically updated.

Amounts have automatically updated.

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Advanced Tax Planning: Cap Gains Not in Accounts

Planning Horizon		Accounts				Incomes									
20 years		NQ Account		IRA		Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<div>View Beneficial RMD</div>	net return	62	5.00 %		5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage	Manage	Manage		Manage	from total income to target	
REGULAR RMD	initial amount		750,000		1,250,000	John inc	0		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor		
across all accounts	bonus %		0.00 %		0.00 %	John inc	0		2.00 %	2.00 %			2.00 %		
John	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000								
total RMD															
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2
0	end of 3	64	868,219	0	1,447,031	0	2,310,000	0	104,000	0	(14,170)-14%	89,938	88,434	(69,820)	end of 3
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(14,458)-14%	92,116	90,203	1,913	end of 4
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(14,753)-13%	93,950	92,007	1,944	end of 5
0	end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7
0	end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	0	31,000	(1,225)-2%	97,638	97,638	0	end of 8
0	end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	0	31,620	(1,404)-2%	99,591	99,591	0	end of 9
0	end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	0	32,252	(1,583)-2%	101,583	101,583	0	end of 10
0	end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	0	32,897	(1,763)-2%	103,615	103,615	0	end of 11
0	end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	0	33,555	(1,944)-2%	105,687	105,687	0	end of 12
0	end of 13	74	743,187	0	2,357,060	0	3,100,247	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13
95,815	end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14
100,384	end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15
104,702	end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16
109,675	end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17
114,873	end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18
120,304	end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19
125,327	end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20
			544,278		771,079		1,315,357		520,404	455,090	(283,621)	2,007,230	2,065,276	(58,046)	

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

Structured Income Planning

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

Scenario: Advanced Tax Planning: Cap Gains Not in Accounts

Accounts														Incomes											
Planning Horizon		20 years		NQ Account		IRA		Accounts Total		Planned Distribution		Wages		SS		Income Tax		After Tax Income		After Tax Target		Income Gap		Year	
Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year										
View Beneficial RMD	net return	62	5.00 %		5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage	Manage	Manage														
REGULAR RMD	initial amount		750,000		1,250,000		2,000,000		2.00 %	2.00 %															
across all accounts	bonus %		0.00 %		0.00 %	John inc	0																		
John total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000																		
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1										
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2										
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(85,426)-15%	18,614	88,434	(69,820)	end of 3										
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4										
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5										
0	end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6										
0	end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7										
0	end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	0	31,000	(1,225)-2%	97,638	97,638	0	end of 8										
0	end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	0	31,620	(1,404)-2%	99,591	99,591	0	end of 9										
0	end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	0	32,252	(1,583)-2%	101,583	101,583	0	end of 10										
0	end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	0	32,897	(1,763)-2%	103,615	103,615	0	end of 11										
0	end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	0	33,555	(1,944)-2%	105,687	105,687	0	end of 12										
0	end of 13	74	743,187	0	2,357,060	0	3,100,247	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13										
95,815	end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14										
100,384	end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15										
104,702	end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16										
109,675	end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17										
114,873	end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18										
120,304	end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19										
125,327	end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20										
			544,278		771,079		1,315,357	520,404	455,090	(283,621)	2,007,230	2,065,276	(58,046)												

Step 8: Dropdown Arrow: Click on the dropdown arrow and select 2027 (year3).

Manage Tax

[Save](#)
[Cancel](#)
[Use Basic Tax Planning](#)
[Use Advanced Tax Planning](#)

Enter Additional Tax Details Not Modeled Elsewhere in This Plan

Tax name: Income Tax

Pre 2018 tax rate: 13.6 %

Tax description:

Filing Option: John

Create Tax Scenario for Year: ▼

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							%
2							%
3	475,000						%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

Step 9: 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

Tax name

Income Tax

Pre 2018 tax rate

13.6 %

Tax description

Filing Option

John

Create Tax Scenario for Year

2027 (year 3)

Enter Additional Tax Details Not Modeled Elsewhere in This Plan

Year	Cap Gains not in	Other Schedule 1	Income	Schedule A	QBI Override	Tax Credits	Approx. State
	Accounts	Income	Adjustments	Override			Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							%
2							%
3	475,000						%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

Step 10: 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 Tax Advisor

[Edit](#)
[Save](#)
[Cancel](#)
[Condense](#)
[Hide Tax Advisor](#)
[Add Scenario](#)
[Calculate](#)

Tax Filing: John 2025 (PROV) 2027 (PROV)

	2025 Taxes	2027 Taxes
	Cash Flow	Tax Return
1 Wages	100,000	104,040
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 IRA Distributions		
4 Client 2 Distributions		
4 Other		
4 Pensions		
4 Annuities		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		475,000
7 Long Term Cap Gains		
51 Self Employ Biz - QBI		
51 Self Employ Biz - not QBI		
51 Sch E (no SE Tax) - QBI		
51 Sch E (no SE Tax) - not QBI		
51 All Other Schedule 1 Income		
51 SE Tax Deduction		
51 All Other Adj to Income		
11 Income Total \$	100,000	579,040
Expenses		
Medical Expenses (7.5%)		
Property & State Taxes		
Mortgage Interest		
Charities		
All other Schedule A		
Mortgage - Rent		
Home Insurance		
Utilities		
Phone - Cable		
Maint - Landscaping		
Cars		
Car Insurance		
Car gas and maintenance		
Boat - RV		
Life Insurance		
Food and Grocery		
Clothes - Home goods		
Entertainment - Meals		
Travel - Hobbies		
Credit Cards		
Savings		
Other Expenses		
Income Taxes		
Expenses Total \$		
Income Taxes		
Standard Deduction	15,000	15,583
12 Largest Ded - Sched A or Std	15,000	15,583
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividends		475,000
15 TAXABLE INCOME	85,000	563,457
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc	13,614	85,426
Approximate State Tax Calc		
Discretionary Income \$	(13,614)	(85,426)
Used on "Print 1040" Form Only		
25d Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		
37 Amount you owe	13,614	85,426

Step 11: Condense: Click on the green condense button underneath the Cashflow and Tax advisor Heading to condense the displayed data.

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV) | 2027 (PROV)

	2025 Taxes		2027 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		100,000		104,540
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 IRA Distributions				
4 Client 2 Distributions				
4 Other				
4 Pensions				
4 Annuities				
4 Other				
4 Roth Conversion				
6a Client1 Social Security				
6a Client2 Social Security				
6b Total Social Security				
7 Short Term Cap Gains				
7 Long Term Cap Gains				475,000
51 Self Employ Biz - QBI				
51 Self Employ Biz - not QBI				
51 Sch E (no SE Tax) - QBI				
51 Sch E (no SE Tax) - not QBI				
51 All Other Schedule 1 Income				
51 SE Tax Deduction				
51 All Other Adj to Income				
11 Income Total \$		100,000		579,040
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,583
12 Largest Ded - Sched A or Std		15,000		15,583
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividends				475,000
15 TAXABLE INCOME		85,000		563,457
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc	22 % Tax Bracket	13,614	22 % Tax Bracket	85,426
Approximate State Tax Calc	%		%	
Discretionary Income \$		(13,614)		(85,426)
Used on "Print 1040" Form Only				
25d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund		13,614		85,426
37 Amount you owe		Print 13,614		Print 85,426

Step 12: Long Term Capital Gains: The amount of \$475,000 will automatically populate on the tax return side.

Doe, John

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2027 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2027 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		100,000		104,040
7	Long Term Cap Gains				475,000
11	Income Total \$		100,000		579,040
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,583
12	Largest Ded - Schd A or Std		15,000		15,583
	Cap Gains and Qual Dividnds				475,000
15	TAXABLE INCOME		85,000		563,457
			22 % Tax Bracket 13.6 % Eff Tax Rate		22 % Tax Bracket 14.8 % Eff Tax Rate
24	Approximate Tax Calc		13,614		85,426
Discretionary Income \$		(13,614)		(85,426)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		85,426
			Print 1040		Print 1040

Step 13: Effective Tax Rate: Note the effective tax rate. This rate will be automatically reflected in Year 3 of the structured income plan. The effective tax rate rounded for display purposes.

Doe, John

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2027 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2027 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		100,000		104,040
7	Long Term Cap Gains				475,000
11	Income Total \$		100,000		579,040
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,583
12	Largest Ded - Schd A or Std		15,000		15,583
	Cap Gains and Qual Dividnds				475,000
15	TAXABLE INCOME		85,000		563,457
		22 % Tax Bracket	13.6 % Eff Tax Rate	22 % Tax Bracket	14.8 % Eff Tax Rate
24	Approximate Tax Calc		13,614		85,426
Discretionary Income \$		(13,614)		(85,426)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		85,426
		Print 1040		Print 1040	

Step 14: Approximate Tax Calc: Note the Tax Return calculation. The dollar amount will identical to the one on the Structured Income Planning page.

Doe, John

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2027 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2027 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		100,000		104,040
7	Long Term Cap Gains				475,000
11	Income Total \$		100,000		579,040
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,583
12	Largest Ded - Schd A or Std		15,000		15,583
	Cap Gains and Qual Dividnds				475,000
15	TAXABLE INCOME		85,000		563,457
			22 % Tax Bracket 13.6 % Eff Tax Rate		22 % Tax Bracket 14.8 % Eff Tax Rate
24	Approximate Tax Calc		13,614		85,426
Discretionary Income \$		(13,614)		(85,426)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		85,426
			Print 1040		Print 1040

Step 15: Save: Click on the green Save button underneath the Cash Flow and Tax Advisor heading.

Doe, John

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2027 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2027 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		100,000		104,040
7	Long Term Cap Gains				475,000
11	Income Total \$		100,000		579,040
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,583
12	Largest Ded - Schd A or Std		15,000		15,583
	Cap Gains and Qual Dividnds				475,000
15	TAXABLE INCOME		85,000		563,457
			22 % Tax Bracket 13.6 % Eff Tax Rate		22 % Tax Bracket 14.8 % Eff Tax Rate
24	Approximate Tax Calc		13,614		85,426
Discretionary Income \$		(13,614)		(85,426)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		85,426
			Print 1040		Print 1040

Step 16: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

Doe, John

CLIENT DASHBOARD **STRUCTURED INCOME PLANNING** CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John 2025 (PROV) John 2027 (PROV)

2025 Taxes 2027 Taxes

	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages		100,000		104,040
7 Long Term Cap Gains				475,000
11 Income Total \$		100,000		579,040
Expenses				
Expenses Total \$				
Income Taxes				
	overrides		overrides	
12 Standard Deduction		15,000		15,583
Largest Ded - Schd A or Std		15,000		15,583
Cap Gains and Qual Dividnds				475,000
15 TAXABLE INCOME		85,000		563,457
	22 % Tax Bracket	13.6 % Eff Tax Rate	22 % Tax Bracket	14.8 % Eff Tax Rate
24 Approximate Tax Calc		13,614		85,426
Discretionary Income \$	(13,614)		(85,426)	
Used on "Print 1040" Form Only				
37 Amount you owe		13,614		85,426
		Print 1040		Print 1040

Step 17: Structured Income 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.

