

Advanced Tax Planning: Other Schedule 1 Income a K1 Hypothetical Example

06/30/2025 3:59 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 of a client that is invested in an LLC that creates income reported through a K1. In this instance the client investment is realizing profit, but no cashflow is being distributed to the client. Even though there is no cash flow directly to the client, the client is still accountable for the tax liability from the profit. We will assume that this business is creating ordinary income each year;

- Year 4: \$50,000
- Year 5: \$55,000
- Year 6: \$60,000
- Year 7: \$65,000

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 4 to 7: Note the amounts and percentage that are in the income tax column from year 4 to 7.

Doe, John PREPARED BY: DEMO ADVISOR
 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS INITIAL PLAN DATE: 01/01/2025
 REVISED PLAN DATE: 04/29/2025

Structured Income Planning

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

Scenario: Advanced Tax Planning: Other Schedule 1 Income

Year	John	Accounts				Accounts Total	Planned Distribution	Incomes		Income Tax	After Tax Income	After Tax Target (2)	Income Gap	Year
		Account	Income	Account	Income			Wages	SS					
net return	62	5.00 %		5.00 %	John IRA	2,000,000								
Initial amount		750,000		1,250,000		2,000,000	Subtotal of account							
bonus %		0.00 %		0.00 %		0	Infl Factor							
w/bonus		750,000		1,250,000		2,000,000	Infl Factor	2.00 %	2.00 %	Eff Tax Rate			from total income to target	
end of 1	62	787,500	0	1,312,500	0	2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1
end of 2	63	826,875	0	1,378,125	0	2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2
end of 3	64	868,219	0	1,447,031	0	2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3
end of 4	65	911,629	0	1,519,382	0	2,431,012	0	159,181	0	(26,813)-17%	132,868	90,203	42,666	end of 4
end of 5	66	957,211	0	1,595,352	0	2,552,562	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5
end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6
end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7
end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8
end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9
end of 10	71	994,503	73,551	2,036,117	0	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10
end of 11	72	969,192	75,036	2,137,923	0	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11
end of 12	73	941,100	76,551	2,244,819	0	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12
end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13
end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14
end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15
end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16
end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17
end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18
end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19
end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20
			367,906		758,512		1,126,418	1,115,142	455,090	(333,948)	2,362,703	2,065,276	297,426	

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

Doe, John PREPARED BY: DEMO ADVISOR
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 REVISED PLAN DATE: 04/29/2025

Structured Income Planning

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

Scenario: Advanced Tax Planning: Other Schedule 1 Income

Year	John	Accounts				Accounts Total	Planned Distribution	Incomes		Income Tax	After Tax Income	After Tax Target (2)	Income Gap	Year
		Account	Income	Account	Income			Wages	SS					
net return	62	5.00 %		5.00 %	John IRA	2,000,000								
Initial amount		750,000		1,250,000		2,000,000	Subtotal of account							
bonus %		0.00 %		0.00 %		0	Infl Factor							
w/bonus		750,000		1,250,000		2,000,000	Infl Factor	2.00 %	2.00 %	Eff Tax Rate			from total income to target	
end of 1	62	787,500	0	1,312,500	0	2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1
end of 2	63	826,875	0	1,378,125	0	2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2
end of 3	64	868,219	0	1,447,031	0	2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3
end of 4	65	911,629	0	1,519,382	0	2,431,012	0	159,181	0	(26,813)-17%	132,868	90,203	42,666	end of 4
end of 5	66	957,211	0	1,595,352	0	2,552,562	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5
end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6
end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7
end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8
end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9
end of 10	71	994,503	73,551	2,036,117	0	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10
end of 11	72	969,192	75,036	2,137,923	0	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11
end of 12	73	941,100	76,551	2,244,819	0	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12
end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13
end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14
end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15
end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16
end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17
end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18
end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19
end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20
			367,906		758,512		1,126,418	1,115,142	455,090	(333,948)	2,362,703	2,065,276	297,426	

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

Structured Income Planning

Scenario: Advanced Tax Planning: Other Schedule 1 Income

Total required		Accounts						Incomes							
Year	John	NQ Account		IRA		Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (2)	Income Gap	Year	
View Beneficial RMD															
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA									
across all accounts	initial amount		750,000		1,250,000	2,000,000	0								
John	bonus %		0.00 %		0.00 %		0								
total RMD	w/bonus		750,000	Manage	1,250,000	2,000,000	0	Manage	Manage	Manage					
0		62	787,500		1,312,500	2,100,000	0	150,000		(25,247)-17%	124,753	85,000	39,753	end of 1	
0	end of 1	63	826,875		1,378,125	2,205,000	0	153,000		(25,759)-17%	127,241	86,700	40,541	end of 2	
0	end of 2	64	868,219		1,447,031	2,315,250	0	156,060		(26,282)-17%	129,778	88,434	41,344	end of 3	
0	end of 3	65	911,629		1,519,382	2,431,012	0	159,181		(26,813)-17%	132,868	90,203	42,666	end of 4	
0	end of 4	66	957,211		1,595,352	2,552,562	0	162,365		(26,849)-17%	135,516	92,007	43,509	end of 5	
0	end of 5	67	1,005,071		1,675,119	2,680,190	0	165,612		(27,397)-17%	138,215	93,847	44,368	end of 6	
0	end of 6	68	1,055,325		1,758,875	2,814,200	0	168,924		(27,955)-17%	140,969	95,724	45,246	end of 7	
0	end of 7	69	1,037,421	70,670	1,846,818	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8	
0	end of 8	70	1,017,195	72,097	1,939,159	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9	
0	end of 9	71	994,503	73,551	2,036,117	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10	
0	end of 10	72	969,192	75,036	2,137,923	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11	
0	end of 11	73	941,100	76,551	2,244,819	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12	
0	end of 12	74	988,155		2,268,731	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13	
92,225	end of 13	75	1,037,563		2,292,059	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14	
96,711	end of 14	76	1,089,441		2,314,738	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15	
101,080	end of 15	77	1,143,913		2,336,699	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16	
106,214	end of 16	78	1,201,109		2,357,870	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17	
111,747	end of 17	79	1,261,164		2,378,172	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18	
117,731	end of 18	80	1,324,222		2,397,523	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19	
123,584	end of 19	81	1,390,433		2,415,836	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20	
					367,906	758,512			1,126,418	1,115,142	455,090	(333,948)	2,362,703	2,065,276	297,426

Step 4: Other Schedule 1 Income: Enter the following amounts for Years 4 through 7: Year 4: \$50,000, Year 5: \$55,000, Year 6: \$60,000, Year 7: \$65,000.

Manage Tax

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	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 5: 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 Income	Schedule 1 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							
4		50,000					
5		55,000					
6		60,000					
7		65,000					
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.

Structured Income Planning

Scenario:

Planning Horizon		Accounts						Incomes									
20 years		NQ Account			IRA			Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (2)	Income Gap	Year	
Total required																	
View Beneficial RMD																	
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target			
across all accounts	initial amount		750,000		0.00 %		0		2.00 %	2.00 %			2.00 %				
John	bonus %		0.00 %		0.00 %		0										
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	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1		
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2		
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3		
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	159,181	0	(38,313)-18%	120,868	90,203	30,666	end of 4		
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	162,365	0	(40,049)-18%	122,316	92,007	30,309	end of 5		
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	165,612	0	(41,797)-19%	123,815	93,847	29,968	end of 6		
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	168,924	0	(43,555)-19%	125,369	95,724	29,646	end of 7		
0	end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8		
0	end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9		
0	end of 10	71	994,503	73,551	2,036,117	0	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10		
0	end of 11	72	969,192	75,036	2,137,923	0	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11		
0	end of 12	73	941,100	76,551	2,244,819	0	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12		
0	end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13		
92,225	end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14		
96,711	end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15		
101,080	end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16		
106,214	end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17		
111,747	end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18		
117,731	end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19		
123,584	end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20		
					367,906		758,512		1,126,418	1,115,142	455,090	(389,148)	2,307,503	2,065,276	242,226		

Step 7: Income Column: The years 4 through 7 the percentage and monetary amounts should now be automatically adjusted.

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: Other Schedule 1 Income

Planning Horizon: 20 years

		Accounts						Incomes									
		NQ Account			IRA			Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (2)	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 (2)	Income Gap	Year	
View Beneficial RMD																	
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		
across all accounts	initial amount							0									
	bonus %							0									
John	w/bonus							2,000,000									
total RMD					Manage	1,250,000	Manage	2,000,000									
0	end of 1	62	787,500		0	1,312,500	0	2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1	
0	end of 2	63	826,875		0	1,378,125	0	2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2	
0	end of 3	64	868,219		0	1,447,031	0	2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3	
0	end of 4	65	911,629		0	1,519,382	0	2,431,012	0	159,181	0	(38,313)-18%	120,868	90,203	30,666	end of 4	
0	end of 5	66	957,211		0	1,595,352	0	2,552,562	0	162,365	0	(40,049)-18%	122,316	92,007	30,309	end of 5	
0	end of 6	67	1,005,071		0	1,675,119	0	2,680,190	0	165,612	0	(41,797)-19%	123,815	93,847	29,968	end of 6	
0	end of 7	68	1,055,325		0	1,758,875	0	2,814,200	0	168,924	0	(43,555)-19%	125,369	95,724	29,646	end of 7	
0	end of 8	69	1,037,421	70,670		1,846,818	88,329	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8	
0	end of 9	70	1,017,195	72,097		1,939,159	90,109	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9	
0	end of 10	71	994,503	73,551		2,036,117	91,923	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10	
0	end of 11	72	969,192	75,036		2,137,923	93,775	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11	
0	end of 12	73	941,100	76,551		2,244,819	95,664	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12	
0	end of 13	74	988,155		88,329	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13	
92,225	end of 14	75	1,037,563		90,109	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14	
96,711	end of 15	76	1,089,441		91,923	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15	
101,080	end of 16	77	1,143,913		93,775	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16	
106,214	end of 17	78	1,201,109		95,664	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17	
111,747	end of 18	79	1,261,164		97,592	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18	
117,731	end of 19	80	1,324,222		99,557	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19	
123,584	end of 20	81	1,390,433		101,562	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20	
					367,906		758,512		1,126,418	1,115,142	455,090	(389,148)	2,307,503	2,065,276	242,226		

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 8: 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: Other Schedule 1 Income

Planning Horizon: 20 years

		Accounts						Incomes									
		NQ Account			IRA			Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (2)	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 (2)	Income Gap	Year	
View Beneficial RMD																	
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 %	income to target		
across all accounts	initial amount							0									
	bonus %							0									
John	w/bonus							2,000,000									
total RMD					Manage	1,250,000	Manage	2,000,000									
0	end of 1	62	787,500		0	1,312,500	0	2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1	
0	end of 2	63	826,875		0	1,378,125	0	2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2	
0	end of 3	64	868,219		0	1,447,031	0	2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3	
0	end of 4	65	911,629		0	1,519,382	0	2,431,012	0	159,181	0	(38,313)-18%	120,868	90,203	30,666	end of 4	
0	end of 5	66	957,211		0	1,595,352	0	2,552,562	0	162,365	0	(40,049)-18%	122,316	92,007	30,309	end of 5	
0	end of 6	67	1,005,071		0	1,675,119	0	2,680,190	0	165,612	0	(41,797)-19%	123,815	93,847	29,968	end of 6	
0	end of 7	68	1,055,325		0	1,758,875	0	2,814,200	0	168,924	0	(43,555)-19%	125,369	95,724	29,646	end of 7	
0	end of 8	69	1,037,421	70,670		1,846,818	88,329	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8	
0	end of 9	70	1,017,195	72,097		1,939,159	90,109	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9	
0	end of 10	71	994,503	73,551		2,036,117	91,923	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10	
0	end of 11	72	969,192	75,036		2,137,923	93,775	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11	
0	end of 12	73	941,100	76,551		2,244,819	95,664	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12	
0	end of 13	74	988,155		88,329	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13	
92,225	end of 14	75	1,037,563		90,109	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14	
96,711	end of 15	76	1,089,441		91,923	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15	
101,080	end of 16	77	1,143,913		93,775	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16	
106,214	end of 17	78	1,201,109		95,664	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17	
111,747	end of 18	79	1,261,164		97,592	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18	
117,731	end of 19	80	1,324,222		99,557	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19	
123,584	end of 20	81	1,390,433		101,562	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20	
					367,906		758,512		1,126,418	1,115,142	455,090	(389,148)	2,307,503	2,065,276	242,226		

Step 9: Dropdown Arrow: Click on the dropdown arrow and select 2028 (year4).

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 Income	Schedule 1 Adjustments	Income 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							
4		50,000					
5		55,000					
6		60,000					
7		65,000					
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 10: Create Tax Scenario for Year: Click on the green Create Tax Scenario for Year button.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter 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 Income	Schedule 1 Adjustments	Income 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							
4		50,000					
5		55,000					
6		60,000					
7		65,000					
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 11: 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					
Tax Filing					
	John	2025 (PROV)	John	2028 (PROV)	
		2025 Taxes		2028 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1 Wages			150,000		159,181
24 Tax Exempt Int					
20 Taxable Interest					
34 Qualified Dividends					
30 All Dividends					
4 IRA Distributions					
4 Client 2 Distributions					
4 Other					
4 Pensions					
4 Annuities					
4 Other					
4 Roth Conversion					
64 Client1 Social Security					
64 Client2 Social Security					
60 Total Social Security					
7 Short Term Cap Gains					
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					50,000
8 Schedule 1 Income					50,000
51 SE Tax Deduction					
51 All Other Adj't to Income					
11 Income Total \$		150,000			209,181
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	17,975
12 Largest Ded - Schd A or Std		15,000			17,975
13 Qual Biz Income Deduction					
Cap Gains and Qual Dividnds					
15 TAXABLE INCOME		135,000			191,206
19 Enter Tax Credits					
23 Self Employment Taxes					
24 Approximate Tax Calc		25,247			38,313
Approximate State Tax Calc					
Discretionary Income \$		(25,247)			(38,313)
Used on "Print 1040" Form Only					
254 Tax Payments Withheld					
32 All other tax credits					
32 Estimated Tax Payments					
33 Total Payments					
34 Refund					
37 Amount you owe		25,247			38,313

Step 12: Condense: Click on the green condense button underneath the Cashflow and Tax advisor Heading to condense the displayed data.

Cashflow and Tax Advisor					
		2025 (PROV)		2028 (PROV)	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		150,000		159,181
24	Tax Exempt Int				
20	Taxable Interest				
34	Qualified Dividends				
30	All Dividends				
4	IRA Distributions				
4	Client 2 Distributions				
4	Other				
4	Pensions				
4	Annuities				
4	Other				
4	Roth Conversion				
64	Client1 Social Security				
64	Client2 Social Security				
60	Total Social Security				
7	Short Term Cap Gains				
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				50,000
8	Schedule 1 Income				50,000
51	SE Tax Deduction				
51	All Other Adj't to Income				
11	Income Total \$		150,000		209,181
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	17,975
12	Largest Ded - Sch A or Std		15,000		17,975
13	Qual Biz Income Deduction				
	Cap Gains and Qual Dividnds				
15	TAXABLE INCOME		135,000		191,206
19	Enter Tax Credits				
23	Self Employment Taxes				
24	Approximate Tax Calc		25,247		38,313
	Approximate State Tax Calc				
	Discretionary Income \$		(25,247)		(38,313)
Used on "Print 1040" Form Only					
254	Tax Payments Withheld				
32	All other tax credits				
32	Estimated Tax Payments				
33	Total Payments				
34	Refund				
37	Amount you owe		25,247		38,313

Step 13: All Other Schedule 1 Income: Year 4 profit is automatically shown under All Other Schedule 1 Income Tax Return.

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	2028 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2028 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		150,000		159,181
S1	All Other Schedule 1 Income			50,000	
8	Schedule 1 Income				50,000
11	Income Total \$		150,000		209,181
Expenses					
Expenses Total \$					
Income Taxes					
overrides					
	Standard Deduction		15,000		17,975
12	Largest Ded - Schd A or Std		15,000		17,975
15	TAXABLE INCOME		135,000		191,206
24 % Tax Bracket 16.8 % Eff Tax Rate 24 % Tax Bracket 18.3 % Eff Tax Rate					
24	Approximate Tax Calc		25,247		38,313
Discretionary Income \$		(25,247)		(38,313)	
Used on "Print 1040" Form Only					
37	Amount you owe		25,247		38,313
			Print 1040		Print 1040

Step 14: Effective Tax Rate: Note the effective tax rate. This rate will be automatically reflected in Year 4 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	2028 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2028 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Income				
	Wages		150,000		159,181
S1	All Other Schedule 1 Income				50,000
8	Schedule 1 Income				50,000
11	Income Total \$		150,000		209,181
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		17,975
12	Largest Ded - Schd A or Std		15,000		17,975
15	TAXABLE INCOME		135,000		191,206
			24 % Tax Bracket 16.8 % Eff Tax Rate		24 % Tax Bracket 18.3 % Eff Tax Rate
24	Approximate Tax Calc		25,247		38,313
	Discretionary Income \$	(25,247)		(38,313)	
Used on "Print 1040" Form Only					
37	Amount you owe		25,247		38,313
			Print 1040		Print 1040

Step 15: Approximate Tax Calc: Note the Tax Return calculation. The dollar amount will be 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

Tax Filing: John | 2025 (PROV) | John | 2028 (PROV)

	2025 Taxes		2028 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		159,181
S1 All Other Schedule 1 Income				50,000
8 Schedule 1 Income				50,000
11 Income Total \$		150,000		209,181
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	17,975
12 Largest Ded - Schd A or Std		15,000		17,975
15 TAXABLE INCOME		135,000		191,206
		24 % Tax Bracket 16.8 % Eff Tax Rate		24 % Tax Bracket 18.3 % Eff Tax Rate
24 Approximate Tax Calc		25,247		38,313
Discretionary Income \$	(25,247)		(38,313)	
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		38,313

Print 1040 | Print 1040

Step 16: 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

Tax Filing: John | 2025 (PROV) | John | 2028 (PROV)

	2025 Taxes		2028 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		159,181
S1 All Other Schedule 1 Income				50,000
8 Schedule 1 Income				50,000
11 Income Total \$		150,000		209,181
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	17,975
12 Largest Ded - Schd A or Std		15,000		17,975
15 TAXABLE INCOME		135,000		191,206
		24 % Tax Bracket 16.8 % Eff Tax Rate		24 % Tax Bracket 18.3 % Eff Tax Rate
24 Approximate Tax Calc		25,247		38,313
Discretionary Income \$	(25,247)		(38,313)	
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		38,313

Print 1040 | Print 1040

Step 17: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

Doe, John

CLIENT DASHBOARD | **STRUCTURED INCOME PLANNING** | WORTH | GRAPHS | REPORTS | TOOLS

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV) | John | 2028 (PROV)

	2025 Taxes		2028 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages		150,000		159,181
S1 All Other Schedule 1 Income				50,000
8 Schedule 1 Income				50,000
11 Income Total \$		150,000		209,181
Expenses				
Expenses Total \$				
Income Taxes				
	overrides		overrides	
Standard Deduction		15,000		17,975
12 Largest Ded - Schd A or Std		15,000		17,975
15 TAXABLE INCOME		135,000		191,206
		24 % Tax Bracket 16.8 % Eff Tax Rate		24 % Tax Bracket 18.3 % Eff Tax Rate
24 Approximate Tax Calc		25,247		38,313
Discretionary Income \$	(25,247)		(38,313)	
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		38,313
		<input type="button" value="Print 1040"/>		<input type="button" value="Print 1040"/>

Step 18: Structured Inome Planning Page: You will automatically be taken back to the Structured Income Planning Page. The effective and approximate tax rates should automatically be changed to the amounts that were configured on the Cash Flow and Tax Advisor page.

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: Other Schedule 1 Income

Total required		Accounts		Incomes											
View Beneficial RMD	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (2)	Income Gap	Year
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	
across all accounts	initial amount		750,000		1,250,000		2,000,000								
John total RMD	bonus % w/bonus		750,000		0.00 %		2,000,000								
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	156,060	0	(26,382)-17%	129,778	88,434	41,344	end of 3
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	159,181	0	(38,313)-18%	120,868	90,203	30,666	end of 4
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	162,365	0	(40,049)-18%	122,316	92,007	30,309	end of 5
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	165,612	0	(41,797)-19%	123,815	93,847	29,968	end of 6
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	168,924	0	(43,555)-19%	125,369	95,724	29,646	end of 7
0	end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	70,670	0	31,000	(40,924)-4%	97,638	97,638	0	end of 8
0	end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9
0	end of 10	71	994,503	73,551	2,036,117	0	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10
0	end of 11	72	969,192	75,036	2,137,923	0	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11
0	end of 12	73	941,100	76,551	2,244,819	0	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12
0	end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13
92,225	end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14
96,711	end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15
101,080	end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16
106,214	end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17
111,747	end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18
117,731	end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19
123,584	end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20
					367,906	758,512		1,126,418	1,115,142	455,090	(389,148)	2,307,503	2,065,276	242,226	

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.