

# Advanced Tax Planning: Income Adjustments

01/12/2026 10:58 am EST

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.

To illustrate how to use this feature, we will model an employer match for a contribution to a 401k that's also modeled in the income plan. Without this tax adjustment, SIPS will look at all contributions to tax-deferred accounts and treat those as adjustments to income in that year. Since the employer match does not qualify as an adjustment to income, the tax calculation needs to be offset using this feature.

Below is a step-by-step guide to model an employer match 401k distributions using the Income Adjustments column in the tax advance planning function.

For this example, we will assume the employee is contributing \$5,000 per year for 7 years to their 401k and that amount is matched 100% by the employer.

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

- [Tax Calculation Options: Adding Assets into a Structured Income Plan](#)
- [Tax Calculation Options: Adding Incomes and Expenses into a Structured Income Plan](#)

To learn more about Advanced Tax Planning functions see articles:

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

To learn more about forecasting effective tax rates see articles:

- [Part One: Forecasting Effective Tax Rates While the Client is working](#)

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

Doe, John

### Structured Income Planning

**Edit** Dynamic Mode

Scenario: Advanced Tax Planning: Income Adjustments

Year	John	NQ Account		401(K)		Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Account	Income	Account	Income									
net return	62	5.00 %		3.00 %		John IRA								
initial amount		750,000		300,000		John inc	1,050,000							
bonus %		0.00 %		0.00 %										
w/bonus		750,000		300,000										
end of 1	62	787,500	0	309,000	0	1,096,500	0	125,000	0	(19,247)-15%	105,753	95,000	10,753	end of 1
end of 2	63	826,875	0	318,270	0	1,145,145	0	127,500	0	(19,639)-15%	107,861	96,900	10,961	end of 2
end of 3	64	868,219	0	327,818	0	1,196,037	0	130,050	0	(20,039)-15%	110,011	98,838	11,173	end of 3
end of 4	65	911,629	0	337,653	0	1,249,282	0	132,651	0	(19,946)-15%	112,705	100,815	11,890	end of 4
end of 5	66	957,211	0	347,782	0	1,304,993	0	135,304	0	(20,355)-15%	114,949	102,831	12,118	end of 5
end of 6	67	1,005,071	0	358,216	0	1,363,287	0	138,010	0	(20,772)-15%	117,238	104,888	12,350	end of 6
end of 7	68	1,055,325	0	368,962	0	1,424,287	0	140,770	0	(21,198)-15%	119,572	106,985	12,587	end of 7
end of 8	69	1,027,285	80,806	380,031	0	1,407,316	80,806	0	31,000	(2,681)-3%	109,125	109,125	0	end of 8
end of 9	70	996,045	82,605	391,432	0	1,387,476	82,605	0	31,620	(2,917)-3%	111,308	111,308	0	end of 9
end of 10	71	961,411	84,435	403,175	0	1,364,586	84,435	0	32,252	(3,154)-3%	113,534	113,534	0	end of 10
end of 11	72	923,182	86,300	415,270	0	1,338,452	86,300	0	32,897	(3,393)-3%	115,804	115,804	0	end of 11
end of 12	73	881,144	88,197	427,728	0	1,308,872	88,197	0	33,555	(3,632)-4%	118,121	118,121	0	end of 12
end of 13	74	925,201	0	440,560	0	1,365,761	0	0	34,226	0-0%	34,226	120,483	(86,256)	end of 13
end of 14	75	971,461	0	435,868	17,909	1,407,329	17,909	0	34,911	(191)-0%	52,629	122,893	(70,264)	end of 14
end of 15	76	1,020,034	0	430,553	18,391	1,450,587	18,391	0	35,609	(270)-1%	53,730	125,350	(71,620)	end of 15
end of 16	77	1,071,036	0	424,668	18,801	1,495,704	18,801	0	36,321	(334)-1%	54,789	127,857	(73,069)	end of 16
end of 17	78	1,124,587	0	418,105	19,303	1,542,692	19,303	0	37,048	(416)-1%	55,935	130,415	(74,480)	end of 17
end of 18	79	1,180,817	0	410,833	19,815	1,591,649	19,815	0	37,789	(499)-1%	57,105	133,023	(75,918)	end of 18
end of 19	80	1,239,858	0	402,819	20,338	1,642,677	20,338	0	38,545	(584)-1%	58,299	135,683	(77,385)	end of 19
end of 20	81	1,301,850	0	394,140	20,764	1,695,990	20,764	0	39,315	(651)-1%	59,428	138,397	(78,969)	end of 20
			422,343		135,322		557,665	929,285	455,090	(159,918)	1,782,123	2,308,250	(526,127)	

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

### 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: Income Adjustments

Year	John	NQ Account		401(K)		Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Account	Income	Account	Income									
<b>REGULAR RMD</b>														
net return	62	5.00 %		3.00 %		John IRA								
initial amount		750,000		300,000		John inc	1,050,000							
bonus %		0.00 %		0.00 %										
total RMD		750,000		300,000										
0	62	787,500	0	309,000	0	1,096,500	0	125,000	0	(19,247)-15%	105,753	95,000	10,753	end of 1
0	63	826,875	0	318,270	0	1,145,145	0	127,500	0	(19,639)-15%	107,861	96,900	10,961	end of 2
0	64	868,219	0	327,818	0	1,196,037	0	130,050	0	(20,039)-15%	110,011	98,838	11,173	end of 3
0	65	911,629	0	337,653	0	1,249,282	0	132,651	0	(19,946)-15%	112,705	100,815	11,890	end of 4
0	66	957,211	0	347,782	0	1,304,993	0	135,304	0	(20,355)-15%	114,949	102,831	12,118	end of 5
0	67	1,005,071	0	358,216	0	1,363,287	0	138,010	0	(20,772)-15%	117,238	104,888	12,350	end of 6
0	68	1,055,325	0	368,962	0	1,424,287	0	140,770	0	(21,198)-15%	119,572	106,985	12,587	end of 7
0	69	1,027,285	80,806	380,031	0	1,407,316	80,806	0	31,000	(2,681)-3%	109,125	109,125	0	end of 8
0	70	996,045	82,605	391,432	0	1,387,476	82,605	0	31,620	(2,917)-3%	111,308	111,308	0	end of 9
0	71	961,411	84,435	403,175	0	1,364,586	84,435	0	32,252	(3,154)-3%	113,534	113,534	0	end of 10
0	72	923,182	86,300	415,270	0	1,338,452	86,300	0	32,897	(3,393)-3%	115,804	115,804	0	end of 11
0	73	881,144	88,197	427,728	0	1,308,872	88,197	0	33,555	(3,632)-4%	118,121	118,121	0	end of 12
17,909	74	925,201	0	440,560	0	1,365,761	0	0	34,226	0-0%	34,226	120,483	(86,256)	end of 13
18,391	75	971,461	0	435,868	17,909	1,407,329	17,909	0	34,911	(191)-0%	52,629	122,893	(70,264)	end of 14
18,801	76	1,020,034	0	430,553	18,391	1,450,587	18,391	0	35,609	(270)-1%	53,730	125,350	(71,620)	end of 15
19,303	77	1,071,036	0	424,668	18,801	1,495,704	18,801	0	36,321	(334)-1%	54,789	127,857	(73,069)	end of 16
19,815	78	1,124,587	0	418,105	19,303	1,542,692	19,303	0	37,048	(416)-1%	55,935	130,415	(74,480)	end of 17
20,338	79	1,180,817	0	410,833	19,815	1,591,649	19,815	0	37,789	(499)-1%	57,105	133,023	(75,918)	end of 18
20,764	80	1,239,858	0	402,819	20,338	1,642,677	20,338	0	38,545	(584)-1%	58,299	135,683	(77,385)	end of 19
	81	1,301,850	0	394,140	20,764	1,695,990	20,764	0	39,315	(651)-1%	59,428	138,397	(78,969)	end of 20
			422,343		135,322		557,665	929,285	455,090	(159,918)	1,782,123	2,308,250	(526,127)	

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

### Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate  %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income   Client 1 age  Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
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21	
22	
23	
24	

Step 4: First Year Income: Enter in the amount.

### Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate  %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income   Client 1 age  Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
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14	
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Step 5: Add Adjustment Text Box: Type in 0.

### Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **5,000**

Inflation rate: **0.0** %

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age:

Age to begin income:   Client 1 age  Client 2 age

Tax calculation option: **Not Taxable**

**ADD ADJUSTMENT**

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
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23	
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Step 6: Income Adjustment Table: Click on the year that the client will retire.

### Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **\$5,000**

Inflation rate: **0.0** %

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age:

Age to begin income:   Client 1 age  Client 2 age

Tax calculation option: **Not Taxable**

**ADD ADJUSTMENT**

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
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Step 7: Pick Years: Click on the green pick years button next to the income adjustment table.

### Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **\$5,000**

Inflation rate: **0.0** %

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age:

Age to begin income:   Client 1 age  Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT:

Pick year(e)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
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Step 8: Income Adjustment Table: The zero will automatically move to the year that you have picked, signaling to SIPS this is the last year they will receive the employer match amount.

### Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **\$5,000**

Inflation rate: **0.0** %

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age:

Age to begin income:   Client 1 age  Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	<b>0</b>
9	
10	
11	
12	
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22	
23	
24	

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

### Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **\$5,000**

Inflation rate: **0.0 %**

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age to begin income:   Client 1 age  Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	0
9	
10	
11	
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Step 10: Structured Income Planning Page: Under the income section a new column will automatically be shown called the Employer Match. This column will automatically be showing the contributions amounts.

### Structured Income Planning

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

Scenario: Advanced Tax Planning: Income Adjustments

Planning Horizon		Accounts				Incomes										
20 years		NQ Account		401(K)		Accounts Total	Planned Distribution	Wages	SS	Employer Match	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	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<b>View Beneficial RMD</b>	net return	62	5.00 %	3.00 %	John IRA	1,050,000	Subtotal of account incomes	Manage	Manage	Manage	Manage		Manage	from total income to target		
REGULAR RMD	initial amount	750,000	0.00 %	0.00 %	John Inc	0		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor			
across all accounts	bonus % w/bonus	750,000	0.00 %	0.00 %	Manage	1,050,000		2.00 %	2.00 %	0.00 %			2.00 %			
John total RMD																
0	end of 1	62	787,500	0	309,000	0	1,096,500	0	125,000	0	5,000	(19,247)-15%	110,753	95,000	15,753	end of 1
0	end of 2	63	826,875	0	318,270	0	1,145,145	0	127,500	0	5,000	(19,639)-15%	112,861	96,900	15,961	end of 2
0	end of 3	64	868,219	0	327,818	0	1,196,037	0	130,050	0	5,000	(20,039)-15%	115,011	98,838	16,173	end of 3
0	end of 4	65	911,629	0	337,653	0	1,249,282	0	132,651	0	5,000	(19,946)-15%	117,705	100,815	16,890	end of 4
0	end of 5	66	957,211	0	347,782	0	1,304,993	0	135,304	0	5,000	(20,355)-15%	119,949	102,831	17,118	end of 5
0	end of 6	67	1,005,071	0	358,216	0	1,363,287	0	138,010	0	5,000	(20,772)-15%	122,238	104,888	17,350	end of 6
0	end of 7	68	1,055,325	0	368,962	0	1,424,287	0	140,770	0	5,000	(21,198)-15%	124,572	106,985	17,587	end of 7
0	end of 8	69	1,027,285	80,806	380,031	0	1,407,316	80,806	0	31,000	0	(2,681)-3%	109,125	109,125	0	end of 8
0	end of 9	70	996,045	82,605	391,432	0	1,387,476	82,605	0	31,620	0	(2,917)-3%	111,308	111,308	0	end of 9
0	end of 10	71	961,411	84,435	403,175	0	1,364,586	84,435	0	32,252	0	(3,154)-3%	113,534	113,534	0	end of 10
0	end of 11	72	923,182	86,300	415,270	0	1,338,452	86,300	0	32,897	0	(3,393)-3%	115,804	115,804	0	end of 11
0	end of 12	73	881,144	88,197	427,728	0	1,308,872	88,197	0	33,555	0	(3,632)-4%	118,121	118,121	0	end of 12
0	end of 13	74	825,201	0	440,560	0	1,365,761	0	0	34,226	0	0.0%	34,226	120,483	(86,256)	end of 13
17,909	end of 14	75	971,461	0	435,868	17,909	1,407,329	17,909	0	34,911	0	(191)-0%	52,629	122,893	(70,264)	end of 14
18,391	end of 15	76	1,020,034	0	430,553	18,391	1,450,587	18,391	0	35,609	0	(270)-1%	53,730	125,350	(71,620)	end of 15
18,801	end of 16	77	1,071,036	0	424,668	18,801	1,495,704	18,801	0	36,321	0	(334)-1%	54,789	127,857	(73,069)	end of 16
19,303	end of 17	78	1,124,587	0	418,105	19,303	1,542,692	19,303	0	37,048	0	(416)-1%	55,935	130,415	(74,480)	end of 17
19,815	end of 18	79	1,180,817	0	410,833	19,815	1,591,649	19,815	0	37,789	0	(499)-1%	57,105	133,023	(75,918)	end of 18
20,338	end of 19	80	1,239,858	0	402,819	20,338	1,642,677	20,338	0	38,545	0	(584)-1%	58,299	135,683	(77,385)	end of 19
20,764	end of 20	81	1,301,850	0	394,140	20,764	1,695,990	20,764	0	39,315	0	(651)-1%	59,428	138,397	(78,969)	end of 20
				422,343		135,322		557,665	929,285	455,090	35,000	(159,918)	1,817,123	2,308,250	(491,127)	

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

### Structured Income Planning

Scenario: Advanced Tax Planning: Income Adjustments

Planning Horizon: 20 years

		Accounts				Incomes											
		NQ Account		401(K)		Accounts Total	Planned Distribution	Wages	SS	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
Total required	Year	John	Account	Income	Account	Income	John IRA	Accounts Total	Planned Distribution	Wages	SS	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<input type="button" value="View Beneficial RMD"/>	net return	62	787,500	0	309,000	0	1,096,500	0	125,000	0	5,000	0	(19,247)-15%	110,753	95,000	15,753	end of 1
<input type="button" value="REGULAR RMD"/>	initial amount		750,000	0	300,000	0	1,050,000	0	127,500	0	5,000	0	(19,639)-15%	112,861	96,900	15,961	end of 2
<input type="button" value="across all accounts"/>	bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0	0	130,050	0	5,000	0	(20,039)-15%	115,011	98,838	16,173	end of 3
John	w/bonus		750,000	0	300,000	0	1,050,000	0	132,651	0	5,000	0	(19,946)-15%	117,705	100,815	16,890	end of 4
total RMD			750,000	0	300,000	0	1,050,000	0	135,304	0	5,000	0	(20,355)-15%	119,949	102,831	17,118	end of 5
0	end of 1	62	787,500	0	309,000	0	1,096,500	0	138,010	0	5,000	0	(20,772)-15%	122,238	104,888	17,350	end of 6
0	end of 2	63	826,875	0	318,270	0	1,145,145	0	140,770	0	5,000	0	(21,198)-15%	124,572	106,985	17,587	end of 7
0	end of 3	64	868,219	0	327,818	0	1,196,037	0	0	31,000	0	0	(2,681)-3%	109,125	109,125	0	end of 8
0	end of 4	65	911,629	0	337,653	0	1,249,282	80,806	0	31,620	0	0	(2,917)-3%	111,308	111,308	0	end of 9
0	end of 5	66	957,211	0	347,782	0	1,304,993	82,605	0	32,252	0	0	(3,154)-3%	113,534	113,534	0	end of 10
0	end of 6	67	1,005,071	0	358,216	0	1,363,287	84,435	0	32,897	0	0	(3,393)-3%	115,804	115,804	0	end of 11
0	end of 7	68	1,055,325	0	368,962	0	1,424,287	86,300	0	33,555	0	0	(3,632)-4%	118,121	118,121	0	end of 12
0	end of 8	69	1,027,285	80,806	380,031	0	1,407,316	88,197	0	34,226	0	0	0-0%	120,483	120,483	0	end of 13
0	end of 9	70	996,045	82,605	391,432	0	1,387,476	89,911	0	34,911	0	0	(191)-0%	122,893	122,893	0	end of 14
0	end of 10	71	961,411	84,435	403,175	0	1,364,586	91,587	0	35,609	0	0	(270)-1%	125,350	125,350	0	end of 15
0	end of 11	72	923,182	86,300	415,270	0	1,338,452	93,226	0	36,321	0	0	(354)-1%	127,857	127,857	0	end of 16
0	end of 12	73	881,144	88,197	427,728	0	1,308,872	94,819	0	37,048	0	0	(416)-1%	130,415	130,415	0	end of 17
0	end of 13	74	825,201	0	440,560	0	1,365,761	96,368	0	37,789	0	0	(499)-1%	133,023	133,023	0	end of 18
17,909	end of 14	75	971,461	0	455,868	17,909	1,407,329	97,868	0	38,545	0	0	(584)-1%	135,683	135,683	0	end of 19
18,391	end of 15	76	1,020,034	0	430,553	18,391	1,450,587	99,315	0	39,315	0	0	(651)-1%	138,397	138,397	0	end of 20
18,801	end of 16	77	1,071,036	0	424,668	18,801	1,495,704	100,744	0	40,100	0	0	(734)-1%	141,161	141,161	0	end of 20
19,303	end of 17	78	1,124,587	0	418,105	19,303	1,542,692	102,153	0	40,900	0	0	(827)-1%	144,070	144,070	0	end of 20
19,815	end of 18	79	1,180,917	0	410,833	19,815	1,591,649	103,542	0	41,715	0	0	(929)-1%	147,127	147,127	0	end of 20
20,338	end of 19	80	1,239,858	0	402,819	20,338	1,642,677	104,921	0	42,545	0	0	(1,040)-1%	150,346	150,346	0	end of 20
20,764	end of 20	81	1,301,850	0	394,140	20,764	1,695,990	106,270	0	43,390	0	0	(1,161)-1%	153,721	153,721	0	end of 20
			422,343		135,322		557,665	929,285	455,090	35,000	(159,918)	1,817,123	2,308,250	(491,127)			

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

### Manage Account

Account name: 401(K)

Initial account balance: \$300,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Aggressive - max 30.0%

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider

Based on:  John's age  Client2's age  Joint

Select income rider: Annual Savings

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquorate or annuitize

Annuitize (for years certain) 1.0 %

Liquorate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

ADD INCOME

OR

OR

OR

Income Data

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

Step 13: Annual Fixed Savings Text Box: Type in 10,000 for the annual fixed savings. The \$10,000 per year is to reflect the employee and the employer contribution.

### Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: 401(K)

Initial account balance: \$300,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Aggressive - max 30.0%

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider

Based on:  John's age  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

#### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

#### Income Data

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

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

### Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: 401(K)

Initial account balance: \$300,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Aggressive - max 30.0%

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider

Based on:  John's age  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

#### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 10,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

#### Income Data

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

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

### Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: 401(K)

Initial account balance: \$300,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Aggressive - max 30.0% Sel

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider

Based on:  John's age  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

#### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 10,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

#### Income Data

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

Step 16: Income Data Table: The term "savings" will automatically be put in the income column, the amount of \$10,000 will automatically be in the variable column.

### Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: 401(K)

Initial account balance: \$300,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Aggressive - max 30.0% Sel

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider

Based on:  John's age  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

#### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

#### Income Data

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

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

### Manage Account

Account name: 401(K)

Initial account balance: \$300,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account: 0

Asset plan allocation: Aggressive - max 30.0%

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider: John's age

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

#### Structured Income Type

**Income Riders**

Start payout from income rider

**Liquidate or annuitize**

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

**Withdrawals**

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

**Calculated Plan Withdrawals**

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

**Annual Savings**

Annual fixed savings

**ADD INCOME**

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

**Income Data**

Year	Income	Variable
1	savings	10,000
2	savings	10,000
3	savings	10,000
4	savings	10,000
5	savings	10,000
6	savings	10,000
7	savings	10,000
8		
9		
10		
11		
12		
13	totalRMD	
14	totalRMD	
15	totalRMD	
16	totalRMD	
17	totalRMD	
18	totalRMD	
19	totalRMD	
20	totalRMD	
21	totalRMD	
22	totalRMD	
23	totalRMD	
24	totalRMD	

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

### Structured Income Planning

Scenario: Advanced Tax Planning: Income Adjustments

		Accounts						Incomes									
Planning Horizon		N/Q Account		401(K)				Planned Distribution		Wages	SS	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
Total required	Year	John	Account	Income	Account	Income	Accounts Total										
<b>View Beneficial RMD</b>	net return	62	5.00%	3.00%	John IRA	1,050,000	Subtotal of account incomes	Manage	Manage	Manage	Manage	Eff Tax Rate		Manage	from total income to target		
<b>REGULAR RMD across all accounts</b>	initial amount		750,000	300,000	John inc	1,050,000		2.00%	2.00%	0.00%							
	bonus w/bonus		0.00%	0.00%													
John total RMD			750,000	300,000													
0	end of 1	62	787,500	0	319,000	(10,000)	1,106,500	(10,000)	125,000	0	5,000	(16,914)-15%	103,086	95,000	8,086	end of 1	
0	end of 2	63	826,875	0	338,570	(10,000)	1,165,445	(10,000)	127,500	0	5,000	(17,302)-15%	105,198	96,900	8,298	end of 2	
0	end of 3	64	868,219	0	358,727	(10,000)	1,226,946	(10,000)	130,050	0	5,000	(17,698)-15%	107,352	98,838	8,514	end of 3	
0	end of 4	65	911,629	0	379,489	(10,000)	1,291,118	(10,000)	132,651	0	5,000	(17,642)-14%	110,009	100,815	9,194	end of 4	
0	end of 5	66	957,211	0	400,874	(10,000)	1,358,084	(10,000)	135,304	0	5,000	(18,047)-14%	112,257	102,831	9,426	end of 5	
0	end of 6	67	1,005,071	0	422,900	(10,000)	1,427,971	(10,000)	138,010	0	5,000	(18,460)-14%	114,550	104,888	9,662	end of 6	
0	end of 7	68	1,055,325	0	445,587	(10,000)	1,500,912	(10,000)	140,770	0	5,000	(18,882)-14%	116,888	106,995	9,903	end of 7	
0	end of 8	69	1,027,285	80,806	458,954	0	1,486,239	80,806	0	31,000	0	(2,681)-3%	109,125	109,125	0	end of 8	
0	end of 9	70	996,045	82,605	472,723	0	1,468,768	82,605	0	31,620	0	(2,917)-3%	111,308	111,308	0	end of 9	
0	end of 10	71	961,411	84,435	486,905	0	1,448,316	84,435	0	32,252	0	(3,154)-3%	113,534	113,534	0	end of 10	
0	end of 11	72	923,182	86,300	501,512	0	1,424,694	86,300	0	32,897	0	(3,393)-3%	115,804	115,804	0	end of 11	
0	end of 12	73	881,144	88,197	516,557	0	1,397,701	88,197	0	33,555	0	(3,632)-4%	118,121	118,121	0	end of 12	
0	end of 13	74	925,201	0	532,054	0	1,457,255	0	0	34,226	0	0.0%	34,226	120,483	(86,256)	end of 13	
21,628	end of 14	75	971,461	0	526,387	21,628	1,497,848	21,628	0	34,911	0	(880)-2%	55,659	122,893	(67,233)	end of 14	
22,210	end of 15	76	1,020,034	0	519,968	22,210	1,540,002	22,210	0	35,609	0	(976)-2%	56,844	125,350	(68,507)	end of 15	
22,706	end of 16	77	1,071,036	0	512,861	22,706	1,583,897	22,706	0	36,321	0	(1,057)-2%	57,971	127,857	(69,887)	end of 16	
23,312	end of 17	78	1,124,587	0	504,935	23,312	1,629,523	23,312	0	37,048	0	(1,157)-2%	59,203	130,415	(71,212)	end of 17	
23,931	end of 18	79	1,180,817	0	496,153	23,931	1,676,970	23,931	0	37,789	0	(1,260)-2%	60,459	133,023	(72,563)	end of 18	
24,562	end of 19	80	1,239,858	0	486,475	24,562	1,726,333	24,562	0	38,545	0	(1,366)-2%	61,741	135,683	(73,943)	end of 19	
25,076	end of 20	81	1,301,850	0	475,994	25,076	1,777,844	25,076	0	39,315	0	(1,449)-2%	62,943	138,397	(75,454)	end of 20	
			422,343		93,425		515,768		929,285	455,090	35,000	(148,867)	1,786,277	2,308,250	(521,973)		

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

Planning Horizon: 20 years

Accounts: NQ Account, 401(K)

Total required		Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<a href="#">View Beneficial RMD</a>	net return	62					John IRA										
<b>REGULAR RMD</b>	initial amount			5.00 %	3.00 %		John IRA	1,050,000	Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate		Manage Infi Factor	from total income to target	
across all accounts	bonus %			0.00 %	0.00 %		John inc	0		2.00 %	2.00 %	0.00 %			2.00 %		
John	w/bonus			750,000	300,000		Manage	1,050,000									
total RMD				750,000	300,000		Manage	1,050,000									
0	end of 1	62		787,500	0	319,000	(10,000)	1,106,500	(10,000)	125,000	0	5,000	(16,914)-15%	103,086	95,000	8,086	end of 1
0	end of 2	63		826,875	0	338,570	(10,000)	1,165,445	(10,000)	127,500	0	5,000	(17,302)-15%	105,198	96,900	8,298	end of 2
0	end of 3	64		868,219	0	358,727	(10,000)	1,226,946	(10,000)	130,050	0	5,000	(17,698)-15%	107,352	98,838	8,514	end of 3
0	end of 4	65		911,629	0	379,489	(10,000)	1,291,118	(10,000)	132,651	0	5,000	(17,642)-14%	110,009	100,815	9,194	end of 4
0	end of 5	66		957,211	0	400,874	(10,000)	1,358,084	(10,000)	135,304	0	5,000	(18,047)-14%	112,257	102,831	9,426	end of 5
0	end of 6	67		1,005,071	0	422,900	(10,000)	1,427,971	(10,000)	138,010	0	5,000	(18,460)-14%	114,550	104,888	9,662	end of 6
0	end of 7	68		1,055,325	0	445,587	(10,000)	1,500,912	(10,000)	140,770	0	5,000	(18,882)-14%	116,888	106,985	9,903	end of 7
0	end of 8	69		1,027,285	80,806	458,954	0	1,486,239	80,806	0	31,000	0	(2,681)-3%	109,125	109,125	0	end of 8
0	end of 9	70		996,045	82,605	472,723	0	1,468,768	82,605	0	31,620	0	(2,917)-3%	111,308	111,308	0	end of 9
0	end of 10	71		961,411	84,435	486,905	0	1,448,316	84,435	0	32,252	0	(3,154)-3%	113,534	113,534	0	end of 10
0	end of 11	72		923,182	86,300	501,512	0	1,424,694	86,300	0	32,897	0	(3,393)-3%	115,804	115,804	0	end of 11
0	end of 12	73		881,144	88,197	516,557	0	1,397,701	88,197	0	33,555	0	(3,632)-4%	118,121	118,121	0	end of 12
0	end of 13	74		825,201	0	532,054	0	1,457,255	0	0	34,226	0	0-0%	34,226	120,483	(86,256)	end of 13
21,628	end of 14	75		971,461	0	526,387	21,628	1,497,848	21,628	0	34,911	0	(880)-2%	55,659	122,893	(67,233)	end of 14
22,210	end of 15	76		1,020,034	0	519,968	22,210	1,540,002	22,210	0	35,609	0	(976)-2%	56,844	125,500	(68,507)	end of 15
22,706	end of 16	77		1,071,036	0	512,861	22,706	1,583,897	22,706	0	36,321	0	(1,057)-2%	57,971	127,857	(69,887)	end of 16
23,312	end of 17	78		1,124,587	0	504,935	23,312	1,629,523	23,312	0	37,048	0	(1,157)-2%	59,203	130,415	(71,212)	end of 17
23,931	end of 18	79		1,180,817	0	496,153	23,931	1,676,970	23,931	0	37,789	0	(1,260)-2%	60,459	133,023	(72,563)	end of 18
24,562	end of 19	80		1,239,858	0	486,475	24,562	1,726,333	24,562	0	38,545	0	(1,366)-2%	61,741	135,683	(73,943)	end of 19
25,076	end of 20	81		1,301,850	0	475,994	25,076	1,777,844	25,076	0	39,315	0	(1,449)-2%	62,943	138,397	(75,454)	end of 20
				422,343		93,425		515,768	929,285	455,090	35,000		(148,867)	1,786,277	2,308,250	(521,973)	

Step 20: Income Tax Column Year 1 to 7: Note the amounts that are in the income tax column from year 1 to 7.

SIPS has automatically calculated the taxes. However, SIPS is treating all \$10,000 as a reduction to income, but it should only be \$5,000 since the \$10,000 also includes the employer match.

### 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: Income Adjustments

Planning Horizon: 20 years

Accounts: NQ Account, 401(K)

Total required		Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<a href="#">View Beneficial RMD</a>	net return	62					John IRA										
<b>REGULAR RMD</b>	initial amount			5.00 %	3.00 %		John IRA	1,050,000	Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate		Manage Infi Factor	from total income to target	
across all accounts	bonus %			0.00 %	0.00 %		John inc	0		2.00 %	2.00 %	0.00 %			2.00 %		
John	w/bonus			750,000	300,000		Manage	1,050,000									
total RMD				750,000	300,000		Manage	1,050,000									
0	end of 1	62		787,500	0	319,000	(10,000)	1,106,500	(10,000)	125,000	0	5,000	(16,914)-15%	103,086	95,000	8,086	end of 1
0	end of 2	63		826,875	0	338,570	(10,000)	1,165,445	(10,000)	127,500	0	5,000	(17,302)-15%	105,198	96,900	8,298	end of 2
0	end of 3	64		868,219	0	358,727	(10,000)	1,226,946	(10,000)	130,050	0	5,000	(17,698)-15%	107,352	98,838	8,514	end of 3
0	end of 4	65		911,629	0	379,489	(10,000)	1,291,118	(10,000)	132,651	0	5,000	(17,642)-14%	110,009	100,815	9,194	end of 4
0	end of 5	66		957,211	0	400,874	(10,000)	1,358,084	(10,000)	135,304	0	5,000	(18,047)-14%	112,257	102,831	9,426	end of 5
0	end of 6	67		1,005,071	0	422,900	(10,000)	1,427,971	(10,000)	138,010	0	5,000	(18,460)-14%	114,550	104,888	9,662	end of 6
0	end of 7	68		1,055,325	0	445,587	(10,000)	1,500,912	(10,000)	140,770	0	5,000	(18,882)-14%	116,888	106,985	9,903	end of 7
0	end of 8	69		1,027,285	80,806	458,954	0	1,486,239	80,806	0	31,000	0	(2,681)-3%	109,125	109,125	0	end of 8
0	end of 9	70		996,045	82,605	472,723	0	1,468,768	82,605	0	31,620	0	(2,917)-3%	111,308	111,308	0	end of 9
0	end of 10	71		961,411	84,435	486,905	0	1,448,316	84,435	0	32,252	0	(3,154)-3%	113,534	113,534	0	end of 10
0	end of 11	72		923,182	86,300	501,512	0	1,424,694	86,300	0	32,897	0	(3,393)-3%	115,804	115,804	0	end of 11
0	end of 12	73		881,144	88,197	516,557	0	1,397,701	88,197	0	33,555	0	(3,632)-4%	118,121	118,121	0	end of 12
0	end of 13	74		825,201	0	532,054	0	1,457,255	0	0	34,226	0	0-0%	34,226	120,483	(86,256)	end of 13
21,628	end of 14	75		971,461	0	526,387	21,628	1,497,848	21,628	0	34,911	0	(880)-2%	55,659	122,893	(67,233)	end of 14
22,210	end of 15	76		1,020,034	0	519,968	22,210	1,540,002	22,210	0	35,609	0	(976)-2%	56,844	125,500	(68,507)	end of 15
22,706	end of 16	77		1,071,036	0	512,861	22,706	1,583,897	22,706	0	36,321	0	(1,057)-2%	57,971	127,857	(69,887)	end of 16
23,312	end of 17	78		1,124,587	0	504,935	23,312	1,629,523	23,312	0	37,048	0	(1,157)-2%	59,203	130,415	(71,212)	end of 17
23,931	end of 18	79		1,180,817	0	496,153	23,931	1,676,970	23,931	0	37,789	0	(1,260)-2%	60,459	133,023	(72,563)	end of 18
24,562	end of 19	80		1,239,858	0	486,475	24,562	1,726,333	24,562	0	38,545	0	(1,366)-2%	61,741	135,683	(73,943)	end of 19
25,076	end of 20	81		1,301,850	0	475,994	25,076	1,777,844	25,076	0	39,315	0	(1,449)-2%	62,943	138,397	(75,454)	end of 20
				422,343		93,425		515,768	929,285	455,090	35,000		(148,867)	1,786,277	2,308,250	(521,973)	

Step 21: 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: Income Adjustments

Planning Horizon: 20 years

Accounts: NQ Account 401(K)

Total required		Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<a href="#">View Beneficial RMD</a>	net return	62					John IRA										
<a href="#">REGULAR RMD</a>	initial amount			5.00 %	3.00 %		John inc	1,050,000	Subtotal of account incomes	<a href="#">Manage</a>	<a href="#">Manage</a>	<a href="#">Manage</a>	<a href="#">Manage</a>		<a href="#">Manage</a>	from total income to target	
	bonus %			750,000	300,000			0		Infl Factor	Infl Factor	Infl Factor	Rate		Infl Factor		
John total RMD	w/bonus			750,000	300,000			1,050,000		2.00 %	2.00 %	0.00 %			2.00 %		
0	end of 1	62		787,500	0	319,000	(10,000)	1,106,500	(10,000)	125,000	0	5,000	(16.91)-15%	103,086	95,000	8,086	end of 1
0	end of 2	63		826,875	0	338,570	(10,000)	1,165,445	(10,000)	127,500	0	5,000	(17.30)-15%	105,198	96,900	8,298	end of 2
0	end of 3	64		868,219	0	358,727	(10,000)	1,226,946	(10,000)	130,050	0	5,000	(17.69)-15%	107,352	98,838	8,514	end of 3
0	end of 4	65		911,629	0	379,489	(10,000)	1,291,118	(10,000)	132,651	0	5,000	(17.64)-14%	110,009	100,815	9,194	end of 4
0	end of 5	66		957,211	0	400,874	(10,000)	1,358,084	(10,000)	135,304	0	5,000	(18.04)-14%	112,257	102,831	9,426	end of 5
0	end of 6	67		1,005,071	0	422,900	(10,000)	1,427,971	(10,000)	138,010	0	5,000	(18.46)-14%	114,550	104,888	9,662	end of 6
0	end of 7	68		1,055,325	0	445,587	(10,000)	1,500,912	(10,000)	140,770	0	5,000	(18.88)-14%	116,888	106,985	9,903	end of 7
0	end of 8	69		1,027,285	80,806	458,954	0	1,486,239	80,806	0	31,000	0	(2.61)-3%	109,125	109,125	0	end of 8
0	end of 9	70		996,045	82,605	472,723	0	1,468,768	82,605	0	31,620	0	(2.97)-3%	111,308	111,308	0	end of 9
0	end of 10	71		961,411	84,435	486,905	0	1,448,316	84,435	0	32,252	0	(3.14)-3%	113,534	113,534	0	end of 10
0	end of 11	72		923,182	86,300	501,512	0	1,424,694	86,300	0	32,897	0	(3.33)-3%	115,804	115,804	0	end of 11
0	end of 12	73		881,144	88,197	516,557	0	1,397,701	88,197	0	33,555	0	(3.62)-4%	118,121	118,121	0	end of 12
0	end of 13	74		825,201	0	532,054	0	1,457,255	0	0	34,226	0	0-0%	34,226	120,483	(86,256)	end of 13
21,628	end of 14	75		971,461	0	526,387	21,628	1,497,848	21,628	0	34,911	0	(8.0)-2%	55,659	122,893	(67,233)	end of 14
22,210	end of 15	76		1,020,034	0	519,968	22,210	1,540,002	22,210	0	35,609	0	(9.6)-2%	56,844	125,350	(68,507)	end of 15
22,706	end of 16	77		1,071,036	0	512,861	22,706	1,583,897	22,706	0	36,321	0	(1.057)-2%	57,971	127,857	(69,887)	end of 16
23,312	end of 17	78		1,124,587	0	504,935	23,312	1,629,523	23,312	0	37,048	0	(1.157)-2%	59,203	130,415	(71,212)	end of 17
23,931	end of 18	79		1,180,817	0	496,153	23,931	1,676,970	23,931	0	37,789	0	(1.260)-2%	60,459	133,023	(72,563)	end of 18
24,562	end of 19	80		1,239,858	0	486,475	24,562	1,726,333	24,562	0	38,545	0	(1.366)-2%	61,741	135,683	(73,943)	end of 19
25,076	end of 20	81		1,301,850	0	475,994	25,076	1,777,844	25,076	0	39,315	0	(1.449)-2%	62,943	138,397	(75,454)	end of 20
				422,343		93,425		515,768		929,285	455,090	35,000	(148,867)	1,786,277	2,308,250	(521,973)	

Step 22: Income Adjustments: In the years 1 through 7 enter in only \$5,000 for the employee amount in the Income Adjustments column.

### 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 %
	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

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

### Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

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

Step 24: Structured Income Plan: You will be automatically taken to the Structured Income Plan 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: Income Adjustments**

Total required		Accounts		Incomes												
View Beneficial RMD	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	62	5.00 %	3.00 %	John IRA	1,050,000	Subtotal of account incomes	Manage	Manage	Manage	Manage		Manage	Manage	from total income to target	
across all accounts	initial amount		750,000	300,000	John Inc	0		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor			
John	bonus %		0.00 %	0.00 %		1,050,000		2.00 %	2.00 %	0.00 %			2.00 %			
total RMD	w/bonus		750,000	300,000												
0	end of 1	62	787,500	0	319,000	(10,000)	1,106,500	(10,000)	125,000	0	5,000	(15,814)-14%	104,186	95,000	9,186	end of 1
0	end of 2	63	826,875	0	338,570	(10,000)	1,165,445	(10,000)	127,500	0	5,000	(16,202)-14%	106,298	96,900	9,398	end of 2
0	end of 3	64	868,219	0	358,727	(10,000)	1,226,946	(10,000)	130,050	0	5,000	(16,598)-14%	108,452	98,838	9,614	end of 3
0	end of 4	65	911,629	0	379,489	(10,000)	1,291,118	(10,000)	132,651	0	5,000	(16,542)-14%	111,109	100,815	10,294	end of 4
0	end of 5	66	957,211	0	400,874	(10,000)	1,358,084	(10,000)	135,304	0	5,000	(16,947)-14%	113,357	102,831	10,526	end of 5
0	end of 6	67	1,005,071	0	422,900	(10,000)	1,427,971	(10,000)	138,010	0	5,000	(17,362)-14%	115,650	104,888	10,762	end of 6
0	end of 7	68	1,055,325	0	445,587	(10,000)	1,500,912	(10,000)	140,770	0	5,000	(17,782)-14%	117,988	106,985	11,003	end of 7
0	end of 8	69	1,027,285	80,806	458,954	0	1,486,239	80,806	0	31,000	0	(2,681)-3%	109,125	109,125	0	end of 8
0	end of 9	70	996,045	82,605	472,723	0	1,468,768	82,605	0	31,620	0	(2,917)-3%	111,308	111,308	0	end of 9
0	end of 10	71	961,411	84,435	486,905	0	1,448,316	84,435	0	32,252	0	(3,154)-3%	113,534	113,534	0	end of 10
0	end of 11	72	923,182	86,300	501,512	0	1,424,694	86,300	0	32,897	0	(3,393)-3%	115,804	115,804	0	end of 11
0	end of 12	73	881,144	88,197	516,557	0	1,397,701	88,197	0	33,555	0	(3,632)-4%	118,121	118,121	0	end of 12
0	end of 13	74	925,201	0	532,054	0	1,457,255	0	0	34,226	0	0%	34,226	120,483	(86,256)	end of 13
21,628	end of 14	75	971,461	0	526,387	21,628	1,497,848	21,628	0	34,911	0	(880)-2%	55,659	122,893	(67,233)	end of 14
22,210	end of 15	76	1,020,034	0	519,968	22,210	1,540,002	22,210	0	35,609	0	(976)-2%	56,844	125,350	(68,507)	end of 15
22,706	end of 16	77	1,071,036	0	512,861	22,706	1,583,897	22,706	0	36,321	0	(1,057)-2%	57,971	127,857	(69,887)	end of 16
23,312	end of 17	78	1,124,587	0	504,935	23,312	1,629,523	23,312	0	37,048	0	(1,157)-2%	59,203	130,415	(71,212)	end of 17
23,931	end of 18	79	1,180,817	0	496,153	23,931	1,676,970	23,931	0	37,789	0	(1,260)-2%	60,459	133,023	(72,563)	end of 18
24,562	end of 19	80	1,239,858	0	486,475	24,562	1,726,333	24,562	0	38,545	0	(1,366)-2%	61,741	135,683	(73,943)	end of 19
25,076	end of 20	81	1,301,850	0	475,994	25,076	1,777,844	25,076	0	39,315	0	(1,449)-2%	62,943	138,397	(75,454)	end of 20
			422,343		93,425		515,768		929,285	455,090	35,000	(141,167)	1,793,977	2,308,250	(514,273)	

Step 25: Income Tax Column: The years 1 through 7 the percentage and monetary amounts should automatically have been 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: Income Adjustments

Planning Horizon		Accounts						Incomes										
20 years		NQ Account			401(K)			Accounts Total	Planned Distribution	Wages	SS	Employer Match	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	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
<a href="#">View Beneficial RMD</a>	net return	62	5.00 %		3.00 %	John IRA	1,050,000	Subtotal of account incomes	Manage	Manage	Manage	Manage						
REGULAR RMD	initial amount		750,000		300,000	John inc	0		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate						
across all accounts	bonus % w/bonus		0.00 %		0.00 %		1,050,000		2.00 %	2.00 %	0.00 %							
John total RMD			750,000	Manage	300,000	Manage	1,050,000											
0	end of 1	62	787,500	0	319,000	(10,000)	1,106,500	(10,000)	125,000	0	5,000	(15,814)-14%	104,186	95,000	9,186	end of 1		
0	end of 2	63	826,875	0	338,570	(10,000)	1,165,445	(10,000)	127,500	0	5,000	(16,202)-14%	106,298	96,900	9,398	end of 2		
0	end of 3	64	868,219	0	358,727	(10,000)	1,226,946	(10,000)	130,050	0	5,000	(16,598)-14%	108,452	98,838	9,614	end of 3		
0	end of 4	65	911,629	0	379,489	(10,000)	1,291,118	(10,000)	132,651	0	5,000	(16,542)-14%	111,109	100,815	10,294	end of 4		
0	end of 5	66	957,211	0	400,874	(10,000)	1,358,084	(10,000)	135,304	0	5,000	(16,947)-14%	113,357	102,831	10,526	end of 5		
0	end of 6	67	1,005,071	0	422,900	(10,000)	1,427,971	(10,000)	138,010	0	5,000	(17,360)-14%	115,650	104,888	10,762	end of 6		
0	end of 7	68	1,055,325	0	445,587	(10,000)	1,500,912	(10,000)	140,770	0	5,000	(17,782)-14%	117,988	106,985	11,003	end of 7		
0	end of 8	69	1,027,285	80,806	458,954	0	1,486,239	80,806	0	31,000	0	(2,681)-3%	109,125	109,125	0	end of 8		
0	end of 9	70	996,045	82,605	472,723	0	1,468,768	82,605	0	31,620	0	(2,917)-3%	111,308	111,308	0	end of 9		
0	end of 10	71	961,411	84,435	486,905	0	1,448,316	84,435	0	32,252	0	(3,154)-3%	113,534	113,534	0	end of 10		
0	end of 11	72	923,182	86,300	501,512	0	1,424,694	86,300	0	32,897	0	(3,393)-3%	115,804	115,804	0	end of 11		
0	end of 12	73	881,144	88,197	516,557	0	1,397,701	88,197	0	33,555	0	(3,632)-4%	118,121	118,121	0	end of 12		
0	end of 13	74	825,201	0	532,054	0	1,457,255	0	0	34,226	0	0-0%	34,226	120,483	(86,256)	end of 13		
21,628	end of 14	75	971,461	0	526,387	21,628	1,497,848	21,628	0	34,911	0	(880)-2%	55,659	122,893	(67,233)	end of 14		
22,210	end of 15	76	1,020,034	0	519,968	22,210	1,540,002	22,210	0	35,609	0	(976)-2%	56,844	125,350	(68,507)	end of 15		
22,706	end of 16	77	1,071,036	0	512,861	22,706	1,583,897	22,706	0	36,321	0	(1,057)-2%	57,971	127,857	(69,887)	end of 16		
23,312	end of 17	78	1,124,587	0	504,935	23,312	1,629,523	23,312	0	37,048	0	(1,157)-2%	59,203	130,415	(71,212)	end of 17		
23,931	end of 18	79	1,180,817	0	496,153	23,931	1,676,970	23,931	0	37,789	0	(1,260)-2%	60,459	133,023	(72,563)	end of 18		
24,562	end of 19	80	1,239,858	0	486,475	24,562	1,726,333	24,562	0	38,545	0	(1,366)-2%	61,741	135,683	(73,943)	end of 19		
25,076	end of 20	81	1,301,850	0	475,994	25,076	1,777,844	25,076	0	39,315	0	(1,449)-2%	62,943	138,397	(75,454)	end of 20		
			422,343		93,425		515,768		929,285	455,090	35,000	(141,167)	1,793,977	2,308,250	(514,273)			

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

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

The screenshot shows the same table as above, but with a red arrow pointing to the 'Manage' button in the 'Income Tax' column for the year 2025 (end of 1). The 'Manage' button is highlighted in green.

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

### Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

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

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

### Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

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

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

**Cashflow and Tax Advisor**

File Save Cancel Undo/Redo Hide Tax Advisor Add Scenarios Calculate

Tax Filing John 2025 (PROV) Hide Delete 2025 (PROV) Hide Delete

	2025 Taxes		2025 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
<b>Income</b>				
1 Wages		125,000		125,000
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 IRA Distributions				(10,000)
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				
81 Self Employ Biz - QBI				
81 Self Employ Biz - not QBI				
81 Sch E (no SE Tax) - QBI				
81 Sch E (no SE Tax) - not QBI				
81 All Other Schedule 1 Income				
81 SE Tax Deduction				
81 All Other Adj to Income				5,000
10a Schedule 1 Adjustments				5,000
11 <b>Income Total \$</b>		125,000		110,000
<b>Expenses</b>				
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				
<b>Expenses Total \$</b>				
<b>Income Taxes</b>				
Standard Deduction		15,000		15,000
12 Largest Ded - Sched A or Std		15,000		15,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds				
15 <b>TAXABLE INCOME</b>		110,000		95,000
19 Enter Tax Credits				
23 Self Employment Taxes				
24 <b>Approximate Tax Calc</b>		19,247		15,814
Approximate State Tax Calc				
<b>Discretionary Income \$</b>		(19,247)		(15,814)
<b>Used on "Print 1040" Form Only</b>				
25d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 <b>Total Payments</b>				
34 Refund		19,247		15,814
37 <b>Amount you owe</b>				

Step 30: 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) | John | 2025 (PROV)

	2025 Taxes		2025 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
<b>Income</b>				
1 Wages		125,000		125,000
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 IRA Distributions				(10,000)
4 Client 2 Distributions				
4 Other				
4 Pensions				
4 Annuities				
4 Other				
4 Roth Conversion				
4a Client1 Social Security				
4a Client2 Social Security				
4b Total Social Security				
7 Short Term Cap Gains				
7 Long Term Cap Gains				
31 Self Employ Biz - QBI				
31 Self Employ Biz - not QBI				
31 Sch E (no SE Tax) - QBI				
31 Sch E (no SE Tax) - not QBI				
31 All Other Schedule 1 Income				
31 SE Tax Deduction				
31 All Other Adj to Income				5,000
10a Schedule 1 Adjustments				5,000
<b>Income Total \$</b>		<b>125,000</b>		<b>110,000</b>
<b>Expenses</b>				
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				
<b>Expenses Total \$</b>				
<b>Income Taxes</b>				
Standard Deduction	overrides	15,000	overrides	15,000
12 Largest Ded - Sched A or Std		15,000		15,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds				
15 <b>TAXABLE INCOME</b>		<b>110,000</b>		<b>95,000</b>
19 Enter Tax Credits				
23 Self Employment Taxes				
24 <b>Approximate Tax Calc</b>		<b>19,247</b>		<b>15,814</b>
Approximate State Tax Calc	%		%	
<b>Discretionary Income \$</b>		<b>(19,247)</b>		<b>(15,814)</b>
<b>Used on "Print 1040" Form Only</b>				
25d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund				
37 <b>Amount you owe</b>		<b>19,247</b>		<b>15,814</b>

Step 31: IRA Distributions: The amount should automatically be displayed in the tax return column.

# 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	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		125,000		125,000
4	IRA Distributions				(10,000)
S1	All Other Adj to Income				5,000
10a	Schedule 1 Adjustments				5,000
11	Income Total \$		125,000		110,000
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,000
12	Largest Ded - Schd A or Std		15,000		15,000
15	TAXABLE INCOME		110,000		95,000
			24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 14.4 % Eff Tax Rate
24	Approximate Tax Calc		19,247		15,814
	Discretionary Income \$	(19,247)		(15,814)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		15,814
			Print 1040		Print 1040

Step 32: All Other Adj to Income: The amount should automatically be displayed in the tax return column.

# Doe, John

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## Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		125,000		125,000
4	IRA Distributions				(10,000)
S1	All Other Adj to Income				5,000
10a	Schedule 1 Adjustments				5,000
11	Income Total \$		125,000		110,000
Expenses					
Expenses Total \$					
Income Taxes					
overrides					
	Standard Deduction		15,000		15,000
12	Largest Ded - Schd A or Std		15,000		15,000
15	TAXABLE INCOME		110,000		95,000
24 % Tax Bracket 15.4 % Eff Tax Rate 22 % Tax Bracket 14.4 % Eff Tax Rate					
24	Approximate Tax Calc		19,247		15,814
Discretionary Income \$		(19,247)		(15,814)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		15,814
		Print 1040		Print 1040	

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

# Doe, John

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## Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		125,000		125,000
4	IRA Distributions				(10,000)
S1	All Other Adj to Income				5,000
10a	Schedule 1 Adjustments				5,000
11	Income Total \$		125,000		110,000
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,000
12	Largest Ded - Schd A or Std		15,000		15,000
15	TAXABLE INCOME		110,000		95,000
			24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 14.4 % Eff Tax Rate
24	Approximate Tax Calc		19,247		15,814
Discretionary Income \$		(19,247)		(15,814)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		15,814
			Print 1040		Print 1040

Step 34: 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

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## Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
Income		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		125,000		125,000
4	IRA Distributions				(10,000)
S1	All Other Adj to Income				5,000
10a	Schedule 1 Adjustments				5,000
11	Income Total \$		125,000		110,000
Expenses					
Expenses Total \$					
Income Taxes					
	Standard Deduction	overrides	15,000	overrides	15,000
12	Largest Ded - Schd A or Std		15,000		15,000
15	TAXABLE INCOME		110,000		95,000
			24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 14.4 % Eff Tax Rate
24	Approximate Tax Calc		19,247		15,814
	Discretionary Income \$	(19,247)		(15,814)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		15,814
			Print 1040		Print 1040

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

# Doe, John

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## Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John | 2025 (PROV)

	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		125,000		125,000
4 IRA Distributions				(10,000)
S1 All Other Adj to Income				5,000
10a Schedule 1 Adjustments				5,000
11 Income Total \$		125,000		110,000
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,000
12 Largest Ded - Schd A or Std		15,000		15,000
15 TAXABLE INCOME		110,000		95,000
		24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 14.4 % Eff Tax Rate
24 Approximate Tax Calc		19,247		15,814
Discretionary Income \$	(19,247)		(15,814)	
Used on "Print 1040" Form Only				
37 Amount you owe		19,247		15,814
		Print 1040		Print 1040

Step 36: 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

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## Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		125,000		125,000
4	IRA Distributions				(10,000)
S1	All Other Adj to Income				5,000
10a	Schedule 1 Adjustments				5,000
11	Income Total		125,000		110,000
Expenses		Expenses Total \$			
Income Taxes		overrides		overrides	
	Standard Deduction		15,000		15,000
12	Largest Ded - Schd A or Std		15,000		15,000
15	TAXABLE INCOME		110,000		95,000
			24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 14.4 % Eff Tax Rate
24	Approximate Tax Calc		19,247		15,814
	Discretionary Income \$	(19,247)		(15,814)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		15,814
			Print 1040		Print 1040

Step 37: Structured Income Plan Income Tax Column: 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

Scenario: Advanced Tax Planning: Income Adjustments

Planning Horizon		Accounts				Incomes											
20 years		NQ Account		401(K)		Accounts Total	Planned Distribution	Wages	SS	Employer Match	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	Employer Match	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
View Beneficial RMD	net return	62	5.00 %		3.00 %	John IRA	1,050,000	Subtotal of account incomes	Manage Infi Factor 2.00 %	Manage Infi Factor 2.00 %	Manage Infi Factor 0.00 %	Manage Eff Tax Rate		Manage Infi Factor 2.00 %	from total income to target		
REGULAR RMD	initial amount	62	750,000		300,000	John IRA	1,050,000										
across all accounts	bonus %	63	0.00 %		0.00 %	John Inc	0										
John	w/bonus	64	750,000		300,000	John Inc	1,050,000										
total RMD		65		Manage													
0	end of 1	62	787,500	0	319,000	(10,000)	1,050,500	(10,000)	125,000	0	5,000	(15,814)-14%	104,186	95,000	9,186	end of 1	
0	end of 2	63	826,875	0	338,570	(10,000)	1,165,445	(10,000)	127,500	0	5,000	(16,202)-14%	106,298	96,900	9,398	end of 2	
0	end of 3	64	868,219	0	358,727	(10,000)	1,226,946	(10,000)	130,050	0	5,000	(16,598)-14%	108,452	98,838	9,614	end of 3	
0	end of 4	65	911,629	0	379,489	(10,000)	1,302,982	(10,000)	132,650	0	5,000	(16,542)-14%	111,109	100,815	10,294	end of 4	
0	end of 5	66	957,211	0	400,874	(10,000)	1,358,084	(10,000)	135,304	0	5,000	(16,947)-14%	113,357	102,831	10,526	end of 5	
0	end of 6	67	1,005,071	0	422,900	(10,000)	1,427,971	(10,000)	138,010	0	5,000	(17,360)-14%	115,650	104,888	10,762	end of 6	
0	end of 7	68	1,055,325	0	445,587	(10,000)	1,500,912	(10,000)	140,770	0	5,000	(17,782)-14%	117,988	106,985	11,003	end of 7	
0	end of 8	69	1,027,285	80,806	458,954	0	1,486,239	80,806	0	31,000	0	(2,667)-3%	109,125	109,125	0	end of 8	
0	end of 9	70	996,045	82,605	472,723	0	1,468,768	82,605	0	31,620	0	(2,917)-3%	111,308	111,308	0	end of 9	
0	end of 10	71	961,411	84,435	486,905	0	1,448,316	84,435	0	32,252	0	(3,154)-3%	113,534	113,534	0	end of 10	
0	end of 11	72	923,182	86,300	501,512	0	1,424,694	86,300	0	32,897	0	(3,393)-3%	115,804	115,804	0	end of 11	
0	end of 12	73	881,144	88,197	516,557	0	1,397,701	88,197	0	33,555	0	(3,632)-4%	118,121	118,121	0	end of 12	
0	end of 13	74	925,201	0	532,054	0	1,457,255	0	0	34,226	0	0%	34,226	120,483	(86,256)	end of 13	
21,628	end of 14	75	971,461	0	526,387	21,628	1,497,848	21,628	0	34,911	0	(880)-2%	55,659	122,893	(67,233)	end of 14	
22,210	end of 15	76	1,020,034	0	519,968	22,210	1,540,002	22,210	0	35,609	0	(976)-2%	56,844	125,350	(68,507)	end of 15	
22,706	end of 16	77	1,071,036	0	512,861	22,706	1,583,897	22,706	0	36,321	0	(1,057)-2%	57,971	127,857	(69,887)	end of 16	
23,312	end of 17	78	1,124,587	0	504,935	23,312	1,629,523	23,312	0	37,048	0	(1,157)-2%	59,203	130,415	(71,212)	end of 17	
23,931	end of 18	79	1,180,817	0	496,153	23,931	1,676,970	23,931	0	37,789	0	(1,260)-2%	60,459	133,023	(72,563)	end of 18	
24,562	end of 19	80	1,239,858	0	486,475	24,562	1,726,333	24,562	0	38,545	0	(1,366)-2%	61,741	135,683	(73,943)	end of 19	
25,076	end of 20	81	1,301,850	0	475,994	25,076	1,777,844	25,076	0	39,315	0	(1,449)-2%	62,943	138,397	(75,454)	end of 20	
					422,343		93,425		515,768	929,285	455,090	35,000	(141,167)	1,793,977	2,308,250	(514,273)	

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: [support@planscout.com](mailto:support@planscout.com).

