

Advanced Tax Planning: Schedule A Override

06/30/2025 3:54 pm EDT

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

Below is a hypothetical example if a client has a \$400,000 house loan with an interest only mortgage at 6%. They will be paying \$24,000 mortgage interest per year from year one to seven.

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 1 to 7: Note the amounts that are in the income tax column from year 1 to 7.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 05/01/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

Advanced Tax Planning: Schedule A Override

Planning Horizon

20 years

Accounts

NQ Account

IRA

Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (4)	Income Gap	Year
net return	62	5.00 %		5.00 %	John IRA	2,000,000	Subtotal of account incomes	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to target	
initial amount		750,000		1,250,000	John inc	2,000,000		2.00 %	2.00 %			2.00 %		
bonus % w/bonus		0.00 %		0.00 %										
		750,000		1,250,000										
end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1
end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2
end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(14,176)-14%	89,864	88,434	1,430	end of 3
end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4
end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5
end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	110,408	0	(14,588)-13%	95,820	93,847	1,973	end of 6
end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	112,616	0	(14,888)-13%	97,728	95,724	2,004	end of 7
end of 8	69	1,040,257	67,834	1,846,818	0	2,887,076	67,834	0	31,000	(1,196)-1%	97,638	97,638	0	end of 8
end of 9	70	1,022,925	69,345	1,939,159	0	2,962,084	69,345	0	31,620	(1,374)-2%	99,591	99,591	0	end of 9
end of 10	71	1,003,189	70,881	2,036,117	0	3,039,306	70,881	0	32,252	(1,551)-2%	101,583	101,583	0	end of 10
end of 11	72	980,902	72,447	2,137,923	0	3,118,825	72,447	0	32,897	(1,730)-2%	103,615	103,615	0	end of 11
end of 12	73	955,906	74,040	2,244,819	0	3,200,725	74,040	0	33,555	(1,909)-2%	105,687	105,687	0	end of 12
end of 13	74	1,003,702	0	2,357,060	0	3,360,761	0	0	34,226	0-0%	107,801		(73,574)	end of 13
end of 14	75	1,053,887	0	2,379,097	95,815	3,432,984	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14
end of 15	76	1,106,581	0	2,397,668	100,384	3,504,249	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15
end of 16	77	1,161,910	0	2,412,850	104,702	3,574,760	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16
end of 17	78	1,220,005	0	2,423,817	109,675	3,643,822	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17
end of 18	79	1,281,006	0	2,430,135	114,873	3,711,140	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18
end of 19	80	1,345,056	0	2,431,338	120,304	3,776,394	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19
end of 20	81	1,412,309	0	2,427,578	125,327	3,839,886	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20
		354,548		771,079		1,125,627	743,428	455,090	(241,688)	2,082,458	2,065,276		17,182	

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

Structured Income Planning

Edit

Dynamic Mode

Scenario

Advanced Tax Planning: Schedule A Override

Planning Horizon

20 years

Accounts

NQ Account

IRA

Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (4)	Income Gap	Year
net return	62	5.00 %		5.00 %	John IRA	2,000,000	Subtotal of account incomes	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to target	
initial amount		750,000		1,250,000	John inc	2,000,000		2.00 %	2.00 %			2.00 %		
bonus % w/bonus		0.00 %		0.00 %										
		750,000		1,250,000										
end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1
end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2
end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(14,176)-14%	89,864	88,434	1,430	end of 3
end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4
end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5
end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	110,408	0	(14,588)-13%	95,820	93,847	1,973	end of 6
end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	112,616	0	(14,888)-13%	97,728	95,724	2,004	end of 7
end of 8	69	1,040,257	67,834	1,846,818	0	2,887,076	67,834	0	31,000	(1,196)-1%	97,638	97,638	0	end of 8
end of 9	70	1,022,925	69,345	1,939,159	0	2,962,084	69,345	0	31,620	(1,374)-2%	99,591	99,591	0	end of 9
end of 10	71	1,003,189	70,881	2,036,117	0	3,039,306	70,881	0	32,252	(1,551)-2%	101,583	101,583	0	end of 10
end of 11	72	980,902	72,447	2,137,923	0	3,118,825	72,447	0	32,897	(1,730)-2%	103,615	103,615	0	end of 11
end of 12	73	955,906	74,040	2,244,819	0	3,200,725	74,040	0	33,555	(1,909)-2%	105,687	105,687	0	end of 12
end of 13	74	1,003,702	0	2,357,060	0	3,360,761	0	0	34,226	0-0%	107,801		(73,574)	end of 13
end of 14	75	1,053,887	0	2,379,097	95,815	3,432,984	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14
end of 15	76	1,106,581	0	2,397,668	100,384	3,504,249	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15
end of 16	77	1,161,910	0	2,412,850	104,702	3,574,760	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16
end of 17	78	1,220,005	0	2,423,817	109,675	3,643,822	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17
end of 18	79	1,281,006	0	2,430,135	114,873	3,711,140	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18
end of 19	80	1,345,056	0	2,431,338	120,304	3,776,394	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19
end of 20	81	1,412,309	0	2,427,578	125,327	3,839,886	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20
		354,548		771,079		1,125,627	743,428	455,090	(241,688)	2,082,458	2,065,276		17,182	

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

Structured Income Planning

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

Scenario: Advanced Tax Planning: Schedule A Override

Accounts							Incomes																		
Planning Horizon		20 years		NQ Account		IRA		Accounts Total		Planned Distribution		Wages		SS		Income Tax		After Tax Income		After Tax Target (4)		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 (4)	Income Gap	Year										
View Beneficial 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														
REGULAR RMD	initial amount		750,000		1,250,000	John inc	0																		
across all accounts	bonus %		0.00 %		0.00 %	John inc	0																		
John	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000																		
total RMD																									
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1										
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2										
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(14,176)-14%	89,864	88,434	1,430	end of 3										
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4										
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5										
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	110,408	0	(14,588)-13%	95,820	93,847	1,973	end of 6										
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	112,616	0	(14,888)-13%	97,728	95,724	2,004	end of 7										
0	end of 8	69	1,040,257	67,834	1,846,818	0	2,887,076	67,834	0	31,000	(1,196)-1%	97,638	97,638	0	end of 8										
0	end of 9	70	1,022,925	69,345	1,939,159	0	2,962,084	69,345	0	31,620	(1,374)-2%	99,591	99,591	0	end of 9										
0	end of 10	71	1,003,189	70,881	2,036,117	0	3,039,306	70,881	0	32,252	(1,551)-2%	101,583	101,583	0	end of 10										
0	end of 11	72	980,902	72,447	2,137,923	0	3,118,825	72,447	0	32,897	(1,730)-2%	103,615	103,615	0	end of 11										
0	end of 12	73	955,906	74,040	2,244,819	0	3,200,725	74,040	0	33,555	(1,909)-2%	105,687	105,687	0	end of 12										
0	end of 13	74	1,003,702	0	2,357,060	0	3,360,761	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13										
95,815	end of 14	75	1,053,887	0	2,379,097	95,815	3,432,984	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14										
100,384	end of 15	76	1,106,581	0	2,397,668	100,384	3,504,249	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15										
104,702	end of 16	77	1,161,910	0	2,412,850	104,702	3,574,760	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16										
109,675	end of 17	78	1,220,005	0	2,423,817	109,675	3,643,822	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17										
114,873	end of 18	79	1,281,006	0	2,430,135	114,873	3,711,140	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18										
120,304	end of 19	80	1,345,056	0	2,431,338	120,304	3,776,394	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19										
125,327	end of 20	81	1,412,309	0	2,427,578	125,327	3,839,886	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20										
			354,548		771,079		1,125,627		743,428		455,090		(241,688)		2,082,458		2,065,276		17,182						

Step 4: Schedule A Override: In the years 1 through 7 enter in the amounts.

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	Other Schedule 1	Income	Adjustments	Schedule A	QBI Override	Tax Credits	Approx. State
	Accounts	Income	Income	Roll Down	Roll Down	Roll Down	Roll Down	Tax %
1	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
2	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
3	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
4	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
5	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
6	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
7	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
8	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
9	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
10	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
11	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
12	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
13	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
14	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
15	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
16	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
17	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
18	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
19	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
20	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
21	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%
22	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	%

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

Manage Tax

Save

Cancel

Use Basic Tax Planning

Use Advanced Tax Planning

Tax name

Income Tax

Pre 2018 tax rate

13.6 %

Tax description

Filing Option

John

Create Tax Scenario for Year

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1				24,000			%
2				24,000			%
3				24,000			%
4				24,000			%
5				24,000			%
6				24,000			%
7				24,000			%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

Step 6: 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: Schedule A Override

Planning Horizon		Accounts		Incomes										
20 years		NQ Account		IRA							Planned Distribution			
Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (4)	Income Gap
View Beneficial RMD	net return	62	5.00 %		5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage	Manage	Manage		Manage	from total income to target
REGULAR RMD	initial amount		750,000	0.00 %	0.00 %	John inc	0		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	
across all accounts	bonus %		750,000	Manage	1,250,000	Manage	2,000,000		2.00 %	2.00 %			2.00 %	
John	w/bonus													
total RMD														
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(11,634)-12%	88,366	85,000	3,366
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(11,975)-12%	90,025	86,700	3,325
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(12,324)-12%	91,716	88,434	3,282
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(12,679)-12%	93,442	90,203	3,239
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(13,042)-12%	95,201	92,007	3,194
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	110,408	0	(13,412)-12%	96,996	93,847	3,149
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	112,616	0	(13,790)-12%	98,826	95,724	3,102
0	end of 8	69	1,040,257	67,834	1,846,818	0	2,887,076	67,834	0	31,000	(1,196)-1%	97,638	97,638	0
0	end of 9	70	1,022,925	69,345	1,939,159	0	2,962,084	69,345	0	31,620	(1,374)-2%	99,591	99,591	0
0	end of 10	71	1,003,189	70,881	2,036,117	0	3,039,306	70,881	0	32,252	(1,551)-2%	101,583	101,583	0
0	end of 11	72	980,902	72,447	2,137,923	0	3,118,825	72,447	0	32,897	(1,730)-2%	103,615	103,615	0
0	end of 12	73	955,906	74,040	2,244,819	0	3,200,725	74,040	0	33,555	(1,909)-2%	105,687	105,687	0
0	end of 13	74	1,003,702	0	2,357,060	0	3,360,761	0	0	34,226	0-0%	34,226	107,801	(73,574)
95,815	end of 14	75	1,053,887	0	2,379,097	95,815	3,432,984	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451
100,384	end of 15	76	1,106,581	0	2,397,668	100,384	3,504,249	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598
104,702	end of 16	77	1,161,910	0	2,412,850	104,702	3,574,760	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522
109,675	end of 17	78	1,220,005	0	2,423,817	109,675	3,643,822	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928
114,873	end of 18	79	1,281,006	0	2,430,135	114,873	3,711,140	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479
120,304	end of 19	80	1,345,056	0	2,431,338	120,304	3,776,394	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182
125,327	end of 20	81	1,412,309	0	2,427,578	125,327	3,839,886	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536
			354,548		771,079		1,125,627	743,428	455,090	(231,088)	2,093,058	2,065,276	27,782	

Step 7: Income Column: Years 1 through 7 the 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: Schedule A Override

Planning Horizon

20 years

Accounts

NQ Account

IRA

Incomes

Wages

SS

Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (4)	Income Gap	Year	
<div>View Beneficial RMD</div>																
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA										
across all accounts	initial amount		750,000		1,250,000		2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate					
John	bonus %		0.00 %		0.00 %	John inc	0		2.00 %	2.00 %						
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000									
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(11,634)-12%	88,366	85,000	3,366	end of 1	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(11,975)-12%	90,025	86,700	3,325	end of 2	
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(12,324)-12%	91,716	88,434	3,282	end of 3	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(12,679)-12%	93,442	90,203	3,239	end of 4	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(13,042)-12%	95,201	92,007	3,194	end of 5	
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	110,408	0	(13,412)-12%	96,996	93,847	3,149	end of 6	
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	112,616	0	(13,790)-12%	98,826	95,724	3,102	end of 7	
0	end of 8	69	1,040,257	67,834	1,846,818	0	2,887,076	67,834	0	31,000	(1,196)-1%	97,638	97,638	0	end of 8	
0	end of 9	70	1,022,925	69,345	1,939,159	0	2,962,084	69,345	0	31,620	(1,374)-2%	99,591	99,591	0	end of 9	
0	end of 10	71	1,003,189	70,881	2,036,117	0	3,039,306	70,881	0	32,252	(1,551)-2%	101,583	101,583	0	end of 10	
0	end of 11	72	980,902	72,447	2,137,923	0	3,118,825	72,447	0	32,897	(1,730)-2%	103,615	103,615	0	end of 11	
0	end of 12	73	955,906	74,040	2,244,819	0	3,200,725	74,040	0	33,555	(1,909)-2%	105,687	105,687	0	end of 12	
0	end of 13	74	1,003,702	0	2,357,060	0	3,360,761	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13	
95,815	end of 14	75	1,053,887	0	2,379,097	95,815	3,432,984	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14	
100,384	end of 15	76	1,106,581	0	2,397,668	100,384	3,504,249	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15	
104,702	end of 16	77	1,161,910	0	2,412,850	104,702	3,574,760	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16	
109,675	end of 17	78	1,220,005	0	2,423,817	109,675	3,643,822	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17	
114,873	end of 18	79	1,281,006	0	2,430,135	114,873	3,711,140	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18	
120,304	end of 19	80	1,345,056	0	2,431,338	120,304	3,776,394	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19	
125,327	end of 20	81	1,412,309	0	2,427,578	125,327	3,839,886	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20	
				354,548		771,079		1,125,627		743,428	455,090	(231,088)	2,093,058	2,065,276	27,782	

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: Schedule A Override

Planning Horizon

20 years

Accounts

NQ Account

IRA

Incomes

Wages

SS

Income Tax

After Tax Income

After Tax Target (4)

Income Gap

Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (4)	Income Gap	Year
<div>View Beneficial RMD</div>															
REGULAR RMD	net return	62	5.00 %	5.00 %	John IRA										
across all accounts	initial amount		750,000	1,250,000			2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target	
John total RMD	bonus % w/bonus		0.00 %	0.00 %	John inc		0		2.00 %	2.00 %			2.00 %		
			750,000	1,250,000	Manage		2,000,000								
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(11,634)-12%	88,366	85,000	3,366	end of 1
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(11,975)-12%	90,025	86,700	3,325	end of 2
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(12,324)-12%	91,716	88,434	3,282	end of 3
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(12,679)-12%	93,442	90,203	3,239	end of 4
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(13,042)-12%	95,201	92,007	3,194	end of 5
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	110,408	0	(13,412)-12%	96,996	93,847	3,149	end of 6
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	112,616	0	(13,790)-12%	98,826	95,724	3,102	end of 7
0	end of 8	69	1,040,257	67,834	1,846,818	0	2,887,076	67,834	0	31,000	(1,196)-1%	97,638	97,638	0	end of 8
0	end of 9	70	1,022,925	69,345	1,939,159	0	2,962,084	69,345	0	31,620	(1,374)-2%	99,591	99,591	0	end of 9
0	end of 10	71	1,003,189	70,881	2,036,117	0	3,039,306	70,881	0	32,252	(1,551)-2%	101,583	101,583	0	end of 10
0	end of 11	72	980,902	72,447	2,137,923	0	3,118,825	72,447	0	32,897	(1,730)-2%	103,615	103,615	0	end of 11
0	end of 12	73	955,906	74,040	2,244,819	0	3,200,725	74,040	0	33,555	(1,909)-2%	105,687	105,687	0	end of 12
0	end of 13	74	1,003,702	0	2,357,060	0	3,360,761	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13
95,815	end of 14	75	1,053,887	0	2,379,097	95,815	3,432,984	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14
100,384	end of 15	76	1,106,581	0	2,397,668	100,384	3,504,249	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15
104,702	end of 16	77	1,161,910	0	2,412,850	104,702	3,574,760	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16
109,675	end of 17	78	1,220,005	0	2,423,817	109,675	3,643,822	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17
114,873	end of 18	79	1,281,006	0	2,430,135	114,873	3,711,140	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18
120,304	end of 19	80	1,345,056	0	2,431,338	120,304	3,776,394	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19
125,327	end of 20	81	1,412,309	0	2,427,578	125,327	3,839,886	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20
				354,548		771,079		1,125,627	743,428	455,090	(231,088)	2,093,058	2,065,276	27,782	

Step 9: Dropdown Arrow: Click on the dropdown arrow and select 2025 (year 1).

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 Income	Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
1	Roll Down	Roll Down	Roll Down	Roll Down	24,000	Roll Down	Roll Down	Roll Down
2					24,000			
3					24,000			
4					24,000			
5					24,000			
6					24,000			
7					24,000			
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](#)

Tax name: Income Tax

Pre 2018 tax rate: 13.6 %

Tax description:

Filing Option: John

Create Tax Scenario for Year: 2025 (year 1) ▼

Enter Additional Tax Details Not Modeled Elsewhere in This Plan

Year	Cap Gains not in Accounts	Other Income	Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
1	Roll Down	Roll Down	Roll Down	Roll Down	24,000	Roll Down	Roll Down	Roll Down
2					24,000			
3					24,000			
4					24,000			
5					24,000			
6					24,000			
7					24,000			
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

File Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV) John 2025 (PROV)

2025 Taxes 2025 Taxes

	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages		100,000		100,000
24 Tax Exempt Int				
20 Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 IRA Distributions				
4 Client 2 Distributions				
4 Other				
4 Pensions				
4 Annuities				
4 Other				
4 Roth Conversion				
6a Client1 Social Security				
6a Client2 Social Security				
6b Total Social Security				
7 Short Term Cap Gains				
7 Long Term Cap Gains				
51 Self Employ Biz - QBI				
51 Self Employ Biz - not QBI				
51 Sch E (no SE Tax) - QBI				
51 Sch E (no SE Tax) - not QBI				
51 All Other Schedule 1 Income				
51 SE Tax Deduction				
51 All Other Adj to Income				
11 Income Total \$		100,000		100,000
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				24,000
All other Schedule A				24,000
Schedule A Deductible \$				24,000
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	examples	15,000	examples	15,000
12 Largest Ded - Sched A or Std		15,000		24,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds				
15 TAXABLE INCOME		85,000		76,000
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc	22 % Tax Bracket 13.6 % 10% Tax Rate	13,614	22 % Tax Bracket 11.6 % 10% Tax Rate	11,634
Approximate State Tax Calc	%		%	
Discretionary Income \$		(13,614)		(11,634)
Used on "Print 1040" Form Only				
25d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund		13,614		11,634
37 Amount you owe				
		Print 1040		Print 1040

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

File Save Cancel **Completed** Hide Tax Advisor Add Scenarios Calculate

Tax Filing John 2025 (PROV) John 2025 (PROV)

	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		100,000		100,000
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 IRA Distributions				
4 Client 2 Distributions				
4 Other				
4 Pensions				
4 Annuities				
4 Other				
4 Roth Conversion				
4a Client1 Social Security				
4a Client2 Social Security				
4a 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				
51 SE Tax Deduction				
51 All Other Adj to Income				
Income Total \$		100,000		100,000
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				24,000
Schedule A Deductible \$				24,000
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,000
12 Largest Ded - Schd A or Std		15,000		24,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds				
15 TAXABLE INCOME		85,000		76,000
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc		13,614		11,634
Approximate State Tax Calc		%		%
Discretionary Income \$		(13,614)		(11,634)
Used on "Print 1040" Form Only				
25d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund		13,614		11,634
37 Amount you owe		13,614		11,634

Step 13: Expenses All Other Schedule A: The amount should automatically be displayed in the expense category on 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
1	Wages		100,000		100,000
11	Income Total \$		100,000		100,000

Expenses

All other Schedule A			24,000
Schedule A Deductible \$			24,000
Expenses Total \$			

Income Taxes

		overrides		overrides	
12	Standard Deduction	?	15,000	?	15,000
12	Largest Ded - Schd A or Std	?	15,000	?	24,000
15	TAXABLE INCOME	?	85,000	?	76,000
		?	22 % Tax Bracket 13.6 % Eff Tax Rate	?	22 % Tax Bracket 11.6 % Eff Tax Rate
24	Approximate Tax Calc	?	13,614	?	11,634
Discretionary Income \$		(13,614)		(11,634)	

Used on "Print 1040" Form Only

37	Amount you owe	13,614	11,634
		Print 1040	Print 1040

Step 14: Income Taxes: The amount should automatically be displayed in the Largest Ded-Schd A or Std 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		100,000		100,000
11	Income Total \$		100,000		100,000
Expenses					
	All other Schedule A				24,000
	Schedule A Deductible \$				24,000
	Expenses Total \$				
Income Taxes					
	Standard Deduction	overrides	15,000	overrides	15,000
12	Largest Ded - Schd A or Std		15,000		24,000
15	TAXABLE INCOME		85,000		76,000
		22 % Tax Bracket	13.6 % Eff Tax Rate	22 % Tax Bracket	11.6 % Eff Tax Rate
24	Approximate Tax Calc		13,614		11,634
	Discretionary Income \$	(13,614)		(11,634)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		11,634
		Print 1040		Print 1040	

Step 15: 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

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			100,000		100,000
11	Income Total \$		100,000		100,000
Expenses					
	All other Schedule A				24,000
	Schedule A Deductible \$				24,000
	Expenses Total \$				
Income Taxes					
	Standard Deduction	overrides	15,000	overrides	15,000
12	Largest Ded - Schd A or Std		15,000		24,000
15	TAXABLE INCOME		85,000		76,000
		22 % Tax Bracket	13.6 % Eff Tax Rate	22 % Tax Bracket	11.6 % Eff Tax Rate
24	Approximate Tax Calc		13,614		11,634
	Discretionary Income \$	(13,614)		(11,634)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		11,634
		Print 1040		Print 1040	

Step 16: Approximate Tax Calc: Note the Tax Return calculation. The dollar amount will identical to the one on the Structured Income Planning page.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		100,000		100,000
11	Income Total \$		100,000		100,000
Expenses					
	All other Schedule A				24,000
	Schedule A Deductible \$				24,000
	Expenses Total \$				
Income Taxes					
	Standard Deduction	overrides	15,000	overrides	15,000
12	Largest Ded - Schd A or Std		15,000		24,000
15	TAXABLE INCOME		85,000		76,000
		22 % Tax Bracket	13.6 % Eff Tax Rate	22 % Tax Bracket	11.6 % Eff Tax Rate
24	Approximate Tax Calc		13,614		11,634
	Discretionary Income \$	(13,614)		(11,634)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		11,634
		Print 1040		Print 1040	

Step 17: Save: Click on the green Save button underneath the Cash Flow and Tax Advisor heading.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		100,000		100,000
11	Income Total \$		100,000		100,000
Expenses					
	All other Schedule A				24,000
	Schedule A Deductible \$				24,000
	Expenses Total \$				
Income Taxes					
	Standard Deduction	overrides	15,000	overrides	15,000
12	Largest Ded - Schd A or Std		15,000		24,000
15	TAXABLE INCOME		85,000		76,000
		22 % Tax Bracket	13.6 % Eff Tax Rate	22 % Tax Bracket	11.6 % Eff Tax Rate
24	Approximate Tax Calc		13,614		11,634
	Discretionary Income \$	(13,614)		(11,634)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		11,634
		Print 1040		Print 1040	

Step 18: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

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

	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		100,000		100,000
11 Income Total \$		100,000		100,000
Expenses				
All other Schedule A				24,000
Schedule A Deductible \$				24,000
Expenses Total \$				
Income Taxes				
Standard Deduction	15,000	15,000	15,000	15,000
12 Largest Ded - Schd A or Std	15,000	15,000	24,000	24,000
15 TAXABLE INCOME	85,000	85,000	76,000	76,000
	22 % Tax Bracket 13.6 % Eff Tax Rate	22 % Tax Bracket 11.6 % Eff Tax Rate		
24 Approximate Tax Calc	13,614	13,614	11,634	11,634
Discretionary Income \$	(13,614)	(13,614)	(11,634)	(11,634)
Used on "Print 1040" Form Only				
37 Amount you owe	13,614	13,614	11,634	11,634
	Print 1040	Print 1040	Print 1040	Print 1040

Step 19: 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.

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

Planning Horizon	Accounts	
	20 years	IRA

Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target (4)	Income Gap	Year
View Beneficial RMD															
REGULAR RMD across all accounts	net return initial amount	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				
John total RMD	bonus w/bonus		750,000	0.00 %	1,250,000	John inc	0								
0	end of 1	62	750,000	Manage	1,250,000	Manage	2,000,000		2.00 %	2.00 %					
0	end of 2	63	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(11,634)-12%	88,366	85,000	3,366	end of 1
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(11,975)-12%	90,025	86,700	3,325	end of 2
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(12,324)-12%	91,716	88,434	3,282	end of 3
0	end of 4	65	911,629	0	1,519,382	0	2,430,931	0	106,080	0	(12,679)-12%	93,442	90,203	3,239	end of 4
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(13,042)-12%	95,201	92,007	3,194	end of 5
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	110,408	0	(13,412)-12%	96,996	93,847	3,149	end of 6
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	112,616	0	(13,790)-12%	98,826	95,724	3,102	end of 7
0	end of 8	69	1,040,257	67,834	1,846,818	0	2,887,076	67,834	0	31,000	(1,196)-1%	97,638	97,638	0	end of 8
0	end of 9	70	1,022,925	69,345	1,939,159	0	2,962,084	69,345	0	31,620	(1,374)-2%	99,591	99,591	0	end of 9
0	end of 10	71	1,003,189	70,881	2,036,117	0	3,039,306	70,881	0	32,252	(1,551)-2%	101,583	101,583	0	end of 10
0	end of 11	72	980,902	72,447	2,137,923	0	3,118,825	72,447	0	32,897	(1,730)-2%	103,615	103,615	0	end of 11
0	end of 12	73	955,906	74,040	2,244,819	0	3,200,725	74,040	0	33,555	(1,909)-2%	105,687	105,687	0	end of 12
0	end of 13	74	1,003,702	0	2,357,060	0	3,360,761	0	34,226	0	0-0%	34,226	107,801	(73,574)	end of 13
95,815	end of 14	75	1,053,887	0	2,379,097	95,815	3,432,984	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14
100,384	end of 15	76	1,103,581	0	2,397,668	100,384	3,504,249	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15
104,702	end of 16	77	1,161,910	0	2,412,850	104,702	3,574,760	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16
109,675	end of 17	78	1,220,005	0	2,423,817	109,675	3,643,822	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17
114,873	end of 18	79	1,281,006	0	2,430,135	114,873	3,711,140	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18
120,304	end of 19	80	1,345,056	0	2,431,338	120,304	3,776,394	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19
125,327	end of 20	81	1,412,309	0	2,427,578	125,327	3,839,886	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20
					354,548		771,079	1,125,627	743,428	455,090	(231,088)	2,093,058	2,093,058	27,782	

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.