

Advanced Tax Planning: QBI 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.

One valuable opportunity to potentially lower your tax burden is the Qualified Business Income (QBI) deduction. This provision allows eligible taxpayers with "pass-through income" business earnings reported on their personal tax returns to deduct up to 20% of their qualified business income. Understanding what constitutes QBI, defined as the net profit or loss from your qualified trade or business, is the first step towards unlocking these potential savings.

Once you've determined the potential Qualified Business Income (QBI) deduction for a client, you can incorporate it into SIPS using the following steps. Below is a hypothetical example of a client that has a QBI deduction for a span of 7 years of \$25,000.

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

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

To learn more about Advanced Tax Planning functions see articles:

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

To learn more about forecasting effective tax rates see articles:

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

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

Doe, Jane

Structured Income Planning

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

Scenario: Advanced Tax Planning: QBI Override

Year	Jane	Accounts				Incomes										Year	
		NQ Account		IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap			
net return	60	5.00 %		3.00 %	Jane IRA	1,250,000											
initial amount		750,000		500,000	Jane inc	0	Subtotal of account incomes										from total income to target
bonus % w/bonus		0.00 %		0.00 %		1,250,000			Infl Factor	Infl Factor	Eff Tax Rate			Infl Factor			
end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %	125,000	0	(19,247)-15%	98,753	75,000	23,753	end of 1		
end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %	127,500	0	(19,639)-15%	100,861	76,500	24,361	end of 2		
end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %	130,050	0	(20,039)-15%	103,011	78,030	24,981	end of 3		
end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %	132,651	0	(20,448)-15%	105,203	79,591	25,612	end of 4		
end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %	135,304	0	(20,864)-15%	107,440	81,182	26,258	end of 5		
end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %	138,010	0	(20,772)-15%	110,238	82,806	27,432	end of 6		
end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %	140,770	0	(21,198)-15%	112,572	84,462	28,110	end of 7		
end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	3.79 %	0	30,914	(10,072)-11%	86,151	86,151	0	end of 8		
end of 9	68	1,028,294	66,627	709,290	0	1,737,584	66,627	3.85 %	0	31,532	(10,285)-11%	87,874	87,874	0	end of 9		
end of 10	69	1,011,736	67,972	730,569	0	1,742,305	67,972	3.91 %	0	32,163	(10,503)-11%	89,632	89,632	0	end of 10		
end of 11	70	992,981	69,342	752,486	0	1,745,467	69,342	3.98 %	0	32,806	(10,724)-11%	91,425	91,425	0	end of 11		
end of 12	71	971,888	70,742	775,061	0	1,746,948	70,742	4.05 %	0	33,462	(10,951)-11%	93,253	93,253	0	end of 12		
end of 13	72	948,314	72,169	798,312	0	1,746,626	72,169	4.13 %	0	34,132	(11,182)-11%	95,118	95,118	0	end of 13		
end of 14	73	922,104	73,625	822,262	0	1,744,366	73,625	4.22 %	0	34,814	(11,419)-11%	97,020	97,020	0	end of 14		
end of 15	74	893,099	75,110	846,930	0	1,740,028	75,110	4.31 %	0	35,510	(11,660)-11%	98,961	98,961	0	end of 15		
end of 16	75	904,083	33,670	837,909	34,428	1,741,993	68,098	3.91 %	0	36,221	(3,379)-5%	100,940	100,940	0	end of 16		
end of 17	76	915,169	34,118	827,692	35,355	1,742,861	69,473	3.99 %	0	36,945	(3,459)-5%	102,959	102,959	0	end of 17		
end of 18	77	926,153	34,774	816,379	36,144	1,742,532	70,918	4.07 %	0	37,684	(3,584)-5%	105,018	105,018	0	end of 18		
end of 19	78	937,221	35,240	803,762	37,108	1,740,983	72,348	4.15 %	0	38,438	(3,667)-5%	107,118	107,118	0	end of 19		
end of 20	79	948,370	35,712	789,782	38,093	1,738,152	73,805	4.24 %	0	39,206	(3,751)-5%	109,261	109,261	0	end of 20		
		734,412		132,128		866,540			929,285	453,828	(246,843)	2,002,810	1,822,302	180,507			

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

Doe, Jane

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: QBI Override

Planning Horizon: 20 years

Year	Jane	Accounts				Incomes										Year	
		NQ Account		IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap			
net return	60	5.00 %		3.00 %	Jane IRA	1,250,000											
initial amount		750,000		500,000	Jane inc	0	Subtotal of account incomes										from total income to target
bonus % w/bonus		0.00 %		0.00 %		1,250,000			Infl Factor	Infl Factor	Eff Tax Rate			Infl Factor			
end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %	125,000	0	(19,247)-15%	98,753	75,000	23,753	end of 1		
end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %	127,500	0	(19,639)-15%	100,861	76,500	24,361	end of 2		
end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %	130,050	0	(20,039)-15%	103,011	78,030	24,981	end of 3		
end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %	132,651	0	(20,448)-15%	105,203	79,591	25,612	end of 4		
end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %	135,304	0	(20,864)-15%	107,440	81,182	26,258	end of 5		
end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %	138,010	0	(20,772)-15%	110,238	82,806	27,432	end of 6		
end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %	140,770	0	(21,198)-15%	112,572	84,462	28,110	end of 7		
end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	3.79 %	0	30,914	(10,072)-11%	86,151	86,151	0	end of 8		
end of 9	68	1,028,294	66,627	709,290	0	1,737,584	66,627	3.85 %	0	31,532	(10,285)-11%	87,874	87,874	0	end of 9		
end of 10	69	1,011,736	67,972	730,569	0	1,742,305	67,972	3.91 %	0	32,163	(10,503)-11%	89,632	89,632	0	end of 10		
end of 11	70	992,981	69,342	752,486	0	1,745,467	69,342	3.98 %	0	32,806	(10,724)-11%	91,425	91,425	0	end of 11		
end of 12	71	971,888	70,742	775,061	0	1,746,948	70,742	4.05 %	0	33,462	(10,951)-11%	93,253	93,253	0	end of 12		
end of 13	72	948,314	72,169	798,312	0	1,746,626	72,169	4.13 %	0	34,132	(11,182)-11%	95,118	95,118	0	end of 13		
end of 14	73	922,104	73,625	822,262	0	1,744,366	73,625	4.22 %	0	34,814	(11,419)-11%	97,020	97,020	0	end of 14		
end of 15	74	893,099	75,110	846,930	0	1,740,028	75,110	4.31 %	0	35,510	(11,660)-11%	98,961	98,961	0	end of 15		
end of 16	75	904,083	33,670	837,909	34,428	1,741,993	68,098	3.91 %	0	36,221	(3,379)-5%	100,940	100,940	0	end of 16		
end of 17	76	915,169	34,118	827,692	35,355	1,742,861	69,473	3.99 %	0	36,945	(3,459)-5%	102,959	102,959	0	end of 17		
end of 18	77	926,153	34,774	816,379	36,144	1,742,532	70,918	4.07 %	0	37,684	(3,584)-5%	105,018	105,018	0	end of 18		
end of 19	78	937,221	35,240	803,762	37,108	1,740,983	72,348	4.15 %	0	38,438	(3,667)-5%	107,118	107,118	0	end of 19		
end of 20	79	948,370	35,712	789,782	38,093	1,738,152	73,805	4.24 %	0	39,206	(3,751)-5%	109,261	109,261	0	end of 20		
		734,412		132,128		866,540			929,285	453,828	(246,843)	2,002,810	1,822,302	180,507			

Step 3: Manage: Click on the green Manage button within the Approx 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: QBI Override

Planning Horizon: 20 years

Accounts		Incomes														
NQ Account		IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year			
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																
REGULAR RMD	net return	60	5.00 %		3.00 %	Jane IRA	1,250,000									
access all accounts	initial amount		750,000	0.00 %	0.00 %	Jane inc	0									
	Jane total RMD		750,000	Manage	500,000	Manage	1,250,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target	
										2.00 %	2.00 %	2.00 %		2.00 %		
	end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %	125,000	0	(19,247)-15%	98,753	75,000	23,753	end of 1
	end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %	127,500	0	(19,639)-15%	100,861	76,500	24,361	end of 2
	end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %	130,050	0	(20,039)-15%	103,011	78,030	24,981	end of 3
	end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %	132,651	0	(20,448)-15%	105,203	79,591	25,612	end of 4
	end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %	135,304	0	(20,864)-15%	107,440	81,182	26,258	end of 5
	end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %	138,010	0	(20,772)-15%	110,238	82,806	27,432	end of 6
	end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %	140,770	0	(21,198)-15%	112,572	84,462	28,110	end of 7
	end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	3.79 %	0	30,914	(10,072)-11%	86,151	86,151	0	end of 8
	end of 9	68	1,028,294	66,627	709,290	0	1,737,584	66,627	3.85 %	0	31,532	(10,285)-11%	87,874	87,874	0	end of 9
	end of 10	69	1,011,736	67,972	730,569	0	1,742,305	67,972	3.91 %	0	32,163	(10,503)-11%	89,632	89,632	0	end of 10
	end of 11	70	992,981	69,342	752,486	0	1,745,467	69,342	3.98 %	0	32,806	(10,724)-11%	91,425	91,425	0	end of 11
	end of 12	71	971,888	70,742	775,061	0	1,746,948	70,742	4.05 %	0	33,462	(10,951)-11%	93,253	93,253	0	end of 12
	end of 13	72	948,314	72,169	798,312	0	1,746,626	72,169	4.13 %	0	34,132	(11,182)-11%	95,118	95,118	0	end of 13
	end of 14	73	922,104	73,625	822,262	0	1,744,366	73,625	4.22 %	0	34,814	(11,419)-11%	97,020	97,020	0	end of 14
	end of 15	74	893,099	75,110	846,930	0	1,740,028	75,110	4.31 %	0	35,510	(11,660)-11%	98,961	98,961	0	end of 15
	end of 16	75	904,083	33,670	837,909	34,428	1,741,993	68,098	3.91 %	0	36,221	(3,379)-5%	100,940	100,940	0	end of 16
	end of 17	76	915,169	34,118	827,692	35,355	1,742,861	69,473	3.99 %	0	36,945	(3,459)-5%	102,959	102,959	0	end of 17
	end of 18	77	926,153	34,774	816,379	36,144	1,742,532	70,918	4.07 %	0	37,684	(3,584)-5%	105,018	105,018	0	end of 18
	end of 19	78	937,221	35,240	803,762	37,108	1,740,983	72,348	4.15 %	0	38,438	(3,667)-5%	107,118	107,118	0	end of 19
	end of 20	79	948,370	35,712	789,782	38,093	1,738,152	73,805	4.24 %	0	39,206	(3,751)-5%	109,261	109,261	0	end of 20
				734,412		132,128		866,540		929,285	453,828	(246,843)	2,002,810	1,822,302	180,507	

Step 4: QBI Override: In the years 1 through 7 enter in \$25,000.

Manage Tax

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

Tax name: Approx Income Tax

Pre 2018 tax rate: 15.4 %

Tax description:

Filing Option: Jane

Create Tax Scenario for Year:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

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

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

Manage Tax

Tax name:

Pre-2018 tax rate:

Tax description:

Filing Option:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Accounts	Other Income	Schedule 1 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	Roll Down
1						25,000		
2						25,000		
3						25,000		
4						25,000		
5						25,000		
6						25,000		
7						25,000		
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 Planning page.

Structured Income Planning

Scenario:

Planning Horizon		Accounts				Incomes										
20 years		NQ Account		IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<input type="button" value="View Beneficial RMD"/>	net return	60	5.00 %	3.00 %	Jane IRA	1,250,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target		
across all accounts	initial amount		750,000	500,000	Jane inc	0			2.00 %	2.00 %						
	bonus w/bonus		0.00 %	0.00 %		0										
Jane total RMD			750,000	500,000		1,250,000										
0	end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %	125,000	0	(13,614)-11%	104,386	75,000	29,386	end of 1
0	end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %	127,500	0	(14,002)-11%	106,498	76,500	29,998	end of 2
0	end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %	130,050	0	(14,398)-11%	108,652	78,000	30,622	end of 3
0	end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %	132,651	0	(14,802)-11%	110,849	79,591	31,258	end of 4
0	end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %	135,304	0	(15,214)-11%	113,090	81,182	31,908	end of 5
0	end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %	138,010	0	(15,160)-11%	115,850	82,806	33,044	end of 6
0	end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %	140,770	0	(15,582)-11%	118,188	84,462	33,726	end of 7
0	end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	3.79 %	0	30,914	(10,072)-11%	86,151	86,151	0	end of 8
0	end of 9	68	1,028,294	66,627	709,290	0	1,737,584	66,627	3.85 %	0	31,532	(10,285)-11%	87,874	87,874	0	end of 9
0	end of 10	69	1,011,736	67,972	730,569	0	1,742,305	67,972	3.91 %	0	32,163	(10,503)-11%	89,632	89,632	0	end of 10
0	end of 11	70	992,981	69,342	752,486	0	1,745,467	69,342	3.98 %	0	32,806	(10,724)-11%	91,425	91,425	0	end of 11
0	end of 12	71	971,888	70,742	775,061	0	1,746,948	70,742	4.05 %	0	33,462	(10,951)-11%	93,253	93,253	0	end of 12
0	end of 13	72	948,314	72,169	798,312	0	1,746,626	72,169	4.13 %	0	34,132	(11,182)-11%	95,118	95,118	0	end of 13
0	end of 14	73	922,104	73,625	822,262	0	1,744,366	73,625	4.22 %	0	34,814	(11,419)-11%	97,020	97,020	0	end of 14
0	end of 15	74	893,099	75,110	846,930	0	1,740,028	75,110	4.31 %	0	35,510	(11,660)-11%	98,961	98,961	0	end of 15
34,428	end of 16	75	904,083	33,670	837,909	34,428	1,741,993	68,098	3.91 %	0	36,221	(3,379)-5%	100,940	100,940	0	end of 16
35,355	end of 17	76	915,169	34,118	827,692	35,355	1,742,861	69,473	3.99 %	0	36,945	(3,459)-5%	102,959	102,959	0	end of 17
36,144	end of 18	77	926,153	34,774	816,379	36,144	1,742,532	70,918	4.07 %	0	37,684	(3,584)-5%	105,018	105,018	0	end of 18
37,108	end of 19	78	937,221	35,240	803,762	37,108	1,740,983	72,348	4.15 %	0	38,438	(3,667)-5%	107,118	107,118	0	end of 19
38,093	end of 20	79	948,370	35,712	789,782	38,093	1,738,152	73,805	4.24 %	0	39,206	(3,751)-5%	109,261	109,261	0	end of 20
					734,412	132,128		866,540		929,285	453,828	(207,408)	2,042,245	1,822,302	219,942	

Step 7: Approx Income Tax Column: Years 1 through 7 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: QBI Override

Planning Horizon: 20 years

		Accounts						Incomes									
		NQ Account			IRA			Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
Total required	View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	60	5.00 %	750,000	500,000	3.00 %	Jane IRA	1,250,000	0		125,000	0	(13,614)-11%	104,386	75,000	29,386	end of 1
across all accounts	initial amount		0.00 %	750,000	500,000	0.00 %	Jane inc	0	Subtotal of account incomes		127,500	0	(14,002)-11%	106,498	76,500	29,998	end of 2
Jane	bonus %		0.00 %	750,000	500,000	0.00 %	Jane inc	1,250,000			130,050	0	(14,398)-11%	108,652	78,030	30,622	end of 3
total RMD	w/bonus		Manage	Manage	Manage	Manage	Manage	1,250,000			132,651	0	(14,802)-11%	110,849	79,591	31,258	end of 4
0	end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %		125,000	0	(13,614)-11%	104,386	75,000	29,386	end of 1
0	end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %		127,500	0	(14,002)-11%	106,498	76,500	29,998	end of 2
0	end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %		130,050	0	(14,398)-11%	108,652	78,030	30,622	end of 3
0	end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %		132,651	0	(14,802)-11%	110,849	79,591	31,258	end of 4
0	end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %		135,304	0	(15,214)-11%	113,090	81,182	31,908	end of 5
0	end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %		138,010	0	(15,160)-11%	115,850	82,806	33,044	end of 6
0	end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %		140,770	0	(15,582)-11%	118,188	84,462	33,726	end of 7
0	end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	3.79 %	0	30,914	10,072	(10,724)-11%	86,151	86,151	0	end of 8
0	end of 9	68	1,028,294	66,627	709,290	0	1,737,584	66,627	3.85 %	0	31,532	10,285	(10,285)-11%	87,874	87,874	0	end of 9
0	end of 10	69	1,011,736	67,972	730,569	0	1,742,305	67,972	3.91 %	0	32,163	10,503	(10,503)-11%	89,632	89,632	0	end of 10
0	end of 11	70	992,981	69,342	752,486	0	1,745,467	69,342	3.98 %	0	32,806	10,724	(10,724)-11%	91,425	91,425	0	end of 11
0	end of 12	71	971,888	70,742	775,061	0	1,746,948	70,742	4.05 %	0	33,462	10,951	(10,951)-11%	93,253	93,253	0	end of 12
0	end of 13	72	948,314	72,169	798,312	0	1,746,626	72,169	4.13 %	0	34,132	11,182	(11,182)-11%	95,118	95,118	0	end of 13
0	end of 14	73	922,104	73,625	822,262	0	1,744,366	73,625	4.22 %	0	34,814	11,419	(11,419)-11%	97,020	97,020	0	end of 14
0	end of 15	74	893,099	75,110	846,930	0	1,740,028	75,110	4.31 %	0	35,510	11,660	(11,660)-11%	98,961	98,961	0	end of 15
34,428	end of 16	75	904,083	33,670	837,909	34,428	1,741,993	68,098	3.91 %	0	36,221	(3,379)-5%	100,940	100,940	0	end of 16	
35,355	end of 17	76	915,169	34,118	827,692	35,355	1,742,861	69,473	3.99 %	0	36,945	(3,459)-5%	102,959	102,959	0	end of 17	
36,144	end of 18	77	926,153	34,774	816,379	36,144	1,742,532	70,918	4.07 %	0	37,684	(3,584)-5%	105,018	105,018	0	end of 18	
37,108	end of 19	78	937,221	35,240	803,762	37,108	1,740,983	72,348	4.15 %	0	38,438	(3,667)-5%	107,118	107,118	0	end of 19	
38,093	end of 20	79	948,370	35,712	789,782	38,093	1,738,152	73,805	4.24 %	0	39,206	(3,751)-5%	109,261	109,261	0	end of 20	
				734,412		132,128		866,540			929,285	453,828	(207,408)	2,042,245	1,822,302	219,942	

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 Approx 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: QBI Override

Planning Horizon: 20 years

		Accounts						Incomes									
		NQ Account			IRA			Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
Total required	View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	60	5.00 %	750,000	500,000	3.00 %	Jane IRA	1,250,000	0		125,000	0	(13,614)-11%	104,386	75,000	29,386	end of 1
across all accounts	initial amount		0.00 %	750,000	500,000	0.00 %	Jane inc	0	Subtotal of account incomes		127,500	0	(14,002)-11%	106,498	76,500	29,998	end of 2
Jane	bonus %		0.00 %	750,000	500,000	0.00 %	Jane inc	1,250,000			130,050	0	(14,398)-11%	108,652	78,030	30,622	end of 3
total RMD	w/bonus		Manage	Manage	Manage	Manage	Manage	1,250,000			132,651	0	(14,802)-11%	110,849	79,591	31,258	end of 4
0	end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %		125,000	0	(13,614)-11%	104,386	75,000	29,386	end of 1
0	end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %		127,500	0	(14,002)-11%	106,498	76,500	29,998	end of 2
0	end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %		130,050	0	(14,398)-11%	108,652	78,030	30,622	end of 3
0	end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %		132,651	0	(14,802)-11%	110,849	79,591	31,258	end of 4
0	end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %		135,304	0	(15,214)-11%	113,090	81,182	31,908	end of 5
0	end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %		138,010	0	(15,160)-11%	115,850	82,806	33,044	end of 6
0	end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %		140,770	0	(15,582)-11%	118,188	84,462	33,726	end of 7
0	end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	3.79 %	0	30,914	10,072	(10,724)-11%	86,151	86,151	0	end of 8
0	end of 9	68	1,028,294	66,627	709,290	0	1,737,584	66,627	3.85 %	0	31,532	10,285	(10,285)-11%	87,874	87,874	0	end of 9
0	end of 10	69	1,011,736	67,972	730,569	0	1,742,305	67,972	3.91 %	0	32,163	10,503	(10,503)-11%	89,632	89,632	0	end of 10
0	end of 11	70	992,981	69,342	752,486	0	1,745,467	69,342	3.98 %	0	32,806	10,724	(10,724)-11%	91,425	91,425	0	end of 11
0	end of 12	71	971,888	70,742	775,061	0	1,746,948	70,742	4.05 %	0	33,462	10,951	(10,951)-11%	93,253	93,253	0	end of 12
0	end of 13	72	948,314	72,169	798,312	0	1,746,626	72,169	4.13 %	0	34,132	11,182	(11,182)-11%	95,118	95,118	0	end of 13
0	end of 14	73	922,104	73,625	822,262	0	1,744,366	73,625	4.22 %	0	34,814	11,419	(11,419)-11%	97,020	97,020	0	end of 14
0	end of 15	74	893,099	75,110	846,930	0	1,740,028	75,110	4.31 %	0	35,510	11,660	(11,660)-11%	98,961	98,961	0	end of 15
34,428	end of 16	75	904,083	33,670	837,909	34,428	1,741,993	68,098	3.91 %	0	36,221	(3,379)-5%	100,940	100,940	0	end of 16	
35,355	end of 17	76	915,169	34,118	827,692	35,355	1,742,861	69,473	3.99 %	0	36,945	(3,459)-5%	102,959	102,959	0	end of 17	
36,144	end of 18	77	926,153	34,774	816,379	36,144	1,742,532	70,918	4.07 %	0	37,684	(3,584)-5%	105,018	105,018	0	end of 18	
37,108	end of 19	78	937,221	35,240	803,762	37,108	1,740,983	72,348	4.15 %	0	38,438	(3,667)-5%	107,118	107,118	0	end of 19	
38,093	end of 20	79	948,370	35,712	789,782	38,093	1,738,152	73,805	4.24 %	0	39,206	(3,751)-5%	109,261	109,261	0	end of 20	
				734,412		132,128		866,540			929,285	453,828	(207,408)	2,042,245	1,822,302	219,942	

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

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name: **Approx Income Tax**

Pre 2018 tax rate: **15.4 %**

Tax description:

Filing Option: **Jane**

Create Tax Scenario for Year:

Year	Cap Gains not in Accounts	Other Income	Schedule 1 Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1					25,000		
2					25,000		
3					25,000		
4					25,000		
5					25,000		
6					25,000		
7					25,000		
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.

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

Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: June 2025 (PROV) | June 2025 (PROV)

	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		125,000		125,000
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				
4a 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				
Income Total \$		125,000		125,000
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	15,000	15,000	15,000	15,000
12 Largest Dcd - Schd A or Std	15,000	15,000	15,000	15,000
13 Qual Biz Income Deduction			25,000	25,000
Cap Gains and Qual Dividnds				
15 TAXABLE INCOME		110,000		85,000
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc		19,247		13,614
Approximate State Tax Calc				
Discretionary Income \$		(19,247)		(13,614)
Used on "Print 1040" Form Only				
25a Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund				
37 Amount you owe		19,247		13,614

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

Cashflow and Tax Advisor					
	2025 Taxes		2025 Taxes		
	Cash Flow	Tax Return	Cash Flow	Tax Return	
Income					
1	Wages	125,000	125,000	125,000	
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				
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 \$	125,000	125,000	125,000	
Expenses					
	Medical Expenses (7.5%)				
	Property & State Taxes				
	Mortgage Interest				
	Charities				
	All other Schedule A				
	Mortgage - Rent				
	Home Insurance				
	Utilities				
	Phone - Cable				
	Maint - Landscaping				
	Cars				
	Car Insurance				
	Car gas and maintenance				
	Boat - RV				
	Life Insurance				
	Food and Grocery				
	Clothes - Home goods				
	Entertainment - Meals				
	Travel - Hobbies				
	Credit Cards				
	Savings				
	Other Expenses				
	Income Taxes				
	Expenses Total \$				
Income Taxes					
	Standard Deduction	15,000	15,000	15,000	
12	Largest Ded - Schd A or Std	15,000	15,000	15,000	
13	Qual Biz Income Deduction		25,000	25,000	
	Cap Gains and Qual Dividnds				
15	TAXABLE INCOME	110,000	85,000	85,000	
19	Enter Tax Credits				
23	Self Employment Taxes				
24	Approximate Tax Calc	19,247	13,614	13,614	
	Approximate State Tax Calc				
	Discretionary Income \$	(19,247)	(13,614)	(13,614)	
Used on "Print 1040" Form Only					
25a	Tax Payments Withheld				
32	All other tax credits				
32	Estimated Tax Payments				
33	Total Payments				
34	Refund				
37	Amount you owe	19,247	13,614	13,614	

Step 13: Income Taxes; Qual Biz Income Deduction: The amount from the QBI override will automatically be displayed on the cash flow and tax return side.

Doe, Jane
 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: Jane | 2025 (PROV) | Jane | 2025 (PROV)

	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		125,000		125,000
11 Income Total \$		125,000		125,000
Expenses				
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	15,000	15,000
13 Qual Biz Income Deduction	25,000	25,000	25,000	25,000
15 TAXABLE INCOME	110,000	85,000	110,000	85,000
	24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 10.9 % Eff Tax Rate	
24 Approximate Tax Calc	19,247	13,614	19,247	13,614
Discretionary Income \$	(19,247)	(13,614)	(19,247)	(13,614)
Used on "Print 1040" Form Only				
37 Amount you owe	19,247	13,614	19,247	13,614

Step 14: 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, Jane
 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: Jane | 2025 (PROV) | Jane | 2025 (PROV)

	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		125,000		125,000
11 Income Total \$		125,000		125,000
Expenses				
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	15,000	15,000
13 Qual Biz Income Deduction	25,000	25,000	25,000	25,000
15 TAXABLE INCOME	110,000	85,000	110,000	85,000
	24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 10.9 % Eff Tax Rate	
24 Approximate Tax Calc	19,247	13,614	19,247	13,614
Discretionary Income \$	(19,247)	(13,614)	(19,247)	(13,614)
Used on "Print 1040" Form Only				
37 Amount you owe	19,247	13,614	19,247	13,614

Step 15: Approximate Tax Calc: Note the Tax Return calculation. The dollar amount will be identical to the one on the Structured Income Planning page.

Step 16: Save: Click on the green Save button underneath the Cash Flow and Tax Advisor heading.

Doe, Jane

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

Cashflow and Tax Advisor

Tax Filing: Jane | 2025 (PROV) | Jane | 2025 (PROV)

	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		125,000		125,000
11 Income Total \$		125,000		125,000
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,000
12 Largest Ded - Schd A or Std		15,000		15,000
13 Qual Biz Income Deduction			25,000	25,000
15 TAXABLE INCOME		110,000		85,000
		24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 10.9 % Eff Tax Rate
24 Approximate Tax Calc		19,247		13,614
Discretionary Income \$		(19,247)		(13,614)
Used on "Print 1040" Form Only				
37 Amount you owe		19,247		13,614
		<input type="button" value="Print 1040"/>		<input type="button" value="Print 1040"/>

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

Doe, Jane

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

Cashflow and Tax Advisor

Tax Filing: Jane | 2025 (PROV) | Jane | 2025 (PROV)

		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		125,000		125,000
11	Income Total \$		125,000		125,000
Expenses		Expenses Total \$		Expenses Total \$	
Income Taxes		overrides		overrides	
	Standard Deduction		15,000		15,000
12	Largest Ded - Schd A or Std		15,000		15,000
13	Qual Biz Income Deduction			25,000	25,000
15	TAXABLE INCOME		110,000		85,000
		24 % Tax Bracket 15.4 % Eff Tax Rate		22 % Tax Bracket 10.9 % Eff Tax Rate	
24	Approximate Tax Calc		19,247		13,614
Discretionary Income \$		(19,247)		(13,614)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		13,614
		<input type="button" value="Print 1040"/>		<input type="button" value="Print 1040"/>	

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

Structured Income Planning

Scenario: Advanced Tax Planning: QBI Override

Planning Horizon		Accounts				Incomes															
20 years		NQ Account		IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year						
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year					
<input type="button" value="View Beneficial RMD"/>	net return	60	5.00 %	3.00 %	Jane IRA	Jane IRA	1,250,000	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate		Manage Infi Factor	from total income to target						
REGULAR RMD	initial amount	60	750,000	500,000	500,000	0	1,250,000			2.00 %	2.00 %	(13,614)-11%	104,386	75,000	29,386	end of 1					
across all accounts	bonus %	60	0.00 %	0.00 %	0	0	1,250,000					(14,002)-11%	106,498	76,500	29,998	end of 2					
Jane	w/bonus	60	750,000	500,000	500,000	0	1,250,000					(14,998)-11%	108,652	78,030	30,622	end of 3					
total RMD		60	750,000	500,000	500,000	0	1,250,000					(14,802)-11%	110,849	79,591	31,258	end of 4					
0	end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %	125,000	0	(13,614)-11%	104,386	75,000	29,386	end of 1					
0	end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %	127,500	0	(14,002)-11%	106,498	76,500	29,998	end of 2					
0	end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %	130,050	0	(14,998)-11%	108,652	78,030	30,622	end of 3					
0	end of 4	63	911,629	0	592,040	(7,000)	1,503,152	(7,000)	-0.48 %	132,550	0	(14,802)-11%	110,849	79,591	31,258	end of 4					
0	end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %	135,304	0	(15,214)-11%	113,090	81,182	31,908	end of 5					
0	end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %	138,010	0	(15,160)-11%	115,850	82,806	33,044	end of 6					
0	end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %	140,770	0	(15,582)-11%	118,188	84,462	33,726	end of 7					
0	end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	3.79 %	0	30,914	(10,072)-11%	86,151	86,151	0	end of 8					
0	end of 9	68	1,028,294	66,627	709,290	0	1,737,584	66,627	3.85 %	0	31,532	(10,285)-11%	87,874	87,874	0	end of 9					
0	end of 10	69	1,011,736	67,972	730,569	0	1,742,305	67,972	3.91 %	0	32,163	(10,503)-11%	89,632	89,632	0	end of 10					
0	end of 11	70	992,981	69,342	752,486	0	1,745,467	69,342	3.98 %	0	32,806	(10,724)-11%	91,425	91,425	0	end of 11					
0	end of 12	71	971,888	70,742	775,061	0	1,746,948	70,742	4.05 %	0	33,462	(10,951)-11%	93,253	93,253	0	end of 12					
0	end of 13	72	948,314	72,169	798,312	0	1,746,626	72,169	4.13 %	0	34,132	(11,182)-11%	95,118	95,118	0	end of 13					
0	end of 14	73	922,104	73,625	822,262	0	1,744,366	73,625	4.22 %	0	34,814	(11,419)-11%	97,020	97,020	0	end of 14					
0	end of 15	74	893,099	75,110	846,930	0	1,740,028	75,110	4.31 %	0	35,510	(11,660)-11%	98,961	98,961	0	end of 15					
34,428	end of 16	75	904,083	33,670	837,909	34,428	1,741,993	68,098	3.91 %	0	36,221	(3,379)-5%	100,940	100,940	0	end of 16					
35,355	end of 17	76	915,169	34,118	827,692	35,355	1,742,861	69,473	3.99 %	0	36,945	(3,459)-5%	102,959	102,959	0	end of 17					
36,144	end of 18	77	926,153	34,774	816,379	36,144	1,742,532	70,918	4.07 %	0	37,684	(3,584)-5%	105,018	105,018	0	end of 18					
37,108	end of 19	78	937,221	35,240	803,762	37,108	1,740,983	72,348	4.15 %	0	38,438	(3,667)-5%	107,118	107,118	0	end of 19					
38,093	end of 20	79	948,370	35,712	789,782	38,093	1,738,152	73,805	4.24 %	0	39,206	(3,751)-5%	109,261	109,261	0	end of 20					
		734,412		132,128		866,540		866,540		929,285		453,828		(207,408)		2,042,245		1,822,302		219,942	

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.

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

