

Advanced Tax Planning: Approximate State Tax %

01/12/2026 11:00 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. 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.

Approximate State Taxes can significantly impact the taxes that are due, but may not be modeled in your income plan.

Below is a hypothetical example of a client with that resides in a state that has a flat state tax of 4% that is not modeled in their income plan.

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: Note the amounts that are in the income tax column.

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: 04/28/2025

Structured Income Planning

Edit Dynamic Mode

Scenario: Advanced Tax Planning: Approx State Tax %

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		Infl Factor	Infl Factor	Eff Tax Rate							from total income to target
bonus % w/bonus		0.00 %		0.00 %		1,250,000			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 2: Edit: Click on the green Edit button underneath the Structured Income Planning Heading.

Structured Income Planning

Edit Dynamic Mode

Scenario: Advanced Tax Planning: Approx State Tax %

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		Infl Factor	Infl Factor	Eff Tax Rate							from total income to target
bonus % w/bonus		0.00 %		0.00 %		1,250,000			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 3: Manage: Click on the green Manage button within the Income Tax column.

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	Jane IRA	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	0	1,250,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target	
<input type="button" value="REGULAR RMD across all accounts"/>		initial amount	750,000	0.00 %	500,000	Jane inc	0	0	1,250,000			Manage	Manage	Manage		Manage		
<input type="button" value="Jane total RMD"/>		bonus % w/bonus	750,000	Manage	500,000	Manage	1,250,000	1,250,000	1,250,000			2.00 %	2.00 %	2.00 %		2.00 %		
0	end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	1,309,500	-0.56 %	125,000	0	0	(19,247)-15%	98,753	75,000	23,753	end of 1
0	end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	1,371,535	-0.53 %	127,500	0	0	(19,639)-15%	100,861	76,500	24,361	end of 2
0	end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	1,436,218	-0.51 %	130,050	0	0	(20,039)-15%	103,011	78,030	24,981	end of 3
0	end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	1,503,669	-0.49 %	132,651	0	0	(20,448)-15%	105,203	79,591	25,612	end of 4
0	end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	1,574,012	-0.46 %	135,304	0	0	(20,864)-15%	107,440	81,182	26,258	end of 5
0	end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	1,647,376	-0.44 %	138,010	0	0	(20,772)-15%	110,238	82,806	27,432	end of 6
0	end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	1,723,899	-0.42 %	140,770	0	0	(21,198)-15%	112,572	84,462	28,110	end of 7
0	end of 8	67	1,042,782	65,309	688,631	0	1,731,413	65,309	1,731,413	3.79 %	0	30,914	0	(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	1,737,584	3.85 %	0	31,532	0	(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	1,742,305	3.91 %	0	32,163	0	(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	1,745,467	3.98 %	0	32,806	0	(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	1,746,948	4.05 %	0	33,462	0	(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	1,746,626	4.13 %	0	34,132	0	(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	1,744,366	4.22 %	0	34,814	0	(11,419)-11%	97,020	97,020	0	end of 14
0	end of 15	74	893,099	75,110	846,590	0	1,740,028	75,110	1,740,028	4.31 %	0	35,510	0	(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	1,741,999	68,098	1,741,999	3.91 %	0	36,221	0	(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	1,742,861	3.99 %	0	36,945	0	(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	1,742,532	4.07 %	0	37,694	0	(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	1,740,983	4.15 %	0	38,438	0	(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	1,738,152	4.24 %	0	39,206	0	(3,751) 5%	109,261	109,261	0	end of 20
			734,412		132,128		866,540		866,540		929,285	453,828		(246,843)	2,002,810	1,822,302	180,507	

Step 4: Approx State Tax %: Enter in the amount in year one.

Manage Tax

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

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

Step 5: Roll Down: Click on the green Roll Down button located in the Approx State Tax % column.

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

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

Step 7: Structured Income Plan: SIPS will automatically take you to the Structured Income Planning 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: Approx State Tax %

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											
View Beneficial RMD	net return	60	5.00 %	3.00 %	Jane IRA	1,250,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target													
REGULAR RMD	initial amount		750,000	500,000	Jane inc	0			Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor														
across all accounts	bonus %		0.00 %	0.00 %	Manage	1,250,000			2.00 %	2.00 %			2.00 %														
Jane	w/bonus		750,000	500,000	Manage	1,250,000																					
total RMD			750,000	500,000	Manage	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	(23,647)	-19%	94,353	75,000	19,353	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	(24,127)	-19%	96,373	76,500	19,873	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	(24,618)	-19%	98,432	78,030	20,402	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	(25,119)	-19%	100,532	79,591	20,941	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	(25,629)	-19%	102,675	81,182	21,493	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	(25,546)	-19%	105,464	82,806	22,658	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	(26,069)	-19%	107,701	84,462	23,239	end of 7										
0	end of 8	67	1,038,877	69,214	688,631	0	1,727,508	69,214	4.02 %	0	30,914	(13,977)	-14%	86,151	86,151	0	end of 8										
0	end of 9	68	1,020,209	70,611	709,290	0	1,729,500	70,611	4.09 %	0	31,532	(14,269)	-14%	87,874	87,874	0	end of 9										
0	end of 10	69	999,183	72,037	730,569	0	1,729,752	72,037	4.17 %	0	32,163	(14,568)	-14%	89,632	89,632	0	end of 10										
0	end of 11	70	975,650	73,491	752,486	0	1,728,136	73,491	4.25 %	0	32,806	(14,873)	-14%	91,425	91,425	0	end of 11										
0	end of 12	71	949,457	74,976	775,061	0	1,724,518	74,976	4.34 %	0	33,462	(15,185)	-14%	93,253	93,253	0	end of 12										
0	end of 13	72	920,440	76,490	798,312	0	1,718,753	76,490	4.44 %	0	34,132	(15,503)	-14%	95,118	95,118	0	end of 13										
0	end of 14	73	888,428	78,034	822,262	0	1,710,690	78,034	4.54 %	0	34,814	(15,828)	-14%	97,020	97,020	0	end of 14										
0	end of 15	74	853,240	79,609	846,930	0	1,700,170	79,609	4.65 %	0	35,510	(16,159)	-14%	98,961	98,961	0	end of 15										
34,428	end of 16	75	860,481	35,421	837,909	34,428	1,698,390	69,849	4.11 %	0	36,221	(5,130)	7%	100,940	100,940	0	end of 16										
35,355	end of 17	76	867,597	35,908	827,692	35,355	1,695,288	71,263	4.20 %	0	36,945	(5,249)	7%	102,959	102,959	0	end of 17										
36,144	end of 18	77	874,349	36,627	816,379	36,144	1,690,728	72,771	4.29 %	0	37,684	(5,437)	7%	105,018	105,018	0	end of 18										
37,108	end of 19	78	880,931	37,136	803,762	37,108	1,684,693	74,244	4.39 %	0	38,438	(5,563)	7%	107,118	107,118	0	end of 19										
38,093	end of 20	79	887,327	37,650	789,782	38,093	1,677,109	75,743	4.50 %	0	39,206	(5,689)	7%	109,261	109,261	0	end of 20										
			777,206		132,128		909,333			929,285	453,828	(322,185)		1,970,262	1,822,302	147,959											

Step 8: Income Column: The amounts should have automatically adjusted.

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											
View Beneficial RMD	net return	60	5.00 %	3.00 %	Jane IRA	1,250,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target													
REGULAR RMD	initial amount		750,000	500,000	Jane inc	0			Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor														
across all accounts	bonus %		0.00 %	0.00 %	Manage	1,250,000			2.00 %	2.00 %			2.00 %														
Jane	w/bonus		750,000	500,000	Manage	1,250,000																					
total RMD			750,000	500,000	Manage	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	(23,647)	-19%	94,353	75,000	19,353	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	(24,127)	-19%	96,373	76,500	19,873	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	(24,618)	-19%	98,432	78,030	20,402	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	(25,119)	-19%	100,532	79,591	20,941	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	(25,629)	-19%	102,675	81,182	21,493	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	(25,546)	-19%	105,464	82,806	22,658	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	(26,069)	-19%	107,701	84,462	23,239	end of 7										
0	end of 8	67	1,038,877	69,214	688,631	0	1,727,508	69,214	4.02 %	0	30,914	(13,977)	-14%	86,151	86,151	0	end of 8										
0	end of 9	68	1,020,209	70,611	709,290	0	1,729,500	70,611	4.09 %	0	31,532	(14,269)	-14%	87,874	87,874	0	end of 9										
0	end of 10	69	999,183	72,037	730,569	0	1,729,752	72,037	4.17 %	0	32,163	(14,568)	-14%	89,632	89,632	0	end of 10										
0	end of 11	70	975,650	73,491	752,486	0	1,728,136	73,491	4.25 %	0	32,806	(14,873)	-14%	91,425	91,425	0	end of 11										
0	end of 12	71	949,457	74,976	775,061	0	1,724,518	74,976	4.34 %	0	33,462	(15,185)	-14%	93,253	93,253	0	end of 12										
0	end of 13	72	920,440	76,490	798,312	0	1,718,753	76,490	4.44 %	0	34,132	(15,503)	-14%	95,118	95,118	0	end of 13										
0	end of 14	73	888,428	78,034	822,262	0	1,710,690	78,034	4.54 %	0	34,814	(15,828)	-14%	97,020	97,020	0	end of 14										
0	end of 15	74	853,240	79,609	846,930	0	1,700,170	79,609	4.65 %	0	35,510	(16,159)	-14%	98,961	98,961	0	end of 15										
34,428	end of 16	75	860,481	35,421	837,909	34,428	1,698,390	69,849	4.11 %	0	36,221	(5,130)	7%	100,940	100,940	0	end of 16										
35,355	end of 17	76	867,597	35,908	827,692	35,355	1,695,288	71,263	4.20 %	0	36,945	(5,249)	7%	102,959	102,959	0	end of 17										
36,144	end of 18	77	874,349	36,627	816,379	36,144	1,690,728	72,771	4.29 %	0	37,684	(5,437)	7%	105,018	105,018	0	end of 18										
37,108	end of 19	78	880,931	37,136	803,762	37,108	1,684,693	74,244	4.39 %	0	38,438	(5,563)	7%	107,118	107,118	0	end of 19										
38,093	end of 20	79	887,327	37,650	789,782	38,093	1,677,109	75,743	4.50 %	0	39,206	(5,689)	7%	109,261	109,261	0	end of 20										
			777,206		132,128		909,333			929,285	453,828	(322,185)		1,970,262	1,822,302	147,959											

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 9: 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: Approx State Tax %

Planning Horizon: 20 years

Total required		Accounts				Incomes				Approx	After Tax	After Tax	Income	Year	
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Income Tax	Income	Target	Gap
REGULAR RMD	net return	60	5.00 %	3.00 %	Jane IRA	1,250,000	0			Manage	Manage	Manage		Manage	from total
across all accounts	initial amount		750,000	500,000	Jane inc	1,250,000	Subtotal of account incomes			Infl Factor	Infl Factor	Est tax rate		Infl Factor	income to target
Jane	bonus %		0.00 %	0.00 %	Manage					2.00 %	2.00 %			2.00 %	
total RMD	w/bonus		750,000	500,000	Manage										
0	end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %	125,000	0	(23,647)-19%	94,353	75,000	19,353
0	end of 2	61	826,875	0	544,660	(7,000)	1,371,535	(7,000)	-0.53 %	127,500	0	(24,127)-19%	96,373	76,500	19,873
0	end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %	130,050	0	(24,618)-19%	98,432	78,030	20,402
0	end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %	132,651	0	(25,119)-19%	100,532	79,591	20,941
0	end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %	135,304	0	(25,629)-19%	102,675	81,182	21,493
0	end of 6	65	1,005,071	0	642,305	(7,000)	1,647,376	(7,000)	-0.44 %	138,010	0	(25,546)-19%	105,464	82,806	22,658
0	end of 7	66	1,055,325	0	668,574	(7,000)	1,723,899	(7,000)	-0.42 %	140,770	0	(26,069)-19%	107,701	84,462	23,239
0	end of 8	67	1,038,877	69,214	688,631	0	1,727,508	69,214	4.02 %	0	30,914	(13,977)-14%	86,151	86,151	0
0	end of 9	68	1,020,209	70,611	709,290	0	1,729,500	70,611	4.09 %	0	31,532	(14,269)-14%	87,874	87,874	0
0	end of 10	69	999,183	72,037	730,569	0	1,729,752	72,037	4.17 %	0	32,163	(14,568)-14%	89,632	89,632	0
0	end of 11	70	975,650	73,491	752,486	0	1,728,136	73,491	4.25 %	0	32,806	(14,873)-14%	91,425	91,425	0
0	end of 12	71	949,457	74,976	775,061	0	1,724,518	74,976	4.34 %	0	33,462	(15,185)-14%	93,253	93,253	0
0	end of 13	72	920,440	76,490	798,312	0	1,718,753	76,490	4.44 %	0	34,132	(15,503)-14%	95,118	95,118	0
0	end of 14	73	888,428	78,034	822,262	0	1,710,690	78,034	4.54 %	0	34,814	(15,828)-14%	97,020	97,020	0
0	end of 15	74	853,240	79,609	846,930	0	1,700,170	79,609	4.65 %	0	35,510	(16,159)-14%	98,961	98,961	0
34,428	end of 16	75	860,481	35,421	837,909	34,428	1,698,390	69,849	4.11 %	0	36,221	(5,130)-7%	100,940	100,940	0
35,355	end of 17	76	867,597	35,908	827,692	35,355	1,695,288	71,263	4.20 %	0	36,945	(5,249)-7%	102,959	102,959	0
36,144	end of 18	77	874,349	36,627	816,379	36,144	1,690,728	72,771	4.29 %	0	37,684	(5,437)-7%	105,018	105,018	0
37,108	end of 19	78	880,931	37,136	803,762	37,108	1,684,693	74,244	4.39 %	0	38,438	(5,563)-7%	107,118	107,118	0
38,093	end of 20	79	887,327	37,650	789,782	38,093	1,677,109	75,743	4.50 %	0	39,206	(5,689)-7%	109,261	109,261	0
			777,206		132,128		909,333			929,285	453,828	(32,185)	1,970,262	1,822,302	147,959

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

Step 11: Create Tax Scenario for Year: Click on the green Create Tax Scenario for Year button.

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

Step 12: 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 Scenario Calculate

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

	2025 Taxes		2025 Taxes	
	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				
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				
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
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,000
12 Largest Ded - Schd A or Std		15,000		15,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds				
15 TAXABLE INCOME		110,000		110,000
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc	26.1% Tax Bracket 15.4% EIT Tax Rate	18,247	26.1% Tax Bracket 15.4% EIT Tax Rate	18,247
Approximate State Tax Calc	4%	4,400	4%	4,400
Discretionary Income \$	(19,247)		(23,647)	
Used on "Print 1040" Form Only				
35d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund				
37 Amount you owe		19,247		19,247

Step 13: 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	2025 Taxes	2025 Taxes	2025 Taxes
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					
4 Roth Conversion					
6a Client 1 Social Security					
6a Client 2 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	
Expenses					
Medical Expenses (7.5%)					
Property & State Taxes					
Mortgage Interest					
Charities					
All other Schedule A					
Mortgage - Item					
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	15,000
12 Largest Ded - Schd A or S12	15,000	15,000	15,000	15,000	15,000
13 Qual Biz Income Deduction					
Cap Gains and Qual Dividnds					
15 TAXABLE INCOME	110,000	110,000	110,000	110,000	110,000
19 Enter Tax Credits					
23 Self Employment Taxes					
24 Approximate Tax Calc	19,247	19,247	19,247	19,247	19,247
Approximate State Tax Calc	4,430	4,430	4,430	4,430	4,430
Discretionary Income \$	(19,247)	(19,247)	(23,647)	(23,647)	(23,647)
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	19,247	19,247	19,247	19,247
	19,247	19,247	19,247	19,247	19,247

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)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
Income		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		125,000		125,000
11	Income Total \$		125,000		125,000
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		110,000
		24 % Tax Bracket	15.4 % Eff Tax Rate	24 % Tax Bracket	18.9 % Eff Tax Rate
24	Approximate Tax Calc		19,247		19,247
	Approximate State Tax Calc		%	4 %	4,400
	Discretionary Income \$	(19,247)		(23,647)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		19,247
		Print 1040		Print 1040	

Step 15: Approximate State Tax Calc Cash Flow Text Box: The 4 will have automatically be filtered in the percentage amount text box.

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)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
Income		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		125,000		125,000
11	Income Total \$		125,000		125,000
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		110,000
		24 % Tax Bracket	15.4 % Eff Tax Rate	24 % Tax Bracket	18.9 % Eff Tax Rate
24	Approximate Tax Calc		19,247		19,247
	Approximate State Tax Calc		%	4 %	4,400
	Discretionary Income \$	(19,247)		(23,647)	
Used on "Print 1040" Form Only					
37	Amount you owe		19,247		19,247
		Print 1040		Print 1040	

Step 16: Approximate State Tax Calc Tax Return Text Box: The amount will have automatically be filtered into the 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

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 \$				
Income Taxes				
	overrides		overrides	
12 Standard Deduction		15,000		15,000
12 Largest Ded - Schd A or Std		15,000		15,000
15 TAXABLE INCOME		110,000		110,000
		24 % Tax Bracket 15.4 % Eff Tax Rate		24 % Tax Bracket 18.9 % Eff Tax Rate
24 Approximate Tax Calc		19,247		19,247
Approximate State Tax Calc		%	4 %	4,400
Discretionary Income \$	(19,247)		(23,647)	
Used on "Print 1040" Form Only				
37 Amount you owe		19,247		19,247

Step 17: Discretionary Income: The amount will automatically be totaled up and shown.

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
1 Wages		125,000		125,000
11 Income Total \$		125,000		125,000
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	110,000		
	24 % Tax Bracket 15.4 % Eff Tax Rate	24 % Tax Bracket 18.9 % Eff Tax Rate		
24 Approximate Tax Calc	19,247	19,247		
Approximate State Tax Calc		4,400		
Discretionary Income \$	(19,247)	(23,647)		
Used on "Print 1040" Form Only				
37 Amount you owe	19,247	19,247		

Step 18: 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
1 Wages		125,000		125,000
11 Income Total \$		125,000		125,000
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	110,000		
	24 % Tax Bracket 15.4 % Eff Tax Rate	24 % Tax Bracket 18.9 % Eff Tax Rate		
24 Approximate Tax Calc	19,247	19,247		
Approximate State Tax Calc		4,400		
Discretionary Income \$	(19,247)	(23,647)		
Used on "Print 1040" Form Only				
37 Amount you owe	19,247	19,247		

Step 19: 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)

	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 - Sched A or Std		15,000		15,000
15 TAXABLE INCOME		110,000		110,000
		24 % Tax Bracket 15.4 % Eff Tax Rate		24 % Tax Bracket 18.9 % Eff Tax Rate
24 Approximate Tax Calc		19,247		19,247
Approximate State Tax Calc	%		4 %	4,400
Discretionary Income \$		(19,247)		(23,647)
Used on "Print 1040" Form Only				
37 Amount you owe		19,247		19,247
		<input type="button" value="Print 1040"/>		<input type="button" value="Print 1040"/>

Step 20: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The effective and approximate tax rates should automatically be changed to the amounts that were configured on the Cash Flow and Tax Advisor page.

Structured Income Planning

Edit Dynamic Mode

Scenario: Advanced Tax Planning: Approx State Tax %

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
Year	Jane	Account	Income	Account	Income										
net return	60	5.00 %		3.00 %	Jane IRA	1,250,000	Subtotal of account incomes		Infl Factor	Infl Factor	Eff Tax Rate				
initial amount		750,000		500,000		0			2.00 %	2.00 %					
bonus %		0.00 %		0.00 %											
w/bonus		750,000		500,000		1,250,000									
end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(7,000)	-0.56 %	125,000	0	(23,647)-19%	94,353	75,000	19,353	end of 1
end of 2	61	826,875	0	544,660	(7,000)	1,371,835	(7,000)	-0.53 %	127,500	0	(24,127)-19%	96,373	76,500	19,873	end of 2
end of 3	62	868,219	0	568,000	(7,000)	1,436,218	(7,000)	-0.51 %	130,050	0	(24,618)-19%	98,432	78,030	20,402	end of 3
end of 4	63	911,629	0	592,040	(7,000)	1,503,669	(7,000)	-0.49 %	132,651	0	(25,119)-19%	100,532	79,591	20,941	end of 4
end of 5	64	957,211	0	616,801	(7,000)	1,574,012	(7,000)	-0.46 %	135,304	0	(25,629)-19%	102,675	81,182	21,493	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	(25,546)-19%	105,464	82,806	22,658	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	(26,069)-19%	107,701	84,462	23,239	end of 7
end of 8	67	1,038,877	69,214	688,631	0	1,727,508	69,214	4.02 %	0	30,914	(13,977)-14%	86,151	86,151	0	end of 8
end of 9	68	1,020,209	70,611	709,290	0	1,729,500	70,611	4.09 %	0	31,532	(14,269)-14%	87,874	87,874	0	end of 9
end of 10	69	999,183	72,037	730,569	0	1,729,752	72,037	4.17 %	0	32,163	(14,568)-14%	89,632	89,632	0	end of 10
end of 11	70	975,650	73,491	752,486	0	1,728,136	73,491	4.25 %	0	32,806	(14,873)-14%	91,425	91,425	0	end of 11
end of 12	71	949,457	74,976	775,061	0	1,724,518	74,976	4.34 %	0	33,462	(15,185)-14%	93,253	93,253	0	end of 12
end of 13	72	920,440	76,490	798,312	0	1,718,753	76,490	4.44 %	0	34,132	(15,503)-14%	95,118	95,118	0	end of 13
end of 14	73	888,428	78,034	822,262	0	1,710,690	78,034	4.54 %	0	34,814	(15,828)-14%	97,020	97,020	0	end of 14
end of 15	74	853,240	79,609	846,930	0	1,700,170	79,609	4.65 %	0	35,510	(16,159)-14%	98,961	98,961	0	end of 15
end of 16	75	860,481	35,421	837,909	34,428	1,698,390	69,849	4.11 %	0	36,221	(5,130)-7%	100,940	100,940	0	end of 16
end of 17	76	867,597	35,908	827,692	35,355	1,695,288	71,263	4.20 %	0	36,945	(5,249)-7%	102,959	102,959	0	end of 17
end of 18	77	874,349	36,627	816,379	36,144	1,690,728	72,771	4.29 %	0	37,684	(5,437)-7%	105,018	105,018	0	end of 18
end of 19	78	880,931	37,136	803,762	37,108	1,684,693	74,244	4.39 %	0	38,438	(5,563)-7%	107,118	107,118	0	end of 19
end of 20	79	887,327	37,650	789,782	38,093	1,677,109	75,743	4.50 %	0	39,206	(5,689)-7%	109,261	109,261	0	end of 20
			777,206		132,128		909,333		929,285	453,828	(322,185)	1,970,262	1,822,302	147,959	

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