

# Advanced Tax Planning: Approximate State Tax %

06/30/2025 3:55 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.

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 %

Planning Horizon		Accounts						Incomes									
		NQ Account			IRA			Accounts		Planned		Percent		Wages		SS	
Year	Jane	Account	Income	Account	Income	Jane IRA		Accounts Total	Planned Distribution	Percent Distribution							
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								
bonus %		0.00 %		0.00 %				1,250,000									
w/bonus		750,000		500,000													
end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(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)	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)	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)	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)	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)	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)	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	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	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	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	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	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	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	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	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	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	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	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	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	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 %

Planning Horizon		Accounts						Incomes									
		NQ Account			IRA			Accounts		Planned		Percent		Wages		SS	
Year	Jane	Account	Income	Account	Income	Jane IRA		Accounts Total	Planned Distribution	Percent Distribution							
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								
bonus %		0.00 %		0.00 %				1,250,000									
w/bonus		750,000		500,000													
end of 1	60	787,500	0	522,000	(7,000)	1,309,500	(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)	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)	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)	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)	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)	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)	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	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	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	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	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	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	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	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	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	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	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	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	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	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

[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 %

Accounts																
Planning Horizon		20 years	NQ Account		IRA		Incomes									
Total required	Year	Jan	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
<a href="#">View Beneficial RMD</a>																
REGULAR RMD	net return	60	5.00 %		3.00 %	Jane IRA	1,250,000	Subtotal of account incomes		Manage Inft Factor	Manage Inft Factor	Manage EIT tax rate		Manage Inft Factor	from total income to target	
across all accounts	initial amount		750,000		500,000		0			2.00 %	2.00 %			2.00 %		
	bonus % w/bonus		0.00 %		0.00 %	Jane inc	0									
Jane total RMD			750,000	Manage	500,000	Manage	1,250,000			2.00 %	2.00 %					
0	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
0	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
0	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
0	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
0	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
0	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
0	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
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	(246,843)	2,002,810	1,822,302	180,507	

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

## 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	Cap Gains not in	Other Schedule 1	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
Accounts	Income	Income	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>	<a href="#">Roll Down</a>
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							%
3							%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

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																
<div> Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options </div>																
Scenario <span>Advanced Tax Planning: Approx State Tax %</span>																
Accounts																
Incomes																
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	750,000	5.00 %	500,000	3.00 %	1,250,000			Manage	Manage	Manage		Manage	from total income to target	
REGULAR RMD	initial amount		750,000	0.00 %	500,000	0.00 %	0	Subtotal of account incomes		Manage	Manage	Manage		Manage		
across all accounts	bonus % w/bonus		750,000	Manage	500,000	Manage	1,250,000			2.00 %	2.00 %			2.00 %		
Jane total RMD																
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.

Structured Income Planning																
<div> Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options </div>																
Scenario <span>Advanced Tax Planning: Approx State Tax %</span>																
Accounts																
Incomes																
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	750,000	5.00 %	500,000	3.00 %	1,250,000			Manage	Manage	Manage		Manage	from total income to target	
REGULAR RMD	initial amount		750,000	0.00 %	500,000	0.00 %	0	Subtotal of account incomes		Manage	Manage	Manage		Manage		
across all accounts	bonus % w/bonus		750,000	Manage	500,000	Manage	1,250,000			2.00 %	2.00 %			2.00 %		
Jane total RMD																
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		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		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		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		5.00 %		3.00 %		Jane IRA		1,250,000		Subtotal		Manage Infl Factor		Manage Infl Factor		Manage Infl Factor		Manage Infl Factor		from total income to									
across all accounts		initial amount		750,000		500,000		Jane inc		0		0		2.00 %		2.00 %		2.00 %		2.00 %											
Jane		bonus %		0.00 %		0.00 %		Jane inc		0		0		2.00 %		2.00 %		2.00 %		2.00 %											
total RMD		w/bonus		750,000		Manage		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	(15,130)-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	(15,249)-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	(15,437)-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	(15,563)-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	(15,689)-7%	109,261	109,261	0	end of 20															
				777,206		132,128		909,333		929,285		453,828		(322,185)		1,970,262		1,822,032		147,959											

# 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

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in	Other Schedule 1	Income	Schedule A	QBI Override	Tax Credits	Approx. State
Accounts	Income	Adjustments	Override			Tax %	
Roll Down	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

Create Tax Scenario for Year

2015 (Current Year)

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 Scenarios Calculate

Tax Filing: June 2025 (PR0V) 2025 Taxes

	Cash Flow	Tax Return	Cash Flow	Tax Return
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				
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 - GBI				
51 Self Employ Biz - not GBI				
51 Sch E (no SE Tax) - GBI				
51 Sch E (no SE Tax) - not GBI				
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 - Sched A or Std		15,000		15,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividends				
15 TAXABLE INCOME		110,000		110,000
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc	24 % Tax Bracket 15.4 % EIT Tax Rate	19,247	24 % Tax Bracket 15.4 % EIT Tax Rate	19,247
Approximate State Tax Calc			4 %	4,400
Discretionary Income \$	(19,247)		(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		19,247		19,247
37 Amount you owe				

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**

File Save Cancel **Condense** Hide Tax Advisor Add Scenario Calculate

Tax Filing

June 2025 (PROV) 2025 Taxes June 2025 (PROV) 2025 Taxes

	Cash Flow	Tax Return	Cash Flow	Tax Return
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
<b>Expenses</b>				
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 \$				
<b>Income Taxes</b>				
Standard Deduction	overridden	15,000	overridden	15,000
12 Largest Ded - Schd A or Std		15,000		15,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividends				
15 TAXABLE INCOME		110,000		110,000
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc	24% Tax Bracket 10.4% Off Tax Rate	19,247	24% Tax Bracket 10.9% Off Tax Rate	19,247
Approximate State Tax Calc		4,400		4,400
Discretionary Income \$		(19,247)		(23,647)
<b>Used on "Print 1040" Form Only</b>				
25a Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund		19,247		19,247
37 Amount you owe		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	
		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					
		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	
		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					
		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

Edit

Save

Cancel

Uncondense

Hide Tax Advisor

Add Scenario

Calculate

Tax Filing

Jane

2025 (PROV)

Hide

Delete

Jane

2025 (PROV)

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

12

Standard Deduction

15,000

15,000

15

Largest Ded - Schd A or Std

15,000

15,000

15

TAXABLE INCOME

110,000

110,000

24

Approximate Tax Calc

24 % Tax Bracket

15.4 % Eff Tax Rate

19,247

24 % Tax Bracket

18.9 % Eff Tax Rate

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 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

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

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				
Standard Deduction	overrides	15,000	overrides	15,000
12 Largest Ded - Schd A or Std		15,000		15,000
15 TAXABLE INCOME		110,000		110,000
24 Approximate Tax Calc	24 % Tax Bracket 15.4 % Eff Tax Rate	19,247	24 % Tax Bracket 18.9 % Eff Tax Rate	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 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

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

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				
Standard Deduction	overrides	15,000	overrides	15,000
12 Largest Ded - Schd A or Std		15,000		15,000
15 TAXABLE INCOME		110,000		110,000
24 Approximate Tax Calc	24 % Tax Bracket 15.4 % Eff Tax Rate	19,247	24 % Tax Bracket 18.9 % Eff Tax Rate	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 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

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TOOLS

Cashflow and Tax Advisor

Edit

Save

Cancel

Uncondense

Hide Tax Advisor

Add Scenario

Calculate

Tax Filing

Jane

2025 (PROV)

Hide

Delete

Jane

2025 (PROV)

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

12

Standard Deduction

15,000

15,000

15

Largest Ded - Schd A or Std

15,000

15,000

15

TAXABLE INCOME

110,000

110,000

24

Approximate Tax Calc

19,247

19,247

Approximate State Tax Calc

4 %

4,400

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



# Structured Income Planning

Edit Dynamic Mode

Scenario Advanced Tax Planning: Approx State Tax %

Planning Horizon		Accounts				Incomes													
20 years		NQ Account		IRA		Accounts		Planned Distribution		Percent Distribution		Wages		SS		Approx Income Tax	After Tax Income	After Tax Target	Income Gap
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution								Eff Tax Rate			
net return	60	5.00 %		3.00 %	Jane IRA	1,250,000	Subtotal of account incomes					Infl Factor	Infl Factor						
initial amount		750,000		500,000		0						2.00 %	2.00 %						
bonus % 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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			(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: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com).

To learn more about forecasting effective tax rates see articles:

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