

Calculating and Applying Tax Rates in SIPS Essentials

01/12/2026 10:53 am EST

SIPS allows you to forecast effective tax rates for any year of your income plan. You can add these forecasted rates directly within the Add Income Tax function. For SIPS Essentials users, simply enter a hypothetical, rounded rate in the Add Income Tax function. In SIPS Advanced, tax estimates will match exactly between the Income Plan and the Cash Flow and Tax Advisor Page. To configure your forecasted tax rates, use the Cash Flow and Tax Advisor page.

Below is a hypothetical example of a client making a yearly amount of \$100,000 and you would like to configure out the effective tax rate while working.

To learn more about Add Inc Tax functions within SIPS Essentials see articles:

- [Calculating and Applying Tax Rates in SIPS Essentials](#)
- [Setting Effective Tax Rates for SIPS Essentials](#)

If you would like to learn more about advanced tax planning in SIPS Advanced see article:

- [Understanding the Advanced Tax Planning Page](#)

To learn about setting up tax calculations options for income and expenses see articles:

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

To learn more about forecasting effective tax rates see articles:

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

Step 1: First Year Income: Note the first year's income. You will use this need this in the Cash Flow and Tax Advisor to calculate the effective tax rate for the first year.

Doe, John

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

Structured Income Planning

Edit

Scenario Calculating and Applying Tax Rates in SIPS Essentials

Year	John	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Target Income	Income Gap	Year				
		Account	Income	Account	Income			Wages	SS								
net return	64	5.00 %		5.00 %	John IRA												
initial amount		750,000		1,250,000	John inc	2,000,000	Subtotal of account incomes										
bonus % w/bonus		0.00 %		0.00 %		0		Infl Factor 2.00 %	Infl Factor 2.00 %		Infl Factor 2.00 %	from total income to target					
end of 1	64	787,500	0	1,312,500		2,100,000	0	100,000	0	100,000	86,700	15,300	end of 1				
end of 2	65	826,875	0	1,378,125		2,205,000	0	102,000	0	102,000	86,700	15,300	end of 2				
end of 3	66	779,785	88,434	1,447,031		2,226,816	88,434	0	0	88,434	88,434	0	end of 3				
end of 4	67	728,571	90,203	1,519,382		2,247,954	90,203	0	0	90,203	90,203	0	end of 4				
end of 5	68	672,993	92,007	1,595,352		2,268,344	92,007	0	0	92,007	92,007	0	end of 5				
end of 6	69	649,978	56,665	1,675,119		2,325,096	56,665	0	37,182	93,847	93,847	0	end of 6				
end of 7	70	624,678	57,798	1,758,875		2,383,553	57,798	0	37,926	95,724	95,724	0	end of 7				
end of 8	71	596,958	58,954	1,846,818		2,443,776	58,954	0	38,684	97,638	97,638	0	end of 8				
end of 9	72	566,673	60,133	1,939,159		2,505,832	60,133	0	39,458	99,591	99,591	0	end of 9				
end of 10	73	533,670	61,336	2,036,117		2,569,788	61,336	0	40,247	101,583	101,583	0	end of 10				
end of 11	74	497,791	62,563	2,137,923		2,635,714	62,563	0	41,052	103,615	103,615	0	end of 11				
end of 12	75	522,681	0	2,157,912	86,907	2,680,592	86,907	0	41,873	128,780	105,687	23,094	end of 12				
end of 13	76	548,815	0	2,174,756	91,051	2,723,571	91,051	0	42,710	133,762	107,801	25,961	end of 13				
end of 14	77	576,256	0	2,188,526	94,968	2,764,782	94,968	0	43,565	138,532	109,957	28,576	end of 14				
end of 15	78	605,068	0	2,198,474	99,478	2,803,542	99,478	0	44,436	143,914	112,156	31,759	end of 15				
end of 16	79	635,322	0	2,204,204	104,193	2,839,526	104,193	0	45,325	149,518	114,399	35,119	end of 16				
end of 17	80	667,088	0	2,205,296	109,119	2,872,383	109,119	0	46,231	155,350	116,687	38,663	end of 17				
end of 18	81	700,442	0	2,201,885	113,675	2,902,328	113,675	0	47,156	160,831	119,021	41,810	end of 18				
end of 19	82	735,464	0	2,192,959	119,021	2,928,423	119,021	0	48,099	167,120	121,401	45,719	end of 19				
end of 20	83	772,237	0	2,178,710	123,896	2,950,948	123,896	0	49,061	172,957	123,829	49,128	end of 20				
		628,092		942,308		1,570,401		202,000		643,004		2,415,404		2,065,276		350,128	

Step 2: Cash Flow and Tax Advisor: Click on the Cash Flow and Tax Advisor button underneath the Client's name heading.

Doe, John

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

Structured Income Planning

[Edit](#)

Scenario: Calculating and Applying Tax Rates in SIPS Essentials

Planning Horizon: 20 years

Accounts: NQ Account, IRA

Incomes: Wages, SS

Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Target Income	Income Gap	Year	
net return	64	5.00 %		5.00 %	John IRA									
initial amount		750,000		1,250,000	John inc	2,000,000	Subtotal of account incomes	Infl Factor	Infl Factor		Infl Factor	from total income to target		
bonus % w/bonus		0.00 %		0.00 %		0		2.00 %	2.00 %		2.00 %			
w/bonus		750,000		1,250,000		2,000,000								
end of 1	64	787,500	0	1,312,500		2,100,000	0	100,000	0	100,000	85,000	15,000	end of 1	
end of 2	65	826,875	0	1,378,125		2,205,000	0	102,000	0	102,000	86,700	15,300	end of 2	
end of 3	66	779,785	88,434	1,447,031		2,226,816	88,434	0	0	88,434	88,434	0	end of 3	
end of 4	67	728,571	90,203	1,519,382		2,247,954	90,203	0	0	90,203	90,203	0	end of 4	
end of 5	68	672,993	92,007	1,595,352		2,268,344	92,007	0	0	92,007	92,007	0	end of 5	
end of 6	69	649,978	56,665	1,675,119		2,325,096	56,665	0	37,182	93,847	93,847	0	end of 6	
end of 7	70	624,678	57,798	1,758,875		2,383,553	57,798	0	37,926	95,724	95,724	0	end of 7	
end of 8	71	596,958	58,954	1,846,818		2,443,776	58,954	0	38,684	97,638	97,638	0	end of 8	
end of 9	72	566,673	60,133	1,939,159		2,505,832	60,133	0	39,458	99,591	99,591	0	end of 9	
end of 10	73	533,670	61,336	2,036,117		2,569,788	61,336	0	40,247	101,583	101,583	0	end of 10	
end of 11	74	497,791	62,563	2,137,923		2,635,714	62,563	0	41,052	103,615	103,615	0	end of 11	
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end of 14	77	576,256	0	2,188,526	94,968	2,764,782	94,968	0	43,565	138,532	109,957	28,576	end of 14	
end of 15	78	605,068	0	2,198,474	99,478	2,803,542	99,478	0	44,436	143,914	112,156	31,759	end of 15	
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end of 19	82	735,464	0	2,192,959	119,021	2,928,423	119,021	0	48,099	167,120	121,401	45,719	end of 19	
end of 20	83	772,237	0	2,178,710	123,896	2,950,948	123,896	0	49,061	172,957	123,829	49,128	end of 20	
			628,092			942,308		1,570,401	202,000	643,004	2,415,404	2,065,276	350,128	

Step 3: Edit: Click on the green Edit button underneath the Cashflow and Tax Advisor heading.

Doe, John

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

Cashflow and Tax Advisor

[Edit](#)

Step 4: Add Scenario: Click on the green Add Scenario button underneath the Cashflow and Tax Advisor heading.

Doe, John

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

Cashflow and Tax Advisor

[Edit](#) [Save](#) [Cancel](#) [Condense](#) [Hide Tax Advisor](#) [Add Scenario](#)

Step 5: Tax Filing Name: Click on the dropdown to select the tax filing (client 1, client 2, or joint).

The screenshot shows the 'Cashflow and Tax Advisor' interface for 'Doe, John'. At the top, there is a navigation bar with links: CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS. Below the navigation bar, the title 'Cashflow and Tax Advisor' is displayed, followed by a row of buttons: Edit, Save, Cancel, Condense, Hide Tax Advisor, Add Scenario, and Calculate. The main area features a 'Tax Filing' dropdown menu currently set to 'John', and a '2022' dropdown menu for the tax year. Below these are 'Hide' and 'Delete' buttons. A 'Scenario 1' label is positioned above a table with three columns: 'Income', 'Cash Flow', and 'Tax Return'. The table lists various income categories with corresponding values in the 'Cash Flow' and 'Tax Return' columns. A red arrow points to the 'Tax Filing' dropdown menu.

Income	Cash Flow	Tax Return
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
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		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

Step 6: Tax Filing Year: Click on the dropdown and select which tax year you would like to use. SIPS has the ability to create hypothetical returns for past and future years.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John | 2022

Scenario 1

	Cash Flow	Tax Return
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
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		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

Step 7: Scenario Title: Enter in a new title for the scenario.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Hide Delete

Scenario 1

Income	Cash Flow	Tax Return
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
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		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

Step 8: Wages: Enter in the total income into the wages cash flow and tax return columns.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Hide Delete

2025

	Cash Flow	Tax Return
Income		
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
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		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

Step 9: Calculate: Click on the green calculate button underneath the Cashflow and Tax Advisor heading.

Doe, John

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate



Tax Filing John 2025 (PROV)
Hide Delete
2025

Income	Cash Flow	Tax Return
1 Wages	100,000	100,000
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
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		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

Step 10: Condense: Click on the green condense button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor			
File	Cancel	Print	Hide Tax Advisor
Tax Filing			
John 2025 (PROV) 2025			
Income		Cash Flow	Tax Return
11 Wages		100,000	100,000
2a Tax Exempt Int			
2b Taxable Interest			
2c Qualified Dividends			
3a All Dividends			
4 Client 1 Distributions			
4 Client 2 Distributions			
4 Other			
4 Client1 Pension			
4 Client2 Pension			
4 Other			
6 Roth Conversion			
6a Client1 Social Security			
6a Client2 Social Security			
6b Total Social Security			
7 Short Term Cap Gains			
7 Long Term Cap Gains			
8 Self Employ Biz - QBI			
8 Self Employ Biz - not QBI			
8 Self E (no SE Tax) - QBI			
8 Self E (no SE Tax) - not QBI			
8 All Other Schedule 1 Income			
8 SE Tax Deduction			
8 All Other Adj to Income			
11 Income Total \$		100,000	100,000
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	excludes		15,000
12 Largest Ded - Sched A or Std			15,000
13 Qual Biz Income Deduction			
Cap Gains and Qual Dividends			
15 TAXABLE INCOME			85,000
19 Enter Tax Credits			
23 Self Employment Taxes		23 % Tax Bracket	13,614 % Tax Rate
24 Approximate Tax Calc			13,614
Approximate State Tax Calc		%	
Discretionary Income \$			86,386
Used on "Print 1040" Form Only			
25a Tax Payments Withheld			
25 All other tax credits			
25 Estimated Tax Payments			
25 Total Payments			
26 Refund			13,614
27 Amount you owe			13,614

Step 11: Eff Tax Rate: SIPS Essentials rounds the effective tax rate (e.g., 13.614% displays as 13.6%), leading to a slight difference from the Structured Income Planning page.

Doe, John

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

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV)

2025

Income	Cash Flow	Tax Return
1 Wages	100,000	100,000
11 Income Total \$	100,000	100,000

Expenses

Expenses Total \$

Income Taxes	overrides	
Standard Deduction		15,000
12 Largest Ded - Schd A or Std		15,000
15 TAXABLE INCOME		85,000
24 Approximate Tax Calc	22 % Tax Bracket 13.6 % Eff Tax Rate	13,614
Discretionary Income \$		86,386

Used on "Print 1040" Form Only

37 Amount you owe: 13,614

Step 12: Approximate Tax Calc: Take note of the approximate Tax Calc. Due to SIPS Essentials rounding the effective tax rate there will be a discrepancy with the number on the Structured Income Planning page.

Doe, John

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

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV)

2025

Income	Cash Flow	Tax Return
1 Wages	100,000	100,000
11 Income Total \$	100,000	100,000

Expenses

Expenses Total \$

Income Taxes	overrides	
Standard Deduction		15,000
12 Largest Ded - Schd A or Std		15,000
15 TAXABLE INCOME		85,000
24 Approximate Tax Calc	22 % Tax Bracket 13.6 % Eff Tax Rate	13,614
Discretionary Income \$		86,386

Used on "Print 1040" Form Only

37 Amount you owe: 13,614

Step 13: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Doe, John

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

Cashflow and Tax Advisor

Edit **Save** Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

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

	Cash Flow	Tax Return
1 Wages	100,000	100,000
11 Income Total \$	100,000	100,000

Expenses

Expenses Total \$

Income Taxes

	overrides	
Standard Deduction		15,000
12 Largest Ded - Sched A or Std		15,000
15 TAXABLE INCOME		85,000
	22 % Tax Bracket	13.6 % Eff Tax Rate
24 Approximate Tax Calc		13,614
Discretionary Income \$	86,386	

Used on "Print 1040" Form Only

37 Amount you owe	13,614
-------------------	--------

Print 1040

Step 14: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing

John 2025 (PROV)

Hide Delete

2025

Income

	Cash Flow	Tax Return
1 Wages	100,000	100,000
11 Income Total \$	100,000	100,000

Expenses

Expenses Total \$

Income Taxes

	overrides	
Standard Deduction		15,000
12 Largest Ded - Sched A or Std		15,000
15 TAXABLE INCOME		85,000
	22 % Tax Bracket	13.6 % Eff Tax Rate
24 Approximate Tax Calc		13,614
Discretionary Income \$	86,386	

Used on "Print 1040" Form Only

37 Amount you owe	13,614
	Print 1040

Step 15: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

Doe, John

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

Structured Income Planning

Edit

Scenario Calculating and Applying Tax Rates in SIPS Essentials

Planning Horizon		Accounts				Incomes								Year
20 years		NQ Account		IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Target Income	Income Gap	Year	
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		750,000		1,250,000										
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end of 10	73	533,670	61,336	2,036,117	0	2,569,788	61,336	0	40,247	101,583	101,583	0	end of 10	
end of 11	74	497,791	62,563	2,137,923	0	2,635,714	62,563	0	41,052	103,615	103,615	0	end of 11	
end of 12	75	522,681	0	2,157,912	86,907	2,680,592	86,907	0	41,873	128,780	105,687	23,094	end of 12	
end of 13	76	548,815	0	2,174,756	91,051	2,723,571	91,051	0	42,710	133,762	107,801	25,961	end of 13	
end of 14	77	576,256	0	2,188,526	94,968	2,764,782	94,968	0	43,565	138,532	109,957	28,576	end of 14	
end of 15	78	605,068	0	2,198,474	99,478	2,803,542	99,478	0	44,436	143,914	112,156	31,759	end of 15	
end of 16	79	635,322	0	2,204,204	104,193	2,839,526	104,193	0	45,325	149,518	114,399	35,119	end of 16	
end of 17	80	667,088	0	2,205,296	109,119	2,872,383	109,119	0	46,231	155,350	116,687	38,663	end of 17	
end of 18	81	700,442	0	2,201,885	113,675	2,902,328	113,675	0	47,156	160,831	119,021	41,810	end of 18	
end of 19	82	735,464	0	2,192,959	119,021	2,928,423	119,021	0	48,099	167,120	121,401	45,719	end of 19	
end of 20	83	772,237	0	2,178,710	123,896	2,950,948	123,896	0	49,061	172,957	123,829	49,128	end of 20	
			628,092		942,308		1,570,401	202,000	643,004	2,415,404	2,065,276	350,128		

Step 16: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario Calculating and Applying Tax Rates in SIPS Essentials

Planning Horizon		Accounts				Incomes								Year
20 years		NQ Account		IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Target Income	Income Gap	Year	
Total required														
View Beneficial RMD								Manage	Manage		Manage	from total income to target		
REGULAR RMD								Infl Factor	Infl Factor		Infl Factor			
across all accounts								2.00 %	2.00 %		2.00 %			
John														
total RMD														
net return	64	5.00 %		5.00 %	John IRA									
initial amount		750,000		1,250,000	John inc	2,000,000	Subtotal of account incomes							
bonus % w/bonus		0.00 %		0.00 %		2,000,000								
		750,000	Manage	1,250,000	Manage									
end of 1	64	787,500	0	1,312,500	0	2,100,000	0	100,000	0	100,000	85,000	15,000	end of 1	
end of 2	65	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	end of 2	
end of 3	66	779,785	88,434	1,447,031	0	2,226,816	88,434	0	0	88,434	88,434	0	end of 3	
end of 4	67	728,571	90,203	1,519,382	0	2,247,954	90,203	0	0	90,203	90,203	0	end of 4	
end of 5	68	672,993	92,007	1,595,352	0	2,268,344	92,007	0	0	92,007	92,007	0	end of 5	
end of 6	69	649,978	56,665	1,675,119	0	2,325,096	56,665	0	37,182	93,847	93,847	0	end of 6	
end of 7	70	624,678	57,798	1,758,875	0	2,383,553	57,798	0	37,926	95,724	95,724	0	end of 7	
end of 8	71	596,958	58,954	1,846,818	0	2,443,776	58,954	0	38,684	97,638	97,638	0	end of 8	
end of 9	72	566,673	60,133	1,939,159	0	2,505,832	60,133	0	39,458	99,591	99,591	0	end of 9	
end of 10	73	533,670	61,336	2,036,117	0	2,569,788	61,336	0	40,247	101,583	101,583	0	end of 10	
end of 11	74	497,791	62,563	2,137,923	0	2,635,714	62,563	0	41,052	103,615	103,615	0	end of 11	
end of 12	75	522,681	0	2,157,912	86,907	2,680,592	86,907	0	41,873	128,780	105,687	23,094	end of 12	
end of 13	76	548,815	0	2,174,756	91,051	2,723,571	91,051	0	42,710	133,762	107,801	25,961	end of 13	
end of 14	77	576,256	0	2,188,526	94,968	2,764,782	94,968	0	43,565	138,532	109,957	28,576	end of 14	
end of 15	78	605,068	0	2,198,474	99,478	2,803,542	99,478	0	44,436	143,914	112,156	31,759	end of 15	
end of 16	79	635,322	0	2,204,204	104,193	2,839,526	104,193	0	45,325	149,518	114,399	35,119	end of 16	
end of 17	80	667,088	0	2,205,296	109,119	2,872,383	109,119	0	46,231	155,350	116,687	38,663	end of 17	
end of 18	81	700,442	0	2,201,885	113,675	2,902,328	113,675	0	47,156	160,831	119,021	41,810	end of 18	
end of 19	82	735,464	0	2,192,959	119,021	2,928,423	119,021	0	48,099	167,120	121,401	45,719	end of 19	
end of 20	83	772,237	0	2,178,710	123,896	2,950,948	123,896	0	49,061	172,957	123,829	49,128	end of 20	
			628,092		942,308		1,570,401	202,000	643,004	2,415,404	2,065,276	350,128		

Step 17: Tax Name: Enter in a Title for the income tax column.

The screenshot shows the 'Manage Tax' interface. The 'Tax name' field contains 'Approx Income Tax', which is highlighted with a yellow box and pointed to by a red arrow. The 'Starting effective tax rate' is set to '0.0 %'. The 'Tax description' field is empty. On the right side, there is an 'ADD ADJUSTMENT' section with several buttons: 'Pick year(s)', 'OR', 'Start year for rest of plan', 'OR', 'Start year for X years' (with a dropdown set to '0'), 'Pick year(s) to remove', 'Remove year to end of plan', and 'Reset all years'. Below this is a 'Tax Adjustments' table with 24 rows, each with a 'Year' column and a 'Tax adjustment' column containing a '%' symbol.

Step 18: Starting Effective Tax Rate: Type in the effective tax rate. SIPS only allows two decimal places (e.g., 13.61% instead of 13.614%).

The screenshot shows the 'Manage Tax' interface. The 'Tax name' field contains 'Inc. Tax'. The 'Starting effective tax rate' field contains '0.0 %', which is highlighted with a yellow box and pointed to by a red arrow. The 'Tax description' field is empty. The 'ADD ADJUSTMENT' section and 'Tax Adjustments' table are identical to the previous screenshot.

Step 19: Save: Click on the Save button underneath the Manage Tax heading.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 13.61 %

Tax description:

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Tax Adjustments

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

Step 20: Structured Income Planning: You will automatically be taken back to the Structured Income Planning page and two new columns have automatically appeared, the Inc. Tax and After Tax Income.

Structured Income Planning

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

Scenario: Calculating and Applying Tax Rates in SIPS Essentials

Planning Horizon: 20 years

		Accounts						Incomes							
Total required		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Inc. Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD	net return	5.00 %		5.00 %	John IRA										
across all accounts	initial amount	750,000		1,250,000	John inc	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage		Manage Infl Factor	from total income to target		
John	bonus %	0.00 %		0.00 %		2,000,000		2.00 %	2.00 %			2.00 %			
total RMD	w/bonus	750,000	Manage	1,250,000	Manage	2,000,000									
0	end of 1	64	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,610)	86,390	85,000	1,390	
0	end of 2	65	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,882)	88,118	86,700	1,418	
0	end of 3	66	765,853	102,366	1,447,031	0	2,212,884	102,366	0	0	(13,932)	88,434	88,434	0	
0	end of 4	67	699,732	104,413	1,519,382	0	2,219,114	104,413	0	0	(14,211)	90,203	90,203	0	
0	end of 5	68	628,217	106,502	1,595,352	0	2,223,568	106,502	0	0	(14,495)	92,007	92,007	0	
0	end of 6	69	588,178	71,450	1,675,119	0	2,263,297	71,450	0	37,182	(14,785)	93,847	93,847	0	
0	end of 7	70	544,708	72,879	1,758,875	0	2,303,583	72,879	0	37,926	(15,080)	95,724	95,724	0	
0	end of 8	71	497,607	74,336	1,846,818	0	2,344,426	74,336	0	38,684	(15,382)	97,638	97,638	0	
0	end of 9	72	446,665	75,823	1,939,159	0	2,385,824	75,823	0	39,458	(15,690)	99,591	99,591	0	
0	end of 10	73	391,659	77,339	2,036,117	0	2,427,776	77,339	0	40,247	(16,004)	101,583	101,583	0	
0	end of 11	74	332,355	78,886	2,137,923	0	2,470,278	78,886	0	41,052	(16,324)	103,615	103,615	0	
86,907	end of 12	75	348,973	0	2,157,912	86,907	2,506,884	86,907	0	41,873	(17,527)	111,253	105,687	5,567	
91,051	end of 13	76	366,422	0	2,174,756	91,051	2,541,178	91,051	0	42,710	(18,205)	115,557	107,801	7,756	
94,968	end of 14	77	384,743	0	2,188,526	94,968	2,573,269	94,968	0	43,565	(18,854)	119,678	109,957	9,721	
99,478	end of 15	78	403,980	0	2,198,474	99,478	2,602,454	99,478	0	44,436	(19,587)	124,328	112,156	12,172	
104,193	end of 16	79	424,179	0	2,204,204	104,193	2,628,384	104,193	0	45,325	(20,349)	129,168	114,399	14,770	
109,119	end of 17	80	445,388	0	2,205,296	109,119	2,650,683	109,119	0	46,231	(21,143)	134,207	116,687	17,520	
113,675	end of 18	81	467,657	0	2,201,885	113,675	2,669,542	113,675	0	47,156	(21,889)	138,942	119,021	19,921	
119,021	end of 19	82	491,040	0	2,192,959	119,021	2,683,999	119,021	0	48,099	(22,745)	144,375	121,401	22,974	
123,896	end of 20	83	515,592	0	2,178,710	123,896	2,694,302	123,896	0	49,061	(23,539)	149,417	123,829	25,588	
			763,994		942,308		1,706,302	202,000	643,004	(347,233)	2,204,073	2,065,276	138,797		

Step 21: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning

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

Scenario: Calculating and Applying Tax Rates in SIPS Essentials

Total required		Accounts		Incomes		Accounts		Planned		Wages		SS		Inc. Tax		After Tax		After Tax		Income		Year	
View Beneficial RMD	REGULAR RMD	Year	John	Account	Income	Account	Income	Accounts	Planned	Wages	SS	Inc. Tax	After Tax	After Tax	Income	Income	Income	Income	Income	Income	Income	Year	
REGULAR RMD	REGULAR RMD	net return	64	5.00 %	5.00 %	John IRA	John IRA	2,000,000	Subtotal	Manage	Manage	Manage		Manage	from total								
across all accounts	across all accounts	initial amount		750,000	0.00 %	1,250,000	John inc	0	of account	Infl Factor	Infl Factor			Infl Factor	income to								
John	John	bonus %		0.00 %	0.00 %	1,250,000	John inc	0	incomes	2.00 %	2.00 %			2.00 %	target								
total RMD	total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000		100,000	100,000	(13,610)	86,390	85,000	1,390							end of 1	
0	0	end of 1	64	787,500	0	1,312,500	0	2,100,000	0	0	0	(13,610)	86,390	85,000	1,390							end of 2	
0	0	end of 2	65	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,882)	88,118	86,700	1,418							end of 3	
0	0	end of 3	66	765,853	102,366	1,447,031	0	2,212,884	102,366	0	0	(13,932)	88,434	88,434	0							end of 4	
0	0	end of 4	67	699,732	104,413	1,519,382	0	2,219,114	104,413	0	0	(14,211)	90,203	90,203	0							end of 5	
0	0	end of 5	68	628,217	106,502	1,595,352	0	2,223,568	106,502	0	0	(14,495)	92,007	92,007	0							end of 6	
0	0	end of 6	69	588,178	71,450	1,675,119	0	2,263,297	71,450	0	37,182	(14,785)	93,847	93,847	0							end of 7	
0	0	end of 7	70	544,708	72,879	1,758,875	0	2,303,583	72,879	0	37,926	(15,080)	95,724	95,724	0							end of 8	
0	0	end of 8	71	497,607	74,336	1,846,818	0	2,344,426	74,336	0	38,684	(15,382)	97,638	97,638	0							end of 9	
0	0	end of 9	72	446,665	75,823	1,939,159	0	2,385,824	75,823	0	39,458	(15,690)	99,591	99,591	0							end of 10	
0	0	end of 10	73	391,659	77,339	2,036,117	0	2,427,776	77,339	0	40,247	(16,004)	101,583	101,583	0							end of 11	
86,907	86,907	end of 11	74	332,355	78,886	2,137,923	0	2,470,278	78,886	0	41,052	(16,324)	103,615	103,615	0							end of 12	
91,051	91,051	end of 12	75	348,973	0	2,157,912	86,907	2,506,884	86,907	0	41,873	(17,527)	111,253	105,687	5,567							end of 13	
94,968	94,968	end of 13	76	366,422	0	2,174,756	91,051	2,541,178	91,051	0	42,710	(18,205)	115,557	107,801	7,756							end of 14	
99,478	99,478	end of 14	77	384,743	0	2,188,526	94,968	2,573,269	94,968	0	43,565	(18,854)	119,678	109,957	9,721							end of 15	
104,193	104,193	end of 15	78	403,980	0	2,198,474	99,478	2,602,454	99,478	0	44,436	(19,587)	124,328	112,156	12,172							end of 16	
109,119	109,119	end of 16	79	424,179	0	2,204,204	104,193	2,628,384	104,193	0	45,325	(20,349)	129,168	114,399	14,770							end of 17	
113,675	113,675	end of 17	80	445,388	0	2,205,296	109,119	2,650,683	109,119	0	46,231	(21,143)	134,207	116,687	17,520							end of 18	
119,021	119,021	end of 18	81	467,657	0	2,201,885	113,675	2,669,542	113,675	0	47,156	(21,889)	138,942	119,021	19,921							end of 19	
123,896	123,896	end of 19	82	491,040	0	2,192,959	119,021	2,683,999	119,021	0	48,099	(22,745)	144,375	121,401	22,974							end of 20	
		end of 20	83	515,592	0	2,178,710	123,896	2,694,302	123,896	0	49,061	(23,539)	149,417	123,829	25,588								
						763,994	942,308	1,706,302	202,000	643,004	(347,233)	2,204,073	2,065,276	138,797									

Step 22: Column Display Options: Click on the green View Tax Rates button.

Column Display Options: [Hide RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
NQ Account	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wages	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
 You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
 Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

Group Setup

Accounts	Incomes
Group 1: Accounts	Group 1: Incomes
Group 2: Accounts	Group 2: Incomes
Group 3: Accounts	Group 3: Incomes
Group 4: Accounts	Group 4: Incomes
Group 5: Accounts	Group 5: Incomes

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 23: Structured Income Planning: The Income Tax Column will automatically show the rounded amounts.

Structured Income Planning

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

Scenario: Calculating and Applying Tax Rates in SIPS Essentials

Total required		Year	John	Accounts				Accounts Total	Planned Distribution	Incomes			After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	REGULAR RMD			Account	Income	Account	Income			Wages	SS	Inc. Tax				
across all accounts	net return	64	5.00 %	750,000	1,250,000	John IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target		
John total RMD	initial amount	64	0.00 %	750,000	0.00 %	John inc	0	100,000			(13,610)-14%	86,390	85,000	1,390	end of 1	
0	w/bonus	65	0.00 %	750,000	0.00 %	0	0	102,000			(13,882)-14%	88,118	86,700	1,418	end of 2	
0	end of 1	66	0.00 %	750,000	0.00 %	0	0	0			(13,932)-14%	88,434	88,434	0	end of 3	
0	end of 2	67	0.00 %	750,000	0.00 %	0	0	0			(14,211)-14%	90,203	90,203	0	end of 4	
0	end of 3	68	0.00 %	750,000	0.00 %	0	0	0			(14,495)-14%	92,007	92,007	0	end of 5	
0	end of 4	69	0.00 %	750,000	0.00 %	0	0	0			(14,785)-14%	93,847	93,847	0	end of 6	
0	end of 5	70	0.00 %	750,000	0.00 %	0	0	0			(15,080)-14%	95,724	95,724	0	end of 7	
0	end of 6	71	0.00 %	750,000	0.00 %	0	0	0			(15,382)-14%	97,638	97,638	0	end of 8	
0	end of 7	72	0.00 %	750,000	0.00 %	0	0	0			(15,690)-14%	99,591	99,591	0	end of 9	
0	end of 8	73	0.00 %	750,000	0.00 %	0	0	0			(16,004)-14%	101,583	101,583	0	end of 10	
0	end of 9	74	0.00 %	750,000	0.00 %	0	0	0			(16,324)-14%	103,615	103,615	0	end of 11	
86,907	end of 10	75	0.00 %	750,000	0.00 %	86,907	2,506,884	86,907			(17,527)-14%	111,253	105,687	5,567	end of 12	
91,051	end of 11	76	0.00 %	750,000	0.00 %	91,051	2,541,178	91,051			(18,205)-14%	115,557	107,801	7,756	end of 13	
94,968	end of 12	77	0.00 %	750,000	0.00 %	94,968	2,573,269	94,968			(18,854)-14%	119,678	109,957	9,721	end of 14	
99,478	end of 13	78	0.00 %	750,000	0.00 %	99,478	2,602,454	99,478			(19,587)-14%	124,328	112,156	12,172	end of 15	
104,193	end of 14	79	0.00 %	750,000	0.00 %	104,193	2,628,384	104,193			(20,349)-14%	129,168	114,399	14,770	end of 16	
109,119	end of 15	80	0.00 %	750,000	0.00 %	109,119	2,650,683	109,119			(21,143)-14%	134,207	116,687	17,520	end of 17	
113,675	end of 16	81	0.00 %	750,000	0.00 %	113,675	2,669,542	113,675			(21,889)-14%	138,942	119,021	19,921	end of 18	
119,021	end of 17	82	0.00 %	750,000	0.00 %	119,021	2,683,999	119,021			(22,745)-14%	144,375	121,401	22,974	end of 19	
123,896	end of 18	83	0.00 %	750,000	0.00 %	123,896	2,694,302	123,896			(23,539)-14%	149,417	123,829	25,588	end of 20	
				763,994		942,308		1,706,302		202,000	643,004	(347,233)	2,204,073	2,065,276	138,797	

Step 24: Save: Click on the green save button underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario: Calculating and Applying Tax Rates in SIPS Essentials

Total required		Year	John	Accounts				Accounts Total	Planned Distribution	Incomes			After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	REGULAR RMD			Account	Income	Account	Income			Wages	SS	Inc. Tax				
across all accounts	net return	64	5.00 %	750,000	1,250,000	John IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target		
John total RMD	initial amount	64	0.00 %	750,000	0.00 %	John inc	0	100,000			(13,610)-14%	86,390	85,000	1,390	end of 1	
0	w/bonus	65	0.00 %	750,000	0.00 %	0	0	102,000			(13,882)-14%	88,118	86,700	1,418	end of 2	
0	end of 1	66	0.00 %	750,000	0.00 %	0	0	0			(13,932)-14%	88,434	88,434	0	end of 3	
0	end of 2	67	0.00 %	750,000	0.00 %	0	0	0			(14,211)-14%	90,203	90,203	0	end of 4	
0	end of 3	68	0.00 %	750,000	0.00 %	0	0	0			(14,495)-14%	92,007	92,007	0	end of 5	
0	end of 4	69	0.00 %	750,000	0.00 %	0	0	0			(14,785)-14%	93,847	93,847	0	end of 6	
0	end of 5	70	0.00 %	750,000	0.00 %	0	0	0			(15,080)-14%	95,724	95,724	0	end of 7	
0	end of 6	71	0.00 %	750,000	0.00 %	0	0	0			(15,382)-14%	97,638	97,638	0	end of 8	
0	end of 7	72	0.00 %	750,000	0.00 %	0	0	0			(15,690)-14%	99,591	99,591	0	end of 9	
0	end of 8	73	0.00 %	750,000	0.00 %	0	0	0			(16,004)-14%	101,583	101,583	0	end of 10	
0	end of 9	74	0.00 %	750,000	0.00 %	0	0	0			(16,324)-14%	103,615	103,615	0	end of 11	
86,907	end of 10	75	0.00 %	750,000	0.00 %	86,907	2,506,884	86,907			(17,527)-14%	111,253	105,687	5,567	end of 12	
91,051	end of 11	76	0.00 %	750,000	0.00 %	91,051	2,541,178	91,051			(18,205)-14%	115,557	107,801	7,756	end of 13	
94,968	end of 12	77	0.00 %	750,000	0.00 %	94,968	2,573,269	94,968			(18,854)-14%	119,678	109,957	9,721	end of 14	
99,478	end of 13	78	0.00 %	750,000	0.00 %	99,478	2,602,454	99,478			(19,587)-14%	124,328	112,156	12,172	end of 15	
104,193	end of 14	79	0.00 %	750,000	0.00 %	104,193	2,628,384	104,193			(20,349)-14%	129,168	114,399	14,770	end of 16	
109,119	end of 15	80	0.00 %	750,000	0.00 %	109,119	2,650,683	109,119			(21,143)-14%	134,207	116,687	17,520	end of 17	
113,675	end of 16	81	0.00 %	750,000	0.00 %	113,675	2,669,542	113,675			(21,889)-14%	138,942	119,021	19,921	end of 18	
119,021	end of 17	82	0.00 %	750,000	0.00 %	119,021	2,683,999	119,021			(22,745)-14%	144,375	121,401	22,974	end of 19	
123,896	end of 18	83	0.00 %	750,000	0.00 %	123,896	2,694,302	123,896			(23,539)-14%	149,417	123,829	25,588	end of 20	
				763,994		942,308		1,706,302		202,000	643,004	(347,233)	2,204,073	2,065,276	138,797	

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.