Calculating and Applying Tax Rates in SIPS Essentials

06/30/2025 3:36 pm EDT

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 expesne 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, J	Doe, John													
CLIENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR A	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS 1	TOOLS		
Structu	Structured Income Planning													
Edit	Edit													
Scenario Calculating and Applying Tax Rates in SIPS Essentials														
Accounts x														
Diamate a	Accounts													
Horizon	nning 20 years V NQ Account IRA Incomes													
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	2 000 000	Subtotal					from total		
bonus %		0.00 %		0.00 %	John inc	2,000,000	of account	Infl Factor	Infl Factor		Infl Factor	income to		
w/bonus		750,000		1,250,000		2,000,000	incomes	2 00 %	2.00 %		2.00 %	target		
end of 1	64	787,500	0	1,312,500	0	2,100,000	0	100,000		100,000		10,000	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	60	/28,5/1	90,203	1,519,382	0	2,247,954	90,203	0	0	90,203	90,203	0	end of 4	
end of 6	69	649.978	56,665	1,595,552	0	2,200,344	56,665	0	37182	92,007	93,847	0	end of 6	
end of 7	70	624.678	57,798	1,758,875	0	2,323,090	57,798	0	37,102	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	625,008	0	2,198,474	99,478	2,803,542	99,478	0	44,436	143,914	114,156	31,/59	end of 15	
end of 17	80	667.088	0	2,204,204	104,193	2,039,520	104,193	0	45,525	149,518	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 DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR	ASSET ALLOCA	FION AND NET	WORTH G	RAPHS R	EPORTS 1	TOOLS		
Struct	ired Ir	ncom	e Plar	nina	+									
Edit	area n	100111	e i iui	innig										
Scenario Calculating and Applying Tax Rates in SIPS Essentials														
Accounts														
Planning Horizon	anning 20 years V NQ Account IRA Incomes													
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 %	Join IRA	0.000.000	Outstatel					from total		
Initial amount		/50,000		1,250,000	lunn ing	2,000,000	Subtotal	Infl Footor	Infl Factor		Infl Factor	from total		
bonus %		750.000		1 250 000	Jennine	2 000 000	incomes	2 00 %	2 00 %		2 00 %	target		
end of 1	64	787 500	0	1,230,000	0	2,000,000	0	100.000	2.00 %	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 3: Edit: Click on the green Edit button underneath the Cashflow and Tax Advisor heading.



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



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

D	oe, John												
CL	ENT DASHBOARD STRUCTURED INC	OME	PLANNING CASH FLOW AND T	AX ADVISOR ASSET ALLOCATION AND NET WORTH	GRAPHS	I	REPORTS	TOOLS					
С	ashflow and Tax	X	Advisor										
Ed	t Save Cancel Condense Hide	Tax	Advisor Add Scenario Calcul	ate									
	Tax Filing John 2022 Hide Delete Scte rario 1												
	Income		Cash Flow Tax Return										
1	Wages												
2a	Tax Exempt Int	0											
2b	Taxable Interest												
3a	Qualified Dividends	0											
3b	All Dividends	0											
4	Client 1 Distributions	0											
4	Client 2 Distributions												
4	Other												
4	Client1 Pension												
4	Client2 Pension												
4	Other												
4	Roth Conversion												
6a	Client1 Social Security	0											
6a	Client2 Social Security												
6b	Total Social Security												
7	Short Term Cap Gains	0											
7	Long Term Cap Gains	0											
S1	Self Employ Biz - QBI	0											
S1	Self Employ Biz - not QBI	0											
S1	Sch E (no SE Tax) - QBI	0											
S1	Sch E (no SE Tax) - not QBI	0											
S1	All Other Schedule 1 Income	0											
S1	SE Tax Deduction	0											
S1	All Other Adjt to Income	0											
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.



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



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



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



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

Cashflow an	nd Tax	x /	Advisor	
Elli Save Cancel Can	Note Hote	Tax	Advisor Add Sc	enario Calculate
	Tax Filing		John v Hide 203	2025 (PROV, ~ 15
Income			Cash Flow	Tax Return
7 Wages 28 Tax Exernet Int			100,000	100,000
20 Taxable Interest				
34 Qualified Dividends		0		
36 All Dividends	1 18	9		
4 Client 2 Distributions		Č.		
4 Other	-			
4 Client1 Pension				
4 Client2 Pension				
4 Roth Conversion	-			
6a Client1 Social Security	0	0		
68 Client2 Social Security				
6b Total Social Securi	Ŋ.			0
7 Long Term Can Caine	-	0		
\$1 Self Employ Biz - QBI		0	_	
51 Self Employ Biz - not	100	0		-
S1 Sch E (no SE Tax) - Q	61	0		
ST Sch E (no SE Tax) - n	OF CHE	8		
S1 SE Tax Deduction				
51 All Other Adjit to Incom	10	0		
11 Incon	ne Total \$	0	100,000	100,000
Medical Expenses (2) Phapping & Kallen Exer Mongage Internet Charities All other Scheduler, All Mongage - Rent Home Imurance Utilies Phone - Gable Phone - Gable Mart - Landscoping Caris Sundard, All Caris Carisson Caris	nce			
Expe	nses Tota	15		
Income Taxes			-	
Standard Deduction		0		15,000
12 Largest Ded - Schd A	or Std	0		15,000
13 Qual Biz Income Dedu	action	0		
15 TAXABLE INCOME	and the second s			85.000
19 Enter Tax Credits				
23 Self Employment Taxe	15	0		
M Annual Providence			22 % Tax Bracket	13.6 % DY Tax Rate
Approximate tax Calc	Calc	-		12.614
Discretiona	ary Incom	e S	86.386	
		1		
Used on "Print 104	0" Form 0	nly		
32 All other has confident	ka l			
32 Estimated Tax Payment	nts			
33 Total Payments				1
34 Refund				
37 Amount you owe				13,614 Print 1040

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 INCOM	E PLANNING CASH FLOW AND	TAX ADVISOR ASSET ALLOCATION AND NET WORTH	GRAPHS	REPORTS TO	DOLS							
Cashflow and Tax Advisor alit 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 - Schd 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 \$	80,380											
Used on "Print 1040" Form Only	,											
³⁷ Amount you owe	13.614											
	Print 1040											

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 . Edit Save Cancel Uncondense Hide T	Advisor ax Advisor Add Scenario Calculate
Tax Filing	John V 2025 (PROV) V 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 - Schd A or Std	15,000
15 TAXABLE INCOME	85,000
0	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 13: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Doe, John										
CLIENT DASHBOARD STRUCTURED INC	OME	PLANNING	CASH FLOW AND T	X ADVISOR ASSET ALLOCATION AND	NET WORTH	GRAPHS	I	REPORTS	I I	TOOLS
Cashflow and Ta	X	Adviso	r							
Edit Save Cancel Uncondense Hi	de 1	ax Advisor Add	d Scenario 🛛 Calo	late						
Tax Filing		John 🗸 Hide 202	2025 (PROV) V Delete							
Inco <mark>i</mark> ne		Cash Flow	Tax Return							
¹ Wag <mark>i</mark> s		100,000	100,000							
¹¹ Income Total \$	0	100,000	100,000							
Expenses										
Expenses Tota	1\$									
Inco ne Taxes		overrides								
Stane ard Deduction	0		15,000							
12 Largest Ded - Schd A or Std	0		15,000							
15 TAXA BLE INCOME	0		85,000							
	0	22 % Tax Bracket	13.6 % Eff Tax Rate							
24 Approximate Tax Calc	0		13,614							
Discretionary Income	e Ş	86,386								
Llood on "Drint 1040" Form O	nlu									
37 Amount you owe	my	-	13 614							
A mount you owe			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 INCO	ME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS
Cashflow and Ta	Advisor
Tax Filin	John V 2025 (PROV) V Hide Delete 2025
Income	Cash Flow Tax Return
¹ Wages	100,000 100,000
11 Income Total 🗧	100,000 100,000
Expenses	
Expenses Total	Ş
Income Taxes	overrides
Standard Deduction	15,000
12 Largest Ded - Schd A or Std	15,000
13 IAXABLE INCOME	85,000
24 Approximate Tax Calo	22 % Tax Bracket 13.6 % Eff Tax Rate
Discretionary Income	13,014 ¢ 96,396
Used on "Print 1040" Form On ³⁷ Amount you owe	y 13,614
	Print 1040

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

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

Structured	Incom	e Plar	ning											Structured Income Planning												
Edit Save Cancel Ad	d Account Add		d Inc Tax	dd Target	dit or Add Sc	enario Displ	av Ontions																			
							ay opnone																			
			1																							
Scenario Calculating and	Applying Tax Ra	ates in SIPS E	ssentials			~																				
Received and a second s																										
	Account X																									
	Accounts																									
Planning 20 years v																										
Horizon XQ Account IRA Incomes																										
Total required																										
View Repoticial RMD	Total required Year John / ccount Income Account Income Account Income Distribution Wages SS Total Target Income Gap Year													Year												
REGULAR RMD	net return	64	5.00 %		5.00 %	John IRA	Total	Distribution			meonie	income	oup													
accross all accounts	initial amount	04	750.000		1,250,000	John KA	2,000,000	Subtotal	Manage	Manage		Manage	from total													
John	bonus %		0.00 %		0.00 %	John inc	0	of account	Infl Factor	Infl Factor		Infl Factor	income to													
total RMD	w/bonus		750.000	Manage	1.250.000	Manage	2.000.000	incomes	2.00 %	2.00 %		2.00 %	target													
0	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												
0	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												
0	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												
0	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												
0	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												
0	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												
0	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												
0	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												
0	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												
0	end of 10	/3	533,670	61,336	2,036,117	0	2,569,788	61,336	0	40,247	101,583	101,583	0	end of 10												
0	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												
80,907	end of 12	75	549.015	0	2,157,912	80,907	2,080,592	80,907	0	41,8/3	128,780	107,08/	25,094	end of 12												
91,051	end of 13	70	546,615		2,174,750	91,051	2,723,371	91,051		42,/10	133,702	100,001	20,901	end of 14												
94,908	end of 15	79	605.068		2,100,520	94,900	2,704,702	94,908		43,303	143 014	112 156	20,370	end of 15												
10/ 193	end of 16	70	635 322	0	2,130,474	104 193	2,000,042	104 193	0	45 325	1/0 518	114 399	35 1 19	end of 16												
109,119	end of 17	80	667.088	0	2,204,204	109,119	2,872,383	109,119	0	46,231	155,350	116.687	38.663	end of 17												
113.675	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												
119.021	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												
123,896	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.

Manage Tax				
Tax name	Approv Income Tax			Tax Adjustments
		ADD ADJUSTMENT	Ye	ear Tax adjustment
Starting effective tax rate	0.0 %			1 ⁵ 1
				2 %
Tax description		Pick year(s)		3 %
		OR	· ·	1 %
				5 %
		Start year for rest of plan		7 %
		OR		8 %
				9 %
		Start year for X years		0 %
		0	n 1	1 %
			1	2 %
		Pick year(s) to remove	ă 1	3 %
			Ŭ 1	4 %
			1	5 %
		Remove year to end of plan	1	6 %
			1	7 %
			1	8 %
		Reset all years	1	9 %
			2	.0 %
			2	.1 %
				2 %
				а т м
			4	*

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%).

Manage Tax Save Cancel				
				Tax Adjustments
Tax name	Inc. Tax			
and the second		ADD ADJUSTMENT		ear Tax adjustment
Starting effective tax rate	0.0 *			2 %
Tay description		Diek voorfe)	Ö	3 %
Tax description		OR	Ō	4 %
				5 %
		Start year for rest of plan		6 %
		OR		7 %
				8 %
		Start year for X years		9 %
		0		10 %
				12 %
		Pick year(s) to remove		13 %
				14 %
				15 %
		Remove year to end of plan	in i	16 %
				17 %
			i i	18 %
		Reset all years		19 %
				20 %
				21 %
				22 %
				23 %
				24 % V

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



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 Edit Save Cancel Add	Structured Income Planning and Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options														
Scenario Calculating and	cenario Calculating and Applying Tax Rates in SIPS Essentials														
ould utility und	Varvulating allo Appying tax rates in Sir S Losentials														
Accounts x															
	Planning 20 years V NQ Account IRA Incomes													e:	
Total required View Beneficial RMD	Year	John	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	64	5.00 %		5.00 %	John IRA								-	
accross all accounts	initial amount		750,000		1,250,000	John ing	2,000,000	Subtotal	Manage	Manage	Manage		Manage	from total	
John total RMD	Donus %		750.000	Monogo	0.00 %	John Inc	2 000 000	of account	2 00 %	2 00 %			2 00 %	income to	
	end of 1	64	787 500	Manage	1,250,000	Manage	2,000,000	ncomes	2.00 %	2.00 %	(13.610)	86 390	85,000	1 300	end of 1
0	end of 2	65	826.875	ő	1,378,125	0	2,205,000	o o	102,000	0	(13,882)	88,118	86,700	1,418	end of 2
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 3
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 4
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 5
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 6
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 7
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 8
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 9
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 10
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	end of 11
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	end of 12
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	end of 13
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	end of 14
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	end of 15
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	end of 16
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	end of 17
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	end of 18
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	end of 19
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	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 21: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning															
Fills Save Cancel Add Account Add Income Add Inc Tax, Add Target, Edit or Add Scenario, Dianday Onlines															
Scenario Calaulating and	cenario Calculating and Applying Tax Rates in SIPS Essentials														
Valculating and Applying tax Rates in one costellitidis															
				Acco	unte	×									
				Acco	unto										
	Planning	20 years 🗸				-									
	Horizon		NQ A	ccount		IRA			Inco	mes					
Total required	Maran	1 alian		100000	1.000.000.000	1	Accounts	Planned			Inc. The	After Tax	After Tax	Income	X
View Beneficial RMD	Year	John	Account	Income	Account	Income	Total	Distribution	Wages	SS	Inc. Tax	Income	Target	Gap	Year
REGULAR RMD	net return	64	5.00 %		5.00 %	John IRA								1	
accross all accounts	initial amount		750,000		1,250,000		2,000,000	Subtotal	Manage	Manage	Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0	of account	Infl Factor	Infl Factor			Infl Factor	income to	
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	incomes	2.00 %	2.00 %			2.00 %	target	
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	end of 1
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 2
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 3
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 4
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 5
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 6
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 7
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 8
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 9
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 10
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	end of 11
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	end of 12
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	end of 13
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	end of 14
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	end of 15
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	end of 16
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	end of 17
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	end of 18
119,021	end of 19	82	491,040	0	2,192,959	119,021	2,083,999	119,021	0	48,099	(22,745)	144,375	121,401	22,974	end of 19
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	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 22: Column Display Options: Click on the green View Tax Rates button.

Column Display Options Hide RMD Checks Hide In	Icome Riders View	Death Benefit	View % Distri	bution View	Comparison	View Ta	K Rates View	Calendar Years		
Account a		<u> </u>								
	Accounts	Crown 2	Crown 2	Crown 4	Crown F		Title	Accounts	Color	
NO Account	Gloup I	Gloup 2	Gloup 3	Gloup 4	Group 5	Crow	1 Accounto		Color	Cal
IDA		0	0	0	0	Giou	Accounts			Sol
IRA		0	0	0	0	Grou	2			Sel
	Incomes					Grou	3			Sel
Wages		0	0	0	0	Grou	4			Sel
SS		Õ	õ	Õ	0	Grou	5			Sei
	Ŭ	0	0	0	0			Incomes		
Account or income groups must be created in the sequential or	ler from left to right a	s they appear i	n the Income I	Plan.			Title	moonico	Color	
You may have to re-order accounts using the Edit Scenario funct	ion to achieve the sec	quence you wa	nt for your acc	ount/income	groups.	Group	1 Incomes			Sel
Reordering or adding accounts or incomes on the Edit Scenario	function requires that	the above gro	up information	be reset.		Group	2			Sel
						Group	3			Sel
Reset Condense All Uncondense All						Group	4			Sel
						Group	5			Sel
						-				
						Rese	t Title / Colors	Copy Setup To All Scenarios		
Peturn With Grouping Peturn Without Grouping										
Return With Orouping										

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

Structured Income Planning															
Earl: Save Cancel Add Account Add Income Add Increat Add Target Edit or Add Scenario Display Options															
Calculating and Applying Tax Rates in SIPS Essentials															
							r.								
				Acco	unts	7									
	Planning	20.00000								~	1				
	Horizon	20 years v	NQ A	ccount		IRA			Inco	mes 🎢	•				
Total required	Veer	laha	Account	Income	Account	Income	Accounts	Planned	Magaa		Inc. Tou	After Tax	After Tax	Income	Veer
View Beneficial RMD	Year	John	Account	Income	Account	income	Total	Distribution	wages	55	Inc. Tax	Income	Target	Gap	Year
REGULAR RMD	net return	64	5.00 %		5.00 %	John IRA				· · · · · · · ·					
accross all accounts	initial amount		750,000		1,250,000		2,000,000	Subtotal	Manage	Manage	Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %	John Inc	0	of account	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	W/bonus	64	750,000	Manage	1,250,000	Manage	2,000,000	Incomes	2.00 %	2.00 %	(10 (10) 149	06.000	2.00 %	target	and a6 1
0	end of 1	65	787,500	0	1,312,500	0	2,100,000	0	102,000	0	(13,010)-14%	86,390	85,000	1,390	end of 1
0	end of 2	66	765.052	102 266	1,370,123	0	2,203,000	102.266	102,000		(13,002)-14%	00,110	00,700	1,410	end of 2
0	end of 4	67	600 732	102,300	1,447,031	0	2,212,004	102,300	0		(13,932)-14%	00,434	00,434		end of 4
0	end of 5	68	628 217	106 502	1 595 352	ő	2 223 568	106 502	0	ő	(14,495)-14%	92 007	92,007	l ő	end of 5
0	end of 6	69	588 178	71,450	1675119	0	2 263 297	71,450	0	37182	(14 785)-14%	93.847	93.847	0	end of 6
0	end of 7	70	544 708	72 879	1,758,875	0	2,303,583	72,879	Ő	37,926	(15,080)-14%	95,724	95,724	0	end of 7
0	end of 8	71	497.607	74.336	1.846.818	Ő	2.344.426	74.336	0	38.684	(15.382)-14%	97.638	97.638	0	end of 8
0	end of 9	72	446,665	75.823	1,939,159	0	2.385.824	75.823	0	39,458	(15,690)-14%	99,591	99,591	0	end of 9
0	end of 10	73	391,659	77,339	2,036,117	0	2,427,776	77,339	0	40,247	(16,004)-14%	101,583	101,583	0	end of 10
0	end of 11	74	332,355	78,886	2,137,923	0	2,470,278	78,886	0	41,052	(16,324)-14%	103,615	103,615	0	end of 11
86,907	end of 12	75	348,973	0	2,157,912	86,907	2,506,884	86,907	0	41,873	(17,527)-14%	111,253	105,687	5,567	end of 12
91,051	end of 13	76	366,422	0	2,174,756	91,051	2,541,178	91,051	0	42,710	(18,205)-14%	115,557	107,801	7,756	end of 13
94,968	end of 14	77	384,743	0	2,188,526	94,968	2,573,269	94,968	0	43,565	(18,854)-14%	119,678	109,957	9,721	end of 14
99,478	end of 15	78	403,980	0	2,198,474	99,478	2,602,454	99,478	0	44,436	(19,587)-14%	124,328	112,156	12,172	end of 15
104,193	end of 16	79	424,179	0	2,204,204	104,193	2,628,384	104,193	0	45,325	(20,349)-14%	129,168	114,399	14,770	end of 16
109,119	end of 17	80	445,388	0	2,205,296	109,119	2,650,683	109,119	0	46,231	(21,143)-14%	134,207	116,687	17,520	end of 17
113,675	end of 18	81	467,657	0	2,201,885	113,675	2,669,542	113,675	0	47,156	(21,889)-14%	138,942	119,021	19,921	end of 18
119,021	end of 19	82	491,040	0	2,192,959	119,021	2,683,999	119,021	0	48,099	(22,745)-14%	144,375	121,401	22,974	end of 19
123,896	end of 20	83	515,592	0	2,178,710	123,896	2,694,302	123,896	0	49,061	(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.

Scenario Calculating and Applying Tax Rates in SIPS Essentials Accounts Planning Horizon 20 years NQ Account IRA Income Accounts Income After Tax After Tax After Tax Income Target Gap View centifical SAUD vear John Account Income Accounts Distribution Wages SS Inc. Tax After Tax After Tax Income Target Gap UAR RMD net return 64 500 % John Account Managez Managez Managez Managez Managez Managez Managez Income 200 % 0 0 of accounts Inf Factor Income 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 200 % 100,000 % 133812	Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options												
Scientific Calculating and Applying Tax Rates in SIPS Essentials Accounts Planning Horizon 20 years NQ Account IRA Incomes Vex Planning Horizon 20 years NQ Account Income Accounts Planning Distribution Wages SS Inc. Tax After Tax After Tax Income After Tax Farget Income After Tax Income Ages SS Inc. Tax After Tax Income Gap	ABRID Calculating and Applying Tay Pates in SIPS Resentials												
Accounts NQ Account Income Income NQ Account IRA Income Income View endfolds RMD Yeer John Account Income Account Income View endfolds RMD Yeer John Account Income After Tax After Tax After Tax After Tax After Tax Income View endfolds RMD Menage Tage form for Of and of 1 After Tax	Calculating and Applying tax Rates in SIPS Essentials												
Planning Horizon 20 years NQ Account IRA Incomes To view eneficial RMD Year John Account Income Account Income Account Income Account Income Mages SS Inc. Tax After Tax Income Target Gap Re ULAR RMD net return 64 500 % 5.00 % John inc 0 of account Infl Factor Infl													
Te alreguine New endrial RMD Year John Account Income Account Income Account Income Carbon Income SS Inc. Tax After Tax													
E ULAR RMD net return 64 500 % John John RA Z000,000 Subtatal Manage Infl Factor	Year												
accor c all accounts Initial amount ptal RMD /90,000 - 1,250,000 2,000,000 Subtrait Manage Manage Manage Manage Manage Manage Manage Manage Manage													
Joint Bool Wohous Oods average													
0 end of 1 64 787,500 0 1,312,500 0 2,100,000 0 100,000 0 (13,610)-14% 86,390 85,000 1,3 0 end of 2 65 82,6875 0 1,378,125 0 2,205,000 0 102,000 0 (13,610)-14% 86,390 85,000 1,3 0 end of 3 66 765,853 102,365 (14,471) 0 (14,211)-14% 80,434 88,436 89,22,22,25,65	1												
0 end of 2 65 826,875 0 1,378,125 0 2,205,000 0 102,000 0 (13,882)-14% 88,118 66,700 1,4 0 end of 3 66 765,853 102,366 1,447,031 0 2,212,884 102,366 0 0 (13,882)-14% 88,134 88,434 84,437 92,007	end of 1												
0 end of 3 66 765,853 102,366 1,447,031 0 2,212,914 102,366 0 0 (13,932)-14% 88,434 88,434 0 end of 4 67 699,732 104,413 151,932 0 2,219,114 104,413 0 0 (14,415)-14% 92,007 92,007 0 end of 5 68 628,217 106,502 1,595,352 0 2,223,568 106,502 0 0 (14,415)-14% 93,847 93,847 0 end of 7 70 544,708 72,279 1,758,75 0 2,230,583 72,879 0,7584 0 37,825 (14,785)-14% 93,847 93,847 0 end of 8 71 497,607 74,336 18,46,818 0 2,344,426 74,336 0 38,654 (15,322)-14% 97,638 97,638 0 end of 10 73 39,1659 77,339 2,366,117 0 2,447,776 77,339 0 40,2477	end of 2												
0 end of 4 67 699,732 104,413 1,519,382 0 2,219,114 104,413 0 0 (14,211)-14% 90,203 90,203 0 end of 5 68 628,217 106,502 1,595,352 0 2,223,568 106,6502 0 0 (14,415)-14% 90,203 90,203 0 end of 6 69 588,178 71,450 1,675,119 0 2,230,583 72,879 0 37,182 (14,211)-14% 93,847 93,847 0 end of 7 70 544,708 72,879 0 37,822 (15,080)-14% 95,724 95,724 0 end of 9 72 446,665 75,823 1,939,159 0 2,384,824 76,823 0 39,458 (15,090)-14% 99,591 99,591 0 end of 10 73 391,659 77,339 0 40,247 (16,04)-14% 101,863 101,863 0 end of 11 74 333,2355 78,866 <t< td=""><td>end of 3</td></t<>	end of 3												
0 end of 5 68 628,217 106,502 1,595,352 0 2,223,589 106,502 0 0 (1,4495)-14% 92,007 92,007 0 end of 6 69 588,178 71,450 1,675,119 0 2,2263,297 71,450 0 37,182 (14,495)-14% 93,847 93,847 0 end of 7 70 544,708 72,879 1,758,875 0 2,304,583 0 37,182 (15,582)-14% 97,638 97,638 0 end of 8 71 497,650 77,339 0 40,247 (16,004)-14% 91,591 97,638 0 end of 10 73 391,659 77,393 0 2,427,276 77,339 0 40,247 (16,004)-14% 101,583 101,583 0 end of 11 74 332,355 78,886 0 41,052 (16,24)-14% 103,615 103,615 94,968 end of 13 76 36,46,22 0 2,174,756 91,051	end of 4												
0 end of 6 69 588,178 71,450 0 2,263,297 71,450 0 37,182 (14,785)-14% 93,847 93,847 0 end of 7 70 544,708 72,879 1,758,875 0 2,263,297 72,879 0,7826 (15,082)-14% 93,847 93,847 0 end of 8 71 497,607 74,336 0 2,344,425 74,336 0 33,684 (15,382)-14% 97,638 97,638 0 end of 9 72 446,665 75,823 1,939,159 0 2,344,25 74,330 0 39,458 101,583 115,583 115,583 115,583 115,583 115,583 101,583 101,583 101,583 101,583 103,615	end of 5												
0 end of 7 70 544,708 72,879 1,758,875 0 2,303,833 72,879 0 37,926 (15,080)-14% 95,724 95,724 0 end of 8 71 497,607 74,336 18,4618 0 2,303,833 72,879 0 37,926 (15,080)-14% 95,724 95,724 0 end of 9 72 446,665 75,823 1,939,159 0 2,385,824 75,823 0 38,664 (15,080)-14% 99,591 99,591 0 end of 10 73 391,659 77,339 0 40,247 (16,04)-14% 101,583 101,583 0 end of 11 74 332,355 78,886 2,470,278 78,886 0 41,052 (15,24)-14% 103,615 103,615 103,615 103,615 103,615 103,615 103,616 77,819 94,968 44,173 (15,25)-14% 115,557 107,801 77,817 94,968 44,356 (18,26)+14% 119,678 109,977 9	end of 6												
0 end of 8 71 497,607 74,336 1,846,818 0 2,344,426 74,336 0 38,664 (15,382)-14% 97,638 97,638 0 end of 9 72 446,665 75,823 1,939,159 0 2,344,426 74,336 0 38,664 (15,382)-14% 97,638 97,638 0 end of 10 73 391,659 77,339 0 2,472,776 77,339 0 40,247 (16,004)-14% 101,583 101,583 0 end of 11 74 332,355 78,886 0 2,470,278 78,886 0 41,052 (16,524)-14% 103,615 103,615 94,968 end of 13 76 366,422 0 2,174,756 91,051 0 42,710 (18,205)-14% 115,557 107,801 7,739 94,968 end of 15 78 403,980 0 2,188,474 99,478 0 44,366 (19,567)-14% 119,678 109,977 99,478 end	end of 7												
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