

Setting Effective Tax Rates for SIPS Essentials

06/30/2025 3:35 pm EDT

SIPS Essentials allows you to calculate annual effective taxes in your income plan by setting a tax rate for each year. Below is a hypothetical example of a client going through their career and retirement, including periods before and after Social Security, withdrawals and Required Minimum Distributions (RMDs). Below is the forecasted effective tax rate breakdowns that are reflected in the article:

- Working (year 1 through year 3): 15%
- In retirement before SS disbursements (year 4 through year 6):14%
- In retirement with SS disbursements (year 7 through year 15):12%
- In retirement with Social Security, Withdrawals, and RMDs amounts (year 16 through year 20):3%

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: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

Doe, Jane

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

Structured Income Planning

Edit

Scenario: Setting Effective Tax Rates for SIPS Essentials

Year	Jane	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Target Income	Income Gap	Year
		Account	Income	Account	Income			Wages	SS				
Initial amount	59	5.00 %		3.00 %	Jane IRA	1,150,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %			from total income to target	
w/bonus		750,000	0.00 %	400,000	Jane inc	0							
end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	120,000	85,000	35,000	end of 1
end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	0	122,400	86,700	35,700	end of 2
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	124,848	88,434	36,414	end of 3
end of 4	62	821,427	90,203	450,204	0	1,271,630	90,203	0	0	90,203	90,203	0	end of 4
end of 5	63	770,491	92,007	463,710	0	1,234,201	92,007	0	0	92,007	92,007	0	end of 5
end of 6	64	715,169	93,847	477,621	0	1,192,790	93,847	0	0	93,847	93,847	0	end of 6
end of 7	65	679,846	71,082	491,950	0	1,171,795	71,082	0	24,642	95,724	95,724	0	end of 7
end of 8	66	641,334	72,503	506,708	0	1,148,042	72,503	0	25,135	97,638	97,638	0	end of 8
end of 9	67	599,448	73,954	521,909	0	1,121,357	73,954	0	25,638	99,591	99,591	0	end of 9
end of 10	68	553,987	75,433	537,566	0	1,091,554	75,433	0	26,150	101,583	101,583	0	end of 10
end of 11	69	504,745	76,941	553,693	0	1,058,439	76,941	0	26,673	103,615	103,615	0	end of 11
end of 12	70	451,503	78,480	570,304	0	1,021,807	78,480	0	27,207	105,687	105,687	0	end of 12
end of 13	71	394,028	80,050	587,413	0	981,442	80,050	0	27,751	107,801	107,801	0	end of 13
end of 14	72	332,079	81,651	605,036	0	937,115	81,651	0	28,306	109,957	109,957	0	end of 14
end of 15	73	265,399	83,284	623,187	0	888,586	83,284	0	28,872	112,156	112,156	0	end of 15
end of 16	74	193,720	84,949	641,882	0	835,602	84,949	0	29,449	114,399	114,399	0	end of 16
end of 17	75	142,850	60,556	635,046	26,093	777,896	86,648	0	30,038	116,687	116,687	0	end of 17
end of 18	76	88,407	61,586	627,302	26,795	715,709	88,381	0	30,639	119,020	119,020	0	end of 18
end of 19	77	30,071	62,756	618,728	27,393	648,799	90,149	0	31,252	121,401	121,401	0	end of 19
end of 20	78	0	31,575	609,166	28,124	609,166	59,699	0	31,877	91,576	123,829	(32,253)	end of 20
		1,270,854		108,405		1,379,259	367,248		393,630	2,140,137	2,065,276	74,861	

Step 2: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

Structured Income Planning

Scenario:

Planning Horizon:

Year	Jane	Account		401(k)		Accounts Total	Planned Distribution	Incomes		Total Income	Target Income	Income Gap	Year				
		NQ Account	Income	Account	Income			Wages	SS								
net return	59	5.00 %		3.00 %	Jane IRA												
initial amount		750,000		400,000		1,150,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %		Manage Infl Factor 2.00 %	from total income to target					
bonus % w/bonus		750,000	Manage	400,000	Manage	1,150,000											
end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	120,000	85,000	35,000	end of 1				
end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	0	122,400	86,700	35,700	end of 2				
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	124,848	88,434	36,414	end of 3				
end of 4	62	821,427	90,203	450,204	0	1,271,630	90,203	0	0	90,203	90,203	0	end of 4				
end of 5	63	770,491	92,007	463,710	0	1,234,201	92,007	0	0	92,007	92,007	0	end of 5				
end of 6	64	715,169	93,847	477,621	0	1,192,790	93,847	0	0	93,847	93,847	0	end of 6				
end of 7	65	679,846	71,082	491,950	0	1,171,795	71,082	0	24,642	95,724	95,724	0	end of 7				
end of 8	66	641,334	72,503	506,708	0	1,148,042	72,503	0	25,135	97,638	97,638	0	end of 8				
end of 9	67	599,448	73,954	521,909	0	1,121,357	73,954	0	25,638	99,591	99,591	0	end of 9				
end of 10	68	553,987	75,433	537,566	0	1,091,554	75,433	0	26,150	101,583	101,583	0	end of 10				
end of 11	69	504,745	76,941	553,693	0	1,058,439	76,941	0	26,673	103,615	103,615	0	end of 11				
end of 12	70	451,503	78,480	570,304	0	1,021,807	78,480	0	27,207	105,687	105,687	0	end of 12				
end of 13	71	394,028	80,050	587,413	0	981,442	80,050	0	27,751	107,801	107,801	0	end of 13				
end of 14	72	332,079	81,651	605,036	0	937,115	81,651	0	28,306	109,957	109,957	0	end of 14				
end of 15	73	265,399	83,284	623,187	0	888,586	83,284	0	28,872	112,156	112,156	0	end of 15				
end of 16	74	193,720	84,949	641,882	0	835,602	84,949	0	29,449	114,399	114,399	0	end of 16				
end of 17	75	142,850	60,556	635,046	26,093	777,896	86,648	0	30,038	116,687	116,687	0	end of 17				
end of 18	76	88,407	61,586	627,302	26,795	715,709	88,381	0	30,639	119,020	119,020	0	end of 18				
end of 19	77	30,071	62,756	618,728	27,393	648,799	90,149	0	31,252	121,401	121,401	0	end of 19				
end of 20	78	0	31,575	609,166	28,124	609,166	59,699	0	31,877	91,576	123,829	(32,253)	end of 20				
		1,270,854		108,405		1,379,259		367,248		393,630		2,140,137		2,065,276		74,861	

Step 3: Tax Name: Enter in a Title for the Income Tax column.

Manage Tax

Tax name:

Starting effective tax rate:

Tax description:

Tax Adjustments

OR

 OR

 OR

 OR

 OR

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 4: Starting Effective Tax Rate: Type in the effective tax rate.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 0.0 %

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 5: Add Adjustment Text Box: Type in the percentage that will be used while the client is in retirement and before the SS disbursements.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15 %

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 6: Tax Adjustment Years: Click on the text boxes for year 4 through 6.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15 %

Tax description: [Empty]

ADD ADJUSTMENT: 14

Pick year(s) OR Start year for rest of plan OR Start year for X years (0) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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 7: Pick Years: Click on the green pick years button.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15 %

Tax description: [Empty]

ADD ADJUSTMENT: 14

Pick year(s) OR Start year for rest of plan OR Start year for X years (0) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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 8: Tax Adjustment Table: The 14% will have automatically be moved in the years 4 through 6.

Manage Tax

Save Cancel

Tax name:

Starting effective tax rate:

Tax description:

Tax Adjustments

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

ADD ADJUSTMENT

Pick year(s) OR Start year for rest of plan OR Start year for X years

Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Step 9: Add Adjustment Text Box: Type in the percentage that will be used while the client is in retirement and receiving social security.

Manage Tax

Save Cancel

Tax name:

Starting effective tax rate:

Tax description:

Tax Adjustments

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

ADD ADJUSTMENT

Pick year(s) OR Start year for rest of plan OR Start year for X years

Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Step 10: Tax Adjustment Years: Click on year 7.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description:

ADD ADJUSTMENT: 12

Pick year(s)

OR

Start year for rest of plan: 7

OR

Start year for X years: 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 11: Start Years for X Years Text Box: In the Start Years for X Years Text Box, enter in the year 9.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description:

ADD ADJUSTMENT: 12

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years: 9

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 12: Start Years for X Years: Click on the green Start Years for X Years button.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description: [Empty]

ADD ADJUSTMENT: 12

Pick year(s) OR Start year for rest of plan OR Start year for X years (highlighted with red box and arrow)

Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

Step 13: Tax Adjustment Table: The 12% will have automatically be moved in the years 7 through 15.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description: [Empty]

ADD ADJUSTMENT: [Empty]

Pick year(s) OR Start year for rest of plan OR Start year for X years (highlighted with red box and arrow)

Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

Step 14: Add Adjustment Text Box: Type in the percentage for the full retirement; 3%.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description: [Empty field]

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

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

Step 15: Tax Adjustment Years: Click on year 16.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description: [Empty field]

ADD ADJUSTMENT

3

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

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

Step 16: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description: [Empty field]

ADD ADJUSTMENT: 3

Pick year(e)

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

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

Step 17: Tax Adjustment Table: The 3% will have automatically be moved in the years 16 and for the rest of the plan.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description: [Empty field]

ADD ADJUSTMENT: [Empty field]

Pick year(e)

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

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

Step 18: Save: Click on the green save button underneath the Manage Tax Heading.

Manage Tax

Save Cancel

Tax name: Inc. Tax

Starting effective tax rate: 15.0 %

Tax description:

Tax Adjustments

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 19: Structured Income Plan: Two new columns have automatically appeared, the Inc. Tax and After-Tax Income. Both columns automatically display the amounts.

Structured Income Planning

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

Scenario: Setting Effective Tax Rates for SIPS Essentials

Planning Horizon: 20 years

Accounts: NQ Account, 401(k)

Incomes: Wages, SS

Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Inc Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	59	5.00 %		3.00 %	Jane IRA	1,150,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage		Manage	from total income to target	
initial amount		750,000		400,000	Jane inc	0		2.00 %	2.00 %					
bonus % w/bonus		750,000	Manage	400,000	Manage	1,150,000								
end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	(18,000)	102,000	85,000	17,000	end of 1
end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	0	(18,360)	104,040	86,700	17,340	end of 2
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	(18,727)	106,121	88,434	17,687	end of 3
end of 4	62	806,743	104,887	450,204	0	1,256,946	104,887	0	0	(14,684)	90,203	90,203	0	end of 4
end of 5	63	740,095	106,985	463,710	0	1,203,805	106,985	0	0	(14,978)	92,007	92,007	0	end of 5
end of 6	64	667,976	109,124	477,621	0	1,145,596	109,124	0	0	(15,277)	93,847	93,847	0	end of 6
end of 7	65	617,239	84,135	491,950	0	1,109,189	84,135	0	24,642	(13,053)	95,724	95,724	0	end of 7
end of 8	66	562,284	85,818	506,708	0	1,068,992	85,818	0	25,135	(13,314)	97,638	97,638	0	end of 8
end of 9	67	502,864	87,534	521,909	0	1,024,773	87,534	0	25,638	(13,581)	99,591	99,591	0	end of 9
end of 10	68	438,722	89,285	537,566	0	976,288	89,285	0	26,150	(13,852)	101,583	101,583	0	end of 10
end of 11	69	369,587	91,070	553,693	0	923,281	91,070	0	26,673	(14,129)	103,615	103,615	0	end of 11
end of 12	70	295,175	92,892	570,304	0	865,479	92,892	0	27,207	(14,412)	105,687	105,687	0	end of 12
end of 13	71	215,184	94,750	587,413	0	802,597	94,750	0	27,751	(14,700)	107,801	107,801	0	end of 13
end of 14	72	129,298	96,645	605,036	0	734,334	96,645	0	28,306	(14,994)	109,957	109,957	0	end of 14
end of 15	73	37,186	98,578	623,187	0	660,372	98,578	0	28,872	(15,294)	112,156	112,156	0	end of 15
end of 16	74	0	39,045	641,882	0	641,882	39,045	0	29,449	(2,055)	66,440	114,399	(47,959)	end of 16
end of 17	75	0	0	635,046	26,093	635,046	26,093	0	30,038	(1,684)	54,447	116,687	(62,239)	end of 17
end of 18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)	55,711	119,021	(63,309)	end of 18
end of 19	77	0	0	618,728	27,393	618,728	27,393	0	31,252	(1,759)	56,886	121,401	(64,515)	end of 19
end of 20	78	0	0	609,166	28,124	609,166	28,124	0	31,877	(1,800)	58,201	123,829	(65,628)	end of 20
		1,180,747		108,405		1,289,152		367,248	393,630	(236,377)	1,813,652	2,065,276	(251,624)	

Step 20: 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: Setting Effective Tax Rates for SIPS Essentials

Planning Horizon: 20 years

Year	Jane	Accounts		Incomes		Accounts Total	Planned Distribution	Wages	SS	Inc Tax	After Tax Income	After Tax Target	Income Gap	Year
		NQ Account	401(k)	Account	Income									
net return	59	5.00 %		3.00 %	Jane IRA	1,150,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage		Manage Infl Factor	from total income to target	
initial amount		750,000		400,000	Jane inc	0		2.00 %	2.00 %			2.00 %		
bonus % w/bonus		750,000	Manage	400,000	Manage	1,150,000								
end of 1	59	787,500	0	412,000		1,199,500	0	120,000	0	(18,000)	102,000	85,000	17,000	end of 1
end of 2	60	826,875	0	424,360		1,251,235	0	122,400	0	(18,360)	104,040	86,700	17,340	end of 2
end of 3	61	868,219	0	437,091		1,305,309	0	124,848	0	(18,727)	106,121	88,434	17,687	end of 3
end of 4	62	806,743	104,887	450,204		1,256,946	104,887	0	0	(14,684)	90,203	90,203	0	end of 4
end of 5	63	740,095	106,985	463,710		1,203,805	106,985	0	0	(14,978)	92,007	92,007	0	end of 5
end of 6	64	667,976	109,124	477,621		1,145,596	109,124	0	0	(15,277)	93,847	93,847	0	end of 6
end of 7	65	617,239	84,135	491,950		1,109,189	84,135	0	24,642	(13,053)	95,724	95,724	0	end of 7
end of 8	66	562,284	85,818	506,708		1,068,992	85,818	0	25,135	(13,314)	97,638	97,638	0	end of 8
end of 9	67	502,864	87,534	521,909		1,024,773	87,534	0	25,638	(13,581)	99,591	99,591	0	end of 9
end of 10	68	438,722	89,285	537,566		976,288	89,285	0	26,150	(13,852)	101,583	101,583	0	end of 10
end of 11	69	369,587	91,070	553,693		923,281	91,070	0	26,673	(14,129)	103,615	103,615	0	end of 11
end of 12	70	295,175	92,892	570,304		865,479	92,892	0	27,207	(14,412)	105,687	105,687	0	end of 12
end of 13	71	215,184	94,750	587,413		802,597	94,750	0	27,751	(14,700)	107,801	107,801	0	end of 13
end of 14	72	129,298	96,645	605,036		734,334	96,645	0	28,306	(14,994)	109,957	109,957	0	end of 14
end of 15	73	37,186	98,578	623,187		660,372	98,578	0	28,872	(15,294)	112,156	112,156	0	end of 15
end of 16	74	0	39,045	641,882		641,882	39,045	0	29,449	(2,055)	66,440	114,399	(47,959)	end of 16
end of 17	75	0	0	635,046	26,093	635,046	26,093	0	30,038	(1,684)	54,447	116,687	(62,239)	end of 17
end of 18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)	55,711	119,021	(63,309)	end of 18
end of 19	77	0	0	618,728	27,393	618,728	27,393	0	31,252	(1,759)	56,886	121,401	(64,515)	end of 19
end of 20	78	0	0	609,166	28,124	609,166	28,124	0	31,877	(1,800)	58,201	123,829	(65,628)	end of 20
		1,180,747		108,405		1,289,152		367,248	393,630	(236,377)	1,813,652	2,065,276	(251,624)	

Step 21: 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

Accounts

	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"/>
401(K)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

	Group 1	Group 2	Group 3	Group 4	Group 5
Wages	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social Security	<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

Title	Accounts	Color
Group 1	<input type="text"/>	Sel
Group 2	<input type="text"/>	Sel
Group 3	<input type="text"/>	Sel
Group 4	<input type="text"/>	Sel
Group 5	<input type="text"/>	Sel

Incomes

Title	Incomes	Color
Group 1	<input type="text"/>	Sel
Group 2	<input type="text"/>	Sel
Group 3	<input type="text"/>	Sel
Group 4	<input type="text"/>	Sel
Group 5	<input type="text"/>	Sel

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 22: Structured Income Planning: The Income Tax Column will automatically show the monetary and percentage amount. The effective tax rate is rounded on the income plan for display purposes.

Structured Income Planning

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

Scenario:

Planning Horizon:

		Accounts						Incomes							
		NQ Account		401(k)											
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Inc Tax	After Tax Income	After Tax Target	Income Gap	Year	
net return	59	5.00 %		3.00 %	Jane IRA	1,150,000	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		
initial amount		750,000		400,000	Jane inc	0									
bonus % w/bonus		0.00 %		0.00 %											
		750,000	Manage	400,000	Manage	1,150,000									
end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	(18,000)-15%	102,000	85,000	17,000	end of 1	
end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	0	(18,360)-15%	104,040	86,700	17,340	end of 2	
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	(18,727)-15%	106,121	88,434	17,687	end of 3	
end of 4	62	806,743	104,887	450,204	0	1,256,946	104,887	0	0	(14,684)-14%	90,203	90,203	0	end of 4	
end of 5	63	740,095	106,985	463,710	0	1,203,805	106,985	0	0	(14,978)-14%	92,007	92,007	0	end of 5	
end of 6	64	667,976	109,124	477,621	0	1,145,596	109,124	0	0	(15,277)-14%	93,847	93,847	0	end of 6	
end of 7	65	617,239	84,135	491,950	0	1,109,189	84,135	0	24,642	(13,053)-12%	95,724	95,724	0	end of 7	
end of 8	66	562,284	85,818	506,708	0	1,068,992	85,818	0	25,135	(13,314)-12%	97,638	97,638	0	end of 8	
end of 9	67	502,864	87,534	521,909	0	1,024,773	87,534	0	25,638	(13,581)-12%	99,591	99,591	0	end of 9	
end of 10	68	438,722	89,285	537,566	0	976,288	89,285	0	26,150	(13,852)-12%	101,583	101,583	0	end of 10	
end of 11	69	369,587	91,070	553,693	0	923,281	91,070	0	26,673	(14,129)-12%	103,615	103,615	0	end of 11	
end of 12	70	295,175	92,892	570,304	0	865,479	92,892	0	27,207	(14,412)-12%	105,687	105,687	0	end of 12	
end of 13	71	215,184	94,750	587,413	0	802,597	94,750	0	27,751	(14,700)-12%	107,801	107,801	0	end of 13	
end of 14	72	129,298	96,645	605,036	0	734,334	96,645	0	28,306	(14,994)-12%	109,957	109,957	0	end of 14	
end of 15	73	37,186	98,578	623,187	0	660,372	98,578	0	28,872	(15,294)-12%	112,156	112,156	0	end of 15	
end of 16	74	0	39,045	641,882	0	641,882	39,045	0	29,449	(2,055)-3%	66,440	114,399	(47,959)	end of 16	
end of 17	75	0	0	635,046	26,093	635,046	26,093	0	30,038	(1,684)-3%	54,447	116,687	(62,239)	end of 17	
end of 18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)-3%	55,711	119,021	(63,309)	end of 18	
end of 19	77	0	0	618,728	27,393	618,728	27,393	0	31,252	(1,759)-3%	56,886	121,401	(64,515)	end of 19	
end of 20	78	0	0	609,166	28,124	609,166	28,124	0	31,877	(1,800)-3%	58,201	123,829	(65,628)	end of 20	
		1,180,747		108,405		1,289,152		367,248	393,630	(236,377)	1,813,652	2,065,276	(251,624)		

Step 23: 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:

Planning Horizon:

		Accounts						Incomes							
		NQ Account		401(k)											
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Inc Tax	After Tax Income	After Tax Target	Income Gap	Year	
net return	59	5.00 %		3.00 %	Jane IRA	1,150,000	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		
initial amount		750,000		400,000	Jane inc	0									
bonus % w/bonus		0.00 %		0.00 %											
		750,000	Manage	400,000	Manage	1,150,000									
end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	(18,000)-15%	102,000	85,000	17,000	end of 1	
end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	0	(18,360)-15%	104,040	86,700	17,340	end of 2	
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	(18,727)-15%	106,121	88,434	17,687	end of 3	
end of 4	62	806,743	104,887	450,204	0	1,256,946	104,887	0	0	(14,684)-14%	90,203	90,203	0	end of 4	
end of 5	63	740,095	106,985	463,710	0	1,203,805	106,985	0	0	(14,978)-14%	92,007	92,007	0	end of 5	
end of 6	64	667,976	109,124	477,621	0	1,145,596	109,124	0	0	(15,277)-14%	93,847	93,847	0	end of 6	
end of 7	65	617,239	84,135	491,950	0	1,109,189	84,135	0	24,642	(13,053)-12%	95,724	95,724	0	end of 7	
end of 8	66	562,284	85,818	506,708	0	1,068,992	85,818	0	25,135	(13,314)-12%	97,638	97,638	0	end of 8	
end of 9	67	502,864	87,534	521,909	0	1,024,773	87,534	0	25,638	(13,581)-12%	99,591	99,591	0	end of 9	
end of 10	68	438,722	89,285	537,566	0	976,288	89,285	0	26,150	(13,852)-12%	101,583	101,583	0	end of 10	
end of 11	69	369,587	91,070	553,693	0	923,281	91,070	0	26,673	(14,129)-12%	103,615	103,615	0	end of 11	
end of 12	70	295,175	92,892	570,304	0	865,479	92,892	0	27,207	(14,412)-12%	105,687	105,687	0	end of 12	
end of 13	71	215,184	94,750	587,413	0	802,597	94,750	0	27,751	(14,700)-12%	107,801	107,801	0	end of 13	
end of 14	72	129,298	96,645	605,036	0	734,334	96,645	0	28,306	(14,994)-12%	109,957	109,957	0	end of 14	
end of 15	73	37,186	98,578	623,187	0	660,372	98,578	0	28,872	(15,294)-12%	112,156	112,156	0	end of 15	
end of 16	74	0	39,045	641,882	0	641,882	39,045	0	29,449	(2,055)-3%	66,440	114,399	(47,959)	end of 16	
end of 17	75	0	0	635,046	26,093	635,046	26,093	0	30,038	(1,684)-3%	54,447	116,687	(62,239)	end of 17	
end of 18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)-3%	55,711	119,021	(63,309)	end of 18	
end of 19	77	0	0	618,728	27,393	618,728	27,393	0	31,252	(1,759)-3%	56,886	121,401	(64,515)	end of 19	
end of 20	78	0	0	609,166	28,124	609,166	28,124	0	31,877	(1,800)-3%	58,201	123,829	(65,628)	end of 20	
		1,180,747		108,405		1,289,152		367,248	393,630	(236,377)	1,813,652	2,065,276	(251,624)		

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.