

Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

06/30/2025 3:30 pm EDT

Discover how to create and configure tax calculations for incomes and expenses within a hypothetical structured income plan. Correctly setting up these options is essential for accurately forecasting your effective tax rate. This three-part guide will walk you through [Adding Income and Expenses](#), [Verifying Your Projections](#), and [Finalizing Your Setup](#).

Below is a hypothetical example of a client that is working and making a yearly wage of \$50,000, will be receiving Social Security yearly amount \$24,000, and will be gifting to the grandkids yearly \$4,000 for 10 years.

To learn about setting up tax calculations options for income and expense 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 Advanced Tax Planning functions see articles:

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

To learn more about forecasting effective tax rates see articles:

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

Part One: Adding Income and Expenses

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning heading.

Structured Income Planning																
Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan																
Planning Horizon: 20 years																
Accounts																
BA IRA ROTH																
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
Net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000								
Initial amount		500,000		750,000		50,000		0	Subtotal of account incomes		Eff Tax Rate		Infl Factor	from total income to target		
Bonus % w/bonus		0.00 %		0.00 %	John inc	0.00 %		1,300,000					2.00 %			
end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)-12%	100,000	100,000	0	end of 1	
end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)-8%	102,000	102,000	0	end of 2	
end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)-5%	104,040	104,040	0	end of 3	
end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)-3%	106,121	106,121	0	end of 4	
end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)-4%	108,243	108,243	0	end of 5	
end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)-4%	110,408	110,408	0	end of 6	
end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)-4%	112,616	112,616	0	end of 7	
end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)-5%	58,687	114,869	(56,182)	end of 8	
end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)-5%	37,551	117,166	(79,615)	end of 9	
end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)-5%	38,649	119,509	(80,860)	end of 10	
end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)-5%	39,547	121,899	(82,352)	end of 11	
end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)-5%	40,447	124,337	(83,891)	end of 12	
end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)-5%	41,345	126,824	(85,479)	end of 13	
end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)-5%	41,956	129,361	(87,404)	end of 14	
end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)-5%	42,836	131,948	(89,111)	end of 15	
end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)-5%	43,375	134,587	(91,212)	end of 16	
end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)-5%	43,866	137,278	(93,413)	end of 17	
end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)-5%	44,302	140,024	(95,722)	end of 18	
end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)-5%	44,671	142,825	(98,154)	end of 19	
end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)-5%	44,532	145,681	(101,149)	end of 20	
			563,206		789,581		20,000		1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)		

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

Structured Income Planning

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

		Accounts																
		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year		
<input type="button" value="View Beneficial RMD"/>	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000									
<input type="button" value="REGULAR RMD"/>	initial amount		500,000		750,000	John inc	50,000		1,300,000	Subtotal of account incomes		Manage Eff Tax Rate		Manage Infl Factor	from total income to target			
<input type="button" value="across all accounts"/>	bonus % w/bonus		0.00 %		0.00 %		0.00 %		0									
<input type="button" value="John total RMD"/>			500,000	Manage	750,000	Manage	50,000	Manage	1,300,000									
30,488	end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)-12%	100,000	100,000	0	end of 1		
31,467	end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)-8%	102,000	102,000	0	end of 2		
32,332	end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)-5%	104,040	104,040	0	end of 3		
33,363	end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)-3%	106,121	106,121	0	end of 4		
34,422	end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)-4%	108,243	108,243	0	end of 5		
35,510	end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)-4%	110,408	110,408	0	end of 6		
36,438	end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)-4%	112,616	112,616	0	end of 7		
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)-5%	58,687	114,869	(56,182)	end of 8		
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)-5%	37,551	117,166	(79,615)	end of 9		
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)-5%	38,649	119,509	(80,860)	end of 10		
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)-5%	39,547	121,899	(82,352)	end of 11		
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)-5%	40,447	124,337	(83,891)	end of 12		
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)-5%	41,345	126,824	(85,479)	end of 13		
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)-5%	41,956	129,361	(87,404)	end of 14		
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)-5%	42,836	131,948	(89,111)	end of 15		
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)-5%	43,375	134,587	(91,212)	end of 16		
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)-5%	43,866	137,278	(93,413)	end of 17		
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,349)-5%	44,302	140,024	(95,722)	end of 18		
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)-5%	44,671	142,825	(98,154)	end of 19		
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)-5%	44,532	145,681	(101,149)	end of 20		
		563,206			789,581			20,000			1,372,786		(67,594)		1,305,192		2,429,736 (1,124,544)	

Step 3: Other Income Name: Enter in a title for the column.

Manage Income

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

Income Adjustments

ADD ADJUSTMENT:

Pick year(s):

Pick year(s) to remove:

Reset all years:

Year: 1-24

Income adjustment:

Step 4: First Year Income: Enter in the first-year income:

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
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23	
24	

Step 5: Inflation Rate: Enter in the yearly inflation rate.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
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12	
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Step 6: Tax Calculation Option Textbox Dropdown Arrow: Select the dropdown carrot arrow in the tax Calculation Option Textbox and select Wages (line 1 of the tax form).

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
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Step 7: Save: Click on the green Save button underneath the Manage Income Heading.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
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Step 8: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

		Accounts									Incomes									
Planning Horizon 20 years		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Wages	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year			
View Beneficial RMD																				
REGULAR RMD across all accounts	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target				
	initial amount		500,000		750,000	John inc	0.00 %		0			2.00 %								
	bonus % w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000											
30,488	end of 1	75	469,622	45,378	745,762	30,488	51,000	1,000	1,266,384	76,866	5.91 %	50,000	(26,866)-14%	100,000	100,000	0	end of 1			
31,467	end of 2	76	444,432	39,278	740,397	31,467	52,040	1,000	1,236,869	71,745	5.67 %	51,000	(20,745)-14%	102,000	102,000	0	end of 2			
32,332	end of 3	77	421,825	35,940	733,979	32,332	53,122	1,000	1,208,926	69,272	5.60 %	52,020	(17,252)-13%	104,040	104,040	0	end of 3			
33,363	end of 4	78	400,535	33,945	726,306	33,363	54,246	1,000	1,181,087	68,307	5.65 %	53,060	(15,247)-13%	106,121	106,121	0	end of 4			
34,422	end of 5	79	379,752	32,799	717,304	34,422	55,416	1,000	1,152,473	68,221	5.78 %	54,122	(14,099)-12%	108,243	108,243	0	end of 5			
35,510	end of 6	80	358,983	32,162	706,900	35,510	56,633	1,000	1,122,516	68,672	5.96 %	55,204	(13,468)-12%	110,408	110,408	0	end of 6			
36,438	end of 7	81	337,765	31,988	695,203	36,438	57,898	1,000	1,090,866	69,426	6.19 %	56,308	(13,118)-12%	112,616	112,616	0	end of 7			
37,579	end of 8	82	316,036	31,862	681,957	37,579	59,214	1,000	1,057,207	70,440	6.46 %	57,434	(13,006)-12%	114,869	114,869	0	end of 8			
38,529	end of 9	83	293,489	32,028	667,297	38,529	60,583	1,000	1,021,368	71,557	6.77 %	58,583	(12,974)-12%	117,166	117,166	0	end of 9			
39,720	end of 10	84	270,191	32,103	650,932	39,720	62,006	1,000	983,129	72,823	7.13 %	59,755	(13,068)-12%	119,509	119,509	0	end of 10			
40,683	end of 11	85	245,872	32,424	633,031	40,683	63,486	1,000	942,389	74,108	7.54 %	60,950	(13,158)-12%	121,899	121,899	0	end of 11			
41,647	end of 12	86	220,450	32,798	613,540	41,647	65,026	1,000	899,016	75,445	8.01 %	62,169	(13,276)-12%	124,337	124,337	0	end of 12			
42,607	end of 13	87	193,851	33,213	592,407	42,607	66,627	1,000	852,885	76,820	8.55 %	63,412	(13,408)-12%	126,824	126,824	0	end of 13			
43,241	end of 14	88	165,749	33,917	569,900	43,241	68,292	1,000	803,941	78,158	9.16 %	64,680	(13,478)-12%	129,361	129,361	0	end of 14			
44,178	end of 15	89	136,312	34,410	545,668	44,178	70,024	1,000	752,004	79,588	9.90 %	65,974	(13,614)-12%	131,948	131,948	0	end of 15			
44,727	end of 16	90	105,169	35,232	520,040	44,727	71,824	1,000	697,033	80,959	10.77 %	67,293	(13,666)-12%	134,587	134,587	0	end of 16			
45,221	end of 17	91	72,203	36,121	493,020	45,221	73,697	1,000	638,920	82,342	11.81 %	68,639	(13,703)-12%	137,278	137,278	0	end of 17			
45,650	end of 18	92	37,287	37,082	464,626	45,650	75,645	1,000	577,558	83,732	13.11 %	70,012	(13,720)-12%	140,024	140,024	0	end of 18			
46,003	end of 19	93	281	38,125	434,885	46,003	77,671	1,000	512,837	85,127	14.74 %	71,412	(13,715)-12%	142,825	142,825	0	end of 19			
45,777	end of 20	94	0	289	404,329	45,777	79,778	1,000	484,107	47,066	9.18 %	72,841	(13,451)-11%	106,456	145,681	(39,225)	end of 20			
			661,094		789,581		20,000		1,470,675			1,214,868	(295,032)	2,390,511	2,429,736	(39,225)				

Step 9: Wages Column: A new wages column will now automatically appear within the plan.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

		Accounts									Incomes									
Planning Horizon 20 years		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Wages	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year			
View Beneficial RMD																				
REGULAR RMD across all accounts	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target				
	initial amount		500,000		750,000	John inc	0.00 %		0			2.00 %								
	bonus % w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000											
30,488	end of 1	75	469,622	45,378	745,762	30,488	51,000	1,000	1,266,384	76,866	5.91 %	50,000	(26,866)-14%	100,000	100,000	0	end of 1			
31,467	end of 2	76	444,432	39,278	740,397	31,467	52,040	1,000	1,236,869	71,745	5.67 %	51,000	(20,745)-14%	102,000	102,000	0	end of 2			
32,332	end of 3	77	421,825	35,940	733,979	32,332	53,122	1,000	1,208,926	69,272	5.60 %	52,020	(17,252)-13%	104,040	104,040	0	end of 3			
33,363	end of 4	78	400,535	33,945	726,306	33,363	54,246	1,000	1,181,087	68,307	5.65 %	53,060	(15,247)-13%	106,121	106,121	0	end of 4			
34,422	end of 5	79	379,752	32,799	717,304	34,422	55,416	1,000	1,152,473	68,221	5.78 %	54,122	(14,099)-12%	108,243	108,243	0	end of 5			
35,510	end of 6	80	358,983	32,162	706,900	35,510	56,633	1,000	1,122,516	68,672	5.96 %	55,204	(13,468)-12%	110,408	110,408	0	end of 6			
36,438	end of 7	81	337,765	31,988	695,203	36,438	57,898	1,000	1,090,866	69,426	6.19 %	56,308	(13,118)-12%	112,616	112,616	0	end of 7			
37,579	end of 8	82	316,036	31,862	681,957	37,579	59,214	1,000	1,057,207	70,440	6.46 %	57,434	(13,006)-12%	114,869	114,869	0	end of 8			
38,529	end of 9	83	293,489	32,028	667,297	38,529	60,583	1,000	1,021,368	71,557	6.77 %	58,583	(12,974)-12%	117,166	117,166	0	end of 9			
39,720	end of 10	84	270,191	32,103	650,932	39,720	62,006	1,000	983,129	72,823	7.13 %	59,755	(13,068)-12%	119,509	119,509	0	end of 10			
40,683	end of 11	85	245,872	32,424	633,031	40,683	63,486	1,000	942,389	74,108	7.54 %	60,950	(13,158)-12%	121,899	121,899	0	end of 11			
41,647	end of 12	86	220,450	32,798	613,540	41,647	65,026	1,000	899,016	75,445	8.01 %	62,169	(13,276)-12%	124,337	124,337	0	end of 12			
42,607	end of 13	87	193,851	33,213	592,407	42,607	66,627	1,000	852,885	76,820	8.55 %	63,412	(13,408)-12%	126,824	126,824	0	end of 13			
43,241	end of 14	88	165,749	33,917	569,900	43,241	68,292	1,000	803,941	78,158	9.16 %	64,680	(13,478)-12%	129,361	129,361	0	end of 14			
44,178	end of 15	89	136,312	34,410	545,668	44,178	70,024	1,000	752,004	79,588	9.90 %	65,974	(13,614)-12%	131,948	131,948	0	end of 15			
44,727	end of 16	90	105,169	35,232	520,040	44,727	71,824	1,000	697,033	80,959	10.77 %	67,293	(13,666)-12%	134,587	134,587	0	end of 16			
45,221	end of 17	91	72,203	36,121	493,020	45,221	73,697	1,000	638,920	82,342	11.81 %	68,639	(13,703)-12%	137,278	137,278	0	end of 17			
45,650	end of 18	92	37,287	37,082	464,626	45,650	75,645	1,000	577,558	83,732	13.11 %	70,012	(13,720)-12%	140,024	140,024	0	end of 18			
46,003	end of 19	93	281	38,125	434,885	46,003	77,671	1,000	512,837	85,127	14.74 %	71,412	(13,715)-12%	142,825	142,825	0	end of 19			
45,777	end of 20	94	0	289	404,329	45,777	79,778	1,000	484,107	47,066	9.18 %	72,841	(13,451)-11%	106,456	145,681	(39,225)	end of 20			
			661,094		789,581		20,000		1,470,675			1,214,868	(295,032)	2,390,511	2,429,736	(39,225)				

Step 10: BA Income Column: The BA amount will have automatically adjusted, the total income reaches the target amount.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

Accounts: BA, IRA, ROTH

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
REGULAR RMD across all accounts	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target	
John total RMD	initial amount		500,000		750,000	John inc	0.00 %		1,300,000			2.00 %					
	bonus % w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000								
30,488	end of 1	75	469,622	45,378	745,762	30,488	51,000	1,000	1,266,384	76,866	5.91 %	50,000	(26,866)-14%	100,000	100,000	0	end of 1
31,467	end of 2	76	444,432	39,278	740,397	31,467	52,040	1,000	1,236,869	71,745	5.67 %	51,000	(20,745)-14%	102,000	102,000	0	end of 2
32,332	end of 3	77	421,825	35,940	733,979	32,332	53,122	1,000	1,208,926	69,272	5.60 %	52,020	(17,252)-13%	104,040	104,040	0	end of 3
33,363	end of 4	78	400,535	33,945	726,306	33,363	54,246	1,000	1,181,087	68,307	5.65 %	53,060	(15,247)-13%	106,121	106,121	0	end of 4
34,422	end of 5	79	379,752	32,799	717,304	34,422	55,416	1,000	1,152,473	68,221	5.78 %	54,122	(14,099)-12%	108,243	108,243	0	end of 5
35,510	end of 6	80	358,983	32,162	706,900	35,510	56,633	1,000	1,122,516	68,672	5.96 %	55,204	(13,468)-12%	110,408	110,408	0	end of 6
36,438	end of 7	81	337,765	31,988	695,203	36,438	57,898	1,000	1,090,866	69,426	6.19 %	56,308	(13,118)-12%	112,616	112,616	0	end of 7
37,579	end of 8	82	316,036	31,862	681,957	37,579	59,214	1,000	1,057,207	70,440	6.46 %	57,434	(13,006)-12%	114,869	114,869	0	end of 8
38,529	end of 9	83	293,489	32,028	667,297	38,529	60,583	1,000	1,021,368	71,557	6.77 %	58,583	(12,974)-12%	117,166	117,166	0	end of 9
39,720	end of 10	84	270,191	32,103	650,932	39,720	62,006	1,000	983,129	72,823	7.13 %	59,755	(13,068)-12%	119,509	119,509	0	end of 10
40,683	end of 11	85	245,872	32,424	633,031	40,683	63,486	1,000	942,389	74,108	7.54 %	60,950	(13,158)-12%	121,899	121,899	0	end of 11
41,647	end of 12	86	220,450	32,798	613,540	41,647	65,026	1,000	899,016	75,445	8.01 %	62,169	(13,276)-12%	124,337	124,337	0	end of 12
42,607	end of 13	87	193,851	33,213	592,407	42,607	66,627	1,000	852,885	76,820	8.55 %	63,412	(13,408)-12%	126,824	126,824	0	end of 13
43,241	end of 14	88	165,749	33,917	569,900	43,241	68,292	1,000	803,941	78,158	9.16 %	64,680	(13,478)-12%	129,361	129,361	0	end of 14
44,178	end of 15	89	136,312	34,410	545,668	44,178	70,024	1,000	752,004	79,588	9.90 %	65,974	(13,614)-12%	131,948	131,948	0	end of 15
44,727	end of 16	90	105,169	35,232	520,040	44,727	71,824	1,000	697,033	80,959	10.77 %	67,293	(13,666)-12%	134,587	134,587	0	end of 16
45,221	end of 17	91	72,203	36,121	493,020	45,221	73,697	1,000	638,920	82,342	11.81 %	68,639	(13,703)-12%	137,278	137,278	0	end of 17
45,650	end of 18	92	37,287	37,082	464,626	45,650	75,645	1,000	577,558	83,732	13.11 %	70,012	(13,720)-12%	140,024	140,024	0	end of 18
46,003	end of 19	93	281	38,125	434,885	46,003	77,671	1,000	512,837	85,127	14.74 %	71,412	(13,715)-12%	142,825	142,825	0	end of 19
45,777	end of 20	94	0	289	404,329	45,777	79,778	1,000	484,107	87,066	9.18 %	72,841	(13,451)-11%	106,456	145,681	(39,225)	end of 20
			661,094		789,581		20,000		1,470,675			1,214,868	(295,032)	2,390,511	2,429,736	(39,225)	

Step 11: Approx Income Tax: The amounts will have been automatically adjusted to the new income.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

Accounts: BA, IRA, ROTH

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
REGULAR RMD across all accounts	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target	
John total RMD	initial amount		500,000		750,000	John inc	0.00 %		1,300,000			2.00 %					
	bonus % w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000								
30,488	end of 1	75	469,622	45,378	745,762	30,488	51,000	1,000	1,266,384	76,866	5.91 %	50,000	(26,866)-14%	100,000	100,000	0	end of 1
31,467	end of 2	76	444,432	39,278	740,397	31,467	52,040	1,000	1,236,869	71,745	5.67 %	51,000	(20,745)-14%	102,000	102,000	0	end of 2
32,332	end of 3	77	421,825	35,940	733,979	32,332	53,122	1,000	1,208,926	69,272	5.60 %	52,020	(17,252)-13%	104,040	104,040	0	end of 3
33,363	end of 4	78	400,535	33,945	726,306	33,363	54,246	1,000	1,181,087	68,307	5.65 %	53,060	(15,247)-13%	106,121	106,121	0	end of 4
34,422	end of 5	79	379,752	32,799	717,304	34,422	55,416	1,000	1,152,473	68,221	5.78 %	54,122	(14,099)-12%	108,243	108,243	0	end of 5
35,510	end of 6	80	358,983	32,162	706,900	35,510	56,633	1,000	1,122,516	68,672	5.96 %	55,204	(13,468)-12%	110,408	110,408	0	end of 6
36,438	end of 7	81	337,765	31,988	695,203	36,438	57,898	1,000	1,090,866	69,426	6.19 %	56,308	(13,118)-12%	112,616	112,616	0	end of 7
37,579	end of 8	82	316,036	31,862	681,957	37,579	59,214	1,000	1,057,207	70,440	6.46 %	57,434	(13,006)-12%	114,869	114,869	0	end of 8
38,529	end of 9	83	293,489	32,028	667,297	38,529	60,583	1,000	1,021,368	71,557	6.77 %	58,583	(12,974)-12%	117,166	117,166	0	end of 9
39,720	end of 10	84	270,191	32,103	650,932	39,720	62,006	1,000	983,129	72,823	7.13 %	59,755	(13,068)-12%	119,509	119,509	0	end of 10
40,683	end of 11	85	245,872	32,424	633,031	40,683	63,486	1,000	942,389	74,108	7.54 %	60,950	(13,158)-12%	121,899	121,899	0	end of 11
41,647	end of 12	86	220,450	32,798	613,540	41,647	65,026	1,000	899,016	75,445	8.01 %	62,169	(13,276)-12%	124,337	124,337	0	end of 12
42,607	end of 13	87	193,851	33,213	592,407	42,607	66,627	1,000	852,885	76,820	8.55 %	63,412	(13,408)-12%	126,824	126,824	0	end of 13
43,241	end of 14	88	165,749	33,917	569,900	43,241	68,292	1,000	803,941	78,158	9.16 %	64,680	(13,478)-12%	129,361	129,361	0	end of 14
44,178	end of 15	89	136,312	34,410	545,668	44,178	70,024	1,000	752,004	79,588	9.90 %	65,974	(13,614)-12%	131,948	131,948	0	end of 15
44,727	end of 16	90	105,169	35,232	520,040	44,727	71,824	1,000	697,033	80,959	10.77 %	67,293	(13,666)-12%	134,587	134,587	0	end of 16
45,221	end of 17	91	72,203	36,121	493,020	45,221	73,697	1,000	638,920	82,342	11.81 %	68,639	(13,703)-12%	137,278	137,278	0	end of 17
45,650	end of 18	92	37,287	37,082	464,626	45,650	75,645	1,000	577,558	83,732	13.11 %	70,012	(13,720)-12%	140,024	140,024	0	end of 18
46,003	end of 19	93	281	38,125	434,885	46,003	77,671	1,000	512,837	85,127	14.74 %	71,412	(13,715)-12%	142,825	142,825	0	end of 19
45,777	end of 20	94	0	289	404,329	45,777	79,778	1,000	484,107	87,066	9.18 %	72,841	(13,451)-11%	106,456	145,681	(39,225)	end of 20
			661,094		789,581		20,000		1,470,675			1,214,868	(295,032)	2,390,511	2,429,736	(39,225)	

Step 12: Add Income: Click on the green Add Income 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: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

		Accounts								Incomes							
		BA		IRA		ROTH											
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
View Beneficial RMD																	
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	0		Manage	Manage		Manage	from total	
across all accounts	initial amount		500,000		750,000	John inc	0.00 %		0	Subtotal		Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %					of account		2.00 %			2.00 %	target	
total RMD	w/bonus		500,000	Manage	750,000	Manage	Manage		1,300,000	incomes							
30,488	end of 1	75	469,622	45,378	745,762	30,488	51,000	1,000	1,266,384	76,866	5.91 %	50,000	(26,866)-14%	100,000	100,000	0	end of 1
31,467	end of 2	76	444,432	39,278	740,397	31,467	52,040	1,000	1,236,869	71,745	5.67 %	51,000	(20,745)-14%	102,000	102,000	0	end of 2
32,332	end of 3	77	421,825	35,940	733,979	32,332	53,122	1,000	1,208,926	69,272	5.60 %	52,020	(17,252)-13%	104,040	104,040	0	end of 3
33,363	end of 4	78	400,535	33,945	726,306	33,363	54,246	1,000	1,181,087	68,307	5.65 %	53,060	(15,247)-13%	106,121	106,121	0	end of 4
34,422	end of 5	79	379,752	32,799	717,304	34,422	55,416	1,000	1,152,473	68,221	5.78 %	54,122	(14,099)-12%	108,243	108,243	0	end of 5
35,510	end of 6	80	358,983	32,162	706,900	35,510	56,633	1,000	1,122,516	68,672	5.96 %	55,204	(13,468)-12%	110,408	110,408	0	end of 6
36,438	end of 7	81	337,765	31,988	695,203	36,438	57,898	1,000	1,090,866	69,426	6.19 %	56,308	(13,118)-12%	112,616	112,616	0	end of 7
37,579	end of 8	82	316,036	31,862	681,957	37,579	59,214	1,000	1,057,207	70,440	6.46 %	57,434	(13,006)-12%	114,869	114,869	0	end of 8
38,529	end of 9	83	293,489	32,028	667,297	38,529	60,583	1,000	1,021,368	71,557	6.77 %	58,583	(12,974)-12%	117,166	117,166	0	end of 9
39,720	end of 10	84	270,191	32,103	650,932	39,720	62,006	1,000	983,129	72,823	7.13 %	59,755	(13,068)-12%	119,509	119,509	0	end of 10
40,683	end of 11	85	245,872	32,424	633,031	40,683	63,486	1,000	942,389	74,108	7.54 %	60,950	(13,158)-12%	121,899	121,899	0	end of 11
41,647	end of 12	86	220,450	32,798	613,540	41,647	65,026	1,000	899,016	75,445	8.01 %	62,169	(13,276)-12%	124,337	124,337	0	end of 12
42,607	end of 13	87	193,851	33,213	592,407	42,607	66,627	1,000	852,885	76,820	8.55 %	63,412	(13,408)-12%	126,824	126,824	0	end of 13
43,241	end of 14	88	165,749	33,917	569,900	43,241	68,292	1,000	803,941	78,158	9.16 %	64,680	(13,478)-12%	129,361	129,361	0	end of 14
44,178	end of 15	89	136,312	34,410	545,668	44,178	70,024	1,000	752,004	79,588	9.90 %	65,974	(13,614)-12%	131,948	131,948	0	end of 15
44,727	end of 16	90	105,169	35,232	520,040	44,727	71,824	1,000	697,033	80,959	10.77 %	67,293	(13,666)-12%	134,587	134,587	0	end of 16
45,221	end of 17	91	72,203	36,121	493,020	45,221	73,697	1,000	638,920	82,342	11.81 %	68,639	(13,703)-12%	137,278	137,278	0	end of 17
45,650	end of 18	92	37,287	37,082	464,626	45,650	75,645	1,000	577,558	83,732	13.11 %	70,012	(13,720)-12%	140,024	140,024	0	end of 18
46,003	end of 19	93	281	38,125	434,885	46,003	77,671	1,000	512,837	85,127	14.74 %	71,412	(13,715)-12%	142,825	142,825	0	end of 19
45,777	end of 20	94	0	289	404,329	45,777	79,778	1,000	484,107	47,066	9.18 %	72,841	(13,451)-11%	106,456	145,681	(39,225)	end of 20
				661,094		789,581		20,000		1,470,675		1,214,868	(295,032)	2,390,511	2,429,736	(39,225)	

Step 13: Other Income Name: Enter in a title for the column.

Manage Income

[Save](#) [Cancel](#)

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

Income Adjustments

ADD ADJUSTMENT:

Pick year(s):

Pick year(s) to remove:

Reset all years:

Year: 1-24

Income adjustment:

Step 14: First Year Income: Enter in the first-year income: \$24,000.

Manage Income

Save Cancel

Other income name: SS

This is a Social Security income:

First year income:

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income 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 15: Inflation Rate: Enter in the yearly inflation rate.

Manage Income

Save Cancel

Other income name: SS

This is a Social Security income:

First year income: 24,000

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income 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 16: Tax Calculation Option Textbox Dropdown Arrow: Select the dropdown carrot arrow in the tax Calculation Option Textbox and select Social Security (line 6a of the tax form).

Step 17: Save: Click on the green Save button underneath the Manage Income Heading.

Manage Income

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

Income Adjustments

ADD ADJUSTMENT

Year: 1-24

Income adjustment: 0

Step 18: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

Structured Income Planning

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Total required		Accounts										Incomes					Target Inc.		Income Gap		Year
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year				
end of 1	75	3.00 %	500,000	3.50 %	750,000	4.00 %	50,000	1,300,000	55,847	4.30 %	50,000	24,000	(29,847)-15%	100,000	100,000	0	end of 1				
end of 2	76	486,463	18,897	740,397	31,467	52,040	1,278,900	51,364	3.99 %	51,000	24,600	(24,964)-14%	102,000	102,000	0	end of 2					
end of 3	77	485,402	15,655	733,979	32,332	53,122	1,272,502	48,987	3.83 %	52,020	25,215	(22,182)-14%	104,040	104,040	0	end of 3					
end of 4	78	486,511	13,452	726,306	33,363	54,246	1,267,064	47,815	3.76 %	53,060	25,845	(20,860)-14%	106,121	106,121	0	end of 4					
end of 5	79	489,164	11,943	717,304	34,422	55,416	1,261,884	47,365	3.74 %	54,122	26,492	(19,735)-14%	108,243	108,243	0	end of 5					
end of 6	80	492,972	10,866	706,900	35,510	56,633	1,256,505	47,376	3.76 %	55,204	27,154	(19,326)-14%	110,408	110,408	0	end of 6					
end of 7	81	497,549	10,212	695,203	36,438	57,898	1,250,651	47,650	3.79 %	56,308	27,833	(19,175)-14%	112,616	112,616	0	end of 7					
end of 8	82	502,887	9,588	681,957	37,579	59,214	1,244,058	48,167	3.85 %	57,434	28,528	(19,261)-14%	114,869	114,869	0	end of 8					
end of 9	83	508,725	9,249	667,297	38,529	60,583	1,236,605	48,777	3.92 %	58,583	29,242	(19,436)-14%	117,166	117,166	0	end of 9					
end of 10	84	515,173	8,814	650,932	39,720	62,006	1,228,111	49,534	4.01 %	59,755	29,978	(19,752)-14%	119,509	119,509	0	end of 10					
end of 11	85	522,002	8,526	633,031	40,683	63,486	1,218,520	50,310	4.10 %	60,950	30,722	(20,082)-14%	121,899	121,899	0	end of 11					
end of 12	86	529,176	8,486	613,540	41,647	65,026	1,207,742	51,133	4.20 %	62,169	31,490	(20,454)-14%	124,337	124,337	0	end of 12					
end of 13	87	536,666	8,386	592,407	42,607	66,627	1,195,700	51,993	4.31 %	63,412	32,277	(20,858)-14%	126,824	126,824	0	end of 13					
end of 14	88	544,196	8,570	569,900	43,241	68,292	1,182,388	52,811	4.42 %	64,680	33,084	(21,215)-14%	129,361	129,361	0	end of 14					
end of 15	89	551,984	8,538	545,668	44,178	70,024	1,167,676	53,717	4.54 %	65,974	33,911	(21,654)-14%	131,948	131,948	0	end of 15					
end of 16	90	559,712	8,831	520,040	44,727	71,824	1,151,576	54,588	4.67 %	67,293	34,759	(22,024)-14%	134,587	134,587	0	end of 16					
end of 17	91	567,320	9,183	493,020	45,221	73,697	1,134,038	55,404	4.81 %	68,639	35,628	(22,393)-14%	137,278	137,278	0	end of 17					
end of 18	92	574,740	9,599	464,626	45,650	75,645	1,115,012	56,249	4.96 %	70,012	36,519	(22,756)-14%	140,024	140,024	0	end of 18					
end of 19	93	581,896	10,087	434,885	46,003	77,671	1,094,452	57,090	5.12 %	71,412	37,432	(23,109)-13%	142,825	142,825	0	end of 19					
end of 20	94	588,313	11,040	404,323	45,777	79,778	1,072,420	57,817	5.28 %	72,841	38,368	(23,344)-13%	145,681	145,681	0	end of 20					
				224,382			789,581	20,000	1,033,963			1,214,868	613,072	(432,167)	2,429,736	2,429,736	0				

Step 19: SS Column: A new column will have automatically be within the plan, the SS column.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

		Accounts						Incomes										
		BA		IRA		ROTH		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
View Beneficial RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	from total income to target		
REGULAR RMD across all accounts	initial amount		500,000	750,000	50,000	John inc	50,000	1,300,000	0			2.00 %	2.50 %					
John bonus % w/bonus			0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0									
John total RMD			500,000	750,000	50,000	50,000	50,000	1,300,000	0									
30,488	end of 1	75	490,641	24,359	745,762	30,488	51,000	1,287,403	55,847	4.30 %	50,000	24,000	(29,847)-15%	100,000	100,000	0	end of 1	
31,467	end of 2	76	486,463	18,897	740,397	31,467	52,040	1,278,900	51,364	3.99 %	51,000	24,600	(24,964)-14%	102,000	102,000	0	end of 2	
32,332	end of 3	77	485,402	15,655	733,979	32,332	53,122	1,272,502	48,987	3.83 %	52,020	25,215	(22,182)-14%	104,040	104,040	0	end of 3	
33,363	end of 4	78	486,511	13,452	726,306	33,363	54,246	1,267,064	47,815	3.76 %	53,060	25,845	(20,600)-14%	106,121	106,121	0	end of 4	
34,422	end of 5	79	489,164	11,943	717,304	34,422	55,416	1,261,884	47,365	3.74 %	54,122	26,492	(19,735)-14%	108,243	108,243	0	end of 5	
35,510	end of 6	80	492,972	10,866	706,900	35,510	56,633	1,256,505	47,376	3.76 %	55,204	27,154	(19,326)-14%	110,408	110,408	0	end of 6	
36,438	end of 7	81	497,549	10,212	695,203	36,438	57,898	1,250,651	47,650	3.79 %	56,308	27,833	(19,175)-14%	112,616	112,616	0	end of 7	
37,579	end of 8	82	502,887	9,588	681,957	37,579	59,214	1,244,058	48,167	3.85 %	57,434	28,528	(19,261)-14%	114,869	114,869	0	end of 8	
38,529	end of 9	83	508,725	9,249	667,297	38,529	60,583	1,236,605	48,777	3.92 %	58,583	29,242	(19,436)-14%	117,166	117,166	0	end of 9	
39,720	end of 10	84	515,173	8,814	650,932	39,720	62,006	1,228,111	49,534	4.01 %	59,755	29,973	(19,752)-14%	119,509	119,509	0	end of 10	
40,683	end of 11	85	522,002	8,626	633,031	40,683	63,486	1,218,520	50,310	4.10 %	60,950	30,722	(20,082)-14%	121,899	121,899	0	end of 11	
41,647	end of 12	86	529,176	8,486	613,540	41,647	65,026	1,207,742	51,133	4.20 %	62,169	31,490	(20,454)-14%	124,337	124,337	0	end of 12	
42,607	end of 13	87	536,666	8,386	592,407	42,607	66,622	1,195,700	51,993	4.31 %	63,412	32,277	(20,858)-14%	126,824	126,824	0	end of 13	
43,241	end of 14	88	544,196	8,570	569,900	43,241	68,292	1,182,388	52,811	4.42 %	64,680	33,084	(21,215)-14%	129,361	129,361	0	end of 14	
44,178	end of 15	89	551,984	8,538	545,668	44,178	70,024	1,167,676	53,717	4.54 %	65,974	33,911	(21,654)-14%	131,948	131,948	0	end of 15	
44,727	end of 16	90	559,712	8,831	520,040	44,727	71,824	1,151,576	54,558	4.67 %	67,293	34,759	(22,024)-14%	134,587	134,587	0	end of 16	
45,221	end of 17	91	567,320	9,183	493,020	45,221	73,697	1,134,038	55,404	4.81 %	68,639	35,628	(22,393)-14%	137,278	137,278	0	end of 17	
45,650	end of 18	92	574,740	9,599	464,626	45,650	75,645	1,115,012	56,249	4.96 %	70,012	36,519	(22,756)-14%	140,024	140,024	0	end of 18	
46,003	end of 19	93	581,896	10,087	434,885	46,003	77,671	1,094,452	57,090	5.12 %	71,412	37,432	(23,109)-13%	142,825	142,825	0	end of 19	
45,777	end of 20	94	588,313	11,040	404,329	45,777	79,778	1,072,420	57,817	5.28 %	72,841	38,368	(23,344)-13%	145,681	145,681	0	end of 20	
			224,382		789,581		20,000		1,033,963			1,214,868	613,072	(432,167)	2,429,736	2,429,736	0	

Step 20: BA Income Column: The BA amount will have automatically adjusted, the total income reaches the target amount.

Structured Income Planning

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Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

		Accounts						Incomes										
		BA		IRA		ROTH		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
View Beneficial RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	from total income to target		
REGULAR RMD across all accounts	initial amount		500,000	750,000	50,000	John inc	50,000	1,300,000	0			2.00 %	2.50 %					
John bonus % w/bonus			0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0									
John total RMD			500,000	750,000	50,000	50,000	50,000	1,300,000	0									
30,488	end of 1	75	490,641	24,359	745,762	30,488	51,000	1,287,403	55,847	4.30 %	50,000	24,000	(29,847)-15%	100,000	100,000	0	end of 1	
31,467	end of 2	76	486,463	18,897	740,397	31,467	52,040	1,278,900	51,364	3.99 %	51,000	24,600	(24,964)-14%	102,000	102,000	0	end of 2	
32,332	end of 3	77	485,402	15,655	733,979	32,332	53,122	1,272,502	48,987	3.83 %	52,020	25,215	(22,182)-14%	104,040	104,040	0	end of 3	
33,363	end of 4	78	486,511	13,452	726,306	33,363	54,246	1,267,064	47,815	3.76 %	53,060	25,845	(20,600)-14%	106,121	106,121	0	end of 4	
34,422	end of 5	79	489,164	11,943	717,304	34,422	55,416	1,261,884	47,365	3.74 %	54,122	26,492	(19,735)-14%	108,243	108,243	0	end of 5	
35,510	end of 6	80	492,972	10,866	706,900	35,510	56,633	1,256,505	47,376	3.76 %	55,204	27,154	(19,326)-14%	110,408	110,408	0	end of 6	
36,438	end of 7	81	497,549	10,212	695,203	36,438	57,898	1,250,651	47,650	3.79 %	56,308	27,833	(19,175)-14%	112,616	112,616	0	end of 7	
37,579	end of 8	82	502,887	9,588	681,957	37,579	59,214	1,244,058	48,167	3.85 %	57,434	28,528	(19,261)-14%	114,869	114,869	0	end of 8	
38,529	end of 9	83	508,725	9,249	667,297	38,529	60,583	1,236,605	48,777	3.92 %	58,583	29,242	(19,436)-14%	117,166	117,166	0	end of 9	
39,720	end of 10	84	515,173	8,814	650,932	39,720	62,006	1,228,111	49,534	4.01 %	59,755	29,973	(19,752)-14%	119,509	119,509	0	end of 10	
40,683	end of 11	85	522,002	8,626	633,031	40,683	63,486	1,218,520	50,310	4.10 %	60,950	30,722	(20,082)-14%	121,899	121,899	0	end of 11	
41,647	end of 12	86	529,176	8,486	613,540	41,647	65,026	1,207,742	51,133	4.20 %	62,169	31,490	(20,454)-14%	124,337	124,337	0	end of 12	
42,607	end of 13	87	536,666	8,386	592,407	42,607	66,622	1,195,700	51,993	4.31 %	63,412	32,277	(20,858)-14%	126,824	126,824	0	end of 13	
43,241	end of 14	88	544,196	8,570	569,900	43,241	68,292	1,182,388	52,811	4.42 %	64,680	33,084	(21,215)-14%	129,361	129,361	0	end of 14	
44,178	end of 15	89	551,984	8,538	545,668	44,178	70,024	1,167,676	53,717	4.54 %	65,974	33,911	(21,654)-14%	131,948	131,948	0	end of 15	
44,727	end of 16	90	559,712	8,831	520,040	44,727	71,824	1,151,576	54,558	4.67 %	67,293	34,759	(22,024)-14%	134,587	134,587	0	end of 16	
45,221	end of 17	91	567,320	9,183	493,020	45,221	73,697	1,134,038	55,404	4.81 %	68,639	35,628	(22,393)-14%	137,278	137,278	0	end of 17	
45,650	end of 18	92	574,740	9,599	464,626	45,650	75,645	1,115,012	56,249	4.96 %	70,012	36,519	(22,756)-14%	140,024	140,024	0	end of 18	
46,003	end of 19	93	581,896	10,087	434,885	46,003	77,671	1,094,452	57,090	5.12 %	71,412	37,432	(23,109)-13%	142,825	142,825	0	end of 19	
45,777	end of 20	94	588,313	11,040	404,329	45,777	79,778	1,072,420	57,817	5.28 %	72,841	38,368	(23,344)-13%	145,681	145,681	0	end of 20	
			224,382		789,581		20,000		1,033,963			1,214,868	613,072	(432,167)	2,429,736	2,429,736	0	

Step 21: Approx Income Tax: The amounts will have been automatically adjusted to the new income.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

		Accounts						Incomes														
		BA		IRA		ROTH		Accounts Total		Planned Distribution		Percent Distribution		Wages		SS		Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year				
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate								
across all accounts	initial amount		500,000		750,000	John inc	50,000	0	1,300,000			2.00 %	2.50 %									
John bonus % w/bonus			0.00 %		0.00 %	0.00 %	0.00 %															
John total RMD			500,000	Manage	750,000	Manage	50,000	Manage	1,300,000													
30,488	end of 1	75	490,641	24,359	745,762	30,488	51,000	1,000	1,287,403	55,847	4.30 %	50,000	24,000	(29,847)-15%	100,000	100,000	0	end of 1				
31,467	end of 2	76	486,463	18,897	740,397	31,467	52,040	1,000	1,278,900	51,364	3.99 %	51,000	24,600	(24,964)-14%	102,000	102,000	0	end of 2				
32,332	end of 3	77	485,402	15,655	733,979	32,332	53,122	1,000	1,272,502	48,987	3.83 %	52,020	25,215	(22,182)-14%	104,040	104,040	0	end of 3				
33,363	end of 4	78	486,511	13,452	726,306	33,363	54,246	1,000	1,267,064	47,815	3.76 %	53,060	25,845	(20,601)-14%	106,121	106,121	0	end of 4				
34,422	end of 5	79	489,164	11,943	717,304	34,422	55,416	1,000	1,261,884	47,365	3.74 %	54,122	26,492	(19,735)-14%	108,243	108,243	0	end of 5				
35,510	end of 6	80	492,972	10,866	706,900	35,510	56,633	1,000	1,256,505	47,376	3.76 %	55,204	27,154	(19,326)-14%	110,408	110,408	0	end of 6				
36,438	end of 7	81	497,549	10,212	695,203	36,438	57,898	1,000	1,250,651	47,650	3.79 %	56,308	27,833	(19,175)-14%	112,616	112,616	0	end of 7				
37,579	end of 8	82	502,887	9,588	681,957	37,579	59,214	1,000	1,244,058	48,167	3.85 %	57,434	28,528	(19,261)-14%	114,869	114,869	0	end of 8				
38,529	end of 9	83	508,725	9,249	667,297	38,529	60,583	1,000	1,236,605	48,777	3.92 %	58,583	29,242	(19,436)-14%	117,166	117,166	0	end of 9				
39,720	end of 10	84	515,173	8,814	650,932	39,720	62,006	1,000	1,228,111	49,534	4.01 %	59,755	29,973	(19,752)-14%	119,509	119,509	0	end of 10				
40,683	end of 11	85	522,002	8,626	633,031	40,683	63,486	1,000	1,218,520	50,310	4.10 %	60,950	30,722	(20,082)-14%	121,899	121,899	0	end of 11				
41,647	end of 12	86	529,176	8,486	613,540	41,647	65,026	1,000	1,207,742	51,133	4.20 %	62,169	31,490	(20,454)-14%	124,337	124,337	0	end of 12				
42,607	end of 13	87	536,666	8,386	592,407	42,607	66,627	1,000	1,195,700	51,993	4.31 %	63,412	32,277	(20,858)-14%	126,824	126,824	0	end of 13				
43,241	end of 14	88	544,196	8,570	569,900	43,241	68,292	1,000	1,182,388	52,811	4.42 %	64,680	33,084	(21,215)-14%	129,361	129,361	0	end of 14				
44,178	end of 15	89	551,984	8,538	545,668	44,178	70,024	1,000	1,167,676	53,717	4.54 %	65,974	33,911	(21,654)-14%	131,948	131,948	0	end of 15				
44,727	end of 16	90	559,712	8,831	520,040	44,727	71,824	1,000	1,151,576	54,558	4.67 %	67,293	34,759	(22,024)-14%	134,587	134,587	0	end of 16				
45,221	end of 17	91	567,320	9,183	493,020	45,221	73,697	1,000	1,134,038	55,404	4.81 %	68,639	35,628	(22,393)-14%	137,278	137,278	0	end of 17				
45,650	end of 18	92	574,740	9,599	464,626	45,650	75,645	1,000	1,115,012	56,249	4.96 %	70,012	36,519	(22,756)-14%	140,024	140,024	0	end of 18				
46,003	end of 19	93	581,896	10,087	434,885	46,003	77,671	1,000	1,094,452	57,090	5.12 %	71,412	37,432	(23,109)-13%	142,825	142,825	0	end of 19				
45,777	end of 20	94	588,313	11,040	404,329	45,777	79,778	1,000	1,072,420	57,817	5.28 %	72,841	38,368	(23,344)-13%	145,681	145,681	0	end of 20				
			224,382		789,581		20,000		1,033,963			1,214,868	613,072	(432,167)	2,429,736	2,429,736	0					

Step 22: Add Income: Click on the green Add Income 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: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

		Accounts						Incomes														
		BA		IRA		ROTH		Accounts Total		Planned Distribution		Percent Distribution		Wages		SS		Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year				
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate								
across all accounts	initial amount		500,000		750,000	John inc	50,000	0	1,300,000			2.00 %	2.50 %									
John bonus % w/bonus			0.00 %		0.00 %	0.00 %	0.00 %															
John total RMD			500,000	Manage	750,000	Manage	50,000	Manage	1,300,000													
30,488	end of 1	75	490,641	24,359	745,762	30,488	51,000	1,000	1,287,403	55,847	4.30 %	50,000	24,000	(29,847)-15%	100,000	100,000	0	end of 1				
31,467	end of 2	76	486,463	18,897	740,397	31,467	52,040	1,000	1,278,900	51,364	3.99 %	51,000	24,600	(24,964)-14%	102,000	102,000	0	end of 2				
32,332	end of 3	77	485,402	15,655	733,979	32,332	53,122	1,000	1,272,502	48,987	3.83 %	52,020	25,215	(22,182)-14%	104,040	104,040	0	end of 3				
33,363	end of 4	78	486,511	13,452	726,306	33,363	54,246	1,000	1,267,064	47,815	3.76 %	53,060	25,845	(20,601)-14%	106,121	106,121	0	end of 4				
34,422	end of 5	79	489,164	11,943	717,304	34,422	55,416	1,000	1,261,884	47,365	3.74 %	54,122	26,492	(19,735)-14%	108,243	108,243	0	end of 5				
35,510	end of 6	80	492,972	10,866	706,900	35,510	56,633	1,000	1,256,505	47,376	3.76 %	55,204	27,154	(19,326)-14%	110,408	110,408	0	end of 6				
36,438	end of 7	81	497,549	10,212	695,203	36,438	57,898	1,000	1,250,651	47,650	3.79 %	56,308	27,833	(19,175)-14%	112,616	112,616	0	end of 7				
37,579	end of 8	82	502,887	9,588	681,957	37,579	59,214	1,000	1,244,058	48,167	3.85 %	57,434	28,528	(19,261)-14%	114,869	114,869	0	end of 8				
38,529	end of 9	83	508,725	9,249	667,297	38,529	60,583	1,000	1,236,605	48,777	3.92 %	58,583	29,242	(19,436)-14%	117,166	117,166	0	end of 9				
39,720	end of 10	84	515,173	8,814	650,932	39,720	62,006	1,000	1,228,111	49,534	4.01 %	59,755	29,973	(19,752)-14%	119,509	119,509	0	end of 10				
40,683	end of 11	85	522,002	8,626	633,031	40,683	63,486	1,000	1,218,520	50,310	4.10 %	60,950	30,722	(20,082)-14%	121,899	121,899	0	end of 11				
41,647	end of 12	86	529,176	8,486	613,540	41,647	65,026	1,000	1,207,742	51,133	4.20 %	62,169	31,490	(20,454)-14%	124,337	124,337	0	end of 12				
42,607	end of 13	87	536,666	8,386	592,407	42,607	66,627	1,000	1,195,700	51,993	4.31 %	63,412	32,277	(20,858)-14%	126,824	126,824	0	end of 13				
43,241	end of 14	88	544,196	8,570	569,900	43,241	68,292	1,000	1,182,388	52,811	4.42 %	64,680	33,084	(21,215)-14%	129,361	129,361	0	end of 14				
44,178	end of 15	89	551,984	8,538	545,668	44,178	70,024	1,000	1,167,676	53,717	4.54 %	65,974	33,911	(21,654)-14%	131,948	131,948	0	end of 15				
44,727	end of 16	90	559,712	8,831	520,040	44,727	71,824	1,000	1,151,576	54,558	4.67 %	67,293	34,759	(22,024)-14%	134,587	134,587	0	end of 16				
45,221	end of 17	91	567,320	9,183	493,020	45,221	73,697	1,000	1,134,038	55,404	4.81 %	68,639	35,628	(22,393)-14%	137,278	137,278	0	end of 17				
45,650	end of 18	92	574,740	9,599	464,626	45,650	75,645	1,000	1,115,012	56,249	4.96 %	70,012	36,519	(22,756)-14%	140,024	140,024	0	end of 18				
46,003	end of 19	93	581,896	10,087	434,885	46,003	77,671	1,000	1,094,452	57,090	5.12 %	71,412	37,432	(23,109)-13%	142,825	142,825	0	end of 19				
45,777	end of 20	94	588,313	11,040	404,329	45,777	79,778	1,000	1,072,420	57,817	5.28 %	72,841	38,368	(23,344)-13%	145,681	145,681	0	end of 20				
			224,382		789,581		20,000		1,033,963			1,214,868	613,072	(432,167)	2,429,736	2,429,736	0					

Step 23: Other Income Name: Enter in a title for the column.

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Step 24: First Year Income: Enter in the first-year income. For withdrawals, enter the amount as a negative number.

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Step 25: Tax Calculation Option Textbox: This expense qualifies as a non-taxable items since it is under the limit for a yearly gift and will stay at the default setting; Not Taxable.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: 

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income 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 26: Add Adjustment Textbox: Enter in 0.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

Income Adjustments

ADD ADJUSTMENT 

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income 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 27: Income Adjustment Table Textboxes: Click on Year 10.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT:

Pick year(e)

Pick year(s) to remove

Reset all years

Year	Income 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 28: Pick Year(s): Click on the green Pick Year(s) button next to the Income Adjustment Table.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income 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 29: Income Adjustment Table: The 0 will have automatically moved into year 10. This is an indicator to SIPS that year 10 will be the last year the gifting will happen and it will be reflected in the structured income plan.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	0
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 30: Save: Click on the green Save button underneath the Manage Income Heading.

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	0
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 31: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon		Accounts									Incomes										
20 years		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
Total required		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
View Beneficial RMD		net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	0		Manage	Manage	Manage	Manage		Manage	from total income to target		
REGULAR RMD		across all accounts		500,000		750,000	John IRA	50,000		1,300,000	Subtotal of account incomes		2.00 %	2.50 %	0.00 %			2.00 %			
John		initial amount		500,000		750,000	John Inc	0.00 %		1,300,000			2.00 %	2.50 %	0.00 %			2.00 %			
total RMD		bonus % w/bonus		500,000		750,000	50,000	0.00 %		1,300,000			2.00 %	2.50 %	0.00 %			2.00 %			
30,488	end of 1	75	486,317	28,683	745,762	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)-15%	100,000	100,000	0	end of 1		
31,467	end of 2	76	477,932	22,974	740,397	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)-14%	102,000	102,000	0	end of 2		
32,332	end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,020	25,215	(4,000)	(22,337)-14%	104,040	104,040	0	end of 3		
33,363	end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)-14%	106,121	106,121	0	end of 4		
34,422	end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)-14%	108,243	108,243	0	end of 5		
35,510	end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)-14%	110,408	110,408	0	end of 6		
36,438	end of 7	81	467,068	14,043	695,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)-14%	112,616	112,616	0	end of 7		
37,579	end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)-14%	114,869	114,869	0	end of 8		
38,529	end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)-13%	117,166	117,166	0	end of 9		
39,720	end of 10	84	474,116	8,588	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)-13%	119,509	119,509	0	end of 10		
40,683	end of 11	85	479,931	8,408	633,031	40,683	63,486	1,000	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)-13%	121,899	121,899	0	end of 11		
41,547	end of 12	86	486,057	8,273	613,540	41,547	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)-14%	124,337	124,337	0	end of 12		
42,607	end of 13	87	492,464	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)-14%	126,824	126,824	0	end of 13		
43,241	end of 14	88	498,882	8,357	569,900	43,241	68,292	1,000	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)-14%	129,361	129,361	0	end of 14		
44,178	end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)-14%	131,948	131,948	0	end of 15		
44,727	end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,399	4.85 %	67,293	34,759	0	(21,805)-14%	134,587	134,587	0	end of 16		
45,221	end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)-13%	137,278	137,278	0	end of 17		
45,650	end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)-13%	140,024	140,024	0	end of 18		
46,003	end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)-13%	142,825	142,825	0	end of 19		
45,777	end of 20	94	535,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)-13%	145,681	145,681	0	end of 20		
				257,358		789,581		20,000		1,066,939			1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736	0		

Step 32: Gifting to GK: A new column will have automatically be within the plan, the Gifting to GK column.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon		Accounts									Incomes										
20 years		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
Total required		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
View Beneficial RMD		net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	0		Manage	Manage	Manage	Manage		Manage	from total income to target		
REGULAR RMD		across all accounts		500,000		750,000	John IRA	50,000		1,300,000	Subtotal of account incomes		2.00 %	2.50 %	0.00 %			2.00 %			
John		initial amount		500,000		750,000	John Inc	0.00 %		1,300,000			2.00 %	2.50 %	0.00 %			2.00 %			
total RMD		bonus % w/bonus		500,000		750,000	50,000	0.00 %		1,300,000			2.00 %	2.50 %	0.00 %			2.00 %			
30,488	end of 1	75	486,317	28,683	745,762	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)-15%	100,000	100,000	0	end of 1		
31,467	end of 2	76	477,932	22,974	740,397	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)-14%	102,000	102,000	0	end of 2		
32,332	end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,020	25,215	(4,000)	(22,337)-14%	104,040	104,040	0	end of 3		
33,363	end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)-14%	106,121	106,121	0	end of 4		
34,422	end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)-14%	108,243	108,243	0	end of 5		
35,510	end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)-14%	110,408	110,408	0	end of 6		
36,438	end of 7	81	467,068	14,043	695,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)-14%	112,616	112,616	0	end of 7		
37,579	end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)-14%	114,869	114,869	0	end of 8		
38,529	end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)-13%	117,166	117,166	0	end of 9		
39,720	end of 10	84	474,116	8,588	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)-13%	119,509	119,509	0	end of 10		
40,683	end of 11	85	479,931	8,408	633,031	40,683	63,486	1,000	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)-13%	121,899	121,899	0	end of 11		
41,547	end of 12	86	486,057	8,273	613,540	41,547	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)-14%	124,337	124,337	0	end of 12		
42,607	end of 13	87	492,464	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)-14%	126,824	126,824	0	end of 13		
43,241	end of 14	88	498,882	8,357	569,900	43,241	68,292	1,000	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)-14%	129,361	129,361	0	end of 14		
44,178	end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)-14%	131,948	131,948	0	end of 15		
44,727	end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,399	4.85 %	67,293	34,759	0	(21,805)-14%	134,587	134,587	0	end of 16		
45,221	end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)-13%	137,278	137,278	0	end of 17		
45,650	end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)-13%	140,024	140,024	0	end of 18		
46,003	end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)-13%	142,825	142,825	0	end of 19		
45,777	end of 20	94	535,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)-13%	145,681	145,681	0	end of 20		
				257,358		789,581															

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

Accounts: BA, IRA, ROTH

Total required		Accounts						Incomes				Tax				Target		Year	
View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000										
across all accounts	initial amount		500,000	750,000	50,000	John inc	50,000		1,300,000										
John	bonus %		0.00 %	0.00 %			0.00 %		0										
total RMD	w/bonus		500,000	750,000	50,000		50,000		1,300,000										
30,488	end of 1	75	486,317	28,683	745,752	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)	100,000	100,000	0	end of 1
31,467	end of 2	76	477,932	22,974	740,997	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,500	(4,000)	(25,041)	102,000	102,000	0	end of 2
32,332	end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,020	25,215	(4,000)	(22,137)	104,040	104,040	0	end of 3
33,363	end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)	106,121	106,121	0	end of 4
34,422	end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)	108,243	108,243	0	end of 5
35,510	end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)	110,408	110,408	0	end of 6
36,438	end of 7	81	467,068	14,043	696,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)	112,616	112,616	0	end of 7
37,579	end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)	114,869	114,869	0	end of 8
38,529	end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)	117,166	117,166	0	end of 9
39,720	end of 10	84	474,116	8,588	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)	119,509	119,509	0	end of 10
40,683	end of 11	85	479,931	8,408	633,031	40,683	63,486	1,000	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)	121,899	121,899	0	end of 11
41,647	end of 12	86	486,057	8,273	613,540	41,647	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)	124,337	124,337	0	end of 12
42,607	end of 13	87	492,464	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)	126,824	126,824	0	end of 13
43,241	end of 14	88	498,892	8,357	569,900	43,241	68,292	1,000	1,137,074	52,998	4.57 %	64,680	33,084	0	(21,002)	129,361	129,361	0	end of 14
44,178	end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)	131,948	131,948	0	end of 15
44,727	end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)	134,587	134,587	0	end of 16
45,221	end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)	137,279	137,279	0	end of 17
45,650	end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)	140,024	140,024	0	end of 18
46,003	end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)	142,825	142,825	0	end of 19
45,777	end of 20	94	535,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)	145,681	145,681	0	end of 20
				257,358		789,581		20,000		1,066,939		1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736	0	

Step 2: Create Tax Scenario for Year Dropdown Arrow: Click on the dropdown arrow in the text box and select which tax year you would like a scenario to be created for.

Manage Tax

[Save](#) [Cancel](#) [Use Basic Tax Planning](#) [Use Advanced Tax Planning](#)

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

Create Tax Scenario for Year: 

Year	Cap Gains not in	Other Schedule 1	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							%
2							%
3							%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

Step 3: Create Tax Scenario for Year: Click on the green Create Tax Scenario button.

Manage Tax

Tax name:

Pre 2018 tax rate: %

Tax description:

Filing Option:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Accounts	Other Income	Schedule 1 Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 4: Cashflow and Tax Advisor: You will automatically be taken to the Cashflow and Tax Advisor page.

Cashflow and Tax Advisor					
Tax Filing					
	John 2025 (PROV)		John 2025 (PROV)		
	Cash Flow	Tax Return	Cash Flow	Tax Return	
Income					
1	Wages				50,000
2	Tax Exempt Int				
3	Taxable Interest				
3	Qualified Dividends	10,000	10,000	10,000	
4	All Dividends	10,000	10,000	10,000	
4	IRA Distributions	30,487	30,487	30,487	
4	Client 2 Distributions				
4	Other				
4	Pensions				
4	Annuities				
4	Other				
4	Roth Conversion				
6	Client1 Social Security		24,000	24,000	
6	Client2 Social Security				
6	Total Social Security		24,000	20,400	85 % Taxable
7	Short Term Cap Gains	22,950	22,950	22,950	
7	Long Term Cap Gains	96,994	67,891	67,891	
51	Self Employ Biz - QBI				
51	Self Employ Biz - not QBI				
51	Sch E (no SE Tax) - QBI				
51	Sch E (no SE Tax) - not QBI				
51	All Other Schedule 1 Income				
51	SE Tax Deduction				
51	All Other Adj to Income				
11	Income Total \$	160,431	24,000	201,728	
Expenses					
	Medical Expenses (7.5%)				
	Property & State Taxes				
	Mortgage Interest				
	Charities				
	All other Schedule A				
	Mortgage - Rent				
	Home Insurance				
	Utilities				
	Phone - Cable				
	Maint - Landscaping				
	Cars				
	Car Insurance				
	Car gas and maintenance				
	Boat - RV				
	Life Insurance				
	Food and Grocery				
	Clothes - Home goods				
	Entertainment - Meals				
	Travel - Hobbies				
	Credit Cards				
	Savings				
	Other Expenses				
	Income Taxes				
	Expenses Total \$				
Income Taxes					
	Standard Deduction	overrides 17,000	overrides 17,000	17,000	17,000
12	Largest Ded - Sch A or Std			17,000	17,000
13	Qual Biz Income Deduction				
	Cap Gains and Qual Dividnds	106,994	77,891	77,891	
15	TAXABLE INCOME	143,431		184,728	
19	Enter Tax Credits				
23	Self Employment Taxes				
		12 % Tax Bracket	31.5 % Eff Tax Rate	24 % Tax Bracket	34.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Approximate State Tax Calc	%		%	
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
25	Tax Payments Withheld				
32	All other tax credits				
32	Estimated Tax Payments				
33	Total Payments				
34	Refund				
37	Amount you owe		18,377		30,171

Step 5: New Scenario: The new scenario will be located on the right-hand side of the screen.

Cashflow and Tax Advisor					
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages				80,000
2a	Tax Exempt Int				
2b	Taxable Interest		10,000		10,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
4	Client 2 Distributions				
4	Other				
4	Pensions				
4	Annuities				
4	Other				
4	Roth Conversion				
6a	Client1 Social Security			24,000	
6a	Client2 Social Security				
6b	Total Social Security			24,000	20,400
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
51	Self Employ Biz - QBI				
51	Self Employ Biz - not QBI				
51	Sch E (no SE Tax) - QBI				
51	Sch E (no SE Tax) - not QBI				
51	All Other Schedule 1 Income				
51	SE Tax Deduction				
51	All Other Adj't to Income				
11	Income Total \$		160,431	24,000	201,728
Expenses					
	Medical Expenses (7.5%)				
	Property & State Taxes				
	Mortgage Interest				
	Charities				
	All other Schedule A				
	Mortgage - Rent				
	Home Insurance				
	Utilities				
	Phone - Cable				
	Maint - Landscaping				
	Cars				
	Car Insurance				
	Car gas and maintenance				
	Boat - RV				
	Life Insurance				
	Food and Grocery				
	Clothes - Home goods				
	Entertainment - Meals				
	Travel - Hobbies				
	Credit Cards				
	Savings				
	Other Expenses				
	Income Taxes				
	Expenses Total \$				
Income Taxes					
	Standard Deduction	overrides	17,000	overrides	17,000
12	Largest Ded - Sch A or Std		17,000		17,000
13	Qual Biz Income Deduction				
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
19	Enter Tax Credits				
23	Self Employment Taxes				
				12% Tax Bracket	11.5% Eff Tax Rate
24	Approximate Tax Calc		18,377	24% Tax Bracket	14.7% Eff Tax Rate
	Approximate State Tax Calc	%		%	
	Discretionary Income \$		(18,377)		(6,171)
Used on "Print 1040" Form Only					
25d	Tax Payments Withheld				
32	All other tax credits				
32	Estimated Tax Payments				
33	Total Payments				
34	Refund				
37	Amount you owe		18,377		30,171

Step 6: Condense: Click on the green Condense button underneath the Cashflow and Tax Advisor heading.

Cashflow and Tax Advisor

	John 2025 (PROV.)		John 2025 (PROV.)	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages				50,000
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends		10,000		10,000
3b All Dividends		10,000		10,000
4 IRA Distributions		30,487		30,487
4 Client 2 Distributions				
4 Other				
4 Pensions				
4 Annuities				
4 Other				
4 Roth Conversion				
6a Client1 Social Security			24,000	
6a Client2 Social Security				
6b Total Social Security			24,000	20,400
				<i>85 % SS Taxable</i>
7 Short Term Cap Gains		22,950		22,950
7 Long Term Cap Gains		56,994		67,891
51 Self Employ Biz - QBI				
51 Self Employ Biz - not QBI				
51 Sch E (no SE Tax) - QBI				
51 Sch E (no SE Tax) - not QBI				
51 All Other Schedule 1 Income				
51 SE Tax Deduction				
51 All Other Adj'l to Income				
11 Income Total \$		160,431	24,000	201,728
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	17,000	overrides	17,000
12 Largest Ded - Schd A or Std		17,000		17,000
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds		106,994		77,891
15 TAXABLE INCOME		143,431		184,728
19 Enter Tax Credits				
23 Self Employment Taxes				
		<i>12 % Tax Bracket</i>	<i>11.5 % Off Tax Rate</i>	<i>24 % Tax Bracket</i> <i>14.7 % Off Tax Rate</i>
24 Approximate Tax Calc		18,377		30,171
Approximate State Tax Calc		%		%
Discretionary Income \$		(18,377)		(6,171)
Used on "Print 1040" Form Only				
25d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund				
37 Amount you owe		18,377		30,171

Step 7: Wages: The first-year income will automatically be displayed in the tax return column.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages			50,000	
3a	Qualified Dividends		10,000	10,000	10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		17,000		17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 8: Qualified Dividends: SIPS treats dividend from investment accounts as qualified.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000	10,000	10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
	Standard Deduction	overrides	17,000	overrides	17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 9: All Dividends: These are the dividends from the non-qualified investment account.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
Standard Deduction overrides					
			17,000		17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 10: IRA Distributions Tax Return: This amount is equal to the RMD amounts that was withdrawn in 2025.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
	Standard Deduction	overrides	17,000	overrides	17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 11: Client 1 Social Security and Total Social Security Cash Flow: This amount is the clients annual Social Security income calculated before taxes.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
Standard Deduction overrides					
			17,000		17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 12: Client 1 Social Security and Total Social Security Tax Return: Since Social Security benefits are taxable, these fields display the net amount the client will actually receive after taxes are considered.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					60% SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
overrides					
	Standard Deduction		17,000		17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 13: SS Taxable: This is the percentage amount of how much the social security was taxed.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
Standard Deduction overrides					
			17,000		17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 14: Short Term and Long-Term Capital Gains Tax Return: These are the amounts that were withdrawn from the short term and long-term capital gains from the brokerage account.

Step 15: Income Total: These total amounts show the cash flow and tax return amounts of the total income.

Step 16: Taxable Income: This is the total amount of taxable income.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
	Standard Deduction	overrides	17,000	overrides	17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431	184,728	
			12 % Tax Bracket 11.5 % Eff Tax Rate	24 % Tax Bracket 14.7 % Eff Tax Rate	
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 17: Eff Tax Rate: Take note of the effective tax rate, this rate is rounded for display purposes. This will automatically be correlated in the year 1 of the structured income plan.

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)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
	Standard Deduction	overrides	17,000	overrides	17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 18: Approximate Tax Calc: Take note of the Tax Return calculation. The dollar amount should match precisely 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

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2025 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2025 Taxes	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages				50,000
3a	Qualified Dividends		10,000		10,000
3b	All Dividends		10,000		10,000
4	IRA Distributions		30,487		30,487
6a	Client1 Social Security			24,000	
6b	Total Social Security			24,000	20,400
					85 % SS Taxable
7	Short Term Cap Gains		22,950		22,950
7	Long Term Cap Gains		96,994		67,891
11	Income Total \$		160,431	24,000	201,728
Expenses					
Expenses Total \$					
Income Taxes					
	Standard Deduction	overrides	17,000	overrides	17,000
12	Largest Ded - Schd A or Std		17,000		17,000
	Cap Gains and Qual Dividnds		106,994		77,891
15	TAXABLE INCOME		143,431		184,728
			12 % Tax Bracket 11.5 % Eff Tax Rate		24 % Tax Bracket 14.7 % Eff Tax Rate
24	Approximate Tax Calc		18,377		30,171
	Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only					
37	Amount you owe		18,377		30,171
			Print 1040		Print 1040

Step 19: Save: Click on the green Save button underneath the Cashflow and Tax Advisor subheading.

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)

	2025 Taxes		2025 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages				50,000
3a Qualified Dividends		10,000		10,000
3b All Dividends		10,000		10,000
4 IRA Distributions		30,487		30,487
6a Client Social Security			24,000	
6b Total Social Security			24,000	20,400
				85% SS Taxable
7 Short Term Cap Gains		22,950		22,950
7 Long Term Cap Gains		96,994		67,891
11 Income Total \$		160,431	24,000	201,728
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	17,000	overrides	17,000
12 Largest Ded - Schd A or Std		17,000		17,000
Cap Gains and Qual Dividnds		106,994		77,891
15 TAXABLE INCOME		143,431		184,728
		12% Tax Bracket 11.5% Eff Tax Rate		24% Tax Bracket 14.7% Eff Tax Rate
24 Approximate Tax Calc		18,377		30,171
Discretionary Income \$	(18,377)		(6,171)	
Used on "Print 1040" Form Only				
37 Amount you owe		18,377		30,171
		Print 1040		Print 1040

Step 20: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

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 Dynamic Mode

Tax Filing

John 2025 (PROV)

John 2025 (PROV)

2025 Taxes

2025 Taxes

Income

Cash Flow Tax Return

Cash Flow Tax Return

	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages				50,000
3a Qualified Dividends		10,000		10,000
3b All Dividends		10,000		10,000
4 IRA Distributions		30,487		30,487
6a Client1 Social Security			24,000	
6b Total Social Security			24,000	20,400
				85 % SS Taxable
7 Short Term Cap Gains		22,950		22,950
7 Long Term Cap Gains		96,994		67,891
11 Income Total \$		160,431	24,000	201,728

Expenses

Expenses Total \$

Income Taxes

overrides

overrides

Standard Deduction		17,000		17,000
12 Largest Ded - Schd A or Std		17,000		17,000
Cap Gains and Qual Dividnds		106,994		77,891
15 TAXABLE INCOME		143,431		184,728
				12 % Tax Bracket 11.5 % Eff Tax Rate
24 Approximate Tax Calc		18,377		30,171
				24 % Tax Bracket 14.7 % Eff Tax Rate
Discretionary Income \$	(18,377)		(6,171)	

Used on "Print 1040" Form Only

37 Amount you owe

18,377

Print 1040

30,171

Print 1040

Step 21: Structured Income Planning: You will automatically be taken back to the Structured Income Planning Page.

Structured Income Planning

Edit Dynamic Mode

Scenario Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Year	John	Accounts						Incomes										Year					
		BA		IRA		ROTH		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gift to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap						
net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000															
initial amount		500,000		750,000	50,000			1,300,000	Subtotal of account incomes														
bonus % w/bonus		0.00 %		0.00 %	John inc	0.00 %		0															
end of 1	75	486,317	28,683	745,762	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)	100,000	100,000	0	end of 1					
end of 2	76	477,932	22,974	740,397	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)	102,000	102,000	0	end of 2					
end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,020	25,215	(4,000)	(22,137)	104,040	104,040	0	end of 3					
end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)	106,121	106,121	0	end of 4					
end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)	108,243	108,243	0	end of 5					
end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)	110,408	110,408	0	end of 6					
end of 7	81	467,068	14,043	695,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)	112,616	112,616	0	end of 7					
end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)	114,869	114,869	0	end of 8					
end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)	117,166	117,166	0	end of 9					
end of 10	84	474,116	8,588	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)	119,509	119,509	0	end of 10					
end of 11	85	479,931	8,408	633,031	40,683	63,486	1,000	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)	121,899	121,899	0	end of 11					
end of 12	86	486,057	8,273	613,540	41,647	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)	124,337	124,337	0	end of 12					
end of 13	87	492,464	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)	126,824	126,824	0	end of 13					
end of 14	88	498,882	8,357	569,900	43,241	68,292	1,000	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)	129,361	129,361	0	end of 14					
end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)	131,948	131,948	0	end of 15					
end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)	134,587	134,587	0	end of 16					
end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)	137,279	137,279	0	end of 17					
end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)	140,024	140,024	0	end of 18					
end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)	142,825	142,825	0	end of 19					
end of 20	94	535,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)	145,681	145,681	0	end of 20					
				257,358		789,581		20,000	1,066,939			1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736	0					

Step 22: Edit: Click on the green edit button underneath the structured income planning heading.

Structured Income Planning

Dynamic Mode

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

Accounts: BA, IRA, ROTH

Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Infl Factor	Infl Factor	Infl Factor					
initial amount		500,000		750,000	John inc	0.00 %		0			2.00 %	2.50 %	0.00 %					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		1,300,000										
end of 1	75	486,317	28,683	745,762	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)	100,000	100,000	0	end of 1
end of 2	76	477,932	22,974	740,397	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)	102,000	102,000	0	end of 2
end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,020	25,215	(4,000)	(22,137)	104,040	104,040	0	end of 3
end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)	106,121	106,121	0	end of 4
end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)	108,243	108,243	0	end of 5
end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)	110,408	110,408	0	end of 6
end of 7	81	467,068	14,043	695,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)	112,616	112,616	0	end of 7
end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)	114,869	114,869	0	end of 8
end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)	117,166	117,166	0	end of 9
end of 10	84	474,116	8,588	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)	119,509	119,509	0	end of 10
end of 11	85	479,931	8,408	633,031	40,683	63,486	1,000	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)	121,899	121,899	0	end of 11
end of 12	86	486,057	8,273	613,540	41,647	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)	124,337	124,337	0	end of 12
end of 13	87	492,464	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)	126,824	126,824	0	end of 13
end of 14	88	498,882	8,357	569,900	43,241	68,292	1,000	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)	129,361	129,361	0	end of 14
end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)	131,948	131,948	0	end of 15
end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)	134,587	134,587	0	end of 16
end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)	137,279	137,279	0	end of 17
end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)	140,024	140,024	0	end of 18
end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)	142,825	142,825	0	end of 19
end of 20	94	536,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)	145,681	145,681	0	end of 20
			257,358		789,581		20,000		1,066,939		1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736	0	

Step 23: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Planning Horizon: 20 years

Accounts: BA, IRA, ROTH

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
View Beneficial RMD																			
REGULAR RMD across all accounts	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Infl Factor	Infl Factor	Infl Factor					
John	initial amount		500,000		750,000	John inc	0.00 %		0			2.00 %	2.50 %	0.00 %					
total RMD	bonus % w/bonus		0.00 %		0.00 %		0.00 %		1,300,000										
30,488	end of 1	75	486,317	28,683	745,762	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)	100,000	100,000	0	end of 1
31,467	end of 2	76	477,932	22,974	740,397	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)	102,000	102,000	0	end of 2
32,332	end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,020	25,215	(4,000)	(22,137)	104,040	104,040	0	end of 3
33,363	end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)	106,121	106,121	0	end of 4
34,422	end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)	108,243	108,243	0	end of 5
35,510	end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)	110,408	110,408	0	end of 6
36,438	end of 7	81	467,068	14,043	695,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)	112,616	112,616	0	end of 7
37,579	end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)	114,869	114,869	0	end of 8
38,529	end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)	117,166	117,166	0	end of 9
39,720	end of 10	84	474,116	8,588	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)	119,509	119,509	0	end of 10
40,683	end of 11	85	479,931	8,408	633,031	40,683	63,486	1,000	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)	121,899	121,899	0	end of 11
41,647	end of 12	86	486,057	8,273	613,540	41,647	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)	124,337	124,337	0	end of 12
42,607	end of 13	87	492,464	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)	126,824	126,824	0	end of 13
43,241	end of 14	88	498,882	8,357	569,900	43,241	68,292	1,000	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)	129,361	129,361	0	end of 14
44,178	end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)	131,948	131,948	0	end of 15
44,727	end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)	134,587	134,587	0	end of 16
45,221	end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)	137,279	137,279	0	end of 17
45,650	end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)	140,024	140,024	0	end of 18
46,003	end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)	142,825	142,825	0	end of 19
45,777	end of 20	94	536,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)	145,681	145,681	0	end of 20
				257,358		789,581		20,000		1,066,939		1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736	0	

Step 24: View Tax Rates: Click on the green View Tax Rates in the Column Display Options Table.

Column Display Options Hide RMD Checks Hide Income Riders View Death Benefit Hide % Distribution View Comparison View Tax Rates View Calendar Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
BA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ROTH	<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"/>
SS	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Giftng to GK	<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

Group	Title	Color
Group 1	Accounts	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Incomes

Group	Title	Color
Group 1	Incomes	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 25: Structured Income Planning: You will automatically be taken back to the structured income planning page. The Approx Income Tax Column should automatically display the amounts as configured on the Cash Flow and Tax Advisor column.

Structured Income Planning

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

		Accounts						Incomes											
		BA		IRA		ROTH				Wages		SS		Gifting to GK					
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Giftng to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
View Beneficial RMD	net return	75	3.00 %	3.50 %	John IRA	4.00 %			1,300,000	0		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor		
REGULAR RMD	across all accounts		500,000	750,000	John Inc	50,000			1,300,000	0		2.00 %	2.50 %	0.00 %	(30,171)-15%	100,000	100,000		end of 1
John	initial amount		0.00 %	0.00 %		0.00 %				Subtotal of account incomes		50,000	24,000	(4,000)	(25,041)-14%	102,000	102,000		end of 2
total RMD	bonus % w/bonus		500,000	750,000	Manage	50,000	Manage		1,300,000			51,000	24,600	(4,000)	(22,137)-14%	104,940	104,940		end of 3
30,488	end of 1	75	486,317	28,683	745,762	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)-15%	100,000	100,000		end of 4
31,467	end of 2	76	477,932	22,974	740,397	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)-14%	102,000	102,000		end of 5
32,332	end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,000	25,215	(4,000)	(22,137)-14%	104,940	104,940		end of 6
33,363	end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)-14%	106,121	106,121		end of 7
34,422	end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)-14%	108,243	108,243		end of 8
35,510	end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)-14%	110,408	110,408		end of 9
36,438	end of 7	81	467,068	14,043	695,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)-14%	112,616	112,616		end of 10
37,579	end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)-14%	114,869	114,869		end of 11
38,529	end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)-13%	117,166	117,166		end of 12
39,720	end of 10	84	474,116	8,388	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)-13%	119,509	119,509		end of 13
40,683	end of 11	85	479,931	8,408	633,031	40,683	63,438	1,000	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)-13%	121,899	121,899		end of 14
41,647	end of 12	86	486,057	8,273	613,540	41,647	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)-14%	124,337	124,337		end of 15
42,607	end of 13	87	492,464	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)-14%	126,824	126,824		end of 16
43,241	end of 14	88	498,882	8,357	569,900	43,241	68,292	1,000	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)-14%	129,361	129,361		end of 17
44,178	end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)-14%	131,948	131,948		end of 18
44,727	end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)-14%	134,587	134,587		end of 19
45,221	end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)-13%	137,279	137,279		end of 20
45,650	end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)-13%	140,024	140,024		end of 1
46,003	end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)-13%	142,825	142,825		end of 2
45,777	end of 20	94	535,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)-13%	145,681	145,681		end of 3
			257,358		789,581		20,000		1,066,939			1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736	0	

Part Three: Finalizing Your Setup

Step 1: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Accounts										Incomes																			
BA										IRA										ROTH									
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gift to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year										
<input type="button" value="View Beneficial RMD"/>	net return	75	3.00 %	2.50 %	John IRA	4.00 %			1,300,000	0		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor												
REGULAR RMD	across all accounts		500,000	0.00 %	750,000	0.00 %	John Inc	50,000	0	Subtotal of account incomes		2.00 %	2.50 %	0.00 %			2.00 %		from total income to target										
John	total RMD		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000																				
30,488	end of 1	75	486,317	28,683	745,762	30,488	51,000	1,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)-15%	100,000	100,000	0	end of 1										
31,467	end of 2	76	477,932	22,974	740,397	31,467	52,040	1,000	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)-14%	102,000	102,000	0	end of 2										
32,332	end of 3	77	472,660	19,610	733,979	32,332	53,122	1,000	1,259,761	52,942	4.17 %	52,020	25,215	(4,000)	(22,137)-14%	104,040	104,040	0	end of 3										
33,363	end of 4	78	469,494	17,345	726,306	33,363	54,246	1,000	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)-14%	106,121	106,121	0	end of 4										
34,422	end of 5	79	467,775	15,804	717,304	34,422	55,416	1,000	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)-14%	108,243	108,243	0	end of 5										
35,510	end of 6	80	467,098	14,710	706,900	35,510	56,633	1,000	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)-14%	110,408	110,408	0	end of 6										
36,438	end of 7	81	467,068	14,043	695,203	36,438	57,898	1,000	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)-14%	112,616	112,616	0	end of 7										
37,579	end of 8	82	467,672	13,408	681,957	37,579	59,214	1,000	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)-14%	114,869	114,869	0	end of 8										
38,529	end of 9	83	468,645	13,057	667,297	38,529	60,583	1,000	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)-13%	117,166	117,166	0	end of 9										
39,720	end of 10	84	474,116	8,388	650,932	39,720	62,006	1,000	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)-13%	119,509	119,509	0	end of 10										
40,683	end of 11	85	479,931	8,408	633,031	40,683	63,436	1,000	1,176,449	50,992	4.22 %	60,950	30,722	0	(19,864)-13%	121,999	121,999	0	end of 11										
41,647	end of 12	86	486,057	8,273	613,540	41,647	65,026	1,000	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)-14%	124,337	124,337	0	end of 12										
42,607	end of 13	87	492,644	8,174	592,407	42,607	66,627	1,000	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)-14%	126,824	126,824	0	end of 13										
43,241	end of 14	88	498,882	8,357	569,900	43,241	68,292	1,000	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)-14%	129,361	129,361	0	end of 14										
44,178	end of 15	89	505,525	8,323	545,668	44,178	70,024	1,000	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)-14%	131,948	131,948	0	end of 15										
44,727	end of 16	90	512,078	8,612	520,040	44,727	71,824	1,000	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)-14%	134,587	134,587	0	end of 16										
45,221	end of 17	91	518,480	8,960	493,020	45,221	73,697	1,000	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)-13%	137,279	137,279	0	end of 17										
45,650	end of 18	92	524,664	9,371	464,626	45,650	75,645	1,000	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)-13%	140,024	140,024	0	end of 18										
46,003	end of 19	93	530,548	9,855	434,885	46,003	77,671	1,000	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)-13%	142,825	142,825	0	end of 19										
45,777	end of 20	94	535,663	10,801	404,329	45,777	79,778	1,000	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)-13%	145,681	145,681	0	end of 20										
			257,358		789,581		20,000		1,066,939			1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736	0											

Step 2: Incomes Group 2: Click on the radio button for Gifting for GK in group 2.

Column Display Options:

Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
BA	<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"/>
ROTH	<input checked="" 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"/>
Gift to GK	<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.

Group Setup

Accounts	Color
Group 1 Accounts	<input type="button" value="Set"/>
Group 2 Accounts	<input type="button" value="Set"/>
Group 3 Accounts	<input type="button" value="Set"/>
Group 4 Accounts	<input type="button" value="Set"/>
Group 5 Accounts	<input type="button" value="Set"/>

Incomes	Color
Group 1 Incomes	<input type="button" value="Set"/>
Group 2 Incomes	<input type="button" value="Set"/>
Group 3 Incomes	<input type="button" value="Set"/>
Group 4 Incomes	<input type="button" value="Set"/>
Group 5 Incomes	<input type="button" value="Set"/>

Step 3: Group Setup Income: For Group 2 Incomes type in a title of your choosing. (Gifting)

Column Display Options Hide RMD Checks Hide Income Riders View Death Benefit Hide % Distribution View Comparison Hide Tax Rates View Calendar Years

Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
Accounts					
BA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ROTH	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Incomes					
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"/>
Gift to GK	<input type="radio"/>	<input checked="" 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		Color
Group 1	Accounts	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Incomes		Color
Group 1	Incomes	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 4: Color Selection: Click on the green Sel button and select what color you would like the group to be in. (Red)

Column Display Options Hide RMD Checks Hide Income Riders View Death Benefit Hide % Distribution View Comparison Hide Tax Rates View Calendar Years

Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
Accounts					
BA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ROTH	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Incomes					
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"/>
Gift to GK	<input type="radio"/>	<input checked="" 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		Color
Group 1	Accounts	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Incomes		Color
Group 1	Incomes	Sel
Group 2	Gift to GK	Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 5: Column Display Options: Click on the green Return with Grouping button located in the left-hand side of the table.

Column Display Options Hide RMD Checks Hide Income Riders View Death Benefit Hide % Distribution View Comparison Hide Tax Rates View Calendar Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
BA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ROTH	<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"/>
SS	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gifting to GK	<input type="radio"/>	<input checked="" 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	Color
Group 1 Accounts	■ Sel
Group 2	■ Sel
Group 3	■ Sel
Group 4	■ Sel
Group 5	■ Sel

Incomes

Title	Color
Group 1 Incomes	■ Sel
Group 2 Gifting	■ Sel
Group 3	■ Sel
Group 4	■ Sel
Group 5	■ Sel

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping

Step 6: Structured Income Plan Gifting Group: Assets are automatically grouped under "Assets," Incomes under "Incomes," and Gifting under "Gifting."

Structured Income Planning

Scenario: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

		Accounts						Incomes											
		BA	IRA		ROTH		Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year					
Total required																			
REGULAR RMD	net return	3.00 %	3.50 %	4.00 %															
across all accounts	initial amount	500,000	750,000	50,000			1,300,000												
John	bonus % w/bonus	0.00 %	0.00 %	0.00 %															
total RMD		750,000	50,000	50,000			1,300,000												
30,488	end of 1	486,317	28,683	745,762	30,488	51,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)-15%	100,000	100,000	0	end of 1		
31,467	end of 2	477,932	22,974	740,397	31,467	52,040	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)-14%	102,000	102,000	0	end of 2		
32,332	end of 3	472,660	19,610	733,979	32,332	53,122	1,259,761	52,942	4.17 %	52,000	25,215	(4,000)	(22,137)-14%	104,040	104,040	0	end of 3		
33,363	end of 4	469,494	17,345	726,306	33,363	54,246	1,250,046	51,708	4.11 %	53,060	25,845	(4,000)	(20,493)-14%	106,121	106,121	0	end of 4		
34,422	end of 5	467,775	15,804	717,304	34,422	55,416	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)-14%	108,243	108,243	0	end of 5		
35,510	end of 6	467,098	14,710	706,900	35,510	56,533	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)-14%	110,408	110,408	0	end of 6		
36,438	end of 7	467,068	14,043	695,203	36,438	57,898	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)-14%	112,616	112,616	0	end of 7		
37,579	end of 8	467,672	13,408	681,957	37,579	59,214	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)-14%	114,869	114,869	0	end of 8		
38,529	end of 9	468,645	13,057	667,297	38,529	60,583	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)-13%	117,166	117,166	0	end of 9		
39,720	end of 10	474,116	8,588	650,932	39,720	62,006	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)-13%	119,509	119,509	0	end of 10		
40,683	end of 11	479,931	8,408	633,031	40,683	63,486	1,176,449	50,092	4.22 %	60,950	30,722	0	(19,864)-13%	121,899	121,899	0	end of 11		
41,647	end of 12	486,057	8,273	613,540	41,647	65,026	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)-14%	124,337	124,337	0	end of 12		
42,607	end of 13	492,464	8,174	592,407	42,607	66,627	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)-14%	126,824	126,824	0	end of 13		
43,241	end of 14	498,882	8,357	569,900	43,241	68,292	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)-14%	129,361	129,361	0	end of 14		
44,178	end of 15	505,525	8,323	545,668	44,178	70,024	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)-14%	131,948	131,948	0	end of 15		
44,727	end of 16	512,078	8,612	520,040	44,727	71,824	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)-14%	134,587	134,587	0	end of 16		
45,221	end of 17	518,480	8,960	493,020	45,221	73,697	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)-13%	137,279	137,278	0	end of 17		
45,650	end of 18	524,664	9,371	464,626	45,650	75,645	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)-13%	140,024	140,024	0	end of 18		
46,003	end of 19	530,548	9,855	434,885	46,003	77,671	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)-13%	142,825	142,825	0	end of 19		
45,777	end of 20	536,663	10,801	404,329	45,777	79,778	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)-13%	145,681	145,681	0	end of 20		
		257,358		789,581		20,000	1,066,939			1,214,868	613,072	(50,000)	(429,143)	2,429,736	2,429,736	0			

Step 7: 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: Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

Accounts		Incomes										Gifting									
Planning Horizon: 20 years		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to GK	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year		
View	Annual RMD	net return	3.00 %	2.50 %	John IRA	4.00 %			1,300,000	Subtotal of account incomes		Manage	Manage	Manage	Manage		Manage				
accro	all accounts	initial amount	500,000	0.00 %	750,000	0.00 %	50,000	1,300,000	0			50,000	24,000	(4,000)	(30,171)-15%	100,000	100,000				
John	total RMD	bonus % w/bonus	0.00 %	750,000	Manage	750,000	Manage	1,300,000	1,300,000			2.00 %	2.50 %	0.00 %	(20,493)-14%	106,121	106,121		from total income to target		
30,488	end of 1	75	486,317	28,683	745,762	30,488	51,000	1,283,079	60,171	4.63 %	50,000	24,000	(4,000)	(30,171)-15%	100,000	100,000		0	end of 1		
31,467	end of 2	76	477,932	22,974	740,397	31,467	52,040	1,270,369	55,441	4.32 %	51,000	24,600	(4,000)	(25,041)-14%	102,000	102,000		0	end of 2		
32,352	end of 3	77	472,660	19,610	738,979	32,352	53,122	1,259,761	52,942	4.17 %	52,000	25,215	(4,000)	(22,137)-14%	104,040	104,040		0	end of 3		
33,363	end of 4	78	469,494	17,345	726,306	33,363	54,246	1,250,046	51,708	4.11 %	53,000	25,845	(4,000)	(20,493)-14%	106,121	106,121		0	end of 4		
34,422	end of 5	79	467,775	15,804	717,304	34,422	55,416	1,240,496	51,226	4.10 %	54,122	26,492	(4,000)	(19,596)-14%	108,243	108,243		0	end of 5		
35,510	end of 6	80	467,098	14,710	706,900	35,510	56,633	1,230,631	51,220	4.13 %	55,204	27,154	(4,000)	(19,170)-14%	110,408	110,408		0	end of 6		
36,438	end of 7	81	467,068	14,043	695,203	36,438	57,898	1,220,169	51,481	4.18 %	56,308	27,833	(4,000)	(19,006)-14%	112,616	112,616		0	end of 7		
37,579	end of 8	82	467,672	13,408	681,957	37,579	59,214	1,208,842	51,987	4.26 %	57,434	28,528	(4,000)	(19,081)-14%	114,869	114,869		0	end of 8		
38,529	end of 9	83	468,645	13,057	667,297	38,529	60,583	1,196,524	52,585	4.35 %	58,583	29,242	(4,000)	(19,244)-13%	117,166	117,166		0	end of 9		
39,720	end of 10	84	474,116	8,588	650,332	39,720	62,006	1,187,054	49,308	4.12 %	59,755	29,973	0	(19,526)-13%	119,509	119,509		0	end of 10		
40,683	end of 11	85	479,931	8,408	633,031	40,683	63,486	1,176,449	50,992	4.22 %	60,950	30,722	0	(19,864)-13%	121,899	121,899		0	end of 11		
41,647	end of 12	86	486,057	8,273	613,540	41,647	65,026	1,164,623	50,920	4.33 %	62,169	31,490	0	(20,241)-14%	124,337	124,337		0	end of 12		
42,607	end of 13	87	492,464	8,174	592,407	42,607	66,627	1,151,498	51,781	4.45 %	63,412	32,277	0	(20,646)-14%	126,824	126,824		0	end of 13		
43,241	end of 14	88	498,882	8,357	569,900	43,241	68,292	1,137,074	52,598	4.57 %	64,680	33,084	0	(21,002)-14%	129,361	129,361		0	end of 14		
44,178	end of 15	89	505,525	8,323	545,668	44,178	70,024	1,121,217	53,502	4.71 %	65,974	33,911	0	(21,439)-14%	131,948	131,948		0	end of 15		
44,727	end of 16	90	512,078	8,612	520,040	44,727	71,824	1,103,943	54,339	4.85 %	67,293	34,759	0	(21,805)-14%	134,587	134,587		0	end of 16		
45,221	end of 17	91	518,480	8,960	493,020	45,221	73,697	1,085,198	55,181	5.00 %	68,639	35,628	0	(22,170)-13%	137,279	137,279		0	end of 17		
45,650	end of 18	92	524,664	9,371	464,626	45,650	75,645	1,064,935	56,021	5.16 %	70,012	36,519	0	(22,528)-13%	140,024	140,024		0	end of 18		
46,003	end of 19	93	530,548	9,855	434,885	46,003	77,671	1,043,105	56,857	5.34 %	71,412	37,432	0	(22,877)-13%	142,825	142,825		0	end of 19		
45,777	end of 20	94	535,663	10,801	404,329	45,777	79,778	1,019,770	57,579	5.52 %	72,841	38,368	0	(23,106)-13%	145,681	145,681		0	end of 20		
			257,358		789,581		20,000	1,066,939			1,214,868	613,072	(36,000)	(429,143)	2,429,736	2,429,736		0			

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.