

Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

01/12/2026 10:48 am EST

SIPS Advanced offers nine Tax Calculation Options for Incomes:

	Tax Calculation Options	Examples	Description
1	Not Taxable	Gifts, Inheritances and Bequests, Insurance and Benefits, Child Support Payments, Certain Government Benefits, Qualified Roth IRA Distributions, Scholarships and Fellowships	Non-taxable income is money, property, or services you receive that is specifically exempt from federal income tax (and often state income tax) by law.
2	Wages (line 1 of the tax form)	Salaries and Hourly Wages, Commissions, Bonuses, Tips, Vacation, Sick, and Holiday Pay, Taxable Fringe Benefits, Stock Options/Awards, Retirement Plan Income	The total of the amounts reported in Box 1 of your Form(s) W-2 (Wage and Tax Statement)
3	Social Security (line 6a of the tax form)	Social Security Administration (SSA) Benefits, Railroad Retirement Board (RRB) Benefits	This line includes the total of the amounts from Box 5 of your Form(s) SSA-1099 (Social Security Benefit Statement) and/or Form(s) RRB-1099 (Railroad Retirement Board Statement).
4	Pension (line 4 of the tax form)	Pensions	This line is used to report most types of retirement income that are not Social Security or from a traditional IRA. The distributions are reported to you on Form 1099-R, Distributions From Pensions.
5	Other Taxable Income (line 4 of the tax form)	Prizes and Awards, Gambling Winnings, Cancellation of Debt (COD), Jury Duty Pay, Hobby Income, Taxable Refunds, Personal Property Rental, Taxable Distributions	This is a "catch-all" for any taxable income that doesn't have its own dedicated line on the main Form 1040
6	Self Employ Biz-QBI (line S1)	Sole Proprietorships (Schedule C), Partnerships (and LLCs taxed as Partnerships), S Corporations (and LLCs taxed as S Corps, Rental Real Estate, Gig Economy Work	the net income (profit) from your Qualified Trade or Business (QTB) operated as a pass-through entity.
7	Self Employ Biz not QBI (line S1)	Guaranteed Payments to a Partner, Reasonable Compensation from an S Corporation, Investment-Related Income within the Business, Income from a Specified Service Trade or Business (SSTB) Above the Top Threshold, Foreign Business Income	an income item can be 100% taxable self-employment income (meaning it is subject to both income tax and self-employment tax), but still be 0% Qualified Business Income for the purpose of the 20% deduction.
8	Sch E (no SE Tax) - QBI (line 1)	Residential Rental Properties Meeting the Safe Harbor, Triple Net Leases to a Controlled Business (Self-Rental), Passive Income from Partnerships/S-Corps	Passive Rental Real Estate that qualifies as a "trade or business" solely for the QBI deduction. The classification Sch E (no SE Tax) - QBI represents the best-case scenario for many investors and passive owners, as they get the benefit of the QBI deduction without the liability of Self-Employment Tax
9	Sch E (no SE Tax) - not QBI (line 1)	Pure Passive Rental Real Estate (Not Meeting "Trade or Business" Test), Triple Net Lease Rental, Investment Income from a Partnership/S-Corp (on a K-1)	Reported on Schedule E: The income/loss is from rental real estate, royalties, or a pass-through entity (Partnership, S-Corp, Trust, Estate). No Self-Employment (SE) Tax: The activity does not rise to the level of a business requiring the owner to pay Social Security and Medicare taxes. Not Qualified Business Income (Not QBI): The income is specifically excluded from the definition of Qualified Business Income (QBI) because it is considered investment income or is otherwise not generated by an active "trade or business." This classification exists to ensure that only income generated from the regular, profit-seeking activities of a "trade or business" benefits from the 20% QBI deduction, while income from purely investment activities remains ineligible.

To ensure accurate tax calculations, you must correctly configure the Tax Calculation Option for all income sources. This how-to article provides a detailed walkthrough, using a structured income plan example to show how

to correctly model income streams and their taxability.

The hypothetical income streams we'll be working with are detailed below.

- W-2 employee: annual income of \$150,000 at a 2% inflation rate
- Social Security (SS): starting at 67 at \$24,000 with a 2.5% COLA
- Pension: starting at 67 at 12,000 2%
- Hobby Income: \$6,000 with a 1%
- Yearly Gift: \$10,000

To learn about Tax Calculation Options see articles:

- [Tax Calculation Options for Accounts](#)
- [Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker](#)
- [Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner](#)

Step 1: Approx Income Tax: Note the amount and percentage in this column.

PREPARED BY: DEMO ADVISOR
 INITIAL PLAN DATE: 01/01/2025
 REVISED PLAN DATE: 11/05/2025

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Structured Income Planning

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Accounts		Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes					Approx Income Tax	After Tax Income	Year
	Jane	Account					Wages	SS	Pension	Hobby Income	Yearly Gift			
net return	60	5.00 %		500,000										
initial amount		500,000		500,000										
bonus % w/bonus		0.00 %		0										
		500,000		500,000										
end of 1	60	525,000	0	525,000	0	0.00 %	150,000	0	0	6,000	10,000	0-0%	166,000	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	153,000	0	0	6,060	10,000	0-0%	169,060	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	156,060	0	0	6,121	10,000	0-0%	172,181	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	159,181	0	0	6,182	10,000	0-0%	175,363	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	162,365	0	0	6,244	10,000	0-0%	178,608	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	165,612	0	0	6,306	10,000	0-0%	181,918	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	168,924	0	0	6,369	10,000	0-0%	185,293	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	172,303	27,154	12,000	6,433	10,000	(51)-0%	227,839	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	0	27,833	12,240	6,497	10,000	(215)-0%	56,355	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	0	28,529	12,485	6,562	10,000	(386)-1%	57,190	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	0	29,242	12,734	6,628	10,000	(565)-1%	58,039	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	0	29,973	12,989	0	0	(753)-1%	42,209	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	0	30,722	13,249	0	0	(950)-1%	43,021	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	0	31,490	13,514	0	0	(1,158)-2%	43,846	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	32,278	13,784	0	0	(1,233)-2%	44,829	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	33,085	14,060	0	0	(1,299)-2%	45,845	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	33,912	14,341	0	0	(1,367)-2%	46,886	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	34,759	14,628	0	0	(1,438)-2%	47,949	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	35,628	14,920	0	0	(1,513)-2%	49,036	end of 19
end of 20	79	1,326,548	0	1,326,548	0	0.00 %	0	36,519	15,219	0	0	(1,590)-2%	50,148	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	37,432	15,523	0	0	(1,672)-2%	51,283	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	0	38,368	15,834	0	0	(1,756)-2%	52,446	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	39,327	16,150	0	0	(1,845)-2%	53,632	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	40,310	16,473	0	0	(2,289)-2%	54,945	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	41,318	16,803	0	0	(2,767)-2%	55,354	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	42,351	17,139	0	0	(3,275)-3%	56,215	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	43,410	17,482	0	0	(3,814)-3%	57,077	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	44,495	17,831	0	0	(4,385)-3%	57,941	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	45,607	18,188	0	0	(4,992)-4%	58,803	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	46,748	18,552	0	0	(5,634)-4%	59,665	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	47,916	18,923	0	0	(6,314)-4%	60,525	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	49,114	19,301	0	0	(7,035)-5%	61,380	end of 32
				0			1,287,445	927,520	384,364	69,401	110,000	(58,296)	2,720,433	

Step 2: Edit: Click on the green Edit button under the Structured Income Planning heading.

Doe, Jane

PREPARED BY: DEMO ADVISOR

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INITIAL PLAN DATE: 01/01/2025
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Structured Income Planning

Edit Dynamic Mode

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Jane	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Approx Income Tax	After Tax Income	Year	
		Account	Income				Wages	SS	Pension	Hobby Income	Yearly Gift				
Initial amount	60	500,000	0	500,000											
bonus % w/bonus		0.00 %	500,000	500,000			Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate			
					Subtotal of account incomes		2.00 %	2.50 %	2.00 %	1.00 %	0.00 %				
end of 1	60	525,000	0	525,000	0	0.00 %	150,000	0	0	6,000	10,000	0-0%	166,000	end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	153,000	0	0	6,060	10,000	0-0%	169,060	end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	156,060	0	0	6,121	10,000	0-0%	172,181	end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	159,181	0	0	6,182	10,000	0-0%	175,363	end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	162,365	0	0	6,244	10,000	0-0%	178,608	end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	165,612	0	0	6,306	10,000	0-0%	181,918	end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	168,924	0	0	6,369	10,000	0-0%	185,293	end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	172,303	27,154	12,000	6,433	10,000	(51)-0%	227,839	end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	0	27,833	12,240	6,497	10,000	(215)-0%	56,355	end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	0	28,529	12,485	6,562	10,000	(386)-1%	57,190	end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	0	29,242	12,734	6,628	10,000	(565)-1%	58,039	end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	0	29,973	12,989	0	0	(753)-1%	42,209	end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	0	30,722	13,249	0	0	(950)-1%	43,021	end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	0	31,490	13,514	0	0	(1,158)-2%	43,846	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	32,278	13,784	0	0	(1,233)-2%	44,829	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	33,085	14,060	0	0	(1,299)-2%	45,845	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	33,912	14,341	0	0	(1,367)-2%	46,886	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	34,759	14,628	0	0	(1,438)-2%	47,949	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	35,628	14,920	0	0	(1,513)-2%	49,036	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	0	36,519	15,219	0	0	(1,590)-2%	50,148	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	37,432	15,523	0	0	(1,672)-2%	51,283	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	0	38,368	15,834	0	0	(1,756)-2%	52,446	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	39,327	16,150	0	0	(1,845)-2%	53,632	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	40,310	16,473	0	0	(2,289)-2%	54,495	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	41,318	16,803	0	0	(2,767)-2%	55,354	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	42,351	17,139	0	0	(3,275)-3%	56,215	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	43,410	17,482	0	0	(3,814)-3%	57,077	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	44,495	17,831	0	0	(4,385)-3%	57,941	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	45,607	18,188	0	0	(4,992)-4%	58,803	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	46,748	18,552	0	0	(5,634)-4%	59,665	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	47,916	18,923	0	0	(6,314)-4%	60,525	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	49,114	19,301	0	0	(7,035)-5%	61,380	end of 32	
							1,287,445	927,520	384,364	69,401	110,000	(58,296)	2,720,433		

Step 3: Manage: Click on the green Manage button within the Wages column.

Doe, Jane

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Structured Income Planning

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

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Jane	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Approx Income Tax	After Tax Income	Year
		Account	Income				Wages	SS	Pension	Hobby Income	Yearly Gift			
net return	60	5.00 %		500,000			Manage	Manage	Manage	Manage	Manage			
initial amount		500,000		500,000			Init Factor	Init Factor	Init Factor	Init Factor	Init Factor			
bonus % w/bonus		0.00 %		0			0.00 %	2.50 %	2.00 %	1.00 %	0.00 %			
end of 1	60	525,000	0	525,000	0	0.00 %	15,000	0	0	6,000	10,000	0-0%	166,000	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	15,000	0	0	6,060	10,000	0-0%	169,060	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	15,060	0	0	6,121	10,000	0-0%	172,181	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	15,181	0	0	6,182	10,000	0-0%	175,363	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	16,365	0	0	6,244	10,000	0-0%	178,608	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	16,612	0	0	6,306	10,000	0-0%	181,918	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	16,924	0	0	6,369	10,000	0-0%	185,293	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	17,303	27,154	12,000	6,433	10,000	(51)-0%	227,839	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	0	27,833	12,240	6,497	10,000	(215)-0%	56,355	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	0	28,529	12,485	6,562	10,000	(386)-1%	57,190	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	0	29,242	12,734	6,628	10,000	(565)-1%	58,039	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	0	29,973	12,989	0	0	(753)-1%	42,209	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	0	30,722	13,249	0	0	(950)-1%	43,021	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	0	31,490	13,514	0	0	(1,158)-2%	43,846	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	32,278	13,784	0	0	(1,233)-2%	44,829	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	33,085	14,060	0	0	(1,299)-2%	45,845	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	33,912	14,341	0	0	(1,367)-2%	46,886	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	34,759	14,628	0	0	(1,438)-2%	47,949	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	35,628	14,920	0	0	(1,513)-2%	49,036	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	0	36,519	15,219	0	0	(1,590)-2%	50,148	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	37,432	15,523	0	0	(1,672)-2%	51,283	end of 21
end of 22	81	1,462,529	0	1,462,529	0	0.00 %	0	38,368	15,834	0	0	(1,756)-2%	52,446	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	39,327	16,150	0	0	(1,845)-2%	53,632	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	40,310	16,473	0	0	(2,289)-2%	54,495	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	41,318	16,803	0	0	(2,767)-2%	55,354	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	42,351	17,139	0	0	(3,275)-3%	56,215	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	43,410	17,482	0	0	(3,814)-3%	57,077	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	44,495	17,831	0	0	(4,385)-3%	57,941	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	45,607	18,188	0	0	(4,992)-4%	58,803	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	46,748	18,552	0	0	(5,634)-4%	59,665	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	47,916	18,923	0	0	(6,314)-4%	60,525	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	49,114	19,301	0	0	(7,035)-5%	61,380	end of 32
				0	0	0	1,287,445	927,520	384,364	69,401	110,000	(58,296)	2,720,433	

Step 4: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select Wages.

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	0
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 5: Save: Click on the green Save button under the Manage Income heading.

Manage Income

Save Cancel

Other income name: **Wages**

This is a Social Security income:

First year income: **\$150,000**

Inflation rate: **2.0 %**

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: **Wages (line 1 of the tax form)**

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	0
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 6: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page. Note the amount and percentage changes (if applicable) in this column.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/05/2025

Structured Income Planning

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Accounts			Accounts Total	Planned Distribution	Percent Distribution	Incomes					Yearly Gift	Approx Income Tax	After Tax Income	Year
	Jane	Account	Income				Wages	SS	Pension	Hobby Income	Manage Inflation Factor				
net return	60	5.00 %		500,000			Manage	Manage	Manage	Manage	Manage	Manage			
initial amount		500,000		500,000			Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor			
bonus % w/bonus		0.00 %		0			2.00 %	2.50 %	2.00 %	1.00 %	0.00 %	0.00 %			
end of 1	60	525,000	0	525,000	0	0.00 %	150,000	0	0	6,000	10,000	(28,691)-17%	137,309	end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	153,000	0	0	6,060	10,000	(29,352)-17%	139,708	end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	156,060	0	0	6,121	10,000	(30,128)-17%	142,053	end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	159,181	0	0	6,182	10,000	(30,909)-17%	144,454	end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	162,365	0	0	6,244	10,000	(31,699)-17%	146,909	end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	165,612	0	0	6,306	10,000	(31,982)-16%	149,936	end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	168,924	0	0	6,369	10,000	(32,795)-16%	152,498	end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	172,303	27,154	12,000	6,433	10,000	(39,168)-17%	188,722	end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	0	27,833	12,240	6,497	10,000	(215)-0%	56,355	end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	0	28,529	12,485	6,562	10,000	(386)-1%	57,190	end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	0	29,242	12,734	6,628	10,000	(565)-1%	58,039	end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	0	29,973	12,989	0	0	(753)-1%	42,209	end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	0	30,722	13,249	0	0	(950)-1%	43,021	end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	0	31,490	13,514	0	0	(1,158)-2%	43,846	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	32,278	13,784	0	0	(1,233)-2%	44,829	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	33,085	14,060	0	0	(1,299)-2%	45,845	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	33,912	14,341	0	0	(1,367)-2%	46,886	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	34,759	14,628	0	0	(1,438)-2%	47,949	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	35,628	14,920	0	0	(1,513)-2%	49,036	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	0	36,519	15,219	0	0	(1,590)-2%	50,148	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	37,432	15,523	0	0	(1,672)-2%	51,283	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	0	38,368	15,834	0	0	(1,756)-2%	52,446	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	39,327	16,150	0	0	(1,845)-2%	53,632	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	40,310	16,473	0	0	(2,289)-2%	54,495	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	41,318	16,803	0	0	(2,767)-2%	55,354	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	42,351	17,139	0	0	(3,275)-3%	56,215	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	43,410	17,482	0	0	(3,814)-3%	57,077	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	44,495	17,831	0	0	(4,385)-3%	57,941	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	45,607	18,188	0	0	(4,992)-4%	58,803	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	46,748	18,552	0	0	(5,634)-4%	59,665	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	47,916	18,923	0	0	(6,314)-4%	60,525	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	49,114	19,301	0	0	(7,035)-5%	61,380	end of 32	
				0	0		1,287,445	927,520	384,364	69,401	110,000	(312,969)	2,465,761		

Step 7: Manage: Click on the green Manage button within the SS column.

Doe, Jane

Structured Income Planning

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

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Jane	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes					Approx Income Tax	After Tax Income	Year			
							Wages	SS	Pension	Hobby Income	Yearly Gift						
net return	60	5.00 %															
initial amount		500,000		500,000			Manage	Manage	Manage	Manage	Manage						
bonus %		0.00 %					Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Manage					
w/bonus		500,000	Manage	500,000			2.00 %	2.00 %	2.00 %	1.00 %	0.00 %	Manage					
end of 1	60	525,000	0	525,000	0	0.00 %	150,000	0	0	6,000	10,000	(28,691)-17%	137,309	end of 1			
end of 2	61	551,250	0	551,250	0	0.00 %	153,000	0	0	6,060	10,000	(29,352)-17%	139,708	end of 2			
end of 3	62	578,812	0	578,812	0	0.00 %	156,060	0	0	6,121	10,000	(30,128)-17%	142,053	end of 3			
end of 4	63	607,753	0	607,753	0	0.00 %	159,181	0	0	6,182	10,000	(30,909)-17%	144,454	end of 4			
end of 5	64	638,141	0	638,141	0	0.00 %	162,365	0	0	6,244	10,000	(31,691)-17%	146,909	end of 5			
end of 6	65	670,048	0	670,048	0	0.00 %	165,612	0	0	6,306	10,000	(31,982)-16%	149,936	end of 6			
end of 7	66	703,550	0	703,550	0	0.00 %	168,924	0	0	6,369	10,000	(32,795)-16%	152,498	end of 7			
end of 8	67	738,728	0	738,728	0	0.00 %	172,303	2,154	12,000	6,433	10,000	(39,168)-17%	188,722	end of 8			
end of 9	68	775,664	0	775,664	0	0.00 %	0	2,833	12,240	6,497	10,000	(215)-0%	56,355	end of 9			
end of 10	69	814,447	0	814,447	0	0.00 %	0	3,529	12,485	6,562	10,000	(386)-1%	57,190	end of 10			
end of 11	70	855,170	0	855,170	0	0.00 %	0	4,242	12,734	6,628	10,000	(565)-1%	58,039	end of 11			
end of 12	71	897,928	0	897,928	0	0.00 %	0	4,973	12,989	0	0	(753)-1%	42,209	end of 12			
end of 13	72	942,824	0	942,824	0	0.00 %	0	5,722	13,249	0	0	(950)-1%	43,021	end of 13			
end of 14	73	989,966	0	989,966	0	0.00 %	0	6,490	13,514	0	0	(1,158)-2%	43,846	end of 14			
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	7,278	13,784	0	0	(1,233)-2%	44,829	end of 15			
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	8,085	14,060	0	0	(1,299)-2%	45,845	end of 16			
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	8,912	14,341	0	0	(1,367)-2%	46,886	end of 17			
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	9,759	14,628	0	0	(1,438)-2%	47,949	end of 18			
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	10,628	14,920	0	0	(1,513)-2%	49,036	end of 19			
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	0	11,519	15,219	0	0	(1,590)-2%	50,148	end of 20			
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	12,432	15,523	0	0	(1,672)-2%	51,283	end of 21			
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	0	13,368	15,834	0	0	(1,756)-2%	52,446	end of 22			
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	14,327	16,150	0	0	(1,845)-2%	53,632	end of 23			
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	15,310	16,473	0	0	(2,289)-2%	54,995	end of 24			
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	16,318	16,803	0	0	(2,767)-2%	55,354	end of 25			
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	17,351	17,139	0	0	(3,275)-3%	56,215	end of 26			
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	18,410	17,482	0	0	(3,814)-3%	57,077	end of 27			
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	19,495	17,831	0	0	(4,385)-3%	57,941	end of 28			
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	20,607	18,188	0	0	(4,992)-4%	58,803	end of 29			
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	21,748	18,552	0	0	(5,634)-4%	59,665	end of 30			
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	22,916	18,923	0	0	(6,314)-4%	60,525	end of 31			
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	24,114	19,301	0	0	(7,035)-5%	61,380	end of 32			
				0	0		1,287,445	927,520	384,364	69,401	110,000	(31,969)	2,465,761				

Step 8: Tax Calculation Option: Since this is the Social Security Income, by default the setting will already be adjusted to Social Security (line 6a 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: ←

Income Adjustments

ADD ADJUSTMENT:

Pick year(e):

Pick year(s) to remove:

Reset all years:

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 9: Save: Click on the green Save button under the Manage Income heading.

Manage Income

Save Cancel

Other income name: SS

This is a Social Security income:

First year income: \$27,154

Inflation rate: 2.5%

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: 67 Client 1 age Client 2 age

Tax calculation option: Social Security (line 6a of the tax form)

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	
11	
12	
13	
14	
15	
16	
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20	
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22	
23	
24	

Step 10: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page. Note the amount and percentage changes (if applicable) in this column.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/05/2025

Structured Income Planning

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Jane	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Pension	Hobby Income	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	5.00%		500,000										
initial amount		500,000		0										
bonus % w/bonus		0.00%		500,000										
		500,000	Manage	500,000	Subtotal of account incomes		Manage	Manage	Manage	Manage	Manage	Manage		
							Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
							2.00%	2.50%	2.00%	1.00%	0.00%			
end of 1	60	525,000	0	525,000	0	0.00%	150,000	0	0	6,000	10,000	(28,691)-17%	137,309	end of 1
end of 2	61	551,250	0	551,250	0	0.00%	153,000	0	0	6,060	10,000	(29,352)-17%	139,708	end of 2
end of 3	62	578,812	0	578,812	0	0.00%	156,060	0	0	6,121	10,000	(30,128)-17%	142,053	end of 3
end of 4	63	607,753	0	607,753	0	0.00%	159,181	0	0	6,182	10,000	(30,909)-17%	144,454	end of 4
end of 5	64	638,141	0	638,141	0	0.00%	162,365	0	0	6,244	10,000	(31,699)-17%	146,909	end of 5
end of 6	65	670,048	0	670,048	0	0.00%	165,612	0	0	6,306	10,000	(31,982)-16%	149,936	end of 6
end of 7	66	703,550	0	703,550	0	0.00%	168,924	0	0	6,369	10,000	(32,795)-16%	152,498	end of 7
end of 8	67	738,728	0	738,728	0	0.00%	172,303	27,154	12,000	6,433	10,000	(39,168)-17%	188,722	end of 8
end of 9	68	775,664	0	775,664	0	0.00%	0	27,833	12,240	6,497	10,000	(215)-0%	56,355	end of 9
end of 10	69	814,447	0	814,447	0	0.00%	0	28,529	12,485	6,562	10,000	(386)-1%	57,190	end of 10
end of 11	70	855,170	0	855,170	0	0.00%	0	29,242	12,734	6,628	10,000	(565)-1%	58,039	end of 11
end of 12	71	897,928	0	897,928	0	0.00%	0	29,973	12,989	0	0	(753)-1%	42,209	end of 12
end of 13	72	942,824	0	942,824	0	0.00%	0	30,722	13,249	0	0	(950)-1%	43,021	end of 13
end of 14	73	989,966	0	989,966	0	0.00%	0	31,490	13,514	0	0	(1,158)-2%	43,846	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00%	0	32,278	13,784	0	0	(1,233)-2%	44,829	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00%	0	33,085	14,060	0	0	(1,299)-2%	45,845	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00%	0	33,912	14,341	0	0	(1,367)-2%	46,886	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00%	0	34,759	14,628	0	0	(1,438)-2%	47,949	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00%	0	35,628	14,920	0	0	(1,513)-2%	49,036	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00%	0	36,519	15,219	0	0	(1,590)-2%	50,148	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00%	0	37,432	15,523	0	0	(1,672)-2%	51,283	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00%	0	38,368	15,834	0	0	(1,756)-2%	52,446	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00%	0	39,327	16,150	0	0	(1,845)-2%	53,632	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00%	0	40,310	16,473	0	0	(2,289)-2%	54,945	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00%	0	41,318	16,803	0	0	(2,767)-2%	55,354	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00%	0	42,351	17,139	0	0	(3,275)-3%	56,215	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00%	0	43,410	17,482	0	0	(3,814)-3%	57,077	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00%	0	44,495	17,831	0	0	(4,385)-3%	57,941	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00%	0	45,607	18,188	0	0	(4,992)-4%	58,803	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00%	0	46,748	18,552	0	0	(5,634)-4%	59,665	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00%	0	47,916	18,923	0	0	(6,314)-4%	60,525	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00%	0	49,114	19,301	0	0	(7,035)-5%	61,380	end of 32
							1,287,445	927,520	384,364	69,401	110,000	(312,969)	2,465,761	

Step 11: Manage: Click on the green Manage button within the Pension column.

Doe, Jane

Structured Income Planning

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

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Jane	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Approx Income Tax	After Tax Income	Year	
		Account	Income				Wages	SS	Pension	Hobby Income	Yearly Gift				
net return	60	5.00 %		500,000											
initial amount		500,000		500,000											
bonus %		0.00 %		0											
w/bonus		500,000		500,000											
end of 1	60	525,000	0	525,000	0	0.00 %	150,000	0	0	6,000	10,000	(28,691)-17%	137,309	end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	153,000	0	0	6,060	10,000	(29,352)-17%	139,708	end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	156,060	0	0	6,121	10,000	(30,128)-17%	142,053	end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	159,181	0	0	6,182	10,000	(30,909)-17%	144,454	end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	162,365	0	0	6,244	10,000	(31,691)-17%	146,909	end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	165,612	0	0	6,306	10,000	(31,982)-16%	149,936	end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	168,924	0	0	6,369	10,000	(32,795)-16%	152,498	end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	172,303	27,154	2,000	6,433	10,000	(39,168)-17%	188,722	end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	0	27,833	2,240	6,497	10,000	(215)-0%	56,355	end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	0	28,529	2,485	6,562	10,000	(386)-1%	57,190	end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	0	29,242	2,734	6,628	10,000	(565)-1%	58,039	end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	0	29,973	2,989	0	0	(753)-1%	42,209	end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	0	30,722	3,249	0	0	(950)-1%	43,021	end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	0	31,490	3,514	0	0	(1,158)-2%	43,846	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	32,278	3,784	0	0	(1,233)-2%	44,829	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	33,085	4,060	0	0	(1,299)-2%	45,845	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	33,912	4,341	0	0	(1,367)-2%	46,886	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	34,759	4,628	0	0	(1,438)-2%	47,949	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	35,628	4,920	0	0	(1,513)-2%	49,036	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	0	36,519	5,219	0	0	(1,590)-2%	50,148	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	37,432	5,523	0	0	(1,672)-2%	51,283	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	0	38,368	5,834	0	0	(1,756)-2%	52,446	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	39,327	6,150	0	0	(1,845)-2%	53,632	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	40,310	6,473	0	0	(2,289)-2%	54,995	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	41,318	6,803	0	0	(2,767)-2%	55,354	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	42,351	7,139	0	0	(3,275)-3%	56,215	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	43,410	7,482	0	0	(3,814)-3%	57,077	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	44,495	7,831	0	0	(4,385)-3%	57,941	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	45,607	8,188	0	0	(4,992)-4%	58,803	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	46,748	8,552	0	0	(5,634)-4%	59,665	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	47,916	8,923	0	0	(6,314)-4%	60,525	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	49,114	9,301	0	0	(7,035)-5%	61,380	end of 32	
				0	0		1,287,445	927,520	384,364	69,401	110,000	(31,969)	2,465,761		

Step 12: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select Pension (line 4 of the tax form).

Manage Income

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

Other income name: **Pension**

This is a Social Security income:

First year income: **\$12,000**

Inflation rate: **2.0 %**

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age:

Age to begin income: **67** Client 1 age Client 2 age

Tax calculation option: **Not Taxable** 

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"/>

ADD ADJUSTMENT:

Pick year(s):

Pick year(s) to remove:

Reset all years:

Step 13: Save: Click on the green Save button under the Manage Income heading.

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$12,000

Inflation rate: 2.0%

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: 67 Client 1 age Client 2 age

Tax calculation option: Pension (line 4 of the tax form)

ADD ADJUSTMENT

Pick year(e)

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 14: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page. Note the amount and percentage changes (if applicable) in this column.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/05/2025

Structured Income Planning

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

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Planning Horizon: 32 years

Year	Accounts			Accounts Total	Planned Distribution	Percent Distribution	Incomes					Yearly Gift	Approx Income Tax	After Tax Income	Year
	Jane	Account	Income				Wages	SS	Pension	Hobby Income	Manage Inflation Factor				
net return	60	5.00%		500,000			Manage	Manage	Manage	Manage	Manage	Manage			
initial amount		500,000		500,000			Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor			
bonus % w/bonus		0.00%		0			2.00%	2.50%	2.00%	1.00%	0.00%				
end of 1	60	525,000	0	525,000	0	0.00%	150,000	0	0	6,000	10,000	(28,691)-17%	137,309	end of 1	
end of 2	61	551,250	0	551,250	0	0.00%	153,000	0	0	6,060	10,000	(29,352)-17%	139,708	end of 2	
end of 3	62	578,812	0	578,812	0	0.00%	156,060	0	0	6,121	10,000	(30,128)-17%	142,053	end of 3	
end of 4	63	607,753	0	607,753	0	0.00%	159,181	0	0	6,182	10,000	(30,909)-17%	144,454	end of 4	
end of 5	64	638,141	0	638,141	0	0.00%	162,365	0	0	6,244	10,000	(31,699)-17%	146,909	end of 5	
end of 6	65	670,048	0	670,048	0	0.00%	165,612	0	0	6,306	10,000	(31,982)-16%	149,936	end of 6	
end of 7	66	703,550	0	703,550	0	0.00%	168,924	0	0	6,369	10,000	(32,795)-16%	152,498	end of 7	
end of 8	67	738,728	0	738,728	0	0.00%	172,303	27,154	12,000	6,433	10,000	(39,168)-17%	168,722	end of 8	
end of 9	68	775,664	0	775,664	0	0.00%	0	27,833	12,240	6,497	10,000	(215)-0%	56,355	end of 9	
end of 10	69	814,447	0	814,447	0	0.00%	0	28,529	12,485	6,562	10,000	(386)-1%	57,190	end of 10	
end of 11	70	855,170	0	855,170	0	0.00%	0	29,242	12,734	6,628	10,000	(565)-1%	58,039	end of 11	
end of 12	71	897,928	0	897,928	0	0.00%	0	29,973	12,989	0	0	(753)-1%	42,209	end of 12	
end of 13	72	942,824	0	942,824	0	0.00%	0	30,722	13,249	0	0	(950)-1%	43,021	end of 13	
end of 14	73	989,966	0	989,966	0	0.00%	0	31,490	13,514	0	0	(1,158)-2%	43,846	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00%	0	32,278	13,784	0	0	(1,233)-2%	44,829	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00%	0	33,085	14,060	0	0	(1,299)-2%	45,845	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00%	0	33,912	14,341	0	0	(1,367)-2%	46,886	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00%	0	34,759	14,628	0	0	(1,438)-2%	47,949	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00%	0	35,628	14,920	0	0	(1,513)-2%	49,036	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00%	0	36,519	15,219	0	0	(1,590)-2%	50,148	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00%	0	37,432	15,523	0	0	(1,672)-2%	51,283	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00%	0	38,368	15,834	0	0	(1,756)-2%	52,446	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00%	0	39,327	16,150	0	0	(1,845)-2%	53,632	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00%	0	40,310	16,473	0	0	(2,289)-2%	54,945	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00%	0	41,318	16,803	0	0	(2,767)-2%	55,354	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00%	0	42,351	17,139	0	0	(3,275)-3%	56,215	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00%	0	43,410	17,482	0	0	(3,814)-3%	57,077	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00%	0	44,495	17,831	0	0	(4,385)-3%	57,941	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00%	0	45,607	18,188	0	0	(4,992)-4%	58,803	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00%	0	46,748	18,552	0	0	(5,634)-4%	59,665	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00%	0	47,916	18,923	0	0	(6,314)-4%	60,525	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00%	0	49,114	19,301	0	0	(7,035)-5%	61,380	end of 32	
							1,287,445	927,520	384,364	69,401	110,000	(312,969)	2,465,761		

Step 15: Manage: Click on the green Manage button within the Hobby Income column.

Doe, Jane

Structured Income Planning

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

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Jane	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Approx Income Tax	After Tax Income	Year
		Account	Income				Wages	SS	Pension	Hobby Income	Yearly Gift			
net return	60	5.00 %		500,000										
initial amount		500,000		500,000										
bonus %		0.00 %		0										
w/bonus		500,000		500,000										
end of 1	60	525,000	0	525,000	0	0.00 %	150,000	0	0	5,000	10,000	(28,691)-17%	137,309	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	153,000	0	0	5,060	10,000	(29,352)-17%	139,708	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	156,060	0	0	5,121	10,000	(30,128)-17%	142,053	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	159,181	0	0	5,182	10,000	(30,909)-17%	144,454	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	162,365	0	0	5,244	10,000	(31,697)-17%	146,909	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	165,612	0	0	5,306	10,000	(31,982)-16%	149,936	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	168,924	0	0	5,369	10,000	(32,795)-16%	152,498	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	172,303	27,154	12,000	5,433	10,000	(39,168)-17%	188,722	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	0	27,833	12,240	5,497	10,000	(215)-0%	56,355	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	0	28,529	12,485	5,562	10,000	(386)-1%	57,190	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	0	29,242	12,734	5,628	10,000	(565)-1%	58,039	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	0	29,973	12,989	0	0	(753)-1%	42,209	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	0	30,722	13,249	0	0	(950)-1%	43,021	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	0	31,490	13,514	0	0	(1,158)-2%	43,846	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	32,278	13,784	0	0	(1,233)-2%	44,629	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	33,085	14,060	0	0	(1,299)-2%	45,845	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	33,912	14,341	0	0	(1,367)-2%	46,886	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	34,759	14,628	0	0	(1,438)-2%	47,949	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	35,628	14,920	0	0	(1,513)-2%	49,036	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	0	36,519	15,219	0	0	(1,590)-2%	50,148	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	37,432	15,523	0	0	(1,672)-2%	51,283	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	0	38,368	15,834	0	0	(1,756)-2%	52,446	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	39,327	16,150	0	0	(1,845)-2%	53,632	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	40,310	16,473	0	0	(2,289)-2%	54,495	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	41,318	16,803	0	0	(2,767)-2%	55,354	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	42,351	17,139	0	0	(3,275)-3%	56,215	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	43,410	17,482	0	0	(3,814)-3%	57,077	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	44,495	17,831	0	0	(4,385)-3%	57,941	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	45,607	18,188	0	0	(4,992)-4%	58,803	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	46,748	18,552	0	0	(5,634)-4%	59,665	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	47,916	18,923	0	0	(6,314)-4%	60,525	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	49,114	19,301	0	0	(7,035)-5%	61,380	end of 32
				0	0		1,287,445	927,520	384,364	69,401	110,000	(31,969)	2,465,761	

Step 16: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select Other Taxable Income (line 4 of the tax form).

Manage Income

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

Other income name: **Hobby Income**

This is a Social Security income:

First year income: **\$6,000**

Inflation rate: **1.0 %**

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: 1-24, Income adjustment: 0

Step 17: Save: Click on the green Save button under the Manage Income heading.

Manage Income

Save **Cancel**

Other income name: **Hobby Income**

This is a Social Security income:

First year income: **\$6,000**

Inflation rate: **1.0 %**

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: **Other Taxable Income (line 4 of the tax for**

ADD ADJUSTMENT:

Pick year(s):

Year: 1-24

Income adjustment: 0

Step 18: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page. Note the amount and percentage changes (if applicable) in this column.

Structured Income Planning

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Planning Horizon: 32 years

Year	Jane		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Yearly Gift	Approx Income Tax Eff Tax Rate	After Tax Income	Year
	Account	Income				Wages	SS	Pension	Hobby Income	Yearly Gift				
net return	60	5.00 %												
initial amount		500,000	500,000			Manage	Manage	Manage	Manage	Manage	Manage			
bonus % w/bonus		0.00 %	0	Subtotal of account incomes		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor			
		500,000	500,000			2.00 %	2.50 %	2.00 %	1.00 %	0.00 %				
end of 1	60	525,000	0	525,000	0.00 %	150,000	0	0	6,000	10,000	(30,131)-17%	135,869	end of 1	
end of 2	61	551,250	0	551,250	0.00 %	153,000	0	0	6,060	10,000	(30,806)-17%	138,254	end of 2	
end of 3	62	578,812	0	578,812	0.00 %	156,060	0	0	6,121	10,000	(31,597)-17%	140,584	end of 3	
end of 4	63	607,753	0	607,753	0.00 %	159,181	0	0	6,182	10,000	(32,393)-17%	142,970	end of 4	
end of 5	64	638,141	0	638,141	0.00 %	162,365	0	0	6,244	10,000	(33,198)-17%	145,410	end of 5	
end of 6	65	670,048	0	670,048	0.00 %	165,612	0	0	6,306	10,000	(33,995)-17%	148,423	end of 6	
end of 7	66	703,550	0	703,550	0.00 %	168,924	0	0	6,369	10,000	(34,824)-17%	150,969	end of 7	
end of 8	67	738,728	0	738,728	0.00 %	172,303	27,154	12,000	6,433	10,000	(43,592)-17%	184,298	end of 8	
end of 9	68	775,664	0	775,664	0.00 %	0	27,833	12,240	6,497	10,000	(3,037)-4%	53,533	end of 9	
end of 10	69	814,447	0	814,447	0.00 %	0	28,529	12,485	6,562	10,000	(3,130)-4%	54,446	end of 10	
end of 11	70	855,170	0	855,170	0.00 %	0	29,242	12,734	6,628	10,000	(3,392)-4%	55,212	end of 11	
end of 12	71	897,928	0	897,928	0.00 %	0	29,973	12,989	0	0	(2,522)-3%	40,440	end of 12	
end of 13	72	942,824	0	942,824	0.00 %	0	30,722	13,249	0	0	(2,616)-3%	41,355	end of 13	
end of 14	73	989,966	0	989,966	0.00 %	0	31,490	13,514	0	0	(2,714)-3%	42,290	end of 14	
end of 15	74	1,039,464	0	1,039,464	0.00 %	0	32,278	13,784	0	0	(2,816)-3%	43,246	end of 15	
end of 16	75	1,091,437	0	1,091,437	0.00 %	0	33,085	14,060	0	0	(3,156)-3%	43,988	end of 16	
end of 17	76	1,146,009	0	1,146,009	0.00 %	0	33,912	14,341	0	0	(3,522)-4%	44,731	end of 17	
end of 18	77	1,203,309	0	1,203,309	0.00 %	0	34,759	14,628	0	0	(3,909)-4%	45,478	end of 18	
end of 19	78	1,263,474	0	1,263,474	0.00 %	0	35,628	14,920	0	0	(4,319)-4%	46,230	end of 19	
end of 20	79	1,326,648	0	1,326,648	0.00 %	0	36,519	15,219	0	0	(4,750)-4%	46,988	end of 20	
end of 21	80	1,392,980	0	1,392,980	0.00 %	0	37,432	15,523	0	0	(5,207)-5%	47,748	end of 21	
end of 22	81	1,462,629	0	1,462,629	0.00 %	0	38,368	15,834	0	0	(5,689)-5%	48,513	end of 22	
end of 23	82	1,535,761	0	1,535,761	0.00 %	0	39,327	16,150	0	0	(6,199)-5%	49,279	end of 23	
end of 24	83	1,612,549	0	1,612,549	0.00 %	0	40,310	16,473	0	0	(6,736)-5%	50,048	end of 24	
end of 25	84	1,693,176	0	1,693,176	0.00 %	0	41,318	16,803	0	0	(7,303)-6%	50,818	end of 25	
end of 26	85	1,777,835	0	1,777,835	0.00 %	0	42,351	17,139	0	0	(7,902)-6%	51,588	end of 26	
end of 27	86	1,866,726	0	1,866,726	0.00 %	0	43,410	17,482	0	0	(8,534)-6%	52,358	end of 27	
end of 28	87	1,960,063	0	1,960,063	0.00 %	0	44,495	17,831	0	0	(9,200)-6%	53,126	end of 28	
end of 29	88	2,058,066	0	2,058,066	0.00 %	0	45,607	18,188	0	0	(9,902)-6%	53,893	end of 29	
end of 30	89	2,160,969	0	2,160,969	0.00 %	0	46,748	18,552	0	0	(10,643)-7%	54,656	end of 30	
end of 31	90	2,269,017	0	2,269,017	0.00 %	0	47,916	18,923	0	0	(11,423)-7%	55,416	end of 31	
end of 32	91	2,382,468	0	2,382,468	0.00 %	0	49,114	19,301	0	0	(12,246)-7%	56,169	end of 32	
			0	0			1,287,445	927,520	384,364	69,401	110,000	(410,405)	2,368,326	

Step 19: Manage: Click on the green Manage button within the Yearly Gift column.

Doe, Jane

Structured Income Planning

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

Scenario: Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker

Year	Jane	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Approx Income Tax	After Tax Income	Year
		Account	Income				Wages	SS	Pension	Hobby Income	Yearly Gift			
net return	60	5.00 %		500,000										
initial amount		500,000	0	500,000										
bonus %		0.00 %												
w/bonus		500,000		500,000										
end of 1	60	525,000	0	525,000	0	0.00 %	150,000	0	0	6,000	0,000	(30,131)-17%	135,869	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	153,000	0	0	6,060	0,000	(30,806)-17%	138,254	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	156,060	0	0	6,121	0,000	(31,597)-17%	140,584	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	159,181	0	0	6,182	0,000	(32,393)-17%	142,970	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	162,365	0	0	6,244	0,000	(33,195)-17%	145,410	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	165,612	0	0	6,306	0,000	(33,995)-17%	148,423	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	168,924	0	0	6,369	0,000	(34,824)-17%	150,969	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	172,303	27,154	12,000	6,433	0,000	(43,592)-17%	184,298	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	0	27,833	12,240	6,497	0,000	(3,037)-4%	53,533	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	0	28,529	12,485	6,562	0,000	(3,130)-4%	54,446	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	0	29,242	12,734	6,628	0,000	(3,392)-4%	55,212	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	0	29,973	12,989	0	0	(2,522)-3%	40,440	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	0	30,722	13,249	0	0	(2,616)-3%	41,355	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	0	31,490	13,514	0	0	(2,714)-3%	42,290	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	0	32,278	13,784	0	0	(2,816)-3%	43,246	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	0	33,085	14,060	0	0	(3,156)-3%	43,988	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	0	33,912	14,341	0	0	(3,522)-4%	44,731	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	0	34,759	14,628	0	0	(3,909)-4%	45,478	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	0	35,628	14,920	0	0	(4,319)-4%	46,230	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	0	36,519	15,219	0	0	(4,750)-4%	46,988	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	0	37,432	15,523	0	0	(5,207)-5%	47,748	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	0	38,368	15,834	0	0	(5,689)-5%	48,513	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	0	39,327	16,150	0	0	(6,199)-5%	49,279	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	0	40,310	16,473	0	0	(6,736)-5%	50,048	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	0	41,318	16,803	0	0	(7,303)-6%	50,818	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	0	42,351	17,139	0	0	(7,902)-6%	51,588	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	0	43,410	17,482	0	0	(8,534)-6%	52,358	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	0	44,495	17,831	0	0	(9,200)-6%	53,126	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	0	45,607	18,188	0	0	(9,902)-6%	53,893	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	0	46,748	18,552	0	0	(10,643)-7%	54,656	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	0	47,916	18,923	0	0	(11,423)-7%	55,416	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	0	49,114	19,301	0	0	(12,246)-7%	56,169	end of 32
				0	0		1,287,445	927,520	384,364	69,401	110,000	(410,403)	2,368,326	

Step 20: Tax Calculation Option: Leave the selection at the default setting "Not Taxable."

Manage Income

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

Other income name: Yearly Gift

This is a Social Security income:

First year income: \$10,000

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: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

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	0
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 21: Save: Click on the green Save button under 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(a) to remove

Reset all years

Income Adjustments

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

Step 22: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page. Note the amount and percentage changes (if applicable) in this column.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/09/2025

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

Structured Income Planning

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

Scenario:

Year	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Yearly Gift	Approx Income Tax	After Tax Income	Year
	Jane	Account				Income	Wages	SS	Pension	Hobby Income				
net return	60	5.00 %				Manage	Manage	Manage	Manage	Manage	Manage			
initial amount		500,000	500,000	0		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor			
bonus % w/bonus		0.00 %	500,000	0		2.00 %	2.50 %	2.00 %	1.00 %	0.00 %				
end of 1	60	525,000	0	525,000	0.00 %	150,000	0	0	6,000	10,000	(30,131)-17%	135,869	end of 1	
end of 2	61	551,250	0	551,250	0.00 %	153,000	0	0	6,060	10,000	(30,806)-17%	138,254	end of 2	
end of 3	62	578,812	0	578,812	0.00 %	156,060	0	0	6,121	10,000	(31,597)-17%	140,584	end of 3	
end of 4	63	607,753	0	607,753	0.00 %	159,181	0	0	6,182	10,000	(32,393)-17%	142,970	end of 4	
end of 5	64	638,141	0	638,141	0.00 %	162,365	0	0	6,244	10,000	(33,198)-17%	145,410	end of 5	
end of 6	65	670,048	0	670,048	0.00 %	165,612	0	0	6,306	10,000	(33,995)-17%	148,423	end of 6	
end of 7	66	703,550	0	703,550	0.00 %	168,924	0	0	6,369	10,000	(34,824)-17%	150,969	end of 7	
end of 8	67	738,728	0	738,728	0.00 %	172,303	27,154	12,000	6,433	10,000	(43,592)-17%	184,298	end of 8	
end of 9	68	775,664	0	775,664	0.00 %	0	27,833	12,240	6,497	10,000	(3,037)-4%	53,533	end of 9	
end of 10	69	814,447	0	814,447	0.00 %	0	28,529	12,485	6,562	10,000	(3,130)-4%	54,446	end of 10	
end of 11	70	855,170	0	855,170	0.00 %	0	29,242	12,734	6,628	10,000	(3,392)-4%	55,212	end of 11	
end of 12	71	897,928	0	897,928	0.00 %	0	29,973	12,989	0	0	(2,522)-3%	40,440	end of 12	
end of 13	72	942,824	0	942,824	0.00 %	0	30,722	13,249	0	0	(2,616)-3%	41,355	end of 13	
end of 14	73	989,966	0	989,966	0.00 %	0	31,490	13,514	0	0	(2,714)-3%	42,290	end of 14	
end of 15	74	1,039,464	0	1,039,464	0.00 %	0	32,278	13,784	0	0	(2,816)-3%	43,246	end of 15	
end of 16	75	1,091,437	0	1,091,437	0.00 %	0	33,085	14,060	0	0	(3,156)-3%	43,988	end of 16	
end of 17	76	1,146,009	0	1,146,009	0.00 %	0	33,912	14,341	0	0	(3,522)-4%	44,731	end of 17	
end of 18	77	1,203,309	0	1,203,309	0.00 %	0	34,759	14,628	0	0	(3,909)-4%	45,478	end of 18	
end of 19	78	1,263,474	0	1,263,474	0.00 %	0	35,628	14,920	0	0	(4,319)-4%	46,230	end of 19	
end of 20	79	1,326,648	0	1,326,648	0.00 %	0	36,519	15,219	0	0	(4,750)-4%	46,988	end of 20	
end of 21	80	1,392,980	0	1,392,980	0.00 %	0	37,432	15,523	0	0	(5,207)-5%	47,748	end of 21	
end of 22	81	1,462,629	0	1,462,629	0.00 %	0	38,368	15,834	0	0	(5,689)-5%	48,513	end of 22	
end of 23	82	1,535,761	0	1,535,761	0.00 %	0	39,327	16,150	0	0	(6,199)-5%	49,279	end of 23	
end of 24	83	1,612,549	0	1,612,549	0.00 %	0	40,310	16,473	0	0	(6,736)-5%	50,048	end of 24	
end of 25	84	1,693,176	0	1,693,176	0.00 %	0	41,318	16,803	0	0	(7,303)-6%	50,818	end of 25	
end of 26	85	1,777,835	0	1,777,835	0.00 %	0	42,351	17,139	0	0	(7,902)-6%	51,588	end of 26	
end of 27	86	1,866,726	0	1,866,726	0.00 %	0	43,410	17,492	0	0	(8,534)-6%	52,358	end of 27	
end of 28	87	1,960,063	0	1,960,063	0.00 %	0	44,495	17,831	0	0	(9,200)-6%	53,126	end of 28	
end of 29	88	2,058,066	0	2,058,066	0.00 %	0	45,607	18,188	0	0	(9,902)-6%	53,893	end of 29	
end of 30	89	2,160,969	0	2,160,969	0.00 %	0	46,748	18,552	0	0	(10,643)-7%	54,656	end of 30	
end of 31	90	2,269,017	0	2,269,017	0.00 %	0	47,916	18,923	0	0	(11,423)-7%	55,416	end of 31	
end of 32	91	2,382,468	0	2,382,468	0.00 %	0	49,114	19,301	0	0	(12,246)-7%	56,169	end of 32	
				0	0		1,287,445	927,520	384,364	69,401	110,000	(410,403)	2,368,326	

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: support@planscout.com.