

# Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

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.

For accurate tax calculations, you must correctly set the Tax Calculation Option for every income source within the SIPS plan. This how-to guide provides the step-by-step instructions for a hypothetical 1099 Worker who has multiple complex income streams. Below are the hypothetical income streams for this example.

- Independent Contractor; Self Employ Biz-QBI (line S1): \$24,000
- S-Corporation; Self Employ Biz not QBI (line S1): \$36,000
- Long Term Residential Lease; Sch E (no SE Tax) - QBI (line 1): \$12,000
- Triple Net Lease; Sch E (no SE Tax) - not QBI (line 1): \$60,000
- Yearly Gift; Not Taxable: \$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: 11/10/2025

Client Dashboard | Structured Income Planning | Cash Flow and Tax Advisor | Asset Allocation and Net Worth | Graphs | Reports | Tools

### Structured Income Planning

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes						Yearly Gift	Approx Income Tax	After Tax Income	Year
							SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift				
net return	60	5.00 %		500,000												
initial amount		0.00 %		500,000												
w/bonus		0.00 %		500,000												
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	0-0%	142,000	end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	0-0%	148,360	end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	0-0%	155,086	end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	0-0%	162,201	end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	0-0%	169,730	end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	0-0%	177,700	end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	0-0%	186,139	end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(76)-0%	217,739	end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(173)-0%	227,701	end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(296)-1%	238,218	end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,602)-2%	34,481	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32	
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33	
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34	
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35	
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36	
							966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082		

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

# Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Year	John	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes						Approx Income Tax	After Tax Income	Year	
		Account	Income				SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift				
Initial amount	60	500,000	0	500,000	0	0.00%										
Net return		5.00%														
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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 Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon		Accounts		Incomes												
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year	
net return		5.00 %														
initial amount		500,000		500,000												
bonus % w/bonus		0.00 %		0												
		500,000	Manage	500,000	Subtotal of account incomes		Manage Inflation Factor	Manage Inflation Factor	Manage Inflation Factor	Manage Inflation Factor	Manage Inflation Factor	Manage Inflation Factor	Manage Eff Tax Rate			
							0.00 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %				
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	0-0%	142,000	end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	0-0%	148,360	end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	0-0%	155,086	end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	0-0%	162,201	end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	0-0%	169,730	end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	0-0%	177,700	end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	0-0%	186,139	end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	2,739	27,568	44,275	16,895	96,347	10,000	(76)-0%	217,739	end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	3,330	28,120	45,604	17,729	103,091	10,000	(173)-0%	227,701	end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	3,937	28,682	46,972	18,616	110,308	10,000	(296)-1%	238,218	end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	4,559	29,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	5,198	0	0	0	0	0	(602)-1%	24,596	end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	5,853	0	0	0	0	0	(706)-1%	25,147	end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	6,525	0	0	0	0	0	(755)-1%	25,770	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	7,215	0	0	0	0	0	(808)-1%	26,407	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	7,922	0	0	0	0	0	(863)-1%	27,059	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	8,648	0	0	0	0	0	(922)-1%	27,726	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	9,393	0	0	0	0	0	(984)-1%	28,409	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	10,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	10,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	11,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	12,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	13,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	14,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	15,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	16,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	17,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	17,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	18,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	19,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	21,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	22,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32	
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	23,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33	
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	24,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34	
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	25,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35	
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	26,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36	
							966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082		

Step 4: 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: **SS**

This is a Social Security income:

First year income: \$22,739

Inflation rate: 2.6 %

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	<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"/>
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11	<input type="checkbox"/>
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21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Step 5: 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(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 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.

**Doe, John**

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: 11/11/2025

### 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 Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year	
							Manage	Manage	Manage	Manage	Manage	Manage	Manage			
							Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
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 %	0	24,000	36,000	12,000	60,000	10,000	0.0%	142,000	end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	0.0%	148,360	end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	0.0%	155,086	end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	0.0%	162,201	end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	0.0%	169,730	end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	0.0%	177,700	end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	0.0%	186,139	end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(76)-0%	217,739	end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(173)-0%	227,701	end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(296)-1%	238,218	end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,604)-2%	34,481	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32	
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33	
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34	
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35	
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36	
							966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082		

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

**Doe, John** PREPARED BY: DEMO ADVISOR  
INITIAL PLAN DATE: 01/01/2025  
REVISED PLAN DATE: 11/11/2025

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### Structured Income Planning

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes						Approx Income Tax	After Tax Income	Year
							SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	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 %	0	4,000	36,000	12,000	60,000	10,000	0-0%	142,000	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	4,480	37,080	12,600	64,200	10,000	0-0%	148,360	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	4,970	38,192	13,230	68,694	10,000	0-0%	155,086	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	5,469	39,338	13,891	73,503	10,000	0-0%	162,201	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	5,978	40,518	14,586	78,648	10,000	0-0%	169,730	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	6,498	41,734	15,315	84,153	10,000	0-0%	177,700	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	7,028	42,986	16,081	90,044	10,000	0-0%	186,139	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	7,568	44,275	16,885	96,347	10,000	(76)-0%	217,739	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	8,120	45,604	17,729	103,091	10,000	(73)-0%	227,701	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	8,682	46,972	18,616	110,308	10,000	(296)-1%	238,218	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	9,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	9,842	49,820	20,512	126,264	10,000	(602)-1%	249,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	10,441	51,290	21,512	135,016	10,000	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	11,053	52,791	22,547	144,283	10,000	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	11,679	54,324	23,617	154,060	10,000	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	12,319	55,890	24,721	164,349	10,000	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	12,973	57,489	25,851	175,150	10,000	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	13,641	59,121	27,006	186,465	10,000	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	14,324	60,787	28,197	198,296	10,000	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	15,022	62,488	29,424	210,740	10,000	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	15,735	64,224	30,687	223,797	10,000	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	16,463	66,005	31,970	237,467	10,000	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	17,206	67,822	33,288	251,749	10,000	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	17,964	69,675	34,631	266,644	10,000	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	18,737	71,564	36,000	282,154	10,000	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	19,525	73,489	37,404	298,279	10,000	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	20,328	75,459	38,834	315,013	10,000	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	21,146	77,474	40,294	332,457	10,000	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	21,979	79,524	41,784	350,611	10,000	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	22,827	81,609	43,304	369,486	10,000	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	23,690	83,720	44,854	389,090	10,000	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	24,568	85,857	46,434	409,424	10,000	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	25,471	88,017	48,044	430,491	10,000	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	26,399	90,194	49,684	452,295	10,000	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	27,352	92,397	51,354	474,838	10,000	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	28,330	94,624	53,044	498,122	10,000	(8,626)-5%	38,029	end of 36
							966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082	

Step 8: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Self Employ Biz-QBI (line S1).

### 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: 0

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

**Manage Income**

Other income name: Independent Contractor

This is a Social Security income:

First year income: \$24,000

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: Self Employ Biz - QBI (line S1)

**Income Adjustments**

ADD ADJUSTMENT:

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 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.

### 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 Income for a 1099 Worker/Multi-Stream Earner

Year	John	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes						Yearly Gift	Approx Income Tax	After Tax Income	Year
		Account	Income				SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Manage Infl Factor				
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 Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		Manage Eff Tax Rate		
							2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %				
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000		(4,775)-7%	137,225	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000		(4,684)-8%	143,676	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000		(4,676)-8%	150,410	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000		(4,702)-8%	157,499	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000		(4,753)-8%	164,978	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000		(4,648)-8%	173,052	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000		(4,728)-8%	181,411	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000		(6,660)-8%	211,155	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000		(6,811)-8%	221,063	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000		(6,973)-8%	231,541	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000		(7,143)-8%	242,629	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0		(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0		(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0		(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0		(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0		(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0		(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0		(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0		(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0		(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0		(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0		(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0		(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0		(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0		(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0		(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0		(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0		(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0		(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0		(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0		(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0		(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0		(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0		(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0		(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0		(8,626)-5%	38,029	end of 36
			0		0		966,498	292,049	461,081	170,481	947,016	110,000		(129,612)	2,817,514	



Step 11: Manage: Click on the green Manage button within the S-Corp 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 Options for Income for a 1099 Worker/Multi-Stream Earner

Year	John	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes						Approx Income Tax	After Tax Income	Year
		Account	Income				SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift			
net return	60	500.00 %		0											
initial amount		500,000		500,000											
bonus % w/bonus		0.00 %		0	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		
		500,000	Manage	500,000			2.60 %	2.00 %	2.00 %	5.00 %	7.00 %	0.00 %			
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	3,000	12,000	60,000	10,000	(4,775)-7%	137,225	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	3,080	12,600	64,200	10,000	(4,684)-8%	143,676	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	3,192	13,230	68,694	10,000	(4,676)-8%	150,410	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	3,338	13,891	73,503	10,000	(4,702)-8%	157,499	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	3,518	14,586	78,648	10,000	(4,753)-8%	164,978	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	3,734	15,315	84,153	10,000	(4,648)-8%	173,052	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	3,986	16,081	90,044	10,000	(4,728)-8%	181,411	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	4,275	16,885	96,347	10,000	(6,660)-8%	211,155	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	4,604	17,729	103,091	10,000	(6,811)-8%	221,063	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	4,972	18,616	110,308	10,000	(6,973)-8%	231,541	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	5,381	19,547	118,029	10,000	(7,143)-8%	242,629	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
							966,498	292,049	461,081	170,481	947,016	110,000	(129,612)	2,817,514	

Step 12: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Self Employ Biz not QBI (line S1).

### Manage Income

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

Other income name: **S-Corp**

This is a Social Security income:

First year income: **\$36,000**

Inflation rate: **3.0 %**

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

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 15: Manage: Click on the green Manage button within the Long-Term Residential Lease column.

Doe, John

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: 11/11/2025

### Structured Income Planning

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes						Approx Income Tax	After Tax Income	Year
							SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift			
net return	60	5.00 %		500,000											
initial amount		500,000		0											
bonus % w/bonus		0.00 %		500,000											
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	2,000	60,000	10,000	(18,392)-18%	123,608	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	2,600	64,200	10,000	(17,613)-18%	130,747	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	3,230	68,694	10,000	(17,370)-18%	137,716	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	3,891	73,503	10,000	(17,396)-18%	144,805	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	4,586	78,648	10,000	(17,618)-19%	152,112	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	5,315	84,153	10,000	(17,997)-18%	160,303	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	6,081	90,044	10,000	(17,863)-18%	168,276	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,799	27,568	44,275	5,885	96,347	10,000	(23,136)-19%	194,679	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	7,729	103,091	10,000	(23,853)-19%	204,021	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	8,516	110,308	10,000	(24,626)-19%	213,888	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	9,547	118,029	10,000	(25,448)-19%	224,324	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,996	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
							966,498	292,049	461,081	170,481	947,016	110,000	(289,771)	2,657,355	

Step 16: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Sch E (no SE Tax) - QBI (line 1).

### Manage Income

Other income name: Long Term Residential Lease

This is a Social Security income:

First year income: \$12,000

Inflation rate: 5.0 %

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

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

**Manage Income**

**Save** **Cancel**

Other income name: Long Term Residential Lease

This is a Social Security income:

First year income: \$12,000

Inflation rate: 5.0 %

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: Sch E (no SE tax) - QBI (line S1)

**Income Adjustments**

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

ADD ADJUSTMENT

**Pick year(e)**

**Pick year(s) to remove**

**Reset all years**

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

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

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Year	John	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes						Yearly Gift	Approx Income Tax	After Tax Income	Year
		Account	Income				SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Manage Inft Factor				
net return	60	5.00 %		500,000			Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor			
initial amount		500,000		0	Subtotal of account incomes		2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %				
bonus % w/bonus		0.00 %	Manage	500,000												
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	(20,650)	-18%	121,350	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	(20,107)	-18%	128,253	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	(20,025)	-19%	135,061	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	(20,197)	-19%	142,004	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	(20,555)	-19%	149,176	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	(20,574)	-18%	157,126	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	(21,171)	-18%	164,968	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(26,108)	-19%	191,707	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(26,974)	-19%	200,900	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(27,902)	-19%	210,612	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(28,888)	-19%	220,884	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)	-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)	-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)	-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)	-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)	-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)	-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)	-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)	-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)	-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)	-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)	-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)	-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)	-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)	-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,604)	-2%	34,488	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(1,701)	-2%	35,327	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(1,803)	-2%	36,183	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(1,910)	-3%	37,055	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(2,022)	-3%	37,943	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(2,139)	-3%	38,846	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(2,261)	-4%	39,764	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(2,389)	-4%	40,696	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(2,522)	-4%	41,642	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(2,660)	-5%	42,602	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(2,803)	-5%	43,575	end of 36
				0			966,498	292,049	461,081	170,481	947,016	110,000	(822,210)		2,624,916	



Step 19: Manage: Click on the green Manage button within the Triple Net Lease column.

Doe, John

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

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: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Year	John	Accounts		Incomes											Year		
		Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income			
net return	60	5.00 %		500,000													
initial amount		500,000		0													
bonus % w/bonus		0.00 %		500,000													
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	0,000	10,000	(20,650)-18%	121,350		end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	4,200	10,000	(20,107)-18%	128,253		end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	8,694	10,000	(20,025)-19%	135,061		end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	13,503	10,000	(20,197)-19%	142,004		end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	16,648	10,000	(20,555)-19%	149,176		end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	19,153	10,000	(20,574)-18%	157,126		end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	22,044	10,000	(21,171)-18%	164,968		end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	25,347	10,000	(26,108)-19%	191,707		end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	29,091	10,000	(26,974)-19%	200,900		end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	33,308	10,000	(27,902)-19%	210,612		end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	38,029	10,000	(28,888)-19%	220,884		end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596		end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147		end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770		end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407		end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059		end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726		end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409		end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108		end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824		end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557		end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307		end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075		end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862		end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666		end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181		end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621		end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051		end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475		end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889		end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293		end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677		end of 32	
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040		end of 33	
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387		end of 34	
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718		end of 35	
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029		end of 36	
				0			966,498	292,049	461,081	170,481	947,016	110,000	(322,210)	2,624,916			

Step 20: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Sch E (no SE Tax) - not QBI (line 1).

### Manage Income

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

Other income name: Triple Net Lease

This is a Social Security income:

First year income: \$60,000

Inflation rate: 7.0 %

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



Step 23: Manage: Click on the green Manage button within the Yearly Gift column.

**Doe, John** PREPARED BY: DEMO ADVISOR  
INITIAL PLAN DATE: 01/01/2025  
REVISED PLAN DATE: 11/11/2025

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### Structured Income Planning

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Year	John	Accounts		Accounts Total	Planned Distribution	Percent Distribution	Incomes					Yearly Gift	Approx Income Tax	After Tax Income	Year
		Account	Income				SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease				
net return	60	5.00 %		500,000			Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor				
initial amount		0.00 %		0	Subtotal of account incomes		2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	2.30 %			
w/bonus		500,000	Manage	500,000											
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	0,000	(34,086)-20%	107,914	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	0,000	(34,500)-20%	113,860	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	0,000	(35,465)-20%	119,621	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	0,000	(36,768)-20%	125,433	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	0,000	(38,345)-20%	131,386	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	0,000	(39,629)-20%	138,071	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	0,000	(41,630)-20%	144,509	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	0,000	(48,460)-20%	169,355	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	0,000	(50,949)-21%	176,925	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	0,000	(53,617)-21%	184,897	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	0,000	(56,465)-21%	193,307	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
							966,498	292,049	461,081	170,481	947,016	110,000	(538,973)	2,408,153	

Step 24: Tax Calculation Option: Leave the selection at the default setting "Not Taxable."

### Manage Income

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 1:  Income adjustment: 0

Year 2:

Year 3:

Year 4:

Year 5:

Year 6:

Year 7:

Year 8:

Year 9:

Year 10:

Year 11:

Year 12:

Year 13:

Year 14:

Year 15:

Year 16:

Year 17:

Year 18:

Year 19:

Year 20:

Year 21:

Year 22:

Year 23:

Year 24:

Step 25: Save: Click on the green Save button under the Manage Income heading.

### Manage Income

**Save** **Cancel**

Other income name: **Yearly Gift**

This is a Social Security income:

First year income: **\$10,000** **Pick year(s)**

Inflation rate: **0.0 %** **Pick year(s) to remove**

Number of months of income in first year: **12.0** **Reset all years**

Income description:

Delay the income start until age:

Age to begin income:   Client 1 age  Client 2 age

Tax calculation option: **Not Taxable**

Income Adjustments

ADD ADJUSTMENT

Year 1-24

Step 26: 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, John**

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: 11/11/2025

### 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 Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	5.00 %													
initial amount		500,000		500,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		0.00 %		0			2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %			
end of 1	60	525,000	0	525,000	0	0.00 %	24,000	36,000	12,000	60,000	10,000	10,000	(34,086)-20%	107,914	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	24,480	37,080	12,600	64,200	10,000	10,000	(34,500)-20%	113,860	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	24,970	38,192	13,230	68,694	10,000	10,000	(35,465)-20%	119,621	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	25,469	39,338	13,891	73,503	10,000	10,000	(36,768)-20%	125,433	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	25,978	40,518	14,586	78,648	10,000	10,000	(38,345)-20%	131,386	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	26,498	41,734	15,315	84,153	10,000	10,000	(39,629)-20%	138,071	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	27,028	42,986	16,081	90,044	10,000	10,000	(41,630)-20%	144,509	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,759	27,568	44,275	18,885	96,347	10,000	(48,460)-20%	169,355	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(50,949)-21%	176,925	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(53,617)-21%	184,897	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(56,465)-21%	193,307	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,676)-5%	38,029	end of 36
							966,498	292,049	461,081	170,481	947,016	110,000	(538,973)	2,408,153	

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](mailto:support@planscout.com).

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