

Part One: Forecasting Effective Tax Rates While the Client is Working

01/12/2026 11:29 am EST

This is the first part of a four-part series describing the cash flow and tax advisor calculator feature. This tool can assist you in determining the effective tax rate for each year within your financial plan. It also includes a worksheet to distinguish between cash flow and tax liabilities. This section provides step-by-step instructions for entering wages while the client is employed into the cash flow and tax advisor calculator and obtaining the effective tax rate.

To learn more about the Cash Flow and Tax Advisor menu see articles:

- [Condense/Uncondense Feature](#)
- [Hide/Unhide Tax Advisor](#)
- [Add Scenario Feature](#)
- [Calculating Feature](#)

To learn more about the Cash Flow and Tax Advisor individual column features see articles:

- [Hide/Unhide Feature for Individual Tax Columns](#)
- [Permanent Deletion for Individual Tax Columns](#)
- [Downloading a 1040 Sample Tax Form](#)

To learn more about forecasting effective tax rates see articles:

- [Part One: Forecasting Effective Tax Rates While the Client is working](#)
- [Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Social Security Disbursements](#)
- [Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Security Starts Up](#)
- [Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth Withdrawals](#)
- [Part Five: Adding Expenses into the Cash Flow and Tax Advisor Calculator](#)

Step 1: First Year Income: See what incomes need to be modeled in the cashflow and tax advisor to determine the effective tax-rate for that year.

SIPS

Structured Income Planning Software

YOUR CASE LIST

SETTINGS

HELP

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 01/17/2025

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

Scenario

Part One: Forecasting Effective Tax Rates While the Client is working

Planning Horizon

20 years

Accounts

Non-Qualified

IRA

Incomes

Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Total Income	Target Income	Income Gap	Year
net return	64	5.00 %		5.00 %	Jane IRA	2,000,000							
initial amount		750,000		1,250,000	Jane inc	2,000,000							
bonus % w/bonus		0.00 %		0.00 %									
		750,000		1,250,000									
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	100,000	85,000	15,000	2025
2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	2026
2027	67	779,785	88,434	1,447,031	0	2,226,816	88,434	0	0	88,434	88,434	0	2027
2028	68	728,571	90,203	1,519,382	0	2,247,954	90,203	0	0	90,203	90,203	0	2028
2029	69	672,993	92,007	1,595,352	0	2,268,344	92,007	0	0	92,007	92,007	0	2029
2030	70	647,707	58,936	1,675,119	0	2,322,826	58,936	0	34,911	93,847	93,847	0	2030
2031	71	619,977	60,115	1,758,875	0	2,378,852	60,115	0	35,609	95,724	95,724	0	2031
2032	72	589,659	61,317	1,846,818	0	2,436,478	61,317	0	36,321	97,638	97,638	0	2032
2033	73	556,599	62,543	1,939,159	0	2,495,758	62,543	0	37,048	99,591	99,591	0	2033
2034	74	520,635	63,794	2,036,117	0	2,556,752	63,794	0	37,789	101,583	101,583	0	2034
2035	75	546,667	0	2,055,154	82,769	2,601,820	82,769	0	38,545	121,314	103,615	17,699	2035
2036	76	574,000	0	2,071,196	86,715	2,645,196	86,715	0	39,315	126,031	105,687	20,344	2036
2037	77	602,700	0	2,084,310	90,445	2,687,010	90,445	0	40,102	130,547	107,801	22,746	2037
2038	78	632,835	0	2,093,785	94,741	2,726,620	94,741	0	40,904	135,645	109,957	25,689	2038
2039	79	664,476	0	2,099,242	99,232	2,763,719	99,232	0	41,722	140,953	112,156	28,798	2039
2040	80	697,700	0	2,100,281	103,923	2,797,982	103,923	0	42,556	146,479	114,399	32,080	2040
2041	81	732,585	0	2,097,033	108,262	2,829,618	108,262	0	43,407	151,669	116,687	34,983	2041
2042	82	769,214	0	2,088,532	113,353	2,857,746	113,353	0	44,276	157,629	119,021	38,608	2042
2043	83	807,675	0	2,074,962	117,996	2,882,637	117,996	0	45,161	163,157	121,401	41,756	2043
2044	84	848,059	0	2,055,201	123,510	2,903,260	123,510	0	46,064	169,574	123,829	45,745	2044
		577,348		1,020,946		1,598,294		202,000	603,730	2,404,025	2,065,276	338,748	

Step 2: Cash Flow and Tax Advisor: Click on the Cash Flow and Tax Advisor button underneath the Client's name heading.

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Doe, Jane

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

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Structured Income Planning

EditDynamic Mode

Scenario

Part One: Forecasting Effective Tax Rates While the Client is working

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Incomes

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bonus % w/bonus		0.00 %		0.00 %									
		750,000		1,250,000									
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2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	2026
2027	67	779,785	88,434	1,447,031	0	2,226,816	88,434	0	0	88,434	88,434	0	2027
2028	68	728,571	90,203	1,519,382	0	2,247,954	90,203	0	0	90,203	90,203	0	2028
2029	69	672,993	92,007	1,595,352	0	2,268,344	92,007	0	0	92,007	92,007	0	2029
2030	70	647,707	58,936	1,675,119	0	2,322,826	58,936	0	34,911	93,847	93,847	0	2030
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2032	72	589,659	61,317	1,846,818	0	2,436,478	61,317	0	36,321	97,638	97,638	0	2032
2033	73	556,599	62,543	1,939,159	0	2,495,758	62,543	0	37,048	99,591	99,591	0	2033
2034	74	520,635	63,794	2,036,117	0	2,556,752	63,794	0	37,789	101,583	101,583	0	2034
2035	75	546,667	0	2,055,154	82,769	2,601,820	82,769	0	38,545	121,314	103,615	17,699	2035
2036	76	574,000	0	2,071,196	86,715	2,645,196	86,715	0	39,315	126,031	105,687	20,344	2036
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2040	80	697,700	0	2,100,281	103,923	2,797,982	103,923	0	42,556	146,479	114,399	32,080	2040
2041	81	732,585	0	2,097,033	108,262	2,829,618	108,262	0	43,407	151,669	116,687	34,983	2041
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2044	84	848,059	0	2,055,201	123,510	2,903,260	123,510	0	46,064	169,574	123,829	45,745	2044
		577,348		1,020,946		1,598,294		202,000	603,730	2,404,025	2,065,276	338,748	

Step 3: Edit: Click on the green Edit button underneath the Cashflow and Tax Advisor heading.

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: 08/05/2025

Cashflow and Tax Advisor

Edit

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

Doe, Jane

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STRUCTURED INCOME PLANNING

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

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Cashflow and Tax Advisor

Edit

Save

Cancel

Condense

Hide Tax Advisor

Add Scenario

Calculate

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

SIPS

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Doe, Jane

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 01/10/2025

Cashflow and Tax Advisor

Edit

Save

Cancel

Condense

Hide Tax Advisor

Add Scenario

Calculate

Tax Filing

Jane

2022

None

Delete

Scenario 1

Income

1 Wages

2a Tax Exempt Int

2b Taxable Interest

3a Qualified Dividends

3b All Dividends

4 Client 1 Distributions

4 Client 2 Distributions

4 Other

4 Client1 Pension

4 Client2 Pension

4 Other

4 Roth Conversion

6a Client1 Social Security

6a Client2 Social Security

6b Total Social Security

7 Short Term Cap Gains

7 Long Term Cap Gains

S1 Self Employ Biz - QBI

S1 Self Employ Biz - not QBI

S1 Sch E (no SE Tax) - QBI

S1 Sch E (no SE Tax) - not QBI

S1 All Other Schedule 1 Income

S1 SE Tax Deduction

S1 All Other Adj to Income

11 Income Total \$

Cash Flow

Tax Return

Step 6: Tax Filing Year: Click on the dropdown and select which tax year you would like to use. SIPS has the ability to create hypothetical returns for past and future years.

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Doe, Jane PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/10/2025

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2022 Hide Delete Scenario 1

	Cash Flow	Tax Return
Income		
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

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

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REVISED PLAN DATE: 01/10/2025

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV) Hide Delete Scenario 1

	Cash Flow	Tax Return
Income		
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

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

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Doe, Jane

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/10/2025

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: Jane | 2025 (PROV) | Hide Delete

Working

	Cash Flow	Tax Return
Income		
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

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

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Doe, Jane

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Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: Jane | 2025 (PROV) | Hide Delete

Working

	Cash Flow	Tax Return
Income		
1 Wages	100,000	100,000
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client1 Pension		
4 Client2 Pension		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		

Step 10: Condense: Click on the green Condense button underneath the Cashflow and Tax Advisor heading.

Cashflow and Tax Advisor

File Save Cancel **Calculate** Hide Tax Advisor Add Scenarios Calculate

Tax Filing: June 2025 (PROV) Working

	Cash Flow	Tax Return
Income		
1 Wages	100,000	100,000
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 IRA Distributions		
4 Client 2 Distributions		
4 Other		
4 Pensions		
4 Annuities		
4 Other		
4 Roth Conversion		
4a Client1 Social Security		
4a Client2 Social Security		
4b Total Social Security		
7 Short Term Cap Gains		
Long Term Cap Gains		
11 Self Employ Biz - QBI		
11 Self Employ Biz - not QBI		
11 Sch E (no SE Tax) - QBI		
11 Sch E (no SE Tax) - not QBI		
11 All Other Schedule 1 Income		
11 SE Tax Deduction		
11 All Other Adj to Income		
Income Total \$	100,000	100,000
Expenses		
Medical Expenses (7.5%)		
Property & State Taxes		
Mortgage Interest		
Charities		
All other Schedule A		
Mortgage - Rent		
Home Insurance		
Utilities		
Phone - Cable		
Maint - Landscaping		
Cars		
Car Insurance		
Car gas and maintenance		
Boat - RV		
Life Insurance		
Food and Grocery		
Clothes - Home goods		
Entertainment - Meals		
Travel - Hobbies		
Credit Cards		
Savings		
Other Expenses		
Income Taxes		
Expenses Total \$		
Income Taxes		
Standard Deduction	overrides	15,000
12 Largest Ded - Sched A or Std		15,000
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividends		
15 TAXABLE INCOME		85,000
19 Enter Tax Credits		
23 Self Employment Taxes	22 % Tax Bracket 13.6 % Off Tax Rate	
24 Approximate Tax Calc		13,614
Approximate State Tax Calc	%	
Discretionary Income \$		85,386
Used on "Print 1040" Form Only		
25a Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		13,614
37 Amount you owe		13,614

Step 11: Eff Tax Rate: Take note of the effective tax-rate "Eff Tax rate."

Doe, Jane

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV)

Hide Delete

Working

Income

Cash Flow Tax Return

1 Wages 100,000 100,000
11 Income Total \$ 100,000 100,000

Expenses

Expenses Total \$

Income Taxes

overrides

Standard Deduction 15,000
12 Largest Ded - Schd A or Std 15,000
15 TAXABLE INCOME 85,000
22 % Tax Bracket 13.6 % Eff Tax Rate
24 Approximate Tax Calc 13,614
Discretionary Income \$ 86,386

Used on "Print 1040" Form Only

37 Amount you owe 13,614
Print 1040

Step 12: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Doe, Jane

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Cashflow and Tax Advisor

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Tax Filing Jane 2025 (PROV)

Hide Delete

Working

Income

Cash Flow Tax Return

1 Wages 100,000 100,000
11 Income Total \$ 100,000 100,000

Expenses

Expenses Total \$

Income Taxes

overrides

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37 Amount you owe 13,614
Print 1040

Step 13: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

Doe, Jane

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Cashflow and Tax Advisor

EditSaveCancelUncondenseHide Tax AdvisorAdd ScenarioCalculate

Tax Filing

Jane2025 (PROV)HideDeleteWorking

Cash FlowTax Return

1Wages100,000100,000

11Income Total \$100,000100,000

Expenses

Expenses Total \$

Income Taxes

Standard Deduction15,000

12Largest Ded - Schd A or Std15,000

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22 % Tax Bracket13.6 % Eff Tax Rate

24Approximate Tax Calc13,614

Discretionary Income \$86,386

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37Amount you owe13,614

Print 1040

Step 14: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

SIPS

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CLIENT DASHBOARDSTRUCTURED INCOME PLANNINGCASH FLOW AND TAX ADVISORASSET ALLOCATION AND NET WORTHGRAPHSREPORTSTOOLS

Structured Income Planning

EditDynamic Mode

ScenarioPart One: Forecasting Effective Tax Rates While the Client is working

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2037	77	602,700	0	2,084,310	90,445	2,687,010	90,445	0	40,102	130,547	107,801	22,746	2037
2038	78	632,835	0	2,093,785	94,741	2,726,620	94,741	0	40,904	135,645	109,957	25,689	2038
2039	79	664,476	0	2,099,242	99,232	2,763,719	99,232	0	41,722	140,953	112,156	28,798	2039
2040	80	697,700	0	2,100,281	103,923	2,797,982	103,923	0	42,556	146,479	114,399	32,080	2040
2041	81	732,585	0	2,097,033	108,262	2,829,618	108,262	0	43,407	151,669	116,687	34,983	2041
2042	82	769,214	0	2,088,532	113,353	2,857,746	113,353	0	44,276	157,629	119,021	38,608	2042
2043	83	807,675	0	2,074,962	117,996	2,882,637	117,996	0	45,161	163,157	121,401	41,756	2043
2044	84	848,059	0	2,055,201	123,510	2,903,260	123,510	0	46,064	169,574	123,829	45,745	2044
		577,348		1,020,946		1,598,294		202,000	603,730	2,404,025	2,065,276	338,748	

Step 15: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

SIPS

Structured Income Planning

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

DOE, JANE

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 01/17/2025

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

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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

Part One: Forecasting Effective Tax Rates While the Client is working

Planning Horizon

20 years

Accounts

Non-Qualified

IRA

Incomes

Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Total Income	Target Income	Income Gap	Year
<div>View Beneficial RMD</div>														
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal	Manage	Manage		Manage	from total	
across all accounts	initial amount		750,000		1,250,000	Jane inc	0	of account	Infl Factor	Infl Factor		Infl Factor	income to	
Jane	bonus %		0.00 %		0.00 %		2,000,000	incomes	2.00 %	2.00 %		2.00 %	target	
total RMD	w/bonus		750,000	Manage	1,250,000	Manage								
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	100,000	85,000	15,000	2025
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	102,000	86,700	15,300	2026
0	2027	67	779,785	88,434	1,447,031	0	2,226,816	88,434	0	0	88,434	88,434	0	2027
0	2028	68	728,571	90,203	1,519,382	0	2,247,954	90,203	0	0	90,203	90,203	0	2028
0	2029	69	672,993	92,007	1,595,352	0	2,268,344	92,007	0	0	92,007	92,007	0	2029
0	2030	70	647,707	58,936	1,675,119	0	2,322,826	58,936	0	34,911	93,847	93,847	0	2030
0	2031	71	619,977	60,115	1,758,875	0	2,378,852	60,115	0	35,609	95,724	95,724	0	2031
0	2032	72	589,659	61,317	1,846,818	0	2,436,478	61,317	0	36,321	97,638	97,638	0	2032
0	2033	73	556,599	62,543	1,939,159	0	2,495,758	62,543	0	37,048	99,591	99,591	0	2033
0	2034	74	520,635	63,794	2,036,117	0	2,556,752	63,794	0	37,789	101,583	101,583	0	2034
82,769	2035	75	546,667	0	2,055,154	82,769	2,601,820	82,769	0	38,545	121,314	103,615	17,699	2035
86,715	2036	76	574,000	0	2,071,196	86,715	2,645,196	86,715	0	39,315	126,031	105,687	20,344	2036
90,445	2037	77	602,700	0	2,084,310	90,445	2,687,010	90,445	0	40,102	130,547	107,801	22,746	2037
94,741	2038	78	632,835	0	2,093,785	94,741	2,726,620	94,741	0	40,904	135,645	109,957	25,689	2038
99,232	2039	79	664,476	0	2,099,242	99,232	2,763,719	99,232	0	41,722	140,953	112,156	28,798	2039
103,923	2040	80	697,700	0	2,100,281	103,923	2,797,982	103,923	0	42,556	146,479	114,399	32,080	2040
108,262	2041	81	732,585	0	2,097,033	108,262	2,829,618	108,262	0	43,407	151,669	116,687	34,983	2041
113,353	2042	82	769,214	0	2,088,532	113,353	2,857,746	113,353	0	44,276	157,629	119,021	38,608	2042
117,996	2043	83	807,675	0	2,074,962	117,996	2,882,637	117,996	0	45,161	163,157	121,401	41,756	2043
123,510	2044	84	848,059	0	2,055,201	123,510	2,903,260	123,510	0	46,064	169,574	123,829	45,745	2044
					577,348		1,020,946		1,598,294	202,000	603,730	2,404,025	2,065,276	338,748

Step 16: Tax Name: Enter in a Title for the income tax.

SIPS

Manage Tax

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Save

Cancel

Use Basic Tax Planning

Use Advanced Tax Planning

Tax name

Approx Income Tax

Starting effective tax rate

0.0 %

Tax description

Tax Adjustments

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

Tax adjustment

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

%

Step 17: Starting Effective Tax Rate: Type in the effective tax rate.

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Manage Tax

Save **Cancel** **Use Basic Tax Planning** **Use Advanced Tax Planning**

Tax name:

Starting effective tax rate: 

Tax description:

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
<input type="checkbox"/> 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	%

Step 18: Save: Click on the Save button underneath the Manage Tax heading.

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Manage Tax

Save **Cancel** **Use Basic Tax Planning** **Use Advanced Tax Planning**

Tax name:

Starting effective tax rate:

Tax description:

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
<input type="checkbox"/> 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	%

Step 19: Structured Income Planning: Two new columns have automatically appeared, the Income Tax and After Tax Income.

Column Display Options

Hide RMD Checks

Hide Income Riders

View Death Benefit

View % Distribution

View Comparison

View Tax Rates

View Plan Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Non-Qualified	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

Jane Wages	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Jane SS	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Reset

Condense All

Uncondense All

Group Setup

Accounts

	Title	Color
Group 1	Accounts	<div><div></div>Sel</div>
Group 2		<div><div></div>Sel</div>
Group 3		<div><div></div>Sel</div>
Group 4		<div><div></div>Sel</div>
Group 5		<div><div></div>Sel</div>

Incomes


	Title	Color
Group 1	Incomes	<div><div></div>Sel</div>
Group 2		<div><div></div>Sel</div>
Group 3		<div><div></div>Sel</div>
Group 4		<div><div></div>Sel</div>
Group 5		<div><div></div>Sel</div>

Reset Title / Colors

Copy Setup To All Scenarios

Return With Grouping

Return Without Grouping



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Structured Income Planning Software

Doe, Jane

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

Scenario Part One: Forecasting Effective Tax Rates While the Client is working

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

		Planning Horizon		Accounts						Incomes							
		20 years		Non-Qualified		IRA											
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
View Beneficial RMD																	
REGULAR RMD	net return	64	5.00 %	5.00 %	5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target			
across all accounts	initial amount bonus w/bonus		750,000	1,250,000		Jane inc	0										
Jane total RMD			750,000	1,250,000			2,000,000										
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025		
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026		
0	2027	67	778,644	89,575	1,447,031	0	2,225,674	89,575	0	0	(1,141)-14%	88,434	88,434	0	2027		
0	2028	68	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(1,778)-14%	90,203	90,203	0	2028		
0	2029	69	667,446	94,429	1,595,352	0	2,262,797	94,429	0	0	(2,422)-14%	92,007	92,007	0	2029		
0	2030	70	635,013	65,805	1,675,119	0	2,310,132	65,805	0	34,911	(6,869)-14%	93,847	93,847	0	2030		
0	2031	71	599,257	67,507	1,758,875	0	2,358,132	67,507	0	35,609	(7,392)-14%	95,724	95,724	0	2031		
0	2032	72	559,983	69,237	1,846,818	0	2,406,802	69,237	0	36,321	(7,920)-14%	97,638	97,638	0	2032		
0	2033	73	516,986	70,996	1,939,159	0	2,456,145	70,996	0	37,048	(6,453)-14%	99,591	99,591	0	2033		
0	2034	74	470,048	72,787	2,036,117	0	2,506,166	72,787	0	37,789	(6,992)-14%	101,583	101,583	0	2034		
82,769	2035	75	493,551	0	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035		
86,715	2036	76	518,228	0	2,071,196	86,715	2,589,424	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036		
90,445	2037	77	544,140	0	2,084,310	90,445	2,628,450	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037		
94,741	2038	78	571,347	0	2,093,785	94,741	2,665,131	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038		
99,232	2039	79	599,914	0	2,099,242	99,232	2,699,156	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039		
103,923	2040	80	629,910	0	2,100,281	103,923	2,730,191	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040		

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Doe, Jane

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/17/2025

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

Structured Income Planning

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

Scenario: Part One: Forecasting Effective Tax Rates While the Client is working

Planning Horizon		Accounts		Incomes		Incomes		Incomes		Incomes		Incomes		Incomes		Incomes		Incomes	
20 years		Non-Qualified		IRA		Accounts Total		Planned Distribution		Jane Wages		Jane SS		Income Tax		After Tax Income		After Tax Target	
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year				
View beneficial RMD	net return	64	5.00 %	5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Manage Inflation Factor	Manage Inflation Factor	Manage Eff Tax Rate	Manage Inflation Factor	from total income to target							
accross all accounts	initial amount		750,000	1,250,000	Jane inc	2,000,000	2,000,000	2.00 %	2.00 %										
Jane total RMD	bonus % w/bonus		750,000	1,250,000	2,000,000	2,000,000	2,000,000	2.00 %	2.00 %										
0	2025	65	787,500	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025					
0	2026	66	826,875	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026					
0	2027	67	778,644	1,447,031	0	2,225,674	89,575	0	0	(1,141)-14%	88,434	88,434	0	2027					
0	2028	68	725,595	1,519,382	0	2,244,977	91,981	0	0	(1,778)-14%	90,203	90,203	0	2028					
0	2029	69	667,446	1,595,352	0	2,262,797	94,429	0	0	(2,422)-14%	92,007	92,007	0	2029					
0	2030	70	635,013	1,675,119	0	2,310,132	65,805	0	34,911	(6,869)-14%	93,847	93,847	0	2030					
0	2031	71	599,257	1,758,875	0	2,358,132	67,507	0	35,609	(7,392)-14%	95,724	95,724	0	2031					
0	2032	72	559,983	1,846,818	0	2,406,802	69,237	0	36,321	(7,920)-14%	97,638	97,638	0	2032					
0	2033	73	516,986	1,939,189	0	2,456,145	70,996	0	37,048	(8,453)-14%	99,591	99,591	0	2033					
0	2034	74	470,048	2,036,117	0	2,506,166	72,787	0	37,789	(8,992)-14%	101,583	101,583	0	2034					
82,769	2035	75	493,551	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035					
86,715	2036	76	518,228	2,071,196	86,715	2,589,424	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036					
90,445	2037	77	544,140	2,084,310	90,445	2,628,450	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037					
94,741	2038	78	571,347	2,093,785	94,741	2,665,131	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038					
99,232	2039	79	599,914	2,099,242	99,232	2,699,156	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039					
103,923	2040	80	629,910	2,100,281	103,923	2,730,191	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040					
108,262	2041	81	661,405	2,097,033	108,262	2,758,438	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041					
113,353	2042	82	694,475	2,088,532	113,353	2,783,007	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042					
117,996	2043	83	729,199	2,074,962	117,996	2,804,161	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043					
123,510	2044	84	765,659	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044					
			622,316	1,020,946		1,643,262	202,000	603,790	(130,463)	2,318,530	2,065,276	253,253							

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.