Hide/Unhide Feature on the Cash Flow and Tax Advisor Page

02/14/2025 10:20 am EST

On the Cash Flow and Tax Advisor page, you can hide or unhide the tax return column.This feature would be used if an advisor is creating different tax scenarios and want to control which ones are visible in SIPS and on the printed SIPS report. Any "hidden" scenario would be excluded from the report. Below are the step-by-step guidelines for the Hide and Unhide Tax Advisor feature.

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

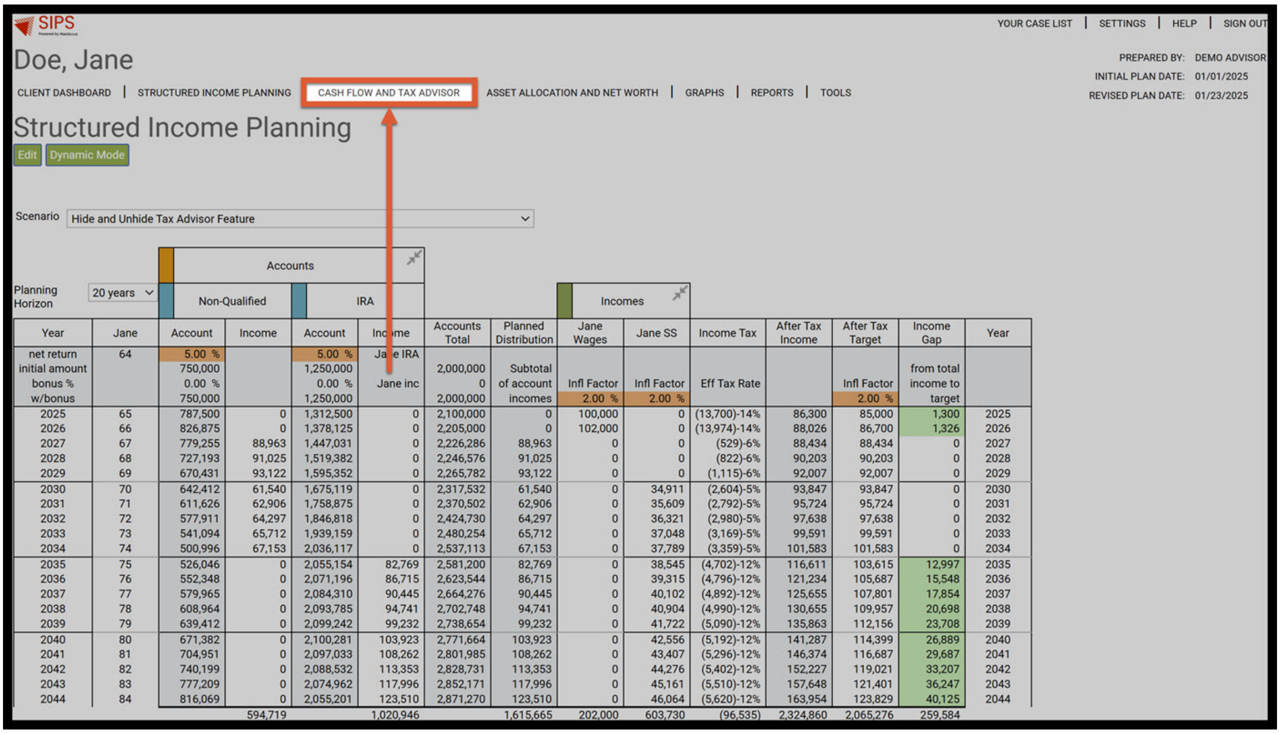
To learn more about the Cash Flow and Tax Advisor individual column features see articles:

- 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: Cash Flow and Tax Advisor: Click on the Cash Flow and Tax Advisor heading underneath the Clients Name.



Year	Jane	Non-Qualified Account	Non-Qualified Income	IRA Account	IRA Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	64	5.00 %		5.00 %	Jane IRA									
initial amount		750,000		1,250,000		2,000,000	Subtotal						from total	
bonus %		0.00 %		0.00 %	Jane inc	0	of account	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
w/bonus		750,000		1,250,000		2,000,000	incomes	2.00 %	2.00 %			2.00 %	target	
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
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
2027	67	779,255	88,963	1,447,031	0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027
2028	68	727,193	91,025	1,519,382	0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028
2029	69	670,431	93,122	1,595,352	0	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029
2030	70	642,412	61,540	1,675,119	0	2,317,532	61,540	0	34,911	(2,604)-5%	93,847	93,847	0	2030
2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	0	35,609	(2,792)-5%	95,724	95,724	0	2031
2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	0	36,321	(2,980)-5%	97,638	97,638	0	2032
2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	0	37,048	(3,169)-5%	99,591	99,591	0	2033
2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	0	37,789	(3,359)-5%	101,583	101,583	0	2034
2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	0	38,545	(4,702)-12%	116,611	103,615	12,997	2035
2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	(4,796)-12%	121,234	105,687	15,548	2036
2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	(4,892)-12%	125,655	107,801	17,854	2037
2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	(4,990)-12%	130,655	109,957	20,698	2038
2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0	41,722	(5,090)-12%	135,863	112,156	23,708	2039
2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,192)-12%	141,287	114,399	26,889	2040
2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,296)-12%	146,374	116,687	29,687	2041
2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	(5,402)-12%	152,227	119,021	33,207	2042
2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	(5,510)-12%	157,648	121,401	36,247	2043
2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	0	46,064	(5,620)-12%	163,954	123,829	40,125	2044
			594,719		1,020,946		1,615,665	202,000	603,730	(96,535)	2,324,860	2,065,276	259,584	

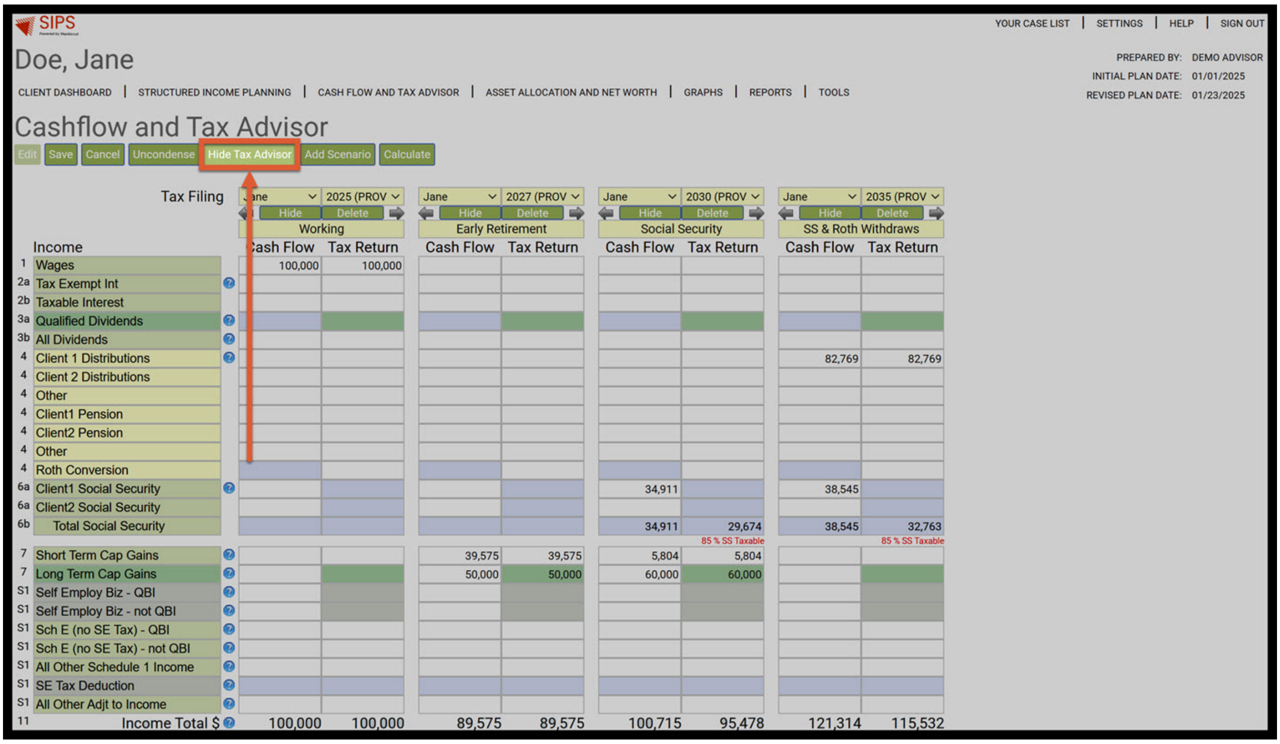
Step 2: Edit: Click on the green edit button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor

Edit | Dynamic Mode

	Tax Filing	Jane	2025 (PRO\	Jane	2027 (PRO\	Jane	2030 (PRO\	Jane	2035 (PRO\
		Working		Early Retirement		Social Security		SS & Roth Withdraws	
	Income	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages	100,000	100,000						
2	Tax Exempt Int								
2	Taxable Interest								
3	Qualified Dividends								
3	All Dividends								
4	Client 1 Distributions							82,769	82,769
4	Client 2 Distributions								
4	Other								
4	Client1 Pension								
4	Client2 Pension								
4	Other								
4	Roth Conversion								
6a	Client1 Social Security					34,911		38,545	
6a	Client2 Social Security								
6b	Total Social Security					34,911	29,674	38,545	32,763
							85 % SS Taxable		85 % SS Taxable
7	Short Term Cap Gains			39,575	39,575	5,804	5,804		
7	Long Term Cap Gains			50,000	50,000	60,000	60,000		
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 Adjt to Income								
11	Income Total $	100,000	100,000	89,575	89,575	100,715	95,478	121,314	115,532
	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	overrides		overrides		overrides		overrides	
	Standard Deduction		14,881		17,501		18,506		20,311
12	Largest Ded - Schd A or Std		14,881		17,501		18,506		20,311
13	Qual Biz Income Deduction								
	Cap Gains and Qual Dividnds				50,000		60,000		
15	TAXABLE INCOME		85,119		72,074		76,972		95,221
19	Enter Tax Credits								
23	Self Employment Taxes								
		22 % Tax Bracket	13.7 % Eff Tax Rate	12 % Tax Bracket	6.4 % Eff Tax Rate	12 % Tax Bracket	5.3 % Eff Tax Rate	22 % Tax Bracket	12.2 % Eff Tax Rate
24	Approximate Tax Calc		13,683		5,723		5,388		14,840
	Approximate State Tax Calc	%		%		%		%	
	Discretionary Income $	86,317		83,852		95,327		106,474	
	Used on "Print 1040" Form Only								
25d	Tax Payments Withheld								
32	All other tax credits								
32	Estimated Tax Payments								
33	Total Payments								
34	Refund								
37	Amount you owe		13,683		5,723		5,388		14,840
			Print 1040		Print 1040		Print 1040		Print 1040

Step 3: Hide Tax Advisor: Click on the green Hide Tax Advisor button underneath the Cash Flow and Tax Advisor heading.



	Income	Working Cash Flow	Working Tax Return	Early Retirement Cash Flow	Early Retirement Tax Return	Social Security Cash Flow	Social Security Tax Return	SS & Roth Withdraws Cash Flow	SS & Roth Withdraws Tax Return
1	Wages	100,000	100,000						
2a	Tax Exempt Int								
2b	Taxable Interest								
3a	Qualified Dividends								
3b	All Dividends								
4	Client 1 Distributions							82,769	82,769
4	Client 2 Distributions								
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6b	Total Social Security					34,911	29,674 85 % SS Taxable	38,545	32,763 85 % SS Taxable
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S1	Self Employ Biz - QBI								
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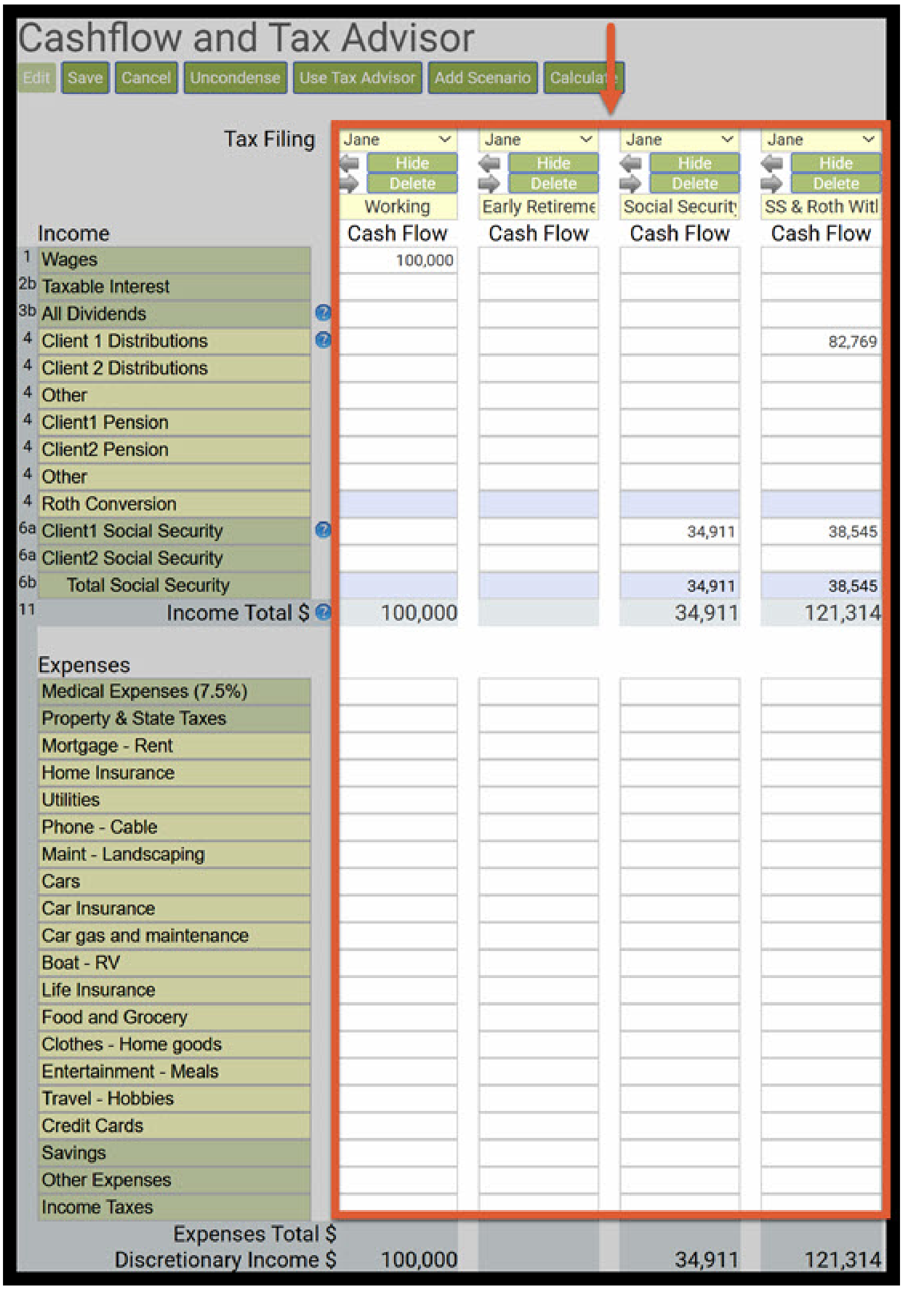
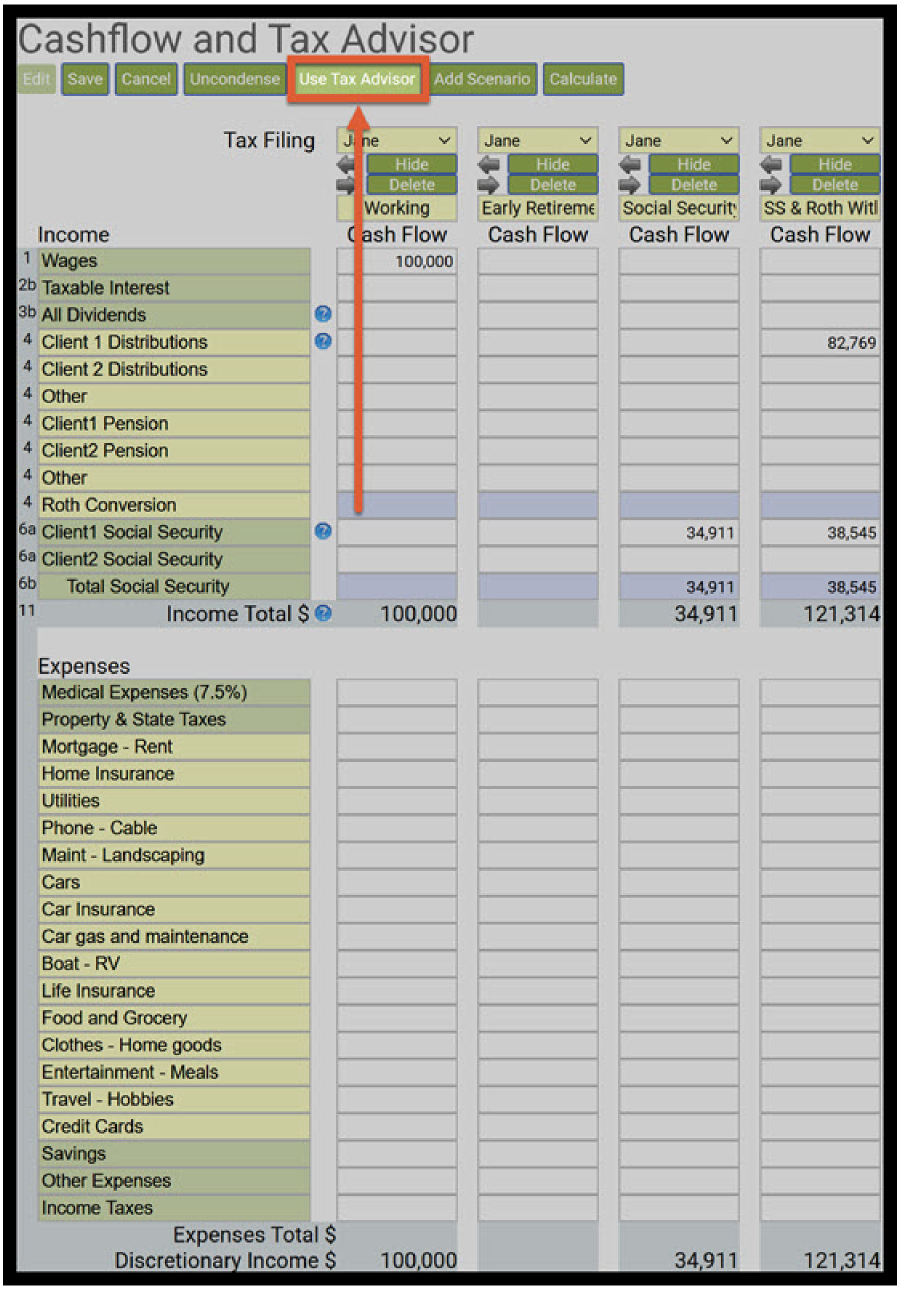
S1	All Other Schedule 1 Income								
S1	SE Tax Deduction								
S1	All Other Adjt to Income								
11	Income Total $	100,000	100,000	89,575	89,575	100,715	95,478	121,314	115,532

Step 4: Cash Flow View: SIPS will automatically hide the tax return column, the only column that should be showing is the cash flow.

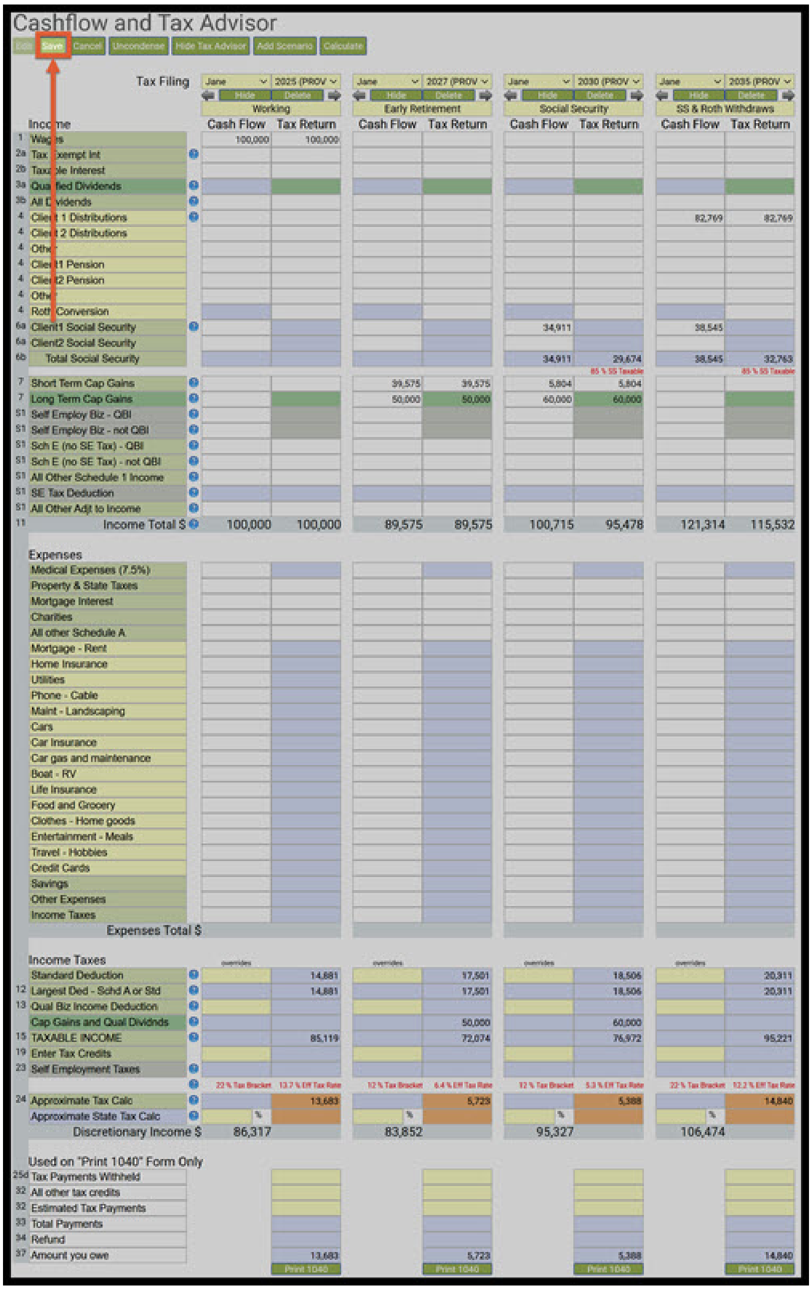


Step 5: Use Tax Advisor: Click on the green Use Tax Advisor button underneath the Cash Flow and Tax Advisor heading to go back to the cash flow and tax advisor orginal view.



Step 6: Cash Flow and Tax Return View: The screen should automatically go back to its original view.

Step 7: Save: Click on the green save button underneath the Cash Flow and Tax Advisor heading.



If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.