

Calculate Feature in Cash Flow and Tax Advisor Page

01/12/2026 11:26 am EST

The Calculate feature on the cash flow and tax advisor page enables SIPS to automatically determine the effective tax rate for your forecasted year. Below are the step by step guidelines for using the Calculate function on the Cash Flow and Tax Advisor page.

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.

Doe, John

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

Structured Income Planning

Edit Dynamic Mode

Scenario Calculate Feature in Cash Flow and Tax Advisor

Accounts													
Incomes													
Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Total Income	Target Income	Income Gap	Year
net return	60	6.00 %		5.00 %	John IRA	1,675,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.50 %		Infl Factor 2.00 %	from total income to target	
initial amount		675,000		1,000,000	John inc	0							
bonus % w/bonus		0.00 %		0.00 %		1,675,000							
		675,000		1,000,000									
end of 1	61	715,500	0	1,050,000	0	1,765,500	0	125,000	0	125,000	82,806	51,000	end of 2
end of 2	62	758,430	0	1,102,500	0	1,860,930	0	127,500	0	127,500	84,462	52,020	end of 3
end of 3	63	803,936	0	1,157,625	0	1,961,561	0	130,050	0	130,050	86,151	53,060	end of 4
end of 4	64	852,172	0	1,215,506	0	2,067,678	0	132,651	0	132,651	87,874	0	end of 5
end of 5	65	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	81,182	88,632	0	end of 6
end of 6	66	788,641	82,806	1,340,096	0	2,128,736	82,806	0	0	82,806	89,632	0	end of 7
end of 7	67	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	84,462	90,200	0	end of 8
end of 8	68	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	86,151	91,118	0	end of 9
end of 9	69	665,187	87,874	1,551,328	0	2,216,515	87,874	0	0	87,874	92,020	0	end of 10
end of 10	70	659,329	45,769	1,628,894	0	2,288,223	45,769	0	43,863	89,632	93,253	0	end of 11
end of 11	71	652,424	46,465	1,710,339	0	2,362,762	46,465	0	44,960	91,425	94,253	0	end of 12
end of 12	72	644,400	47,170	1,795,856	0	2,440,256	47,170	0	46,084	93,253	95,118	0	end of 13
end of 13	73	635,181	47,882	1,885,649	0	2,520,830	47,882	0	47,236	95,118	97,020	0	end of 14
end of 14	74	624,688	48,604	1,979,931	0	2,604,619	48,604	0	48,417	97,020	98,961	31,151	end of 15
end of 15	75	662,169	0	1,998,442	80,485	2,660,612	80,485	0	49,627	130,112	100,940	34,250	end of 16
end of 16	76	701,899	0	2,014,042	84,322	2,715,941	84,322	0	50,868	135,190	102,959	37,130	end of 17
end of 17	77	744,013	0	2,026,794	87,949	2,770,808	87,949	0	52,139	140,089	105,018	40,552	end of 18
end of 18	78	788,654	0	2,036,007	92,127	2,824,661	92,127	0	53,443	145,570	107,118	44,154	end of 19
end of 19	79	835,973	0	2,041,314	96,493	2,877,287	96,493	0	54,779	151,272	109,261	47,943	end of 20
end of 20	80	886,131	0	2,042,325	101,055	2,928,456	101,055	0	56,148	157,204			
		658,366		542,432		1,200,799		515,201	547,562	2,263,562	1,822,302	441,259	

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

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

Structured Income Planning

Edit

Dynamic Mode

Scenario Calculate Feature in Cash Flow and Tax Advisor

Accounts													
Incomes													
Planning Horizon													
20 years													
Non-Qualified Account													
IRA													
Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Total Income	Target Income	Income Gap	Year
net return	60	6.00 %		5.00 %									
initial amount		675,000		1,000,000	John IRA	1,675,000							
bonus %		0.00 %		0.00 %	John inc	0	Subtotal of account incomes	Infl Factor	Infl Factor		Infl Factor	from total income to target	
w/bonus		675,000		1,000,000		1,675,000		2.00 %	2.50 %		2.00 %		
end of 1	61	715,500	0	1,050,000	0	1,765,500	0	125,000	0	125,000	75,000	50,000	end of 1
end of 2	62	758,430	0	1,102,500	0	1,860,930	0	127,500	0	127,500	76,500	51,000	end of 2
end of 3	63	803,936	0	1,157,625	0	1,961,561	0	130,050	0	130,050	78,030	52,020	end of 3
end of 4	64	852,172	0	1,215,506	0	2,067,678	0	132,651	0	132,651	79,591	53,060	end of 4
end of 5	65	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	81,182	81,182	0	end of 5
end of 6	66	788,641	82,806	1,340,096	0	2,128,736	82,806	0	0	82,806	82,806	0	end of 6
end of 7	67	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	84,462	84,462	0	end of 7
end of 8	68	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	86,151	86,151	0	end of 8
end of 9	69	665,187	87,874	1,551,328	0	2,216,515	87,874	0	0	87,874	87,874	0	end of 9
end of 10	70	659,329	45,769	1,628,894	0	2,288,223	45,769	0	43,863	89,632	89,632	0	end of 10
end of 11	71	652,424	46,465	1,710,339	0	2,362,762	46,465	0	44,960	91,425	91,425	0	end of 11
end of 12	72	644,400	47,170	1,795,856	0	2,440,256	47,170	0	46,084	93,253	93,253	0	end of 12
end of 13	73	635,181	47,882	1,885,649	0	2,520,830	47,882	0	47,236	95,118	95,118	0	end of 13
end of 14	74	624,688	48,604	1,979,931	0	2,604,619	48,604	0	48,417	97,020	97,020	0	end of 14
end of 15	75	662,169	0	1,998,442	80,485	2,660,612	80,485	0	49,627	130,112	98,961	31,151	end of 15
end of 16	76	701,899	0	2,014,042	84,322	2,715,941	84,322	0	50,868	135,190	100,940	34,250	end of 16
end of 17	77	744,013	0	2,026,794	87,949	2,770,808	87,949	0	52,139	140,089	102,959	37,130	end of 17
end of 18	78	788,654	0	2,036,007	92,127	2,824,661	92,127	0	53,443	145,570	105,018	40,552	end of 18
end of 19	79	835,973	0	2,041,314	96,493	2,877,287	96,493	0	54,779	151,272	107,118	44,154	end of 19
end of 20	80	886,131	0	2,042,325	101,055	2,928,456	101,055	0	56,148	157,204	109,261	47,943	end of 20
		658,366		542,432		1,200,799		515,201	547,562	2,263,562	1,822,302	441,259	

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

Cashflow and Tax Advisor

Edit
Save
Cancel
Condense
Hide Tax Advisor
Add Scenario
Calculate

Tax Filing

John ▼ 2022 ▼

← Hide
Delete →

Scenario 1

	Income	Cash Flow	Tax Return
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 Adjst to Income		
11	Income Total \$		

Scenario 1

Cash Flow Tax Return

Step 5: 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.

Cashflow and Tax Advisor

Edit
Save
Cancel
Condense
Hide Tax Advisor
Add Scenario
Calculate

Tax Filing

John 2022

Hide Delete

Scenario 1

Income		Cash Flow	Tax Return
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't to Income	?		
11 Income Total \$?		

Scenario 1

Cash Flow Tax Return

Step 6: Scenario Title: Enter in a new title for the scenario.

[Edit](#)
[Save](#)
[Cancel](#)
[Condense](#)
[Hide Tax Advisor](#)
[Add Scenario](#)
[Calculate](#)

Step 7: Incomes: Enter in incomes into the wage's cash flow and tax return columns.

Cashflow and Tax Advisor

File Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John 2025 (PROV) Working

Cash Flow Tax Return

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

Expenses	Cash Flow	Tax Return
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	Cash Flow	Tax Return
Standard Deduction			
12 Largest Ded - Sched A or Std			
13 Qual Biz Income Deduction			
Cap Gains and Qual Dividnds			
15 TAXABLE INCOME			
19 Enter Tax Credits			
23 Self Employment Taxes			
24 Approximate Tax Calc	% Tax Bracket 0.0 % 0.0 % Tax Rate		
Approximate State Tax Calc	%		
Discretionary Income \$			

Used on "Print 1040" Form Only

254 Tax Payments Withheld	
32 All other tax credits	
32 Estimated Tax Payments	
33 Total Payments	
34 Refund	
37 Amount you owe	

Print 1040

Step 8: Expenses: Enter in the expenses for the particular tax year. If you do not have the data for expenses, skip this step.

Cashflow and Tax Advisor

Tax Filing: John | 2025 (prev) | | |

Working:

	Cash Flow	Tax Return
Income		
1 Wages	125,000	125,000
24 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		
51 Self Employ Biz - QBI		
51 Self Employ Biz - not QBI		
51 Sch E (no SE Tax) - QBI		
51 Sch E (no SE Tax) - not QBI		
51 All Other Schedule 1 Income		
51 SE Tax Deduction		
51 All Other Adj to Income		
11 Income Total \$		
Expenses		
Medical Expenses (7.5%)	4,150	
Property & State Taxes	4,000	
Mortgage Interest	12,000	
Charities	3,200	
All other Schedule A		
Mortgage - Rent		
Home Insurance	1,700	
Utilities	1,800	
Phone - Cable	1,700	
Maint - Landscaping	12,000	
Cars		
Car Insurance	1,500	
Car gas and maintenance	6,000	
Boat - RV		
Life Insurance		
Food and Grocery	6,500	
Clothes - Home goods	1,000	
Entertainment - Meals	3,500	
Travel - Hobbies	5,000	
Credit Cards	24,000	
Savings		
Other Expenses		
Income Taxes		
Expenses Total \$		
Income Taxes		
Standard Deduction		
12 Largest Ded - Schd A or Std		
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividnds		
15 TAXABLE INCOME		
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc		
Approximate State Tax Calc		
Discretionary Income \$		
Used on "Print 1040" Form Only		
24a Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		
37 Amount you owe		

Print 1040

Step 10: Tax Bracket: Scroll down the page and take note of the marginal tax bracket and effective tax-rate.

Cashflow and Tax Advisor

Tax Filing

John

2025 (PROV)

Hide

Delete

Working

Cash Flow

Tax Return

Income

1	Wages	125,000	125,000
24	Tax Exempt Int		
29	Taxable Interest		
34	Qualified Dividends		
39	All Dividends		
4	Client 1 Distributions		
4	Client 2 Distributions		
4	Other		
4	Client1 Pension		
4	Client2 Pension		
4	Other		
4	Roth Conversion		
44	Client1 Social Security		
44	Client2 Social Security		
49	Total Social Security		
7	Short Term Cap Gains		
7	Long Term Cap Gains		
51	Self Employ Biz - QBI		
51	Self Employ Biz - not QBI		
51	Sch E (no SE Tax) - QBI		
51	Sch E (no SE Tax) - not QBI		
51	All Other Schedule 1 Income		
51	SE Tax Deduction		
51	All Other Adj to Income		
11	Income Total \$	125,000	125,000

Expenses

	Medical Expenses (7.5%)	4,150	
	Property & State Taxes	4,000	4,000
	Mortgage Interest	12,000	12,000
	Charities	3,200	3,200
	All other Schedule A		
	Schedule A Deductible \$		19,200
	Mortgage - Rent		
	Home Insurance	1,700	
	Utilities	1,800	
	Phone - Cable	1,700	
	Maint - Landscaping	12,000	
	Cars		
	Car Insurance	1,500	
	Car gas and maintenance	6,000	
	Boat - RV		
	Life Insurance		
	Food and Grocery	6,500	
	Clothes - Home goods	1,000	
	Entertainment - Meals	3,500	
	Travel - Hobbies	5,000	
	Credit Cards	24,000	
	Savings		
	Other Expenses		
	Income Taxes		
	Expenses Total \$	88,050	

Income Taxes

	Standard Deduction	overrides	14,881
12	Largest Ded - Schd A or Std		19,200
13	Qual Biz Income Deduction		
	Cap Gains and Qual Dividends		
15	TAXABLE INCOME		25,800
19	Enter Tax Credits		
23	Self Employment Taxes		
		24 % Tax Bracket	24 % EIT Tax Rate
24	Approximate Tax Calc		18,300
	Approximate State Tax Calc	%	
	Discretionary Income \$		18,650

Used on "Print 1040" Form Only

254	Tax Payments Withheld		
32	All other tax credits		
32	Estimated Tax Payments		
33	Total Payments		
34	Refund		18,300
37	Amount you owe		

Step 11: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Cashflow and Tax Advisor

Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Working

	Cash Flow	Tax Return
Income		
1 Wages	125,000	125,000
24 Tax exempt Int		
29 Taxable Interest		
34 Qualified Dividends		
39 All Dividends		
4 Client 1 Distributions		
4 Client 2 Distributions		
4 Other		
4 Client 1 Pension		
4 Client 2 Pension		
4 Other		
4 Rollover Conversion		
44 Client 1 Social Security		
44 Client 2 Social Security		
49 Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
51 Self Employ Biz - QBI		
51 Self Employ Biz - not QBI		
51 Sch E (no SE Tax) - QBI		
51 Sch E (no SE Tax) - not QBI		
51 All Other Schedule 1 Income		
51 SE Tax Deduction		
51 All Other Adj to Income		
11 Income Total \$	125,000	125,000
Expenses		
Medical Expenses (7.5%)	4,150	
Property & State Taxes	4,000	4,000
Mortgage Interest	12,000	12,000
Charities	3,200	3,200
All other Schedule A		
Schedule A Deductible \$		19,200
Mortgage - Rent		
Home Insurance	1,700	
Utilities	1,800	
Phone - Cable	1,700	
Maint - Landscaping	12,000	
Cars		
Car Insurance	1,500	
Car gas and maintenance	6,000	
Boat - RV		
Life Insurance		
Food and Grocery	6,500	
Clothes - Home goods	1,000	
Entertainment - Meals	3,500	
Travel - Hobbies	5,000	
Credit Cards	24,000	
Savings		
Other Expenses		
Income Taxes		
Expenses Total \$	88,050	
Income Taxes		
Standard Deduction	overrides	14,881
12 Largest Ded - Sched A or Std		19,200
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividends		
15 TAXABLE INCOME		105,800
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc		18,300
Approximate State Tax Calc	%	
Discretionary Income \$	18,650	
Used on "Print 1040" Form Only		
258 Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		18,300
37 Amount you owe		Print 1040

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.