

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.

Structured Income Planning

Edit

Dynamic Mode

Scenario Calculate Feature in Cash Flow and Tax Advisor

Planning Horizon	20 years	Accounts						Incomes						Year	
		Non-Qualified Account		IRA		Accounts Total	Planned Distribution	John Wages		John SS		Total Income	Target Income	Income Gap	
		Year	John	Account	Income			Infl Factor	Infl Factor	Infl Factor	Infl Factor				
net return initial amount bonus % w/bonus	60	6.00 %		5.00 %		John IRA	1,675,000	Subtotal of account incomes	2.00 %	2.50 %			Infl Factor	from total income to target	
		675,000	0.00 %	1,000,000	0.00 %	John inc	1,675,000	0					2.00 %	50,000	
end of 1	61	715,500	0	1,050,000	0		1,765,500	0	125,000	0	125,000				
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 2: Cash Flow and Tax Advisor: Click on the Cash Flow and Tax Advisor button underneath the Client's name heading.

Structured Income Planning

Edit Dynamic Mode

Scenario Calculate Feature in Cash Flow and Tax Advisor



Planning Horizon	20 years	Accounts			Incomes					Income Gap	Year	
		Non-Qualified Account		IRA	Accounts Total	Planned Distribution	John Wages	John SS	Total Income	Target Income		
Year	John	Account	Income	Account	Income							
net return	60	6.00 %		5.00 %								
initial amount		675,000		1,000,000								
bonus %		0.00 %		0.00 %								
w/bonus		675,000		1,000,000								
end of 1	61	715,500	0	1,050,000	0	1,765,500	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	76,500	51,000	end of 2	
end of 3	63	803,936	0	1,157,625	0	1,961,561	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	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	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	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	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	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	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	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	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	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	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	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 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 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 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 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 20	80	886,131	0	2,042,325	101,055	2,928,456	101,055	0	56,148	157,204	109,261	47,943
		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 Dynamic Mode

Tax Filing		John	2022	Scenario 1
		Cash Flow		Tax Return
1	Income			
1.1	Wages			
1.2	Tax Exempt Int			
1.3	Taxable Interest			
1.4	Qualified Dividends			
1.5	All Dividends			
1.6	Client 1 Distributions			
1.7	Client 2 Distributions			
1.8	Other			
1.9	Client1 Pension			
1.10	Client2 Pension			
1.11	Other			
1.12	Roth Conversion			
1.13	Client1 Social Security			
1.14	Client2 Social Security			
1.15	Total Social Security			
1.16	Short Term Cap Gains			
1.17	Long Term Cap Gains			
1.18	Self Employ Biz - QBI			
1.19	Self Employ Biz - not QBI			
1.20	Sch E (no SE Tax) - QBI			
1.21	Sch E (no SE Tax) - not QBI			
1.22	All Other Schedule 1 Income			
1.23	SE Tax Deduction			
1.24	All Other Adj to Income			
1.25	Income Total \$			
2	Expenses			
2.1	Medical Expenses (7.5%)			
2.2	Property & State Taxes			
2.3	Mortgage Interest			
2.4	Charities			
2.5	All other Schedule A			
2.6	Mortgage - Rent			
2.7	Home Insurance			
2.8	Utilities			
2.9	Phone - Cable			
2.10	Maint - Landscaping			
2.11	Cars			
2.12	Car Insurance			
2.13	Car gas and maintenance			
2.14	Boat - RV			
2.15	Life Insurance			
2.16	Food and Grocery			
2.17	Clothes - Home goods			
2.18	Entertainment - Meals			
2.19	Travel - Hobbies			
2.20	Credit Cards			
2.21	Savings			
2.22	Other Expenses			
2.23	Income Taxes			
2.24	Expenses Total \$			
3	Income Taxes	overrides		
3.1	Standard Deduction			
3.2	Largest Ded - Schd A or Std			
3.3	Qual Biz Income Deduction			
3.4	Cap Gains and Qual Dividends			
3.5	TAXABLE INCOME			
3.6	Enter Tax Credits			
3.7	Self Employment Taxes			
3.8	Approximate Tax Calc	% Tax Bracket	6.0 %	Eff Tax Rate
3.9	Approximate State Tax Calc	%		
3.10	Discretionary Income \$			
4	Used on 'Print 1040' Form Only			
4.1	25d Tax Payments Withheld			
4.2	All other tax credits			
4.3	Estimated Tax Payments			
4.4	Total Payments			
4.5	Refund			
4.6	Amount you owe			
				Print 1040

Step 4: Tax Filing Name: Tax Filing Name: Click on the dropdown to select the tax filing (client 1, client 2, or joint).

Cashflow and Tax Advisor

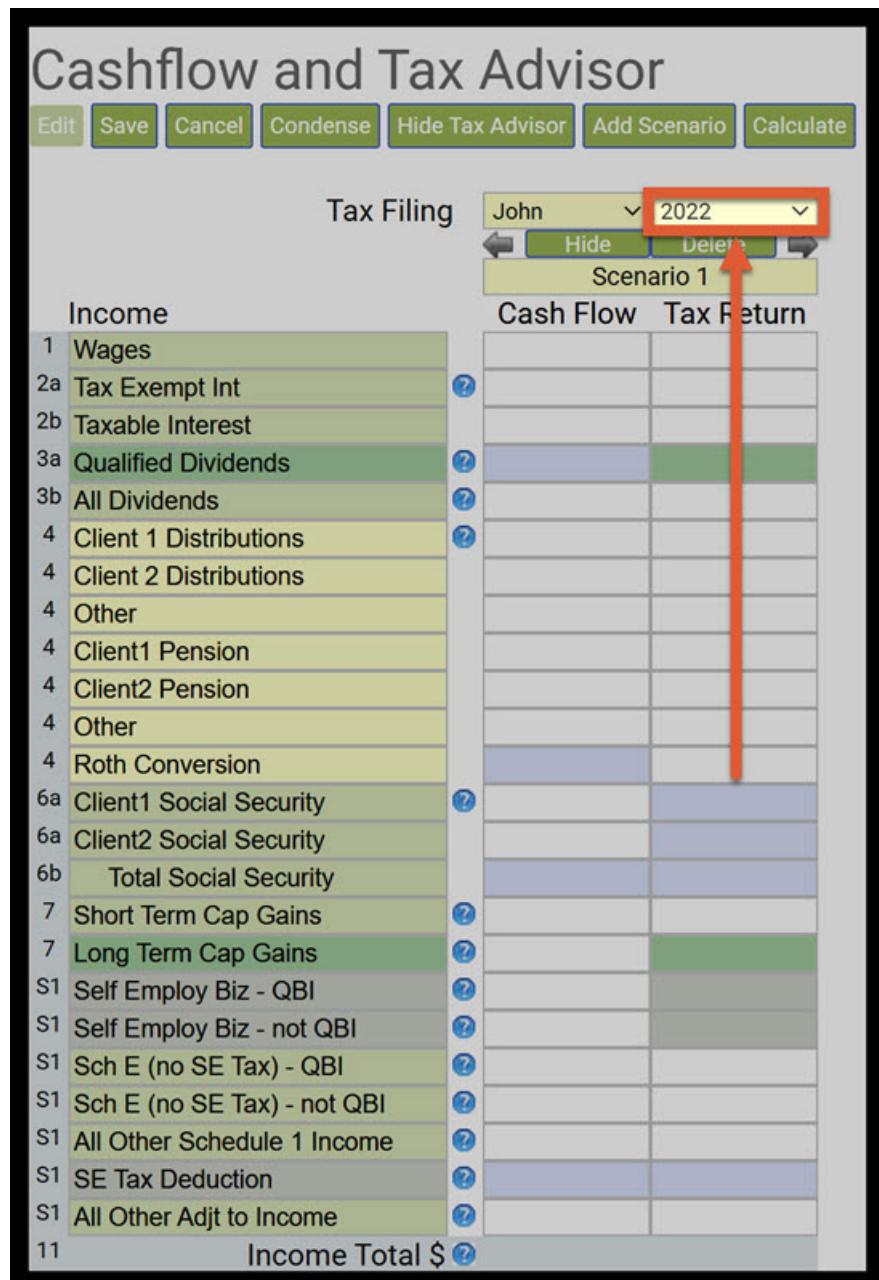
Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

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 to Income		
11 Income Total \$		

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.



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

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John 2025 (PROV)

Scenario 1

	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 to Income		
11 Income Total \$		

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

Cashflow and Tax Advisor

Tax Filing: John 2025 (PROV) Husb Wif

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
- 51 Self Employ Biz - QBI
- 51 Self Employ Biz - not QBI
- 51 Self E (no SE Tax) - QBI
- 51 Self E (no SE Tax) - not QBI
- 51 All Other Schedule 1 Income
- 51 SE Tax Deduction
- 51 All Other Adj to Income

Income Total \$

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

- 12 Standard Deduction
- 12 Largest Ded - Sch A or Std
- 13 Qual Biz Income Deduction
- 13 Cap Gains and Qual Dividends
- 15 TAXABLE INCOME
- 19 Enter Tax Credits
- 23 Self Employment Taxes

overrides

24 Approximate Tax Calc

Approximate State Tax Calc

Discretionary Income \$

% Tax Bracket 0.0 % EFT Tax Rate

Used on "Print 1040" Form Only

- 35d 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 (PROV) Working

Cash Flow		Tax Return	
125,000		125,000	
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			
5a Client1 Social Security			
5a Client2 Social Security			
5b 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%)			
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			
12 Largest Ded - Schd A or Std			
13 Qual Biz Income Deduction			
Cap Gains and Qual Dividends			
15 TAXABLE INCOME			
19 Enter Tax Credits			
23 Self Employment Taxes			
24 Approximate Tax Calc		% Tax Bracket	0.0 % Eff Tax Rate
Approximate State Tax Calc		%	
Discretionary Income \$			
Used on "Print 1040" Form Only			
35d Tax Payments Withheld			
32 All other tax credits			
32 Estimated Tax Payments			
33 Total Payments			
34 Refund			
37 Amount you owe			
Print 1040			

Step 9: Calculate: Click on the green calculate 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, 2025 (PROV), Working

	Cash Flow	Tax Return
1 Wages	125,000	125,000
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		
81 Self Employ Biz - QBI		
81 Self Employ Biz - not QBI		
81 Sch E (no SE Tax) - QBI		
81 Sch E (no SE Tax) - not QBI		
81 All Other Schedule 1 Income		
81 SE Tax Deduction		
81 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	overrides	
12 Largest Ded - Schd A or Std		
13 Qual Biz Income Deduction		
14 Cap Gains and Qual Dividends		
15 TAXABLE INCOME		
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc	% Tax Bracket	0.0 % Eff Tax Rate
Approximate State Tax Calc	%	
Discretionary Income \$		
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		
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) Working

	Cash Flow	Tax Return
1 Wages	125,000	125,000
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		
5a Client1 Social Security		
5a Client2 Social Security		
5b Total Social Security		
7 Short Term Cap Gains		
7 Long Term Cap Gains		
51 Sell 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		14,881
12 Largest Ded - Schd A or Std		19,200
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividends		
15 TAXABLE INCOME		19,800
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc	24 % Tax Bracket	14.4 % Tax Rate
Approximate State Tax Calc		
Discretionary Income \$	18,650	18,300
Used on "Print 1040" Form Only		
25a Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		
37 Amount you owe		18,300
		Print 1040

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

Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John, 2025 (PROV), Working

	Cash Flow	Tax Return
1. Wages	125,000	125,000
2a. Tax Exempt Int		
2b. Taxable Interest		
3a. Qual Dividends		
3b. All Dividends		
4. Cte 1.1 Distributions		
4. Cte 1.2 Distributions		
4. Other		
4. Cte 1.1 Pension		
4. Cte 1.2 Pension		
4. Other		
4. Roth Conversion		
5a. Client1 Social Security		
5a. Client2 Social Security		
5b. Total Social Security		
7. Short Term Cap Gains		
7. Long Term Cap Gains		
51. Sell 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
Mortgage Interest	12,000
Charities	3,200
All other Schedule A	
Schedule A Deductible \$	19,200
Mortgage - Rent	1,700
Home Insurance	1,800
Utilities	1,700
Phone - Cable	
Maint - Landscaping	12,000
Cars	
Car Insurance	1,500
Car gas and maintenance	6,000
Boat - RV	
Life Insurance	6,500
Food and Grocery	1,000
Clothes - Home goods	3,500
Entertainment - Meals	
Travel - Hobbies	5,000
Credit Cards	24,000
Savings	
Other Expenses	
Income Taxes	
Expenses Total \$	88,050

Income Taxes

Standard Deduction	14,881
12. Largest Ded - Schd A or Std	19,200
13. Qual Biz Income Deduction	
14. Cap Gains and Qual Dividends	
15. TAXABLE INCOME	105,800
19. Enter Tax Credits	
23. Self Employment Taxes	
24. Approximate Tax Calc	24 % Tax Bracket
Approximate State Tax Calc	14.6 % EST Tax Rate
Discretionary Income \$	18,650

Used on "Print 1040" Form Only

25a. Tax Payments Withheld	
32. All other tax credits	
32. Estimated Tax Payments	
33. Total Payments	
34. Refund	
37. Amount you owe	18,300
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.