

Permanent Deletion of the Individual Columns on the Cash Flow and Tax Advisor Page

01/12/2026 11:27 am EST

On the Cash Flow and Tax Advisor page, you can permanently delete individual columns after creating and adding a scenario. Below are the step-by-step directions for permanently deleting the individualized columns 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: Cash Flow and Tax Advisor: Click on the Cash Flow and Tax Advisor heading underneath the Clients name.

Doe, John

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Edit Dynamic Mode

Scenario Permanent Deletion of the Individual Columnson the Cash Flow and Tax Advisor Screen ▾

Planning Horizon	20 years ▾		Non-Qualified Account		IRA											
	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
net return	60	6.00 %			5.00 %	John IRA										
initial amount			675,000		1,000,000		1,675,000	Subtotal of account incomes						from total income to target		
bonus % w/bonus		0.00 %			0.00 %	John inc	0		Infl Factor 2.00 %	Infl Factor 2.50 %	Eff Tax Rate		Infl Factor 2.00 %			
2025	61	740,250	(24,750)	1,057,000	(7,000)	1,797,250	(31,750)	125,000	0	(18,250)-15%	75,000	75,000	0	2025		
2026	62	810,050	(25,385)	1,116,850	(7,000)	1,926,900	(32,385)	127,500	0	(18,615)-15%	76,500	76,500	0	2026		
2027	63	884,686	(26,033)	1,179,692	(7,000)	2,064,378	(33,033)	130,050	0	(18,987)-15%	78,030	78,030	0	2027		
2028	64	964,460	(26,693)	1,245,677	(7,000)	2,210,137	(33,693)	132,651	0	(19,367)-15%	79,591	79,591	0	2028		
2029	65	934,291	88,036	1,307,961	0	2,242,252	88,036	0	0	(6,854)-13%	81,182	81,182	0	2029		
2030	66	900,248	90,100	1,373,359	0	2,273,607	90,100	0	0	(7,294)-13%	82,806	82,806	0	2030		
2031	67	862,067	92,196	1,442,027	0	2,304,094	92,196	0	0	(7,734)-13%	84,462	84,462	0	2031		
2032	68	819,466	94,325	1,514,128	0	2,333,594	94,325	0	0	(8,173)-13%	86,151	86,151	0	2032		
2033	69	772,147	96,487	1,589,834	0	2,361,982	96,487	0	0	(8,613)-13%	87,874	87,874	0	2033		
2034	70	772,707	45,769	1,669,326	0	2,442,033	45,769	0	43,863	0-0%	89,632	89,632	0	2034		
2035	71	772,605	46,465	1,752,792	0	2,525,397	46,465	0	44,960	0-0%	91,425	91,425	0	2035		
2036	72	771,791	47,170	1,840,432	0	2,612,223	47,170	0	46,084	0-0%	93,253	93,253	0	2036		
2037	73	770,216	47,882	1,932,453	0	2,702,670	47,882	0	47,236	0-0%	95,118	95,118	0	2037		
2038	74	767,825	48,604	2,029,076	0	2,796,901	48,604	0	48,417	0-0%	97,020	97,020	0	2038		
2039	75	813,895	0	2,048,047	82,483	2,861,942	82,483	0	49,627	(5,955)-12%	126,154	98,961	27,194	2039		
2040	76	862,728	0	2,064,034	86,415	2,926,762	86,415	0	50,868	(6,104)-12%	131,179	100,940	30,239	2040		
2041	77	914,492	0	2,077,102	90,132	2,991,595	90,132	0	52,139	(6,257)-12%	136,015	102,959	33,056	2041		
2042	78	969,362	0	2,086,544	94,414	3,055,906	94,414	0	53,443	(6,413)-12%	141,443	105,018	36,425	2042		
2043	79	1,027,523	0	2,091,982	98,888	3,119,506	98,888	0	54,779	(6,573)-12%	147,094	107,118	39,975	2043		
2044	80	1,089,175	0	2,093,018	103,563	3,182,192	103,563	0	56,148	(6,738)-12%	152,974	109,261	43,713	2044		
			594,173		527,896		1,122,069		515,201	547,562	(151,928)	2,032,905	1,822,302	210,602		

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

Edit Dynamic Mode

Used on "Print 1040" Form Only

Step 3: Delete: Click on the green delete button underneath the tax year in the individual column.

Cashflow and Tax Advisor

Tax Filing	John	2025 (PROV)	John	2028 (PROV)	John	2029 (PROV)	John	2034 (PROV)	John	2039 (PROV)
	Hide	Delete	Hide	Delete	Hide	Delete	Hide	Delete	Hide	Delete
	Working age 60	Working age 64	Early Retirement	Retirement & SS	SS&RMD					
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
Income										
1 Wages	125,000	125,000	132,651	132,651						
2a Tax Exempt Int										
2b Taxable Interest										
3a Qualified Dividends										
3b All Dividends										
4 Client 1 Distributions									80,485	80,485
4 Client 2 Distributions										
4 Other										
4 Client1 Pension										
4 Client2 Pension										
4 Other										
4 Roth Conversion										
6a Client1 Social Security							43,863		49,627	
6b Client2 Social Security									49,627	42,183
6a Total Social Security							43,863	0 % 0% Taxable	49,627	85 % 0% Taxable
7 Short Term Cap Gains					31,182	15,769				
7 Long Term Cap Gains					50,000	30,000				
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										
Income Total \$	125,000	125,000	132,651	132,651	81,182	89,632	130,112	122,668		
Expenses										
Medical Expenses (7.5%)	4,150		5,150		8,150	8,150	9,150	9,150	12,150	2,950
Property & State Taxes	4,000	4,000	8,000	8,000	9,000	9,000	10,000	1,000	6,000	6,000
Mortgage Interest	12,000	12,000	16,000	16,000	17,000	17,000	17,000	17,000		
Charities	3,200	3,200	7,000	7,000	8,000	8,000	8,000	8,000	1,200	1,200
All other Schedule A										
Schedule A Deductible \$	19,200	31,000	42,150	35,150	10,150					
Mortgage - Rent	1,700		3,500		4,500		5,500		6,000	
Home Insurance	1,800		2,500		3,000		3,500		2,000	
Utilities	1,700		1,700		1,700		1,700		1,500	
Phone - Cable	12,000		16,000		17,000		17,500		1,200	
Maint - Landscaping										
Cars	1,500		2,500		3,000		3,500		1,500	
Car Insurance	6,000		6,500		7,000		7,500		6,000	
Car gas and maintenance										
Boat - RV										
Life Insurance	6,500		7,500		8,000		8,500		7,000	
Food and Grocery	1,000		5,000		6,000		6,500		1,200	
Clothes - Home goods	3,500		7,000		8,000		8,500		2,500	
Entertainment - Meals	5,000		15,000		16,000		16,500		5,000	
Travel - Hobbies	24,000		36,000		28,000		20,000		2,400	
Credit Cards										
Savings										
Other Expenses										
Income Taxes										
Expenses Total \$	88,050	139,350	144,350	143,350	55,650					
Income Taxes										
Standard Deduction	overrides	14,881	overrides	15,758	overrides	16,061	overrides	19,937	overrides	21,880
12 Largest Ded - Sched A or Std		19,200		31,000		42,150		35,150		21,880
13 Qual Biz Income Deduction										
Cap Gains and Qual Dividends										
15 TAXABLE INCOME		105,800		101,651						100,788
19 Enter Tax Credits										
23 Self Employment Taxes										
24 Approximate Tax Calc		18,300		17,022						15,579
Approximate State Tax Calc										
Discretionary Income \$	18,650	(23,721)	(63,168)	(53,718)	58,883					
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		18,300		17,022						15,579
		Print 1040		Print 1040		Print 1040		Print 1040		Print 1040

Step 4: Click OK: Click OK to the text message box that comes up from www.sipsplanning.net says, "Are you sure you would like to permanently delete this scenario?"

SIPS
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Doe, John
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Cashflow and Tax Advisor
Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

www.sipsplanning.net says
Are you sure you would like to permanently delete this scenario?
OK Cancel

Tax Filing

	John	2025 (PROV)	John	2028 (PROV)	John	2029 (PROV)	John	2034 (PROV)	John	2039 (PROV)
	Hide	Delete	Hide	Delete	Hide	Delete	Hide	Delete	Hide	Delete
	Working age 60		Working age 64		Early Retirement		Retirement & SS		SS&RMD	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	125,000	125,000	132,651	132,651						
2a Tax Exempt Int										
2b Taxable Interest										
3a Qualified Dividends										
3b All Dividends										
4 Client 1 Distributions									80,485	80,485
4 Client 2 Distributions										
4 Other										
4 Client1 Pension										
4 Client2 Pension										
4 Other										
4 Roth Conversion										
6a Client1 Social Security							43,863		49,627	
6a Client2 Social Security										
6b Total Social Security							43,863		49,627	42,183
								0 % SS Taxable		85 % SS Taxable
7 Short Term Cap Gains					31,182		15,769			
7 Long Term Cap Gains					50,000		30,000			
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 Adj to Income										
11 Income Total \$	125,000	125,000	132,651	132,651	81,182		89,632		130,112	122,668

Step 5: Save: SIPS will automatically remove the scenario. Click on the green Save button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor

Save Cancel Uncondense Hide Tax Advisor Add Scenarios Calculate

Tax Filing: John 2025 (PROV) John 2029 (PROV) John 2034 (PROV) John 2039 (PROV)

Working age 60 Early Retirement Retirement & SS SS&RMD

	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
Income								
1 Wages	125,000	125,000						
2a Tax-Exempt Int								
2b Taxable Interest								
3a Qualified Dividends								
3b All Other Dividends								
4 Client 1 Distributions							80,485	80,485
4 Client 2 Distributions								
4 Other								
4 Client 1 Pension								
4 Client 2 Pension								
4 Other								
4 Roth Conversion								
6a Client1 Social Security				43,863		49,627		49,627
6a Client2 Social Security								
6b Total Social Security				43,863		49,627		42,183
7 Short Term Cap Gains			31,182	15,769				
7 Long Term Cap Gains			50,000	30,000				
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								
Income Total \$	125,000	125,000	81,182	89,632	130,112	122,668		
Expenses								
Medical Expenses (7.5%)	4,150		8,150	8,150	9,150	9,150	12,150	2,950
Property & State Taxes	4,000	4,000	9,000	9,000	10,000	1,000	6,000	6,000
Mortgage Interest	12,000	12,000	17,000	17,000	17,000	17,000		
Charities	3,200	3,200	8,000	8,000	8,000	8,000	1,200	1,200
All other Schedule A								
Schedule A Deductible \$	19,200		42,150		35,150		10,150	
Mortgage - Rent								
Home Insurance	1,700		4,500		5,500		6,000	
Utilities	1,800		3,000		3,500		2,000	
Phone - Cable	1,700		1,700		1,700		1,500	
Maint - Landscaping	12,000		17,000		17,500		1,200	
Cars								
Car Insurance	1,500		3,000		3,500		1,500	
Car gas and maintenance	6,000		7,000		7,500		6,000	
Boat - RV								
Life Insurance								
Food and Grocery	6,500		8,000		8,500		7,000	
Clothes - Home goods	1,000		6,000		6,500		1,200	
Entertainment - Meals	3,500		8,000		8,500		2,500	
Travel - Hobbies	5,000		16,000		16,500		5,000	
Credit Cards	24,000		28,000		20,000		2,400	
Savings								
Other Expenses								
Income Taxes								
Expenses Total \$	88,050		144,350		143,350		55,650	
Income Taxes								
Standard Deduction	overrides	14,881	overrides	16,061	overrides	19,937	overrides	21,880
12 Largest Ded - Schd A or Std		19,200		42,150		35,150		21,880
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Cap Gains and Qual Dividends								
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23 Self Employment Taxes								
24 Approximate Tax Calc		18,300					15,579	
Approximate State Tax Calc								
Discretionary Income \$	18,650		(63,168)		(53,718)		58,883	
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	18,300						15,579	

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.