

# 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.

## Structured Income Planning

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  |                      | Accounts Total | Planned Distribution        | John Wages | John SS | Income Tax   | After Tax Income | After Tax Target | Income Gap | Year |
|---|----------|--|----------|--|----------------------|----------------|-----------------------------|------------|---------|--------------|------------------|------------------|------------|------|
| Year                                      | John     | Account                                | Income   | Account                                    | Income               |                |                             |            |         |              |                  |                  |            |      |
| net return initial amount bonus % w/bonus | 60       | 6.00 %<br>675,000<br>0.00 %<br>675,000 |          | 5.00 %<br>1,000,000<br>0.00 %<br>1,000,000 | John IRA<br>John inc | 1,675,000      | Subtotal of account incomes |            |         |              |                  |                  |            |      |
| 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 |

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

**Cashflow and Tax Advisor**

**Dynamic Mode**

**Tax Filing**

|                                  | John    | 2025 (PRO) | John                                 | 2028 (PRO)                           | John                             | 2029 (PRO)                       | John                                 | 2034 (PRO) | John   | 2039 (PRO)    |         |
|----------------------------------|---------|------------|--------------------------------------|--------------------------------------|----------------------------------|----------------------------------|--------------------------------------|------------|--------|---------------|---------|
| Income                           |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 1. Wages                         | 125,000 | 125,000    | 132,651                              | 132,651                              |                                  |                                  |                                      |            |        |               |         |
| 2. Tax Exempt Int                |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 3. Taxable Interest              |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 3.1 Qualified Dividends          |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 3.2 All Dividends                |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 4. Client 1 Distributions        |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 4. Client 2 Distributions        |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 4. Other                         |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 4.1 Client1 Pension              |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 4.2 Client2 Pension              |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 4.3 Other                        |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 4.4 Roth Conversion              |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 6.1 Client1 Social Security      |         |            |                                      |                                      |                                  |                                  |                                      | 43,863     | 49,627 |               |         |
| 6.2 Client2 Social Security      |         |            |                                      |                                      |                                  |                                  |                                      | 43,863     | 49,627 | 42,183        |         |
| 6.3 Total Social Security        |         |            |                                      |                                      |                                  |                                  |                                      |            |        | 0% IS Taxable |         |
| 7. Short Term Cap Gains          |         |            |                                      |                                      | 31,182                           |                                  |                                      | 15,769     |        |               |         |
| 7. Long Term Cap Gains           |         |            |                                      |                                      | 50,000                           |                                  |                                      | 30,000     |        |               |         |
| 9.1 Self Employ Biz - QBI        |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 9.2 Sch E (no SE Tax) - QBI      |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 9.3 Sch E (no SE Tax) - not QBI  |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 9.4 All Other Schedule 1 Income  |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 9.5 SE Tax Deduction             |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 9.6 All Other Adj to Income      |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 11. Income Total \$              | 125,000 | 125,000    | 132,651                              | 132,651                              | 81,182                           |                                  |                                      | 89,632     |        | 130,112       | 122,668 |
| <b>Expenses</b>                  |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Medical Expenses (7.5%)          | 4,150   |            | 5,150                                |                                      | 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                  |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Home Insurance                   | 1,700   |            | 3,500                                |                                      | 4,500                            |                                  | 5,500                                |            |        | 6,000         |         |
| Utilities                        | 1,800   |            | 2,500                                |                                      | 3,000                            |                                  | 3,500                                |            |        | 2,000         |         |
| Phone - Cable                    | 1,700   |            | 1,700                                |                                      | 1,700                            |                                  | 1,700                                |            |        | 1,500         |         |
| Maint - Landscaping              | 12,000  |            | 16,000                               |                                      | 17,000                           |                                  | 17,500                               |            |        | 1,200         |         |
| Cars                             |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Car Insurance                    | 1,500   |            | 2,500                                |                                      | 3,000                            |                                  | 3,500                                |            |        | 1,500         |         |
| Car gas and maintenance          | 6,000   |            | 6,500                                |                                      | 7,000                            |                                  | 7,500                                |            |        | 6,000         |         |
| Boat - RV                        |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Life Insurance                   |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Food and Groceries               | 6,500   |            | 7,500                                |                                      | 8,000                            |                                  | 8,500                                |            |        | 7,000         |         |
| Clothes - Home goods             | 1,000   |            | 5,000                                |                                      | 6,000                            |                                  | 6,500                                |            |        | 1,200         |         |
| Entertainment - Meals            | 3,500   |            | 7,000                                |                                      | 8,000                            |                                  | 8,500                                |            |        | 2,500         |         |
| Travel - Hobbies                 | 5,000   |            | 15,000                               |                                      | 16,000                           |                                  | 16,500                               |            |        | 5,000         |         |
| Credit Cards                     | 24,000  |            | 36,000                               |                                      | 28,000                           |                                  | 20,000                               |            |        | 2,400         |         |
| Savings                          |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Other Expenses                   |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Income Taxes                     |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| Expenses Total \$                | 88,050  |            | 139,350                              |                                      | 144,350                          |                                  | 143,350                              |            |        | 55,650        |         |
| Income Taxes                     |         | overrides  |                                      | overrides                            |                                  | overrides                        |                                      | overrides  |        | overrides     |         |
| Standard Deduction               |         | 14,881     |                                      | 15,758                               |                                  | 16,061                           |                                      | 19,937     |        | 21,880        |         |
| 12. Largest Ded - Sch A or Std   |         | 19,200     |                                      | 31,000                               |                                  | 42,150                           |                                      | 35,150     |        | 21,880        |         |
| 13. Qual Biz Income Deduction    |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 14. Cap Gains and Qual Dividends |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 15. TAXABLE INCOME               |         | 105,800    |                                      | 101,651                              |                                  |                                  |                                      |            |        | 100,788       |         |
| 16. Enter Tax Credits            |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 23. Self Employment Taxes        |         |            | 24 % Tax Bracket 14.6 % Eff Tax Rate | 22 % Tax Bracket 12.8 % Eff Tax Rate | % Tax Bracket 0.0 % Eff Tax Rate | % Tax Bracket 0.0 % Eff Tax Rate | 22 % Tax Bracket 12.0 % Eff Tax Rate |            |        |               |         |
| 24. Approximate Tax Calc         |         | 18,300     |                                      | 17,022                               |                                  |                                  |                                      |            |        |               |         |
| Approximate State Tax Calc       |         | %          | %                                    | %                                    |                                  |                                  |                                      |            |        |               |         |
| Discretionary Income \$          | 18,650  |            | (23,721)                             | (63,168)                             | (53,718)                         | (53,718)                         |                                      |            |        | 58,883        |         |
| Used on "Print 1040" Form Only   |         |            |                                      |                                      |                                  |                                  |                                      |            |        |               |         |
| 25. 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                               |                                  | Print 1040                       |                                      | Print 1040 |        | 15,579        |         |
|                                  |         | Print 1040 |                                      | Print 1040                           |                                  | Print 1040                       |                                      | Print 1040 |        | Print 1040    |         |

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)                     |            |
|                                |  | Working age 60                       |            | Working age 44                       |            | Early Retirement                 |            | Retirement & SS                  |            | SSRRMD                               |            |
| Income                         |  | 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       |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| 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 \$             |  | 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                |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Home Insurance                 |  | 1,700                                |            | 3,500                                |            | 4,500                            |            | 5,500                            |            | 6,000                                |            |
| Utilities                      |  | 1,800                                |            | 2,500                                |            | 3,000                            |            | 3,500                            |            | 2,000                                |            |
| Phone - Cable                  |  | 1,700                                |            | 1,700                                |            | 1,700                            |            | 1,700                            |            | 1,500                                |            |
| Maint - Landscaping            |  | 12,000                               |            | 16,000                               |            | 17,000                           |            | 17,500                           |            | 1,200                                |            |
| Cars                           |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Car Insurance                  |  | 1,500                                |            | 2,500                                |            | 3,000                            |            | 3,500                            |            | 1,500                                |            |
| Car gas and maintenance        |  | 6,000                                |            | 6,500                                |            | 7,000                            |            | 7,500                            |            | 6,000                                |            |
| Boat - RV                      |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Life Insurance                 |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Food and Grocery               |  | 6,500                                |            | 7,500                                |            | 8,000                            |            | 8,500                            |            | 7,000                                |            |
| Clothes - Home goods           |  | 1,000                                |            | 5,000                                |            | 6,000                            |            | 6,500                            |            | 1,200                                |            |
| Entertainment - Meals          |  | 3,500                                |            | 7,000                                |            | 8,000                            |            | 8,500                            |            | 2,500                                |            |
| Travel - Hobbies               |  | 5,000                                |            | 15,000                               |            | 16,000                           |            | 16,500                           |            | 5,000                                |            |
| Credit Cards                   |  | 24,000                               |            | 36,000                               |            | 28,000                           |            | 20,000                           |            | 2,400                                |            |
| Savings                        |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Other Expenses                 |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Income Taxes                   |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Income Taxes                   |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Standard Deduction             |  | 14,881                               |            | 15,758                               |            | 16,061                           |            | 19,937                           |            | 21,880                               |            |
| 12 Largest Ded - Schd 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        |  | 24 % Tax Bracket 14.6 % Eff Tax Rate | 18,300     | 22 % Tax Bracket 12.8 % Eff Tax Rate | 17,022     | % Tax Bracket 0.0 % Eff Tax Rate | (63,168)   | % Tax Bracket 0.0 % Eff Tax Rate | (53,718)   | 22 % Tax Bracket 12.0 % Eff Tax Rate | 15,579     |
| Approximate State Tax Calc     |  | 1 %                                  | (23,721)   | %                                    | (63,168)   |                                  |            |                                  |            |                                      | 58,883     |
| Discretionary Income \$        |  | 18,650                               |            |                                      |            |                                  |            |                                  |            |                                      |            |
| Used on "Print 1040" Form Only |  |                                      |            |                                      |            |                                  |            |                                  |            |                                      |            |
| 25 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                               |            | Print 1040                       |            | Print 1040                       |            | Print 1040                           |            |

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

www.sipsplanning.net says

Are you sure you would like to permanently delete this scenario?

**OK** **Cancel**

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT  
 PREPARED BY: DEMO ADVISOR  
 INITIAL PLAN DATE: 01/01/2025  
 REVISED PLAN DATE: 01/27/2025

### Cashflow and Tax Advisor

**Edit** **Save** **Cancel** **Uncondense** **Hide Tax Advisor** **Add Scenario** **Calculate**

| Tax Filing |                             | John 2025 (PROV)<br>Hide Delete Working age 60 | John 2028 (PROV)<br>Hide Delete Working age 64 | John 2029 (PROV)<br>Hide Delete Early Retirement | John 2034 (PROV)<br>Hide Delete Retirement & SS | John 2039 (PROV)<br>Hide Delete 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      |  |  |  |   |  |            |           |            |           |            |
| 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     |  |  |  |   |  |            | 43,863    |            | 49,627    | 42,183     |
| 6b         | Total Social Security       |  |  |  |   |  |            |           |            |           |            |
| 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** **Unconditional** **Hide Tax Advisor** **Add Scenario** **Calculate**

**Tax Filing**

|                                | John    | 2025 (PROV) | John   | 2029 (PROV) | John   | 2034 (PROV) | John    | 2039 (PROV) |
|--------------------------------|---------|-------------|--------|-------------|--------|-------------|---------|-------------|
| Income                         | Hide    | Delete      | Hide   | Delete      | Hide   | Delete      | Hide    | Delete      |
| 1 Wages                        | 125,000 | 125,000     |        |             |        |             |         |             |
| 2a Tax Exempt Int              |         |             |        |             |        |             |         |             |
| 2b Taxable Interest            |         |             |        |             |        |             |         |             |
| 3a Qualified Dividends         |         |             |        |             |        |             |         |             |
| 3b All Dividends               |         |             |        |             |        |             |         |             |
| 4 Cite 11 Distributions        |         |             |        |             |        |             |         |             |
| 4 Cite 12 Distributions        |         |             |        |             |        |             |         |             |
| 4 Other                        |         |             |        |             |        |             |         |             |
| 4 Cite 11 Pension              |         |             |        |             |        |             |         |             |
| 4 Cite 12 Pension              |         |             |        |             |        |             |         |             |
| 4 Other                        |         |             |        |             |        |             |         |             |
| 5 Roth Conversion              |         |             |        |             |        |             |         |             |
| 6a Client1 Social Security     |         |             |        |             | 43,863 |             | 49,627  |             |
| 6a Client2 Social Security     |         |             |        |             | 43,863 |             | 49,627  | 42,183      |
| 6b Total Social Security       |         |             |        |             |        |             |         |             |
| 7 Short Term Cap Gains         |         |             | 31,182 |             | 15,769 |             |         |             |
| 7 Long Term Cap Gains          |         |             | 50,000 |             | 30,000 |             |         |             |
| 91 Self Employ Biz - QBI       |         |             |        |             |        |             |         |             |
| 93 Self Employ Biz - not QBI   |         |             |        |             |        |             |         |             |
| 95 Sch E (no SE Tax) - QBI     |         |             |        |             |        |             |         |             |
| 97 Sch E (no SE Tax) - not QBI |         |             |        |             |        |             |         |             |
| 99 All Other Schedule 1 Income |         |             |        |             |        |             |         |             |
| SE Tax Deduction               |         |             |        |             |        |             |         |             |
| All Other Adj to Income        |         |             |        |             |        |             |         |             |
| 11 Income Total \$             | 125,000 | 125,000     | 81,182 |             | 89,632 |             | 130,112 | 122,668     |

**Expenses**

|                                | Medical Expenses (7.5%) | 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           |                     |
| 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           |                     |
| 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                   |                         |                     |               |                    |               |                    |                 |                     |
| Standard Deduction             | overrides               | 14,883              | overrides     | 16,061             | overrides     | 19,937             | overrides       |                     |
| 12 Largest Ded - Schd A or Std | overrides               | 19,200              | overrides     | 42,150             | overrides     | 35,150             | overrides       |                     |
| 13 Qual Biz Income Deduction   |                         |                     |               |                    |               |                    |                 |                     |
| 15 TAXABLE INCOME              |                         | 105,800             |               |                    |               |                    | 100,788         |                     |
| 19 Enter Tax Credit            |                         |                     |               |                    |               |                    |                 |                     |
| 23 Self Employment Taxes       |                         |                     |               |                    |               |                    |                 |                     |
| 24 Approximate Tax Calc        | 24% Tax Bracket         | 14.6 % Eff Tax Rate | % Tax Bracket | 0.0 % Eff Tax Rate | % Tax Bracket | 0.0 % Eff Tax Rate | 22% Tax Bracket | 12.0 % Eff Tax Rate |
| Approximate State Tax Calc     |                         | 18,300              |               |                    |               |                    |                 | 15,579              |
| Discretionary Income \$        | 18,650                  |                     | (63,168)      |                    | (53,718)      |                    | 58,883          |                     |

Used on "Print 1040" Form Only

|                           | 25d Tax Payments Withheld | Print 1040 | Print 1040 | Print 1040 | Print 1040 |
|---------------------------|---------------------------|------------|------------|------------|------------|
| 32 All other tax credits  |                           |            |            |            |            |
| 33 Estimated Tax Payments |                           |            |            |            |            |
| 33 Total Payments         |                           |            |            |            |            |
| 34 Refund                 |                           |            |            |            |            |
| 37 Amount you owe         | 18,300                    | Print 1040 | Print 1040 | Print 1040 | 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](mailto:support@planscout.com).