

Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Social Security Disbursements

02/14/2025 10:24 am EST

This is the second part of a four-part article on the Cash Flow and Tax Advisor Calculator. This tool can assist you in determining the effective tax rate for each year within your financial plan. It also includes a worksheet to differentiate between cash flow and tax liabilities. This section provides step-by-step instructions for entering income when the client has retired, is no longer working, and is not yet receiving Social Security benefits.

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 While in Retirement: See what incomes need to be modeled in the cashflow and tax advisor to determine the effective tax-rate for that year.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Structured Income Planning

Scenario: Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Soci

Year	Jane	Accounts				Accounts Total	Planned Distribution	Incomes				Income Tax	After Tax Income	After Tax Target (1)	Income Gap	Year
		Account	Income	Account	Income			Jane Wages (5)	Jane SS (5)	Infl Factor	Infl Factor					
net return	64	5.00 %		5.00 %	Jane IRA	2,000,000										
initial amount		750,000		1,250,000	Jane inc	2,000,000										
bonus % w/bonus		0.00 %		0.00 %		2,000,000										
		750,000		1,250,000		2,000,000										
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025		
2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026		
2027	67	778,644	89,575	1,447,031	0	2,225,674	89,575	0	0	(1,141)-14%	88,434	88,434	0	2027		
2028	68	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(1,778)-14%	90,203	90,203	0	2028		
2029	69	667,446	94,429	1,595,352	0	2,262,797	94,429	0	0	(2,422)-14%	92,007	92,007	0	2029		
2030	70	635,013	65,805	1,675,119	0	2,310,132	65,805	0	34,911	(6,869)-14%	93,847	93,847	0	2030		
2031	71	599,257	67,507	1,758,875	0	2,358,132	67,507	0	35,609	(7,392)-14%	95,724	95,724	0	2031		
2032	72	559,983	69,237	1,846,818	0	2,406,802	69,237	0	36,321	(7,920)-14%	97,638	97,638	0	2032		
2033	73	516,986	70,996	1,939,159	0	2,456,145	70,996	0	37,048	(8,453)-14%	99,591	99,591	0	2033		
2034	74	470,048	72,787	2,036,117	0	2,506,166	72,787	0	37,789	(8,992)-14%	101,583	101,583	0	2034		
2035	75	493,551	0	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035		
2036	76	518,228	0	2,071,196	86,715	2,589,424	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036		
2037	77	544,140	0	2,084,310	90,445	2,628,450	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037		
2038	78	571,347	0	2,093,785	94,741	2,665,131	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038		
2039	79	599,914	0	2,099,242	99,232	2,699,156	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039		
2040	80	629,910	0	2,100,281	103,923	2,730,191	103,923	0	42,556	(5,830)-14%	140,649	114,999	26,250	2040		
2041	81	661,405	0	2,097,033	108,262	2,758,438	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041		
2042	82	694,475	0	2,088,532	113,353	2,783,007	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042		
2043	83	729,199	0	2,074,962	117,996	2,804,161	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043		
2044	84	765,659	0	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044		
			622,316		1,020,946		1,643,262	202,000	603,730	(130,463)	2,318,530	2,065,276	253,253			

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

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Structured Income Planning

Scenario: Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Soci

Year	Jane	Accounts				Accounts Total	Planned Distribution	Incomes				Income Tax	After Tax Income	After Tax Target (1)	Income Gap	Year
		Account	Income	Account	Income			Jane Wages (5)	Jane SS (5)	Infl Factor	Infl Factor					
net return	64	5.00 %		5.00 %	Jane IRA	2,000,000										
initial amount		750,000		1,250,000	Jane inc	2,000,000										
bonus % w/bonus		0.00 %		0.00 %		2,000,000										
		750,000		1,250,000		2,000,000										
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025		
2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026		
2027	67	778,644	89,575	1,447,031	0	2,225,674	89,575	0	0	(1,141)-14%	88,434	88,434	0	2027		
2028	68	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(1,778)-14%	90,203	90,203	0	2028		
2029	69	667,446	94,429	1,595,352	0	2,262,797	94,429	0	0	(2,422)-14%	92,007	92,007	0	2029		
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2037	77	544,140	0	2,084,310	90,445	2,628,450	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037		
2038	78	571,347	0	2,093,785	94,741	2,665,131	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038		
2039	79	599,914	0	2,099,242	99,232	2,699,156	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039		
2040	80	629,910	0	2,100,281	103,923	2,730,191	103,923	0	42,556	(5,830)-14%	140,649	114,999	26,250	2040		
2041	81	661,405	0	2,097,033	108,262	2,758,438	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041		
2042	82	694,475	0	2,088,532	113,353	2,783,007	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042		
2043	83	729,199	0	2,074,962	117,996	2,804,161	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043		
2044	84	765,659	0	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044		
			622,316		1,020,946		1,643,262	202,000	603,730	(130,463)	2,318,530	2,065,276	253,253			

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

Cashflow and Tax Advisor

Dynamic Mode

Tax Filing: Jane | 2025 (PROJ)

	Cash Flow	Tax Return
Income		
1 Wages	100,000	100,000
2 Tax Exempt Int		
2 Taxable Interest		
3 Qualified Dividends		
3 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		
Income Total \$	100,000	100,000
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	overrides	14,881
12 Largest Ded - Sched A or Std		14,881
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividnds		
15 TAXABLE INCOME		85,119
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc	22 % Tax Bracket 13.7 % EIT Tax Rate	13,663
Approximate State Tax Calc	%	
Discretionary Income \$		86,317
Used on "Print 1040" Form Only		
25d Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		
37 Amount you owe		13,663

Print 1040

Step 4: Add Scenario: Click on the green add scenario button underneath the Cash Flow and Tax Advisor heading.

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REVISED PLAN DATE: 01/12/2025

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV) Working

	Cash Flow	Tax Return
1 Wages	100,000	100,000
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		
3b All Dividends		
4 Client 1 Distributions		
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 \$	100,000	100,000

Step 5: Tax Filing Name: Click on the dropdown to select the tax filing (client 1, client 2, or joint).

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Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing Jane 2025 (PROV) Scenario 2

	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	100,000	100,000	100,000	100,000
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				
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 \$	100,000	100,000	100,000	100,000

Step 6: 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.

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Cashflow and Tax Advisor

Tax Filing	Jane 2025 (PROV)		Jane 2025 (PROV)	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Working				
Scenario 2				
Income				
1 Wages	100,000	100,000	100,000	100,000
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				
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 \$	100,000	100,000	100,000	100,000

Step 7: Scenario Title: Enter in a new title for the scenario.

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REVISED PLAN DATE: 01/12/2025

Cashflow and Tax Advisor

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Working				
Scenario 2				
Income				
1 Wages	100,000	100,000	100,000	100,000
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				
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 \$	100,000	100,000	100,000	100,000

Step 8: Wages: Delete the Cash Flow and Tax Return for the wages.

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REVISED PLAN DATE: 01/12/2025

Cashflow and Tax Advisor

Income	Jane 2025 (PROV) Working		Jane 2027 (PROV) Early Retirement	
	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	100,000	100,000	100,000	100,000
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				
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 \$	100,000	100,000	100,000	100,000

Step 9: Short Term Capital Gains: Enter the capital gains associated with the withdrawal from the non-qualified account. For this example, we will assume that \$39,575 is a short-term capital gain associated with this withdrawal. You can enter these values in the Cash Flow column, the Tax Return amounts are automatically populated after you click on Calculate.

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REVISED PLAN DATE: 01/17/2025

Cashflow and Tax Advisor

Income	Jane 2025 (PROV) Working		Jane 2027 (PROV) Early Retirement	
	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	100,000	100,000		
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 Client 1 Distributions				
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 \$	100,000	100,000	100,000	100,000

Step 10: Long Term Capital Gains: Enter the capital gains associated with the withdrawal from the non-qualified account. For this example, we will assume that \$50,000 is a long-term capital gain associated with this withdrawal. You can enter these values in the Cash Flow column, the Tax Return amounts are automatically populated after you click on Calculate.

The screenshot shows the SIPS Cashflow and Tax Advisor interface for Jane Doe. The 'Working' scenario for 2025 (PROV) is active. The 'Long Term Cap Gains' row is highlighted with a red box, and an arrow points to the 'Cash Flow' column, which contains the value 39,575. The 'Tax Return' column for this row is empty. The 'Income Total \$' row shows 100,000 for both Cash Flow and Tax Return.

Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	100,000	100,000		
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 Client 1 Distributions				
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			39,575	
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 \$	100,000	100,000	100,000	100,000

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

The screenshot shows the SIPS Cashflow and Tax Advisor interface for Jane Doe. The 'Early Retirement' scenario for 2027 (PROV) is active. The 'Calculate' button is highlighted with a red box and an arrow pointing to it. The 'Long Term Cap Gains' row is highlighted with a red box, and an arrow points to the 'Cash Flow' column, which contains the value 50,000. The 'Tax Return' column for this row is empty. The 'Income Total \$' row shows 100,000 for both Cash Flow and Tax Return.

Income	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	100,000	100,000		
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 Client 1 Distributions				
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			39,575	
7 Long Term Cap Gains			50,000	
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 \$	100,000	100,000	100,000	100,000

Step 12: Tax Bracket: Scroll down the page and take note of the marginal tax bracket and effective tax-rate "Eff Tax rate."

Expenses			
Medical Expenses (7.5%)			
Property & State Taxes			
Mortgage Interest			
Charities			
All other Schedule A			
Mortgage - Rent			
Home Insurance			
Utilities			
Phone - Cable			
Maint - Landscaping			
Cars			
Car Insurance			
Car gas and maintenance			
Boat - RV			
Life Insurance			
Food and Grocery			
Clothes - Home goods			
Entertainment - Meals			
Travel - Hobbies			
Credit Cards			
Savings			
Other Expenses			
Income Taxes			
Expenses Total \$			
Income Taxes			
	overrides		overrides
Standard Deduction		14,881	17,501
12 Largest Ded - Schd A or Std		14,881	17,501
13 Qual Biz Income Deduction			
Cap Gains and Qual Dividnds			50,000
15 TAXABLE INCOME		85,119	72,074
19 Enter Tax Credits			
23 Self Employment Taxes			
	22 % Tax Bracket	13.7 % Eff Tax Rate	12 % Tax Bracket
24 Approximate Tax Calc		13,683	5,723
Approximate State Tax Calc		%	%
Discretionary Income \$	86,317		83,852
Used on "Print 1040" Form Only			
25d Tax Payments Withheld			
32 All other tax credits			
32 Estimated Tax Payments			
33 Total Payments			
34 Refund			
37 Amount you owe		13,683	5,723
		Print 1040	Print 1040

Step 13: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Cashflow and Tax Advisor					
<input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Condense"/> <input type="button" value="Hide Tax Advisor"/> <input type="button" value="Add Scenario"/> <input type="button" value="Calculate"/>					
Tax Filing		Jane 2025 (PROV)		Jane 2027 (PROV)	
		Working		Early Retirement	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages	100,000	100,000		
2a	Tax Exempt Int				
2b	Taxable Interest				
3a	Qualified Dividends				
3b	All Dividends				
4	Client 1 Distributions				
4	Client 2 Distributions				
4	Other				
4	Client 1 Pension				
4	Client 2 Pension				
4	Other				
4	Roth Conversion				
6a	Client 1 Social Security				
6a	Client 2 Social Security				
6b	Total Social Security				
7	Short Term Cap Gains			39,575	39,575
7	Long Term Cap Gains			50,000	50,000
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 \$	100,000	100,000	89,575	89,575
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	overrides	14,881	overrides	17,501
12	Largest Ded - Schd A or Std		14,881		17,501
13	Qual Biz Income Deduction				
	Cap Gains and Qual Dividnds				50,000
15	TAXABLE INCOME		85,119		72,074
19	Enter Tax Credits				
23	Self Employment Taxes				
			22 % Tax Bracket	12.7 % EIT Tax Rate	12 % Tax Bracket
24	Approximate Tax Calc		13,683		5,723
	Approximate State Tax Calc		%		%
	Discretionary Income \$	86,317		83,852	
Used on "Print 1040" Form Only					
34	Tax Payments Withheld				
32	All other tax credits				
32	Estimated Tax Payments				
33	Total Payments				
34	Refund				
37	Amount you owe		13,683		5,723
			<input type="button" value="Print 1040"/>		<input type="button" value="Print 1040"/>

Step 14: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane PREPARED BY: DEMO ADVISOR

CLIENT DASHBOARD | **STRUCTURED INCOME PLANNING** | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Cashflow and Tax Advisor

Edit Dynamic Mode

Tax Filing Jane 2025 (PROV) Jane 2027 (PROV)

Income	Working		Early Retirement	
	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages	100,000	100,000		
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 Client 1 Distributions				
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			39,575	39,575
7 Long Term Cap Gains			50,000	50,000
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't to Income				
11 Income Total \$	100,000	100,000	89,575	89,575

Step 15: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane PREPARED BY: DEMO ADVISOR

CLIENT DASHBOARD | **STRUCTURED INCOME PLANNING** | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Structured Income Planning

Edit Dynamic Mode

Scenario Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Soci

Planning Horizon 20 years

Year	Accounts				Incomes										
	Jane	Non-Qualified (4)		IRA (4)	Accounts Total	Planned Distribution	Jane Wages (5)	Jane SS (5)	Income Tax	After Tax Income	After Tax Target (1)	Income Gap	Year		
Initial amount	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025	
bonus %		0.00 %		0.00 %	Jane inc	0	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026	
w/bonus		750,000		1,250,000		2,000,000	0	0	0	(1,141)-14%	88,434	88,434	0	2027	
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(1,778)-14%	90,203	90,203	0	2028	
2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(2,422)-14%	92,007	92,007	0	2029	
2027	67	778,644	89,575	1,447,031	0	2,225,674	89,575	0	0	(6,869)-14%	93,847	93,847	0	2030	
2028	68	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(7,922)-14%	95,724	95,724	0	2031	
2029	69	667,446	94,429	1,593,352	0	2,262,797	94,429	0	0	(8,453)-14%	97,638	97,638	0	2032	
2030	70	635,013	65,805	1,675,119	0	2,310,132	65,805	34,911	35,609	(8,992)-14%	99,591	99,591	0	2033	
2031	71	599,257	67,507	1,758,875	0	2,358,132	67,507	36,321	37,048	(9,571)-14%	101,583	101,583	0	2034	
2032	72	559,983	69,237	1,846,818	0	2,406,802	69,237	37,889	38,545	(10,158)-14%	103,615	103,615	0	2035	
2033	73	516,986	70,996	1,939,159	0	2,456,145	70,996	39,315	40,102	(10,753)-14%	105,687	105,687	0	2036	
2034	74	470,048	72,787	2,036,117	0	2,506,166	72,787	40,904	41,722	(11,346)-14%	107,801	107,801	0	2037	
2035	75	493,551	0	2,055,154	82,769	2,548,705	82,769	42,556	43,407	(11,941)-14%	109,957	109,957	0	2038	
2036	76	518,228	0	2,071,196	86,715	2,589,424	86,715	44,276	45,161	(12,544)-14%	112,156	112,156	0	2039	
2037	77	544,140	0	2,084,310	90,445	2,628,450	90,445	46,064	46,964	(13,153)-14%	114,399	114,399	0	2040	
2038	78	571,347	0	2,093,785	94,741	2,665,131	94,741	48,000	48,984	(13,774)-14%	116,687	116,687	0	2041	
2039	79	599,914	0	2,099,242	99,232	2,699,156	99,232	49,964	50,944	(14,408)-14%	119,021	119,021	0	2042	
2040	80	629,910	0	2,100,281	103,923	2,730,191	103,923	51,964	52,944	(15,057)-14%	121,401	121,401	0	2043	
2041	81	661,405	0	2,097,033	108,262	2,758,438	108,262	54,000	55,000	(15,718)-14%	123,829	123,829	0	2044	
2042	82	694,475	0	2,088,532	113,353	2,783,007	113,353	56,161	57,244	(16,391)-14%	126,300	126,300	0		
2043	83	729,199	0	2,074,962	117,996	2,804,161	117,996	58,464	59,724	(17,074)-14%	128,829	128,829	0		
2044	84	765,659	0	2,055,201	123,510	2,820,860	123,510	60,916	62,432	(17,774)-14%	131,401	131,401	0		
				622,316		1,020,945		1,643,262	202,000	603,730	(130,463)	2,318,530	2,065,276	253,253	

Step 16: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Structured Income Planning

Scenario: Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Soci

Total required		Accounts				Incomes		Planned Distribution		Incomes		After Tax		Income Gap		Year
REGULAR RMD	across all accounts	Account	Income	Account	Income	Accounts Total	Subtotal of account incomes	Jane Wages (5)	Jane SS (5)	Income Tax	After Tax Income	After Tax Target (1)	Income Gap	Year		
750,000	750,000	750,000	0.00 %	1,250,000	0.00 %	2,000,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025		
0	0	787,500	0	1,312,500	0	2,100,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026		
0	0	778,644	89,575	1,447,031	0	2,225,674	89,575	0	0	(1,141)-14%	88,434	88,434	0	2027		
0	0	725,595	91,981	1,519,382	0	2,244,977	91,981	0	0	(1,778)-14%	90,203	90,203	0	2028		
0	0	667,446	94,429	1,595,352	0	2,262,797	94,429	0	0	(2,422)-14%	92,007	92,007	0	2029		
0	0	635,019	65,805	1,675,119	0	2,310,132	65,805	0	34,911	(6,869)-14%	93,847	93,847	0	2030		
0	0	599,257	67,507	1,758,875	0	2,358,132	67,507	0	35,609	(7,392)-14%	95,724	95,724	0	2031		
0	0	559,983	69,237	1,846,818	0	2,406,802	69,237	0	36,321	(7,920)-14%	97,638	97,638	0	2032		
0	0	516,986	70,996	1,939,159	0	2,456,145	70,996	0	37,048	(8,453)-14%	99,591	99,591	0	2033		
0	0	470,048	72,787	2,036,117	0	2,506,166	72,787	0	37,789	(8,992)-14%	101,583	101,583	0	2034		
82,769	2035	493,551	0	2,055,154	82,769	2,548,705	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035		
86,715	2036	518,228	0	2,071,196	86,715	2,589,424	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036		
90,445	2037	544,140	0	2,084,310	90,445	2,628,450	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037		
94,741	2038	571,347	0	2,093,785	94,741	2,665,131	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038		
99,232	2039	599,914	0	2,099,242	99,232	2,699,156	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039		
103,923	2040	629,910	0	2,100,281	103,923	2,730,191	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040		
108,262	2041	661,405	0	2,097,033	108,262	2,758,438	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041		
113,353	2042	694,475	0	2,088,532	113,353	2,783,007	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042		
117,996	2043	729,199	0	2,074,962	117,996	2,804,161	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043		
123,510	2044	765,659	0	2,055,201	123,510	2,820,860	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044		
				622,316		1,020,946		1,643,262	202,000	603,730	(130,463)	2,318,530	2,065,276	253,253		

Step 17: Add Adjustment Text Box: Enter in the effective tax rate.

SIPS
Manage Tax
Save | Cancel | Use Basic Tax Planning | Use Advanced Tax Planning

Tax name:

Starting effective tax rate:

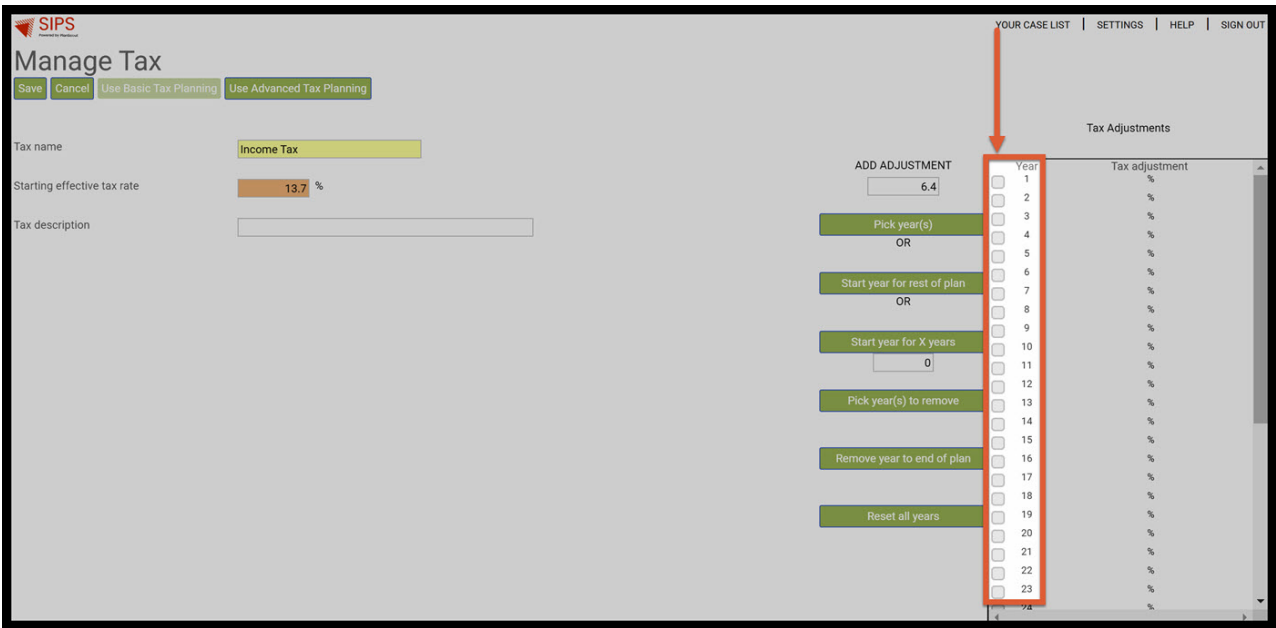
Tax description:

ADD ADJUSTMENT

Pick year(s)
OR
Start year for rest of plan
OR
Start year for X years
0
Pick year(s) to remove
Remove year to end of plan
Reset all years

Year	Tax adjustment
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	%
<input type="checkbox"/> 4	%
<input type="checkbox"/> 5	%
<input type="checkbox"/> 6	%
<input type="checkbox"/> 7	%
<input type="checkbox"/> 8	%
<input type="checkbox"/> 9	%
<input type="checkbox"/> 10	%
<input type="checkbox"/> 11	%
<input type="checkbox"/> 12	%
<input type="checkbox"/> 13	%
<input type="checkbox"/> 14	%
<input type="checkbox"/> 15	%
<input type="checkbox"/> 16	%
<input type="checkbox"/> 17	%
<input type="checkbox"/> 18	%
<input type="checkbox"/> 19	%
<input type="checkbox"/> 20	%
<input type="checkbox"/> 21	%
<input type="checkbox"/> 22	%
<input type="checkbox"/> 23	%
<input type="checkbox"/> 24	%

Step 18: Tax Adjustment Check Boxes: Click on the boxes that the effective tax rate will change.



Step 19: Pick Years: Click on the green Pick Year(s) button.



Step 20: Tax Adjustment Table: The new effective tax rate will automatically be entered into the Tax Adjustment Table.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name:

Starting effective tax rate:

Tax description:

Tax Adjustments

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	6.4 %
<input type="checkbox"/> 4	6.4 %
<input type="checkbox"/> 5	6.4 %
<input type="checkbox"/> 6	%
<input type="checkbox"/> 7	%
<input type="checkbox"/> 8	%
<input type="checkbox"/> 9	%
<input type="checkbox"/> 10	%
<input type="checkbox"/> 11	%
<input type="checkbox"/> 12	%
<input type="checkbox"/> 13	%
<input type="checkbox"/> 14	%
<input type="checkbox"/> 15	%
<input type="checkbox"/> 16	%
<input type="checkbox"/> 17	%
<input type="checkbox"/> 18	%
<input type="checkbox"/> 19	%
<input type="checkbox"/> 20	%
<input type="checkbox"/> 21	%
<input type="checkbox"/> 22	%
<input type="checkbox"/> 23	%
<input type="checkbox"/> 24	%

Step 21: Save: Click on the green Save button underneath the Manage Tax heading.

SIPS YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name:

Starting effective tax rate:

Tax description:

Tax Adjustments

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	6.4 %
<input type="checkbox"/> 4	6.4 %
<input type="checkbox"/> 5	6.4 %
<input type="checkbox"/> 6	%
<input type="checkbox"/> 7	%
<input type="checkbox"/> 8	%
<input type="checkbox"/> 9	%
<input type="checkbox"/> 10	%
<input type="checkbox"/> 11	%
<input type="checkbox"/> 12	%
<input type="checkbox"/> 13	%
<input type="checkbox"/> 14	%
<input type="checkbox"/> 15	%
<input type="checkbox"/> 16	%
<input type="checkbox"/> 17	%
<input type="checkbox"/> 18	%
<input type="checkbox"/> 19	%
<input type="checkbox"/> 20	%
<input type="checkbox"/> 21	%
<input type="checkbox"/> 22	%
<input type="checkbox"/> 23	%
<input type="checkbox"/> 24	%

Step 22: Income Tax Column: The new effective tax rate will automatically be changed in the Income Tax Column.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Structured Income Planning
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Soci

Total required		Accounts				Incomes								Year	
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages (5)	Jane SS (5)	Income Tax	After Tax Income	After Tax Target (1)	Income Gap	Year
REGULAR RMD across all accounts	net return initial amount bonus % w/bonus	64	5.00 % 750,000		5.00 % 1,250,000	Jane IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target	
Jane total RMD			750,000	Manage 1,250,000	Manage 1,250,000	Jane inc	2,000,000	0	2.00 %	2.00 %	(13,700)-14%	86,300	85,000	1,300	2025
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026
0	2027	67	779,255	88,963	1,447,031	0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027
0	2028	68	727,193	91,025	1,519,382	0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028
0	2029	69	670,431	93,122	1,595,352	0	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029
0	2030	70	638,150	65,803	1,676,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030
0	2031	71	602,552	67,505	1,758,875	0	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031
0	2032	72	563,445	69,235	1,846,818	0	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032
0	2033	73	520,623	70,994	1,939,159	0	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033
0	2034	74	473,871	72,784	2,036,117	0	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034
82,769	2035	75	497,564	0	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035
86,715	2036	76	522,442	0	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036
90,445	2037	77	548,564	0	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037
94,741	2038	78	575,992	0	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038
99,232	2039	79	604,792	0	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039
103,923	2040	80	635,032	0	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040
108,262	2041	81	666,783	0	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041
113,353	2042	82	700,122	0	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042
117,996	2043	83	735,128	0	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043
123,510	2044	84	771,885	0	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044
			619,430		1,020,946		1,640,376	202,000	603,730	(127,578)	2,318,530	2,065,276	253,253		

Step 23: Save: Click on the green save button underneath the Structured Income Planning heading.

SIPS
Doe, Jane
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Structured Income Planning
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Soci

Total required		Accounts				Incomes								Year	
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages (5)	Jane SS (5)	Income Tax	After Tax Income	After Tax Target (1)	Income Gap	Year
REGULAR RMD across all accounts	net return initial amount bonus % w/bonus	64	5.00 % 750,000		5.00 % 1,250,000	Jane IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate		Manage Infl Factor 2.00 %	from total income to target	
Jane total RMD			750,000	Manage 1,250,000	Manage 1,250,000	Jane inc	2,000,000	0	2.00 %	2.00 %	(13,700)-14%	86,300	85,000	1,300	2025
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026
0	2027	67	779,255	88,963	1,447,031	0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027
0	2028	68	727,193	91,025	1,519,382	0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028
0	2029	69	670,431	93,122	1,595,352	0	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029
0	2030	70	638,150	65,803	1,676,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030
0	2031	71	602,552	67,505	1,758,875	0	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031
0	2032	72	563,445	69,235	1,846,818	0	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032
0	2033	73	520,623	70,994	1,939,159	0	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033
0	2034	74	473,871	72,784	2,036,117	0	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034
82,769	2035	75	497,564	0	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035
86,715	2036	76	522,442	0	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036
90,445	2037	77	548,564	0	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037
94,741	2038	78	575,992	0	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038
99,232	2039	79	604,792	0	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039
103,923	2040	80	635,032	0	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040
108,262	2041	81	666,783	0	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041
113,353	2042	82	700,122	0	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042
117,996	2043	83	735,128	0	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043
123,510	2044	84	771,885	0	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044
			619,430		1,020,946		1,640,376	202,000	603,730	(127,578)	2,318,530	2,065,276	253,253		

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

