

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

01/12/2026 11:29 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.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Structured Income Planning

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

| Planning Horizon | 20 years | Accounts | | | | | | Incomes | | | | | | Income Gap | Year |
|------------------|----------|-------------------|--------|-----------|---------|----------------|----------------------|-----------------------------|----------------------|-----------------|------------------|----------------------|------------------|----------------------|------|
| | | Non-Qualified (4) | | | IRA (4) | | | Accounts Total | Planned Distribution | Jane Wages (\$) | Jane SS (\$) | Income Tax | After Tax Income | After Tax Target (1) | |
| Year | Jane | Account | Income | Account | Income | Accounts Total | Planned Distribution | Jane Wages (\$) | Jane SS (\$) | Income Tax | After Tax Income | After Tax Target (1) | Income Gap | Year | |
| net return | 64 | 5.00 % | | 5.00 % | | Jane IRA | | | | | | | | | |
| initial amount | | 750,000 | | 1,250,000 | | | 2,000,000 | Subtotal of account incomes | Infl Factor | Infl Factor | Eff Tax Rate | | | | |
| bonus % | | 0.00 % | | 0.00 % | | Jane inc | 0 | 100,000 | 0 | (13,700)-14% | 86,300 | 85,000 | 1,300 | 2025 | |
| w/bonus | | 750,000 | | 1,250,000 | | | 2,000,000 | | 2.00 % | 2.00 % | | | | | |
| 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 | (1,744)-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 | (5,836)-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 | (5,949)-14% | 125,053 | 107,801 | 17,253 | 2037 |
| 2038 | 78 | 571,347 | 0 | 2,093,785 | 94,741 | | 2,665,131 | 94,741 | 0 | 40,902 | (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 | 114,399 | 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.

PREPARED BY: DEMO ADVISOR
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 Soc. ✓

| Planning Horizon | 20 years | Accounts | | | | | | Incomes | | | | | | Income Gap | Year |
|------------------|----------|-------------------|--------|-----------|---------|----------------|----------------------|-----------------------------|----------------------|-----------------|------------------|----------------------|------------------|----------------------|------|
| | | Non-Qualified (4) | | | IRA (4) | | | Accounts Total | Planned Distribution | Jane Wages (\$) | Jane SS (\$) | Income Tax | After Tax Income | After Tax Target (1) | |
| Year | Jane | Account | Income | Account | Income | Accounts Total | Planned Distribution | Jane Wages (\$) | Jane SS (\$) | Income Tax | After Tax Income | After Tax Target (1) | Income Gap | Year | |
| net return | 64 | 5.00 % | | 5.00 % | | Jane IRA | | | | | | | | | |
| initial amount | | 750,000 | | 1,250,000 | | | 2,000,000 | Subtotal of account incomes | Infl Factor | Infl Factor | Eff Tax Rate | | | | |
| bonus % | | 0.00 % | | 0.00 % | | Jane inc | 0 | 100,000 | 0 | (13,700)-14% | 86,300 | 85,000 | 1,300 | 2025 | |
| w/bonus | | 750,000 | | 1,250,000 | | | 2,000,000 | | 2.00 % | 2.00 % | | | | | |
| 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 | (1,744)-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 | (5,836)-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 | (5,949)-14% | 125,053 | 107,801 | 17,253 | 2037 |
| 2038 | 78 | 571,347 | 0 | 2,093,785 | 94,741 | | 2,665,131 | 94,741 | 0 | 40,902 | (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 | 114,399 | 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

Edit Dynamic Mode

Tax Filing Jane 2025 (FROs) Working

| | 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 Client1 Pension | | |
| 4 Client2 Pension | | |
| 4 Other | | |
| 4 Roth Conversion | | |
| 4a Client1 Social Security | | |
| 4a Client2 Social Security | | |
| 4b 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 \$ | 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

| | Exemptions |
|---------------------------------|------------|
| 12 Standard Deduction | 14,881 |
| 12 Largest Ded - Schd A or Std | 14,881 |
| 13 Qual Biz Income Deduction | |
| 15 Cap Gains and Qual Dividends | |
| 15 TAXABLE INCOME | 85,119 |
| 19 Enter Tax Credits | |
| 23 Self Employment Taxes | |
| 24 Approximate Tax Calc | 13,683 |
| 24 Approximate State Tax Calc | % |
| Discretionary Income \$ | 86,317 |

22 % Tax Bracket 13.7 % Eff Tax Rate

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 |
| Print 1040 | |

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

SIPS Structured Income Planning System

Doe, Jane

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
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) Hide Delete Working

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 |

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

SIPS Structured Income Planning System

Doe, Jane

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
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Cashflow and Tax Advisor

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

Tax Filing

Jane 2025 (PROV) Hide Delete Working

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 |

Scenario 2

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 |

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.

SIPS Structured Income Planning System

Doe, Jane

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
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Cashflow and Tax Advisor

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

Tax Filing

Income

| | 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 |

2025 (PROV) | Hide | Delete | Working | Scenario 2 | Hide | Delete | 2025 (PROV)

Red arrow pointing to the 'Delete' button for Scenario 2.

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

SIPS Structured Income Planning System

Doe, Jane

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Cashflow and Tax Advisor

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

Tax Filing

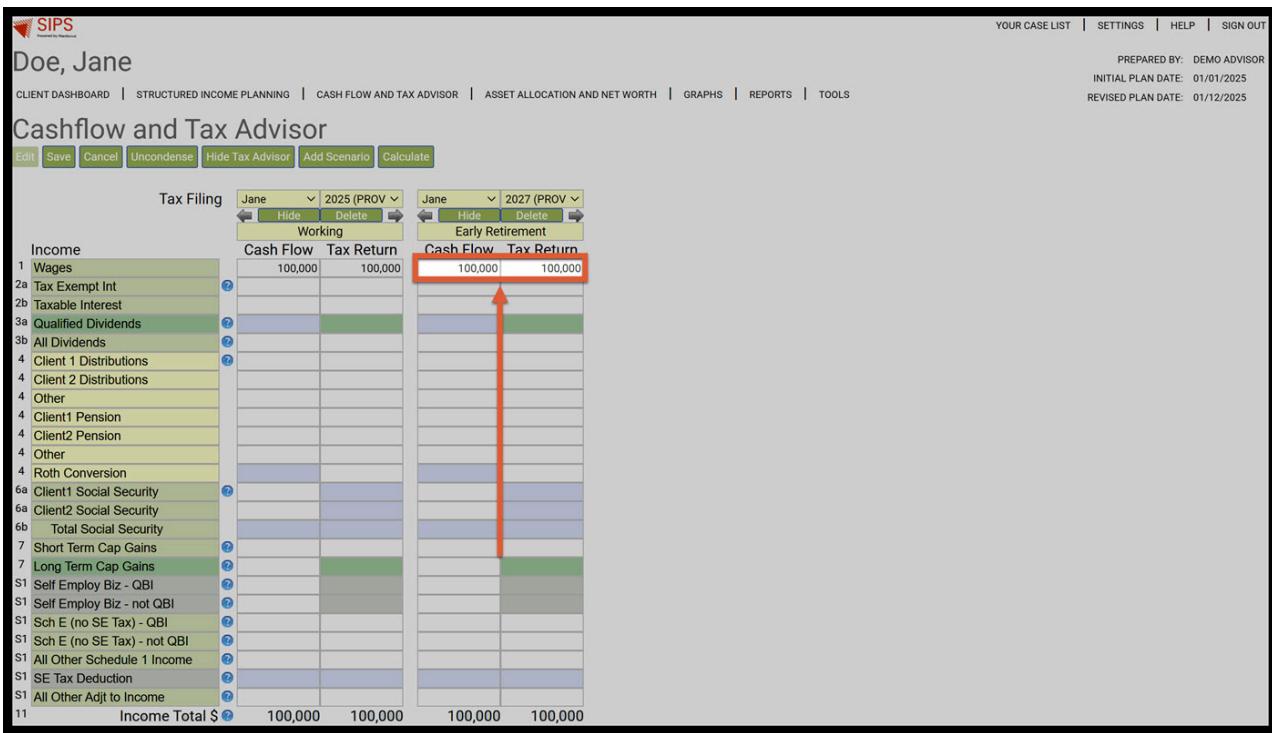
Income

| | 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 | | |
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| 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 |

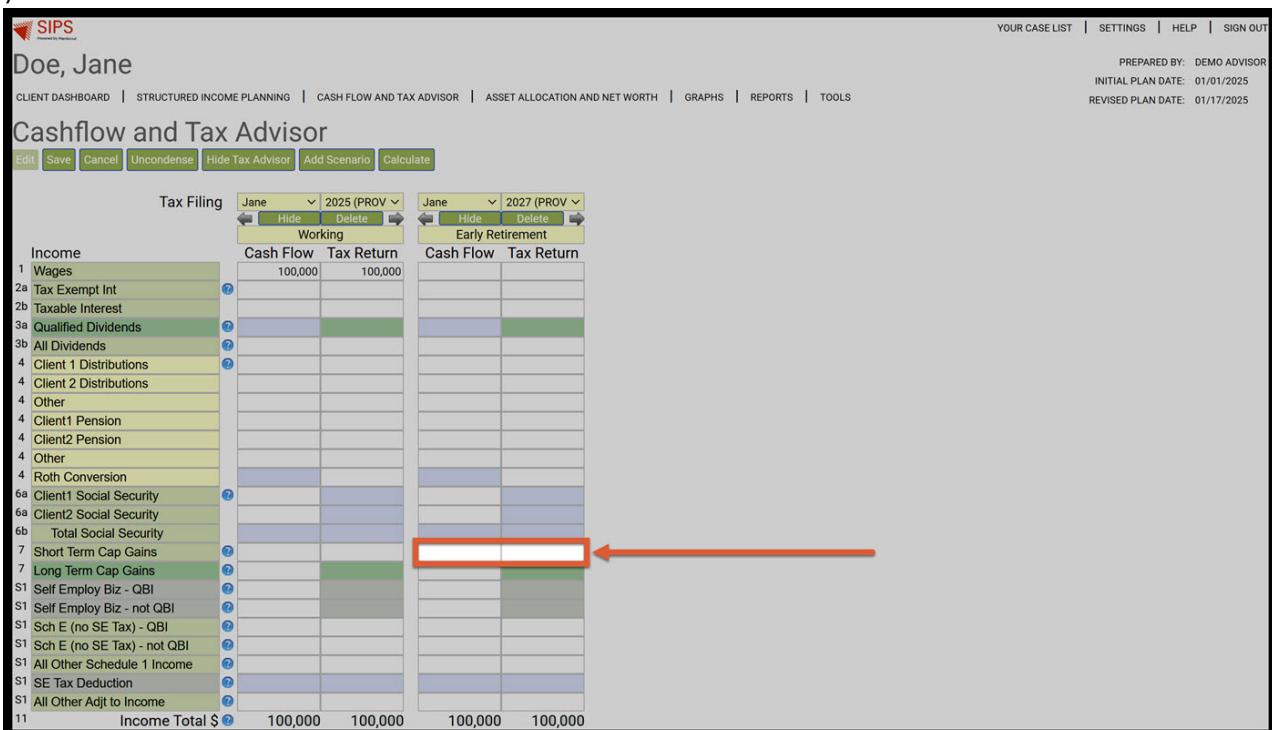
2025 (PROV) | Hide | Delete | Working | Scenario 2 | Hide | Delete | 2027 (PROV)

Red arrow pointing to the 'Delete' button for Scenario 2.

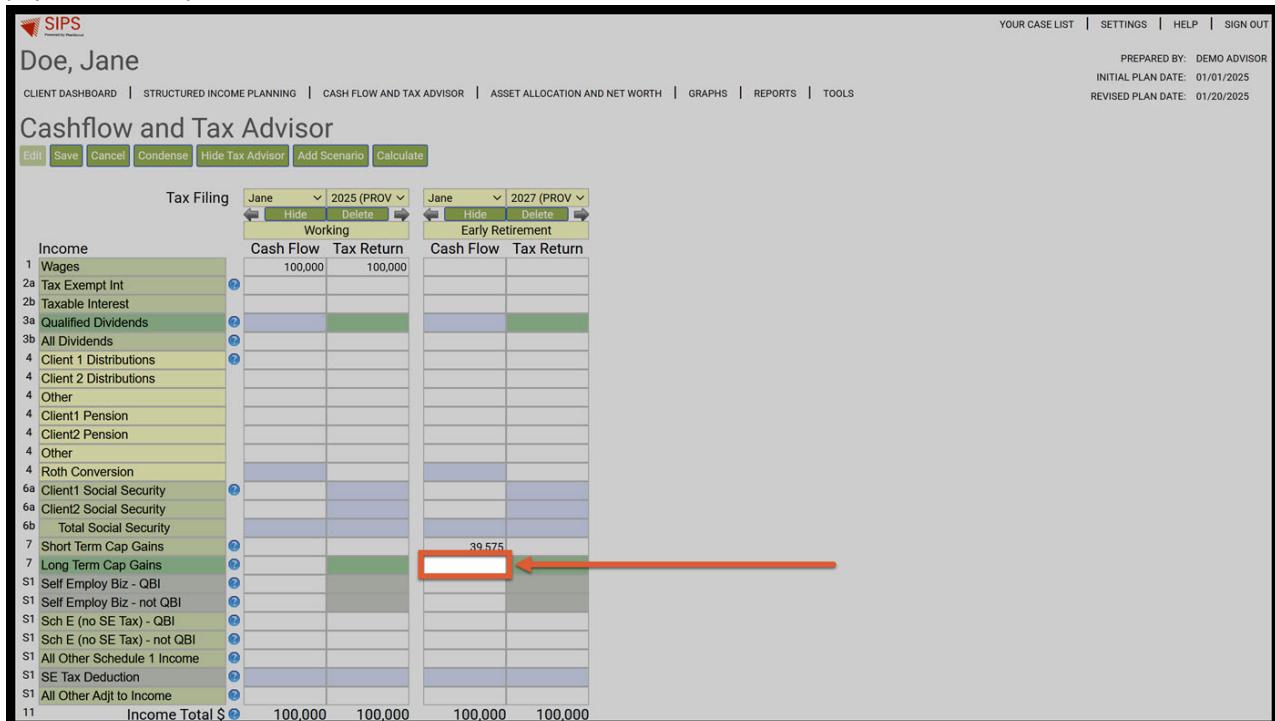
Step 8: Wages: Delete the Cash Flow and Tax Return for the wages.



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.



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.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

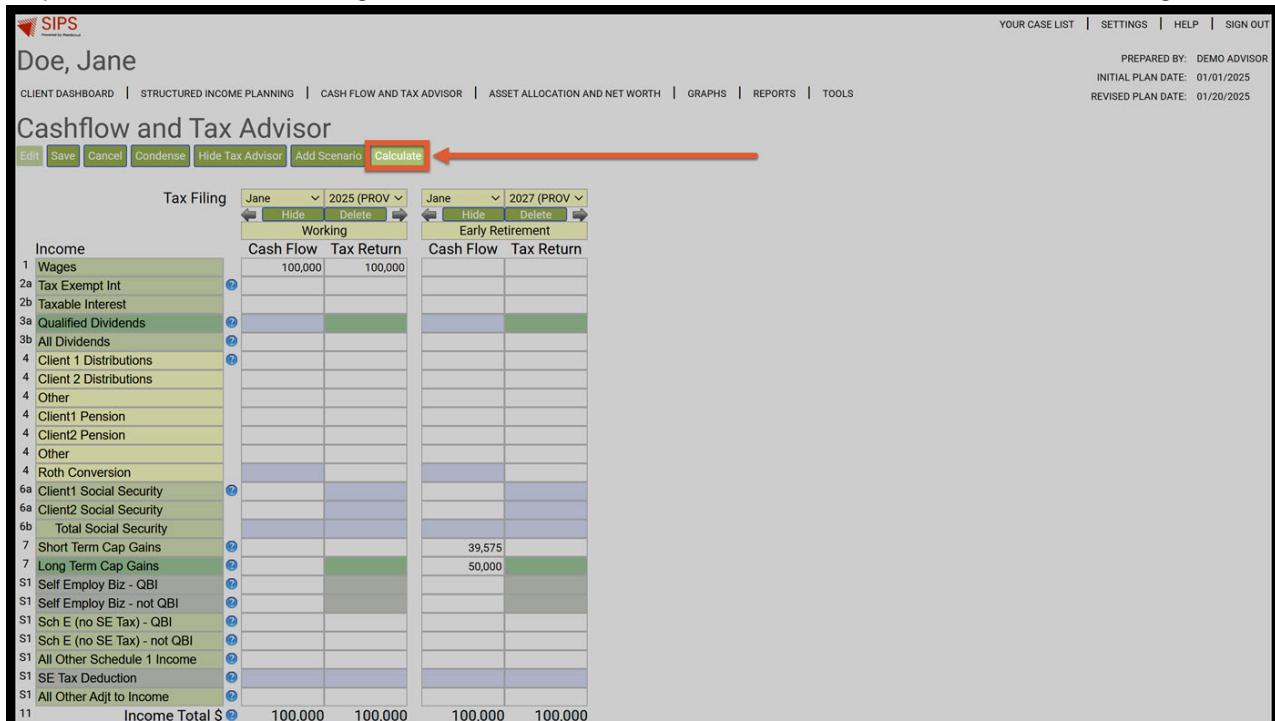
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Cashflow and Tax Advisor

Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

| Tax Filing | | Jane 2025 (PROV) | | Jane 2027 (PROV) | |
|------------|-----------------------------|------------------|------------|------------------|------------|
| | | 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 | | | | |
| 7 | Long Term Cap Gains | 39,575 | | | |
| 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.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

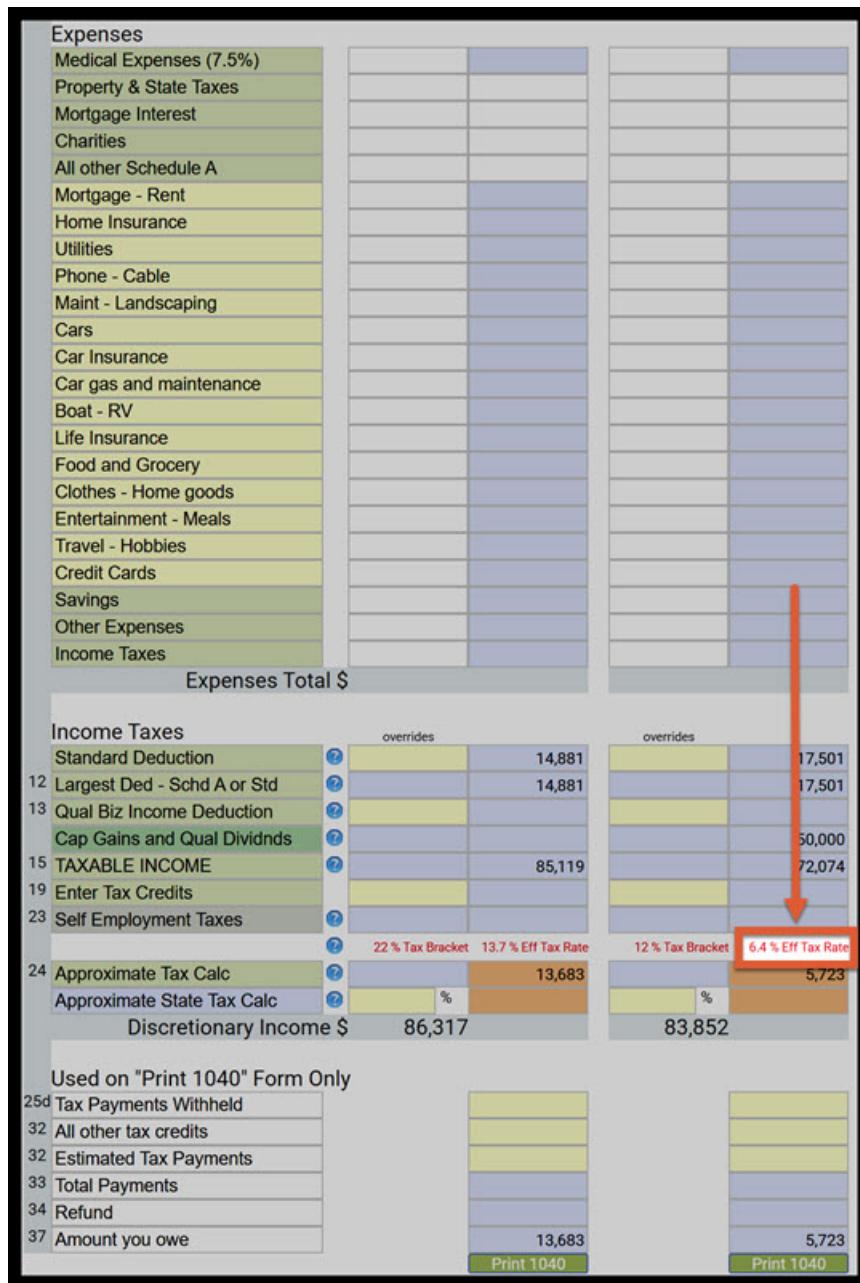
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Cashflow and Tax Advisor

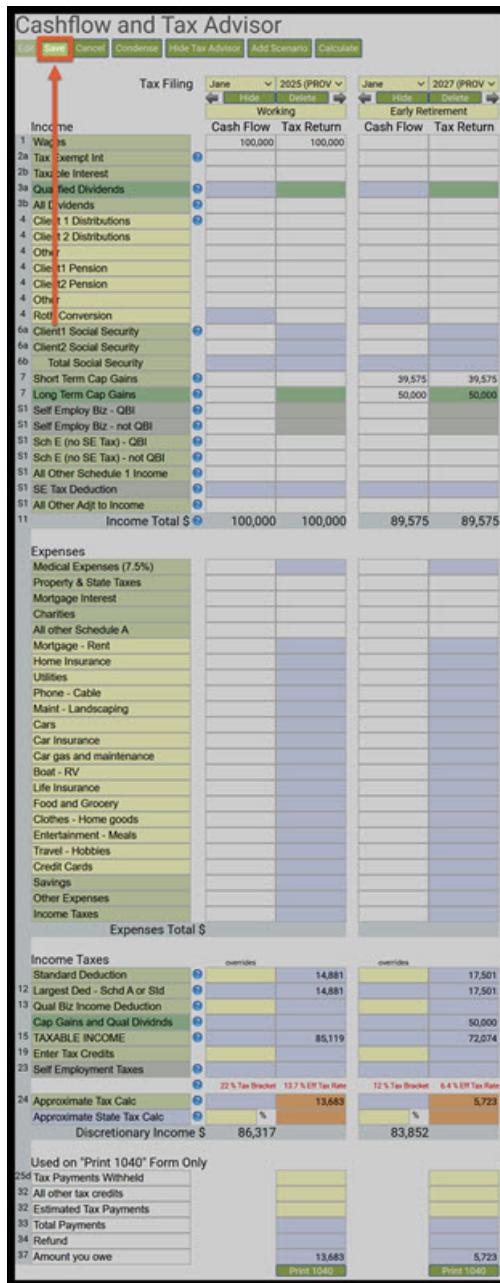
Edit Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

| Tax Filing | | Jane 2025 (PROV) | | Jane 2027 (PROV) | |
|------------|-----------------------------|------------------|------------|------------------|------------|
| | | 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 | | | | |
| 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."



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



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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Cashflow and Tax Advisor

STRUCTURED INCOME PLANNING

Tax Filing

| | Working | 2025 (PROV) | Early Retirement | 2027 (PROV) |
|--------------------------------|-----------|-------------|------------------|-------------|
| 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 | | | | |
| 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 | 89,575 | 89,575 |

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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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 Socia

| Planning Horizon | 20 years | Accounts | | | | | | Incomes | | | | | | |
|------------------------|----------|-------------------|-----------------------------|-----------------------------|-------------|---|-----------------------------|-----------------------|-----------------------|-----------------|--------------|-----------------------|-----------------------------|----------------------|
| | | Non-Qualified (4) | | | IRA (4) | | | Accounts Total | Planned Distribution | Jane Wages (\$) | Jane SS (\$) | Income Tax | After Tax Income | After Tax Target (*) |
| Year | Jane | Account | Income | Account | Income | | | | | | | | | |
| Initial amount w/bonus | 64 | 5.00 % 750,000 | 5.00 % 0.00 % 750,000 | 1,250,000 0 1,250,000 | 0 0 0 | Jane IRA Jane Inc 2,000,000 0 2,000,000 | Subtotal of account incomes | Infl Factor 2.00 % | Infl Factor 2.00 % | Eff Tax Rate | | Infl Factor 2.00 % | from total income to target | |
| 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 | 1,595,535 | 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 |
| | | 622,316 | 1,029,946 | 1,643,262 | 202,000 | 603,730 | (130,463) | 2318,530 | 2,065,276 | 253,253 | | | | |

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Doe, Jane

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

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 Soc. ✓

| Accounts | | | | | | | | | | | | Incomes | | | | |
|---------------------|----------|-------------------|---------|--------|-----------|---------|----------------|--------------------|----------------------|----------------|--------------|-----------------------------|------------------|----------------------|------------|------|
| Planning Horizon | 20 years | Non-Qualified (4) | | | IRA (4) | | | Subtotal | Planned Distribution | Jane Wages (5) | Jane SS (5) | Income Tax | After Tax Income | After Tax Target (1) | Income Gap | Year |
| Total required | Year | Jane | Account | Income | Account | Income | Accounts Total | of account incomes | Infl Factor | Infl Factor | Eff Tax Rate | from total income to target | Infl Factor | 2.00 % | 2.00 % | |
| View Beneficial RMD | | | | | | | | | | | | | | | | |
| REGULAR RMD | | | | | | | | | | | | | | | | |
| across all accounts | | | | | | | | | | | | | | | | |
| Jane total RMD | | | | | | | | | | | | | | | | |
| 0 | 2025 | 65 | 787,500 | 5.00 % | 1,312,500 | 0 | 2,100,000 | 0 | 100,000 | 0 | (13.70)-14% | 86,300 | 85,000 | 1,300 | 2025 | |
| 0 | 2026 | 66 | 826,875 | 0.00 % | 1,378,125 | 0 | 2,205,000 | 0 | 102,000 | 0 | (13.97)-14% | 88,026 | 86,700 | 1,326 | 2026 | |
| 0 | 2027 | 67 | 778,644 | 89.575 | 1,447,031 | 0 | 2,225,674 | 89,575 | 0 | 0 | (1.14)-14% | 88,434 | 88,434 | 0 | 2027 | |
| 0 | 2028 | 68 | 725,595 | 91,981 | 1,519,382 | 0 | 2,244,977 | 91,981 | 0 | 0 | (1.77)-14% | 90,203 | 90,203 | 0 | 2028 | |
| 0 | 2029 | 69 | 667,446 | 94,429 | 1,595,352 | 0 | 2,262,797 | 94,429 | 0 | 0 | (2.42)-14% | 92,007 | 92,007 | 0 | 2029 | |
| 0 | 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 | |
| 0 | 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 | |
| 0 | 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 | |
| 0 | 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 | |
| 0 | 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 | |
| 82,769 | 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 | |
| 86,715 | 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 | |
| 90,445 | 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 | |
| 94,741 | 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 | |
| 99,232 | 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 | |
| 103,923 | 2040 | 80 | 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 | 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 | |
| 113,553 | 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 | |
| 117,996 | 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 | |
| 123,510 | 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 17: Add Adjustment Text Box: Enter in the effective tax rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Income Tax

Starting effective tax rate **13.7 %**

Tax name **Income Tax**

Tax description

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 % |
|------|------------------|
| 1 | % |
| 2 | % |
| 3 | % |
| 4 | % |
| 5 | % |
| 6 | % |
| 7 | % |
| 8 | % |
| 9 | % |
| 10 | % |
| 11 | % |
| 12 | % |
| 13 | % |
| 14 | % |
| 15 | % |
| 16 | % |
| 17 | % |
| 18 | % |
| 19 | % |
| 20 | % |
| 21 | % |
| 22 | % |
| 23 | % |
| 24 | % |

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

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Income Tax

Starting effective tax rate: 13.7 %

Tax description:

ADD ADJUSTMENT: 6.4

Tax Adjustments

| Year | Tax adjustment % |
|------|------------------|
| 1 | % |
| 2 | % |
| 3 | % |
| 4 | % |
| 5 | % |
| 6 | % |
| 7 | % |
| 8 | % |
| 9 | % |
| 10 | % |
| 11 | % |
| 12 | % |
| 13 | % |
| 14 | % |
| 15 | % |
| 16 | % |
| 17 | % |
| 18 | % |
| 19 | % |
| 20 | % |
| 21 | % |
| 22 | % |
| 23 | % |
| 24 | % |

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

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

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Income Tax

Starting effective tax rate: 13.7 %

Tax description:

ADD ADJUSTMENT: 6.4

Tax Adjustments

| Year | Tax adjustment % |
|------|------------------|
| 1 | % |
| 2 | % |
| 3 | % |
| 4 | % |
| 5 | % |
| 6 | % |
| 7 | % |
| 8 | % |
| 9 | % |
| 10 | % |
| 11 | % |
| 12 | % |
| 13 | % |
| 14 | % |
| 15 | % |
| 16 | % |
| 17 | % |
| 18 | % |
| 19 | % |
| 20 | % |
| 21 | % |
| 22 | % |
| 23 | % |
| 24 | % |

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

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



The screenshot shows the 'Manage Tax' page. On the left, there are fields for 'Tax name' (Income Tax), 'Starting effective tax rate' (13.7 %), and 'Tax description'. On the right, there is a 'Tax Adjustments' section with a table. The table has columns for 'Year' and 'Tax adjustment %'. The 'Year' column lists years 1 through 24. The 'Tax adjustment %' column shows values: 6.4 % for years 3, 5, and 6, and % for all other years. A red box highlights the '6.4 %' entry for year 3, and a red arrow points from the '6.4 %' entry in the table to the '6.4 %' entry in the 'Tax adjustment %' column.

| Year | Tax adjustment % |
|------|------------------|
| 1 | % |
| 2 | % |
| 3 | 6.4 % |
| 4 | 6.4 % |
| 5 | 6.4 % |
| 6 | 6.4 % |
| 7 | % |
| 8 | % |
| 9 | % |
| 10 | % |
| 11 | % |
| 12 | % |
| 13 | % |
| 14 | % |
| 15 | % |
| 16 | % |
| 17 | % |
| 18 | % |
| 19 | % |
| 20 | % |
| 21 | % |
| 22 | % |
| 23 | % |
| 24 | % |

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



The screenshot shows the 'Manage Tax' page. On the left, there are fields for 'Tax name' (Income Tax), 'Starting effective tax rate' (13.7 %), and 'Tax description'. On the right, there is a 'Tax Adjustments' section with a table. A red arrow points to the 'Save' button, which is highlighted in green. The table has columns for 'Year' and 'Tax adjustment %'. The 'Year' column lists years 1 through 24. The 'Tax adjustment %' column shows values: 6.4 % for years 3, 5, and 6, and % for all other years.

| Year | Tax adjustment % |
|------|------------------|
| 1 | % |
| 2 | % |
| 3 | 6.4 % |
| 4 | 6.4 % |
| 5 | 6.4 % |
| 6 | 6.4 % |
| 7 | % |
| 8 | % |
| 9 | % |
| 10 | % |
| 11 | % |
| 12 | % |
| 13 | % |
| 14 | % |
| 15 | % |
| 16 | % |
| 17 | % |
| 18 | % |
| 19 | % |
| 20 | % |
| 21 | % |
| 22 | % |
| 23 | % |
| 24 | % |

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Doe, Jane

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

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 Soc. ✓

Planning Horizon 20 years

Accounts

Incomes

Total required View Beneficial RMD

REGULAR RMD across all accounts

net return initial amount bonus % w/bonus

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

64 5.00 % 5.00 % 750,000 1,250,000 2,000,000 Subtotal of account incomes 0 100,000 0 (13,700)-14% 86,300 85,000 1,300 2025

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

0 826,875 0 1,378,125 0 2,205,000 0 88,963 0 0 (529)-6% 88,434 88,434 0 2027

0 779,255 88,963 1,447,031 0 2,226,286 0 0 0 (822)-6% 90,203 90,203 0 2028

0 727,193 91,025 1,519,382 0 2,265,782 0 0 0 (1,115)-6% 92,007 92,007 0 2029

0 670,431 93,122 1,595,352 0 2,305,988 0 0 0 0 0 0 0 0 2030

0 638,150 65,803 1,675,119 0 2,313,269 0 34,911 (6,867)-14% 93,847 93,847 0 2030

0 602,552 67,505 1,758,875 0 2,361,427 0 67,505 0 35,609 (7,390)-14% 95,724 95,724 0 2031

0 563,445 69,235 1,846,818 0 2,410,264 0 69,235 0 36,321 (7,918)-14% 97,638 97,638 0 2032

0 520,623 70,994 1,939,159 0 2,459,783 0 70,994 0 37,048 (8,451)-14% 99,591 99,591 0 2033

0 473,871 72,784 2,036,117 0 2,509,988 0 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/20/2025

Doe, Jane

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

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 Soc. ✓

Planning Horizon 20 years

Accounts

Incomes

Total required View Beneficial RMD

REGULAR RMD across all accounts

net return initial amount bonus % w/bonus

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

64 5.00 % 5.00 % 750,000 1,250,000 2,000,000 Subtotal of account incomes 0 100,000 0 (13,700)-14% 86,300 85,000 1,300 2025

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

0 826,875 0 1,378,125 0 2,205,000 0 88,963 0 0 (529)-6% 88,434 88,434 0 2027

0 779,255 88,963 1,447,031 0 2,226,286 0 91,025 0 0 (822)-6% 90,203 90,203 0 2028

0 727,193 91,025 1,519,382 0 2,265,782 0 93,122 0 0 (1,115)-6% 92,007 92,007 0 2029

0 670,431 93,122 1,595,352 0 2,305,988 0 72,784 0 0 0 0 0 0 2030

0 638,150 65,803 1,675,119 0 2,313,269 0 34,911 (6,867)-14% 93,847 93,847 0 2030

0 602,552 67,505 1,758,875 0 2,361,427 0 67,505 0 35,609 (7,390)-14% 95,724 95,724 0 2031

0 563,445 69,235 1,846,818 0 2,410,264 0 69,235 0 36,321 (7,918)-14% 97,638 97,638 0 2032

0 520,623 70,994 1,939,159 0 2,459,783 0 70,994 0 37,048 (8,451)-14% 99,591 99,591 0 2033

0 473,871 72,784 2,036,117 0 2,509,988 0 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

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