

Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Security Starts Up

08/07/2025 1:36 pm EDT

This is the third 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 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 for Social Security: 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 Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts		Incomes		Accounts		Incomes		Incomes		Incomes		Incomes		Incomes	
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	Year	Year
REGULAR RMD	net return	64	5.00 %	5.00 %	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					
across all accounts	initial amount		750,000	1,250,000	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	0	0
Jane	bonus %		0.00 %	0.00 %	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	0	0
total RMD	w/bonus		750,000	1,250,000	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	0	0
0	2025	65	787,500	1,312,500	0	2,100,000	0	100,000	0	0	(13,700)-14%	86,300	85,000	1,300	2025	2025	2025
0	2026	66	826,875	1,378,125	0	2,205,000	0	102,000	0	0	(13,974)-14%	88,026	86,700	1,326	2026	2026	2026
0	2027	67	779,255	1,447,031	0	2,226,286	88,963	0	0	0	(529)-6%	88,434	88,434	0	2027	2027	2027
0	2028	68	727,193	1,519,382	0	2,246,576	91,025	0	0	0	(822)-6%	90,203	90,203	0	2028	2028	2028
0	2029	69	670,431	1,595,352	0	2,265,782	93,122	0	0	0	(1,115)-6%	92,007	92,007	0	2029	2029	2029
0	2030	70	638,150	1,675,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030	2030	2030	
0	2031	71	602,552	1,758,875	0	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031	2031	2031	
0	2032	72	563,445	1,846,818	0	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032	2032	2032	
0	2033	73	520,623	1,939,159	0	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033	2033	2033	
0	2034	74	473,871	2,036,117	0	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034	2034	2034	
82,769	2035	75	497,564	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035	2035	2035	
86,715	2036	76	522,442	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036	2036	2036	
90,445	2037	77	548,564	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037	2037	2037	
94,741	2038	78	575,992	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038	2038	2038	
99,232	2039	79	604,792	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039	2039	2039	
103,923	2040	80	635,032	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040	2040	2040	
108,262	2041	81	666,783	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041	2041	2041	
113,353	2042	82	700,122	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042	2042	2042	
117,996	2043	83	735,128	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043	2043	2043	
123,510	2044	84	771,885	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044	2044	2044	
			619,430	1,020,946		1,640,376	202,000	603,730	(127,578)	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.

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

Structured Income Planning

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts		Incomes		Accounts		Incomes		Incomes		Incomes		Incomes		Incomes	
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	Year	Year
REGULAR RMD	net return	64	5.00 %	5.00 %	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					
across all accounts	initial amount		750,000	1,250,000	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	0	0
Jane	bonus %		0.00 %	0.00 %	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	0	0
total RMD	w/bonus		750,000	1,250,000	Jane inc	2,000,000	0	2,000,000	0	0	0	0	0	0	0	0	0
0	2025	65	787,500	1,312,500	0	2,100,000	0	100,000	0	0	(13,700)-14%	86,300	85,000	1,300	2025	2025	2025
0	2026	66	826,875	1,378,125	0	2,205,000	0	102,000	0	0	(13,974)-14%	88,026	86,700	1,326	2026	2026	2026
0	2027	67	779,255	1,447,031	0	2,226,286	88,963	0	0	0	(529)-6%	88,434	88,434	0	2027	2027	2027
0	2028	68	727,193	1,519,382	0	2,246,576	91,025	0	0	0	(822)-6%	90,203	90,203	0	2028	2028	2028
0	2029	69	670,431	1,595,352	0	2,265,782	93,122	0	0	0	(1,115)-6%	92,007	92,007	0	2029	2029	2029
0	2030	70	638,150	1,675,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030	2030	2030	
0	2031	71	602,552	1,758,875	0	2,361,427	67,505	0	35,609	(7,390)-14%	95,724	95,724	0	2031	2031	2031	
0	2032	72	563,445	1,846,818	0	2,410,264	69,235	0	36,321	(7,918)-14%	97,638	97,638	0	2032	2032	2032	
0	2033	73	520,623	1,939,159	0	2,459,783	70,994	0	37,048	(8,451)-14%	99,591	99,591	0	2033	2033	2033	
0	2034	74	473,871	2,036,117	0	2,509,988	72,784	0	37,789	(8,990)-14%	101,583	101,583	0	2034	2034	2034	
82,769	2035	75	497,564	2,055,154	82,769	2,552,718	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035	2035	2035	
86,715	2036	76	522,442	2,071,196	86,715	2,593,638	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036	2036	2036	
90,445	2037	77	548,564	2,084,310	90,445	2,632,875	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037	2037	2037	
94,741	2038	78	575,992	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038	2038	2038	
99,232	2039	79	604,792	2,099,242	99,232	2,704,034	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039	2039	2039	
103,923	2040	80	635,032	2,100,281	103,923	2,735,313	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040	2040	2040	
108,262	2041	81	666,783	2,097,033	108,262	2,763,816	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041	2041	2041	
113,353	2042	82	700,122	2,088,532	113,353	2,788,654	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042	2042	2042	
117,996	2043	83	735,128	2,074,962	117,996	2,810,090	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043	2043	2043	
123,510	2044	84	771,885	2,055,201	123,510	2,827,086	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044	2044	2044	
			619,430	1,020,946		1,640,376	202,000	603,730	(127,578)	2,318,530	2,065,276	253,253					

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

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Doe, Jane

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INITIAL PLAN DATE: 01/01/2025
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Cashflow and Tax Advisor

Edit Dynamic Mode

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

SIPS
Doe, Jane

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

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

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

Cashflow and Tax Advisor

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2027 (PROV)	
	Working		Early Retirement		Scenario 3	
	Cash Flow	Tax Return	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	39,575	39,575
7 Long Term Cap Gains			50,000	50,000	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	89,575	89,575

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

Cashflow and Tax Advisor

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2027 (PROV)	
	Working		Early Retirement		Scenario 3	
	Cash Flow	Tax Return	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			89,575	89,575	89,575	89,575
8 Schedule 1 Income				89,575		89,575
S1 SE Tax Deduction						
S1 All Other Adj to Income						
11 Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

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

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Cashflow and Tax Advisor

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	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 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			89,575	89,575	89,575	89,575
8 Schedule 1 Income				89,575		89,575
S1 SE Tax Deduction						
S1 All Other Adj to Income						
11 Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 8: Client1 Social Security: Enter in the social security amount in the cash flow column.

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Cashflow and Tax Advisor

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	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 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			89,575	89,575	89,575	89,575
8 Schedule 1 Income				89,575		89,575
S1 SE Tax Deduction						
S1 All Other Adj to Income						
11 Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 9: Short Term Capital Gains: Delete the previous amount and enter the capital gains associated with the

withdrawal from the non-qualified account. For this example, we will assume that \$5,804 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.

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	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					34,911	
6a Client2 Social Security						
6b Total Social Security						
7 Short Term Cap Gains			39,575	39,575	39,575	39,575
7 Long Term Cap Gains			50,000	50,000	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						
Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

Step 10: Long Term Capital Gains: Delete the previous amount and enter the capital gains associated with the withdrawal from the non-qualified account. For this example, we will assume that \$60,000 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.

Income	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	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					34,911	
6a Client2 Social Security						
6b Total Social Security						
7 Short Term Cap Gains			39,575	39,575	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	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						
Income Total \$	100,000	100,000	89,575	89,575	89,575	89,575

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

SIPS
Doe, Jane

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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

Cashflow and Tax Advisor

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

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	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					34,911	
6a Client2 Social Security						
6b Total Social Security						
7 Short Term Cap Gains			39,575	39,575	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	60,000	60,000
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	89,575	89,575

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		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 6.4 % Eff Tax Rate	12 % Tax Bracket 5.3 % Eff Tax Rate
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: Taxable Social Security: After clicking Calculate, SIPS will automatically show the amount and percentage of the social security that is taxable.

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

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 Uncondense Hide Tax Advisor Add Scenario Calculate

Income	Jane 2025 (PROV) Working		Jane 2027 (PROV) Early Retirement		Jane 2030 (PROV) Social Security	
	Cash Flow	Tax Return	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					34,911	
6a Client2 Social Security						
6b Total Social Security					34,911	29,674
7 Short Term Cap Gains			39,575	39,575	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	60,000	60,000
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	100,715	95,478

Step 14: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

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

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 Uncondense Hide Tax Advisor Add Scenario Calculate

Income	Jane 2025 (PROV) Working		Jane 2027 (PROV) Early Retirement		Jane 2030 (PROV) Social Security	
	Cash Flow	Tax Return	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					34,911	
6a Client2 Social Security						
6b Total Social Security					34,911	29,674
7 Short Term Cap Gains			39,575	39,575	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	60,000	60,000
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	100,715	95,478

Step 15: Structured Income Planning: Click on the Structured Income Planning 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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/21/2025

Cashflow and Tax Advisor

Dynamic Mode

Tax Filing	Jane 2025 (PROV)		Jane 2027 (PROV)		Jane 2030 (PROV)	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
Income	Working		Early Retirement		Social Security	
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					34,911	
6a Client2 Social Security						
6b Total Social Security					34,911	29,674
7 Short Term Cap Gains			39,575	39,575	5,804	5,804
7 Long Term Cap Gains			50,000	50,000	60,000	60,000
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		100,715 95,478	

Step 16: Edit: Click on the green Edit 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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/21/2025

Structured Income Planning

Dynamic Mode

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Planning Horizon: 20 years

Year	Jane	Accounts		Incomes		Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Non-Qualified	IRA	Jane IRA	Jane inc									
net return	64	5.00 %	5.00 %	0	0	2,000,000	0	100,000	0					
initial amount		750,000	1,250,000	0	0	2,000,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,300	2025
bonus %		0.00 %	0.00 %							(529)-6%	88,434	88,434	0	2027
w/bonus		750,000	1,250,000			2,000,000				(822)-6%	90,203	90,203	0	2028
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	779,255	88,969	1,447,031	0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027
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
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
2030	70	638,150	65,803	1,675,119	0	2,313,269	65,803	0	34,911	(6,867)-14%	93,847	93,847	0	2030
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
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
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
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
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
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
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
2038	78	575,592	0	2,093,785	94,741	2,669,777	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038
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
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
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
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
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
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 17: 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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 01/21/2025

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Accounts: Non-Qualified | IRA

Total required		Accounts		Incomes		Planned Distribution		Income Tax		After Tax Income		After Tax Target		Income Gap		Year		
View Beneficial RMD	REGULAR RMD	net return	initial amount	bonus %	w/bonus	Jane	Account	Income	Account	Income	Jane IRA	Jane Wages	Jane SS	Eff Tax Rate	Manage	from total income to target	Year	
0	0	65	787,500	0	787,500	65	787,500	0	1,312,500	0	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025
0	0	66	826,875	0	826,875	66	826,875	0	1,378,125	0	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026
0	0	67	779,255	88,963	1,447,031	67	779,255	88,963	1,447,031	0	2,226,286	88,963	0	(529)-6%	88,434	88,434	0	2027
0	0	68	727,193	91,025	1,519,382	68	727,193	91,025	1,519,382	0	2,246,576	91,025	0	(822)-6%	90,203	90,203	0	2028
0	0	69	670,431	93,122	1,595,352	69	670,431	93,122	1,595,352	0	2,265,782	93,122	0	(1,115)-6%	92,007	92,007	0	2029
0	0	70	638,150	65,803	1,675,119	70	638,150	65,803	1,675,119	0	2,313,269	65,803	34,911	(6,867)-14%	93,847	93,847	0	2030
0	0	71	602,552	67,505	1,758,875	71	602,552	67,505	1,758,875	0	2,361,427	67,505	35,609	(7,390)-14%	95,724	95,724	0	2031
0	0	72	563,445	69,235	1,846,818	72	563,445	69,235	1,846,818	0	2,410,264	69,235	36,321	(7,918)-14%	97,638	97,638	0	2032
0	0	73	520,623	70,994	1,939,159	73	520,623	70,994	1,939,159	0	2,459,783	70,994	37,048	(8,451)-14%	99,591	99,591	0	2033
0	0	74	473,871	72,784	2,036,117	74	473,871	72,784	2,036,117	0	2,509,988	72,784	37,789	(8,990)-14%	101,583	101,583	0	2034
82,769	86,715	75	497,564	0	2,055,154	75	497,564	0	2,055,154	82,769	2,552,718	82,769	38,545	(5,281)-14%	116,033	103,615	12,418	2035
90,445	94,741	76	522,442	0	2,071,196	76	522,442	0	2,071,196	86,715	2,593,638	86,715	39,315	(5,386)-14%	120,645	105,687	14,958	2036
99,232	103,923	77	548,564	0	2,084,310	77	548,564	0	2,084,310	90,445	2,632,875	90,445	40,102	(5,494)-14%	125,053	107,801	17,253	2037
108,262	113,353	78	575,992	0	2,093,785	78	575,992	0	2,093,785	94,741	2,669,777	94,741	40,904	(5,604)-14%	130,041	109,957	20,085	2038
117,996	123,510	79	604,792	0	2,099,242	79	604,792	0	2,099,242	99,232	2,704,034	99,232	41,722	(5,716)-14%	135,237	112,156	23,082	2039
123,510	129,253	80	635,032	0	2,100,281	80	635,032	0	2,100,281	103,923	2,735,313	103,923	42,556	(5,830)-14%	140,649	114,399	26,250	2040
		81	666,783	0	2,097,033	81	666,783	0	2,097,033	108,262	2,763,816	108,262	43,407	(5,947)-14%	145,723	116,687	29,036	2041
		82	700,122	0	2,088,532	82	700,122	0	2,088,532	113,353	2,788,654	113,353	44,276	(6,066)-14%	151,563	119,021	32,542	2042
		83	735,128	0	2,074,962	83	735,128	0	2,074,962	117,996	2,810,090	117,996	45,161	(6,187)-14%	156,970	121,401	35,569	2043
		84	771,885	0	2,055,201	84	771,885	0	2,055,201	123,510	2,827,086	123,510	46,064	(6,311)-14%	163,263	123,829	39,434	2044
					619,430				1,020,246			1,640,876	202,000	603,780	(127,578)	2,318,530	2,065,276	253,253

Step 18: 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
Pick year(s) to remove
Remove year to end of plan
Reset all years

Tax Adjustments

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



Step 20: Pick Years: Click on the green Pick Year(s) button.



Step 21: 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:

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	5.3 %
<input type="checkbox"/> 7	5.3 %
<input type="checkbox"/> 8	5.3 %
<input type="checkbox"/> 9	5.3 %
<input type="checkbox"/> 10	5.3 %
<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: 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:

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	5.3 %
<input type="checkbox"/> 7	5.3 %
<input type="checkbox"/> 8	5.3 %
<input type="checkbox"/> 9	5.3 %
<input type="checkbox"/> 10	5.3 %
<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 23: Income Tax Column: The new effective tax rate will automatically be changed in the Income Tax Column.

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: 01/21/2025

Structured Income Planning

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

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts										Incomes				
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Manage	Manage	Manage		Manage	from total income to target		
across all accounts	initial amount		750,000		1,250,000	Jane inc	0	0	2.00 %	2.00 %			2.00 %			
Jane	bonus %		0.00 %		0.00 %	Jane inc	0	0								
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	2,000,000								
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	642,412	61,540	1,675,119	0	2,317,532	61,540	34,911	0	(2,604)-5%	93,847	93,847	0	2030	
0	2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	35,609	0	(2,792)-5%	95,724	95,724	0	2031	
0	2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	36,321	0	(2,980)-5%	97,638	97,638	0	2032	
0	2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	37,048	0	(3,169)-5%	99,591	99,591	0	2033	
0	2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	37,789	0	(3,359)-5%	101,583	101,583	0	2034	
82,769	2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	38,545	0	(5,281)-14%	116,033	103,615	12,418	2035	
86,715	2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	39,315	0	(5,386)-14%	120,645	105,687	14,958	2036	
90,445	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	40,102	0	(5,494)-14%	125,053	107,801	17,253	2037	
94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	40,904	0	(5,604)-14%	130,041	109,957	20,085	2038	
99,232	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	41,722	0	(5,716)-14%	135,237	112,156	23,082	2039	
103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	42,556	0	(5,830)-14%	140,649	114,399	26,250	2040	
108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	43,407	0	(5,947)-14%	145,723	116,687	29,036	2041	
113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	44,276	0	(6,066)-14%	151,563	119,021	32,542	2042	
117,996	2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	45,161	0	(6,187)-14%	156,970	121,401	35,569	2043	
123,510	2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	46,064	0	(6,311)-14%	163,263	123,829	39,434	2044	
			594,719		1,020,246		1,615,665		202,000		603,730	(102,866)	2,318,530	2,065,276	253,253	

Step 24: Save: Click on the green save 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: 01/21/2025

Structured Income Planning

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

Scenario: Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Se

Total required		Accounts										Incomes				
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Manage	Manage	Manage		Manage	from total income to target		
across all accounts	initial amount		750,000		1,250,000	Jane inc	0	0	2.00 %	2.00 %			2.00 %			
Jane	bonus %		0.00 %		0.00 %	Jane inc	0	0								
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	2,000,000								
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	642,412	61,540	1,675,119	0	2,317,532	61,540	34,911	0	(2,604)-5%	93,847	93,847	0	2030	
0	2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	35,609	0	(2,792)-5%	95,724	95,724	0	2031	
0	2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	36,321	0	(2,980)-5%	97,638	97,638	0	2032	
0	2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	37,048	0	(3,169)-5%	99,591	99,591	0	2033	
0	2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	37,789	0	(3,359)-5%	101,583	101,583	0	2034	
82,769	2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	38,545	0	(5,281)-14%	116,033	103,615	12,418	2035	
86,715	2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	39,315	0	(5,386)-14%	120,645	105,687	14,958	2036	
90,445	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	40,102	0	(5,494)-14%	125,053	107,801	17,253	2037	
94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	40,904	0	(5,604)-14%	130,041	109,957	20,085	2038	
99,232	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	41,722	0	(5,716)-14%	135,237	112,156	23,082	2039	
103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	42,556	0	(5,830)-14%	140,649	114,399	26,250	2040	
108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	43,407	0	(5,947)-14%	145,723	116,687	29,036	2041	
113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	44,276	0	(6,066)-14%	151,563	119,021	32,542	2042	
117,996	2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	45,161	0	(6,187)-14%	156,970	121,401	35,569	2043	
123,510	2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	46,064	0	(6,311)-14%	163,263	123,829	39,434	2044	
			594,719		1,020,246		1,615,665		202,000		603,730	(102,866)	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.