Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth Withdrawals

02/14/2025 10:25 am EST

This is the fourth 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, receiving Social Security Benefits, and is withdrawing the RMDs from a Roth account.

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

SIPS														YOUR C	CASE LIST	SETTINGS	HELP SIGN OU
Doe, J	ane															PREPARED	BY: DEMO ADVISOR
DUC, 0	anc															INITIAL PLAN DA	ATE: 01/01/2025
CLIENT DASHBO	ARD STRU	CTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH C	BRAPHS REF	ORTS TO	OLS				REVISED PLAN DA	ATE: 01/21/2025
Structo	Mode			Ū													
Scenario Part	Four: Forecas	ting Effective	Tax Rates in	Retirement: F	RMDs, Social :	Security, and F	Roth										
			Acco	unts	×												
Planning Horizon	20 years 🗸	Non-C)ualified		IRA			Inco	mes 🦻								
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]		
net return	64	5.00 %		5.00 %	Jane IRA										1		
initial amount		750,000		1,250,000		2,000,000	Subtotal						from total				
bonus % w/bonus		0.00 %		0.00 %	Jane inc	0 2.000.000	of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %	Eff Tax Rate		Infl Factor 2.00 %	income to target				
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000		(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	88,963	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 2031	70 71	642,412 611,626	61,540 62,906	1,675,119 1,758,875	0	2,317,532 2,370,502	61,540 62,906	0	34,911 35,609	(2,604)-5% (2,792)-5%	93,847 95,724	93,847 95,724	0	2030 2031			
2031	72	577,911	64,297	1,758,875	0	2,370,502	64,297	0	36,321	(2,792)-5%	95,724	95,724	0	2031			
2032	73	541.094	65,712	1,939,159	0	2,480,254	65.712	0		(3,169)-5%	99,591	99,591	0	2032			
2034	74	500,996	67.153	2.036.117	0	2,537,113	67.153	0		(3,359)-5%	101,583	101,583	0	2034			
2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	0	38,545	1017 110			12,710	2000			
2030	/0	552,348	0	2,071,190	80,715	2,023,044	80,/15	U	39,315	(5,386)-14%	120,645	105,687	14,958	2036			
2037 2038	77 78	579,965 608,964	0	2,084,310 2,093,785	90,445 94,741	2,664,276 2,702,748	90,445 94,741	0	40,102 40,904	(5,494)-14%	125,053 130.041	107,801 109,957	17,253 20.085	2037 2038			
2038	78	639,412	0	2,093,785	94,741	2,702,748	94,741	0	40,904 41,722	(5,604)-14% (5,716)-14%	130,041	112,156	20,085	2038			
2039	80	671,382	0	2,099,242	103,923	2,738,034	103,923	0	41,722	(5,830)-14%	140.649	114,399	26,250	2039			
2040	81	704,951	ő	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2040			
2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	(6,066)-14%	151,563	119,021	32,542	2042			
2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	(6,187)-14%	156,970	121,401	35,569	2043			
2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044			
			594,719		1,020,946		1,615,665	202,000	603,730	(102,866)	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.

														YOUR C	CASELIST S	ETTINGS HE	LP SIGN OUT
Doe, Ja	ane															PREPARED BY:	DEMO ADVISOR
				_		_									IN	ITIAL PLAN DATE:	01/01/2025
CLIENT DASHBOA	ARD STRU	CTURED INCO	ME PLANNING	CASH FLC	W AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH 0	BRAPHS REF	PORTS TO	OLS			REV	ISED PLAN DATE:	01/21/2025
Structu	ired Ir	ncom	e Plar	nina	•												
Edit Dynamic																	
Scenario Part I	Four: Forecas	ting Effective	Tax Rates in	Retirement: R	MDs, Social S	Security, and F	Roth 1 🗸										
	_	_															
			Acco	unts	×												
Planning 2 Horizon	20 years 🗸	Non-C	ualified	1	RA			Inco	mes 📈								
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]		
net return	64	5.00 %		5.00 %	Jane IRA										1		
initial amount	1	750,000		1,250,000		2,000,000	Subtotal						from total				
bonus % w/bonus		0.00 %		0.00 %	Jane inc	0 2.000.000	of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %	Eff Tax Rate		Infl Factor 2.00 %	income to target				
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000		(13,700)-14%	86,300	85,000	1,300	2025	1		
2026	66	826,875	ő	1,378,125	Ő	2,205,000	Ő	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026			
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			
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	642,412	61,540	1,675,119	0	2,317,532	61,540	0	34,911	(2,604)-5%	93,847	93,847	0	2030			
2031 2032	71 72	611,626 577,911	62,906 64,297	1,758,875 1,846,818	0	2,370,502 2,424,730	62,906	0	35,609 36,321	(2,792)-5% (2,980)-5%	95,724 97,638	95,724 97,638	0	2031 2032			
2032	73	541,094	65,712	1,939,159	0	2,424,730	64,297 65,712	0	37,048	(3,169)-5%	97,638	97,638	0	2032			
2033	74	500,996	67,153	2.036,117	0	2,537,113	67,153	0	37,789	(3,359)-5%	101,583	101,583	o	2034			
2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	0	38,545	(5,281)-14%	116,033	103,615	12,418	2035			
2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	(5,386)-14%	120,645	105,687	14,958	2036			
2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037			
2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038			
2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0	41,722	(5,716)-14%	135,237	112,156	23,082	2039			
2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040			
2041 2042	81 82	704,951 740,199	0	2,097,033 2,088,532	108,262 113,353	2,801,985 2,828,731	108,262 113,353	0	43,407 44,276	(5,947)-14% (6,066)-14%	145,723 151,563	116,687 119,021	29,036 32,542	2041 2042			
2042 2043	83	777,209	0	2,088,532	117,996	2,828,731	117,996	0	44,276	(6,066)-14%	151,563	121,401	32,542	2042			
2043	84	816,069	0	2,074,902	123,510	2,871,270	123,510	0	46,064	(6,311)-14%	163,263	123,829	39,434	2043			
	., L	2.3,007	594,719	2,000,201	1.020.946	2,01 1,210	1.615.665	202.000	603,730	(102,866)	2.318.530	2.065.276	253,253				

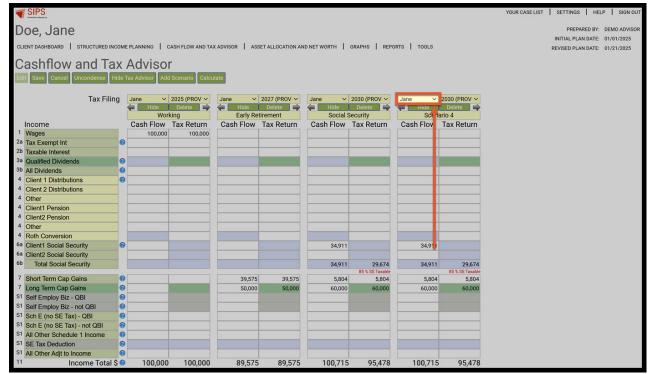
Step 3: Edit: Click on the green Edit button underneath the Cashflow and Tax Advisor heading.

SIPS						_
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Doe, Jane						
CLIENT DASHBOARD STRUCTURED IN	COME PLANNING	CASH FLOW AND	TAX ADVISOR AS	SET ALLOCATION	AND NET WORTH	GRAPHS
Cashflow and Ta	x Advis	or				
Dynamic Mode						
Tax Filing	Jane V	2025 (PRO% ~		227 (PRO% ~	Jane 21 Social Ser Cash Flow T	130 (PRO% ~
Income	Cash Flow	king Tax Return	Early Retin Cash Flow T	ax Return	Cash Flow T	ax Return
1 Wages	100,000	Tax Return 100,000				
2 Tax Exempt Int Taxable Interest						
Qualified Dividends					-	
All Dividends						
Client 1 Distributions						
4 Other						
Client1 Pension			33 3			
Client2 Pension					+ +	
Roth Conversion			1		1	
5a Client1 Social Security			-		34,911	
Client2 Social Security Total Social Security			-		34,911	29,674
7 Short Term Cap Gains			39.575	39.575	5.804	85 % 55 Taxable 5.804
7 Short Term Cap Gains 7 Long Term Cap Gains			39,575	39,575	5,804	5,804
51 Self Employ Biz - QBI						
51 Self Employ Biz - not QBI 51 Sch E (no SE Tax) - QBI				_	-	
S1 Sch E (no SE Tax) - not QBI			1			
S1 All Other Schedule 1 Income						
ST SE Tax Deduction				_		
All Other Adjt to Income Income Total	\$ 100,000	100,000	89,575	89,575	100,715	95,478
	SI - 19 SUSSE			0.000000		12.20
Expenses Medical Expenses (7.5%)	-		1		1	
Property & State Taxes	-					
Mortgage Interest						
Charities All other Schedule A						
Mortgage - Rent					-	
Home Insurance Utilities					1	
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	c					
	*					
Income Taxes	overrides		overrides	-	overides	
Standard Deduction ¹² Largest Ded - Schd A or Std		14,881	-	17,501	1	18,506
13 Qual Biz Income Deduction			-		1	
Cap Gains and Qual Dividids				50,000		60,000
15 TAXABLE INCOME 19 Enter Tax Credits		85,119	0	72.074	-	76,972
23 Self Employment Taxes			Margare 1		Survey and the	
24 Approximate Tax Calo	22 % Tax Bracket	12.7 % (J) Tax Rate	12 % Tax Dracket	5.4%.EPT Tax Fate	12% Tax Bracket	533.07 Tax Rat 5.386
Approximate Tax Calc Approximate State Tax Calc		13,683		5,723	1	5,580
Discretionary Income			83,852		95,327	
Used on "Print 1040" Form Sd Tax Payments Withheld	only					
32 All other tax credits	3					
32 Estimated Tax Payments 33 Total Operation						
33 Total Payments 34 Refund						

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

SIPS									YOUR CASE LIST	SETTINGS
Present to Particula									TOON ON DE LIOT	02111100 11
Doe, Jane										PREPARED BY
									3	NITIAL PLAN DATE
CLIENT DASHBOARD	OME PL	LANNING C	ASH FLOW AND TA	X ADVISOR ASS	ET ALLOCATION AN	ID NET WORTH	GRAPHS REPO	TOOLS	R	EVISED PLAN DATI
Cashflow and Ta	ΧA	dvisor								
Edit Save Cancel Uncondense Hi		Advisor Add	Scenario							
Tax Filing	Ja	ane 🗸	2025 (PROV ~	Jane 🗸	2027 (PROV ~	Jane V	2030 (PROV ~			
	-	Hide	Delete 🛋		Delete 🖨		Delete 📫			
		Work		Early Re		Social S				
Income	C		Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return			
1 Wages		100,000	100,000							
2a Tax Exempt Int	0									
2b Taxable Interest				-						
3a Qualified Dividends	0									
3b All Dividends	0									
4 Client 1 Distributions	0									
4 Client 2 Distributions										
4 Other			0.							
4 Client1 Pension										
4 Client2 Pension										
4 Other										
4 Roth Conversion										
6a Client1 Social Security	0					34,911				
6a Client2 Social Security										
6b Total Social Security						34,911	29,674			
7 Short Term Cap Gains	0			39,575	39,575	5,804	85 % SS Taxable 5,804			
 ⁷ Long Term Cap Gains 	0			50,000	50,000	60,000	60,000			
S1 Self Employ Biz - QBI	0		-	50,000	00,000	00,000	00,000			
S1 Self Employ Biz - not QBI	0			-						
S1 Sch E (no SE Tax) - QBI	0									
S1 Sch E (no SE Tax) - not QBI	0									
S1 All Other Schedule 1 Income	0									
S1 SE Tax Deduction	0									
S1 All Other Adjt to Income	0									
11 Income Total \$		100,000	100,000	89,575	89,575	100,715	95,478			

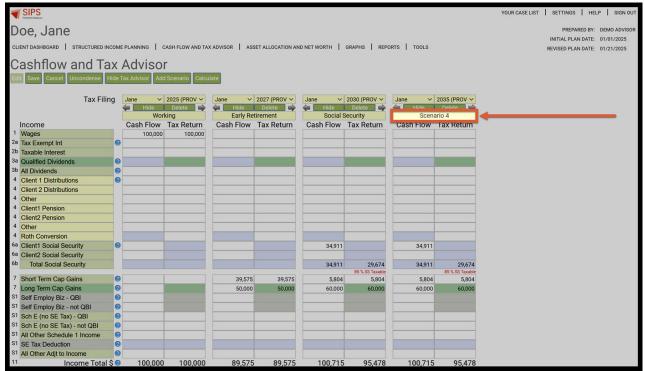
Step 5: Tax Filing Name: Click on the dropdown to select the tax filing (client 1, client 2, or joint).



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.

										YOUR CASE LIST SETTINGS HELP SIGN
Doe, Jane										PREPARED BY: DEMO ADVI
										INITIAL PLAN DATE: 01/01/2025
CLIENT DASHBOARD STRUCTURED IN	СОМ	PLANNING	CASH FLOW AND TAX	ADVISOR ASS	ET ALLOCATION AM	ID NET WORTH	GRAPHS REP	ORTS TOOLS		REVISED PLAN DATE: 01/21/2025
Cashflow and Ta	v	Advico	r							
	122.24			_						
Edit Save Cancel Uncondense I	Hide 1	Tax Advisor Add	d Scenario Calcu	late						
								-	_	
Tax Filir	ng		2025 (PROV V Delete		2027 (PROV V Delete		2030 (PROV V Delete		2030 (PROV V	
		Wor		Early Re		Social S		Scena		
Income		Cash Flow		Cash Flow		Cash Flow		Cash Flow		
1 Wages		100,000	100,000							
2a Tax Exempt Int	0									
2b Taxable Interest										
3a Qualified Dividends	0							1		
3b All Dividends	0									
4 Client 1 Distributions	0		i i i i i i i i i i i i i i i i i i i							
4 Client 2 Distributions										
4 Other										
4 Client1 Pension										
4 Client2 Pension										
4 Other				1						
4 Roth Conversion										
6a Client1 Social Security	0					34,911		34,911		
6a Client2 Social Security										
6b Total Social Security						34,911	29,674	34,911	29,674	
7 Short Term Cap Gains	0			39,575	39.575	5,804	85 % SS Taxable 5,804	5,804	85 % SS Taxable 5,804	
7 Long Term Cap Gains				50,000	50,000	60,000	60,000	60,000	60,000	
S1 Self Employ Biz - QBI	0			50,000	50,000	60,000	60,000	60,000	60,000	
S1 Self Employ Biz - not QBI	0			1						
S1 Sch E (no SE Tax) - QBI	0									
S1 Sch E (no SE Tax) - not QBI	-0									
S1 All Other Schedule 1 Income	0									
S1 SE Tax Deduction	0									
S1 All Other Adjt to Income	0		1							
11 Income Total		100,000	100,000	89,575	89,575	100,715	95,478	100,715	95,478	

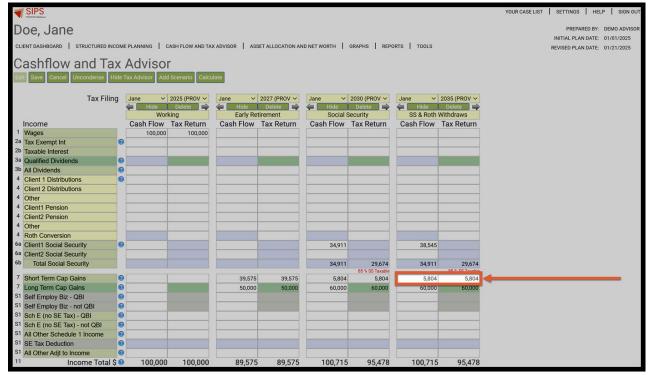
Step 7: Scenario Title: Enter in a new title for the scenario.



Step 8: Client 1 Social Security: Enter in the social security amount in the cash flow column.

	SIPS										YOUR CASE LIST SETTINGS HELP	SIGN OUT
П	oe, Jane										PREPARED BY: DE	EMO ADVISOR
	oe, oane										INITIAL PLAN DATE: 01	1/01/2025
CLI	ENT DASHBOARD STRUCT	URED INCOME	E PLANNING	ASH FLOW AND TA	X ADVISOR ASS	ET ALLOCATION AN	ID NET WORTH	GRAPHS REPO	ORTS TOOLS		REVISED PLAN DATE: 01	1/21/2025
												BIBSCOREES.
C	ashflow and	Tax	Advisor	ſ								
Edi	t Save Cancel Unconde	ense Hide 1	Tax Advisor Add	Scenario Calcu	late							
					_							
	Та	ax Filing	Jane 🗸	2025 (PROV ~	Jane 🗸	2027 (PROV ~	Jane 🗸	2030 (PROV ~	Jane V	2035 (PROV ~		
	10	ix i ming		Delete		Delete		Delete	Hide			
			Worl		Early Re		Social S		SS & Roth	Withdraws		
	Income		Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return		
	Wages		100,000	100,000								
	Tax Exempt Int	0										
	Taxable Interest											
	Qualified Dividends	0										
	All Dividends	0										
4	Client 1 Distributions	0										
4	Client 2 Distributions				1							
4	Other											
4	Client1 Pension											
	Client2 Pension											
	Other											
	Roth Conversion											
	Client1 Social Security	0					34,911		34,911			
	Client2 Social Security											
6b	Total Social Security						34,911	29,674	34,911	29,674		
7	Short Term Cap Gains	0			39,575	39,575	5,804	85 % SS Taxable 5,804	5,804	85 % SS Taxable 5,804		
	Long Term Cap Gains				50,000	50,000	60,000	60,000	60,000	60,000		
	Self Employ Biz - QBI				30,000	50,000	00,000	00,000	00,000	00,000		
	Self Employ Biz - not QBI	-				-						
	Sch E (no SE Tax) - QBI		1			_						
	Sch E (no SE Tax) - not C											
	All Other Schedule 1 Inco											
	SE Tax Deduction	0										
	All Other Adjt to Income	0										
11		Total \$ 🥹	100,000	100,000	89,575	89,575	100,715	95,478	100,715	95,478		

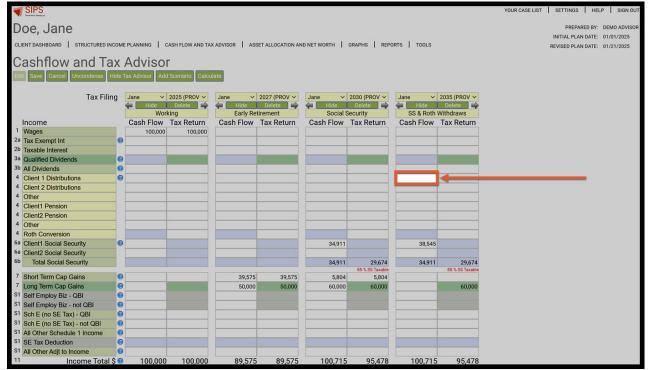
Step 9: Short Term Cap Gains: Delete the numbers in the short term capital gains.



Step 10: Long Term Cap Gains: Delete the numbers in the long term capital gains.

										YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Doe, Jane											PREPARED BY: DE	MO ADVISOR
Due, Jane											INITIAL PLAN DATE: 01.	
CLIENT DASHBOARD	OME	PLANNING C	ASH FLOW AND TAX	KADVISOR ASS	SET ALLOCATION AN	ID NET WORTH	GRAPHS REP	ORTS TOOLS			REVISED PLAN DATE: 01.	/21/2025
Cookflow and Tay		Advice	~									
Cashflow and Tax	X	AUVISOI										
Edit Save Cancel Uncondense Hi		ax Advisor Add	l Scenario Calcu	late								
Tax Filing	3		2025 (PROV ~		2027 (PROV ~		2030 (PROV ~		2035 (PROV ~			
	1		Delete 📦		Delete 📦		Delete 🛋	Hide				
Income		Worl Cash Flow		Early Re Cash Flow		Social S Cash Flow		SS & Roth Cash Flow				
1 Wages		100,000	100,000	Casil Flow	Tax Return	Casil Flow	Tax Return	Casil Flow	Tax Return			
2a Tax Exempt Int	0	100,000	100,000	-		-						
2b Taxable Interest												
3a Qualified Dividends	0											
3b All Dividends	0											
4 Client 1 Distributions	0											
4 Client 2 Distributions			1									
4 Other	11		1									
4 Client1 Pension					0							
4 Client2 Pension												
4 Other												
4 Roth Conversion												
6a Client1 Social Security	0					34,911		38,545				
6a Client2 Social Security												
6b Total Social Security						34,911	29,674 85 % SS Taxable	34,911	29,674 85 % SS Taxable			
7 Short Term Cap Gains	0			39,575	39,575	5,804	5,804		oo % oo Taxable			
7 Long Term Cap Gains	0			50,000	50,000	60,000	60,000	60,000	00,000			
S1 Self Employ Biz - QBI	0											
S1 Self Employ Biz - not QBI	0				1							
S1 Sch E (no SE Tax) - QBI	0											
S1 Sch E (no SE Tax) - not QBI	0											
S1 All Other Schedule 1 Income	0											
S1 SE Tax Deduction	0											
S1 All Other Adjt to Income	0											
11 Income Total \$	0	100,000	100,000	89,575	89,575	100,715	95,478	100,715	95,478			

Step 11: Client 1 Distribution: Enter in the RMD amount into the Cash Flow column.



Step 12: Calculate: Click on the green calculate button underneath the Cashflow and Tax Advisor heading.

										YOUR CASE LIST SETTINGS HELP SIGN
Doe, Jane										PREPARED BY: DEMO ADVI
										INITIAL PLAN DATE: 01/01/2025
CLIENT DASHBOARD STRUCTURED INC	OME	PLANNING C	CASH FLOW AND TAX	X ADVISOR ASS	ET ALLOCATION AN	ID NET WORTH	GRAPHS REPO	ORTS TOOLS		REVISED PLAN DATE: 01/21/2025
Cashflow and Tax	~	Advico	r							
		and the second of the second		-						
Edit Save Cancel Uncondense Hi	de T	ax Advisor Add	l Scenario Calcu	late						
Tax Filing		Jane V	2025 (PROV ~	Jane V	2027 (PROV ~	Jane V	2030 (PROV ~	Jane V	2035 (PROV ~	
		🖨 Hide	Delete 🛋	Je Hide	Delete 🛋	Hide	Delete 📫		Delete 🛋	
		Wor		Early Re		Social S		SS & Roth		
Income		Cash Flow		Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	
1 Wages		100,000	100,000							
2a Tax Exempt Int	0									
2b Taxable Interest										
3a Qualified Dividends	0									
All Dividends	0									
4 Client 1 Distributions	0							82,769		
4 Client 2 Distributions				1					·	
4 Other										
4 Client1 Pension										
4 Client2 Pension										
4 Other										
4 Roth Conversion										
Client1 Social Security	0			1		34,911		38,545		
6a Client2 Social Security										
Total Social Security						34,911	29,674	34,911	29,674	
7 Short Term Cap Gains	0			39,575	39.575	5.804	85 % SS Taxable 5.804		85 % SS Taxable	
 ⁷ Long Term Cap Gains 	0			50,000	50,000	60,000	60,000	1	60,000	
S1 Self Employ Biz - QBI	0			00,000	55,500	00,000	00,000		00,000	
S1 Self Employ Biz - not QBI	0									
S1 Sch E (no SE Tax) - QBI	0									
S1 Sch E (no SE Tax) - not QBI	0									
S1 All Other Schedule 1 Income	0									
SE Tax Deduction	0									
All Other Adjt to Income	0							1		
11 Income Total \$		100,000	100,000	89,575	89,575	100,715	95,478	100,715	95,478	

Step 13: Tax Bracket: Scroll down the page and take note of the marginal tax bracket and effective tax-rate "Eff Tax rate."

Fundamente									
Expenses	1 0					-		[2]	
Medical Expenses (7.5%)									
Property & State Taxes									
Mortgage Interest									
Charities									
All other Schedule A									
Mortgage - Rent									
Home Insurance									
Utilities						-			
Phone - Cable									
Maint - Landscaping									
Cars								1	
Car Insurance									
Car gas and maintenance									
Boat - RV									
Life Insurance									10.00
Food and Grocery								1	
Clothes - Home goods								1	
Entertainment - Meals				1					
Travel - Hobbies									
Credit Cards									
Savings				-					
Other Expenses				1					
Income Taxes	1 1								
Expenses Tot	al \$					-			
Income Taxes		overrides		overrides		overrides		overrides	
Standard Deduction	0		14,881		17,501		18,506		20,311
12 Largest Ded - Schd A or Std	0		14,881		17,501		18,506		20,311
13 Qual Biz Income Deduction	0								
Cap Gains and Qual Dividnds	0				50,000		60,000		
15 TAXABLE INCOME	0		85,119		72,074		76,972		95,221
19 Enter Tax Credits				1					1
23 Self Employment Taxes	0								
	0	22 % Tax Bracket	13.7 % Eff Tax Rate	12 % Tax Bracket	6.4 % Eff Tax Rate	12 % Tax Bracket	5.3 % Eff Tax Rate	22 % Tax Bracket	12.2 % Eff Tax Rate
24 Approximate Tax Calc	0		13,683		5,723		5,388		14,840
Approximate State Tax Calc	0	%		%		%		%	
Discretionary Incom	ne \$	86,317		83,852		95,327		106,474	
Used on "Print 1040" Form (Only								
25d Tax Payments Withheld									
32 All other tax credits									
32 Estimated Tax Payments					1				
33 Total Payments									
34 Refund									
37 Amount you owe			13,683		5,723		5,388		14,840
			Print 1040		Print 1040		Print 1040		Print 1040

Step 14: Taxable Social Security: After clicking Calculate, SIPS will automatically show the amount and percentage of the social security that is taxable.

-	SIPS										YOUR CASE LIST SETTINGS HELP SIGN OUT
	an long										PREPARED BY: DEMO ADVISOR
	oe, Jane										INITIAL PLAN DATE: 01/01/2025
CLI	ENT DASHBOARD STRUCTURED I	NCOM		ASH FLOW AND TA	X ADVISOR ASS	ET ALLOCATION AN	D NET WORTH	GRAPHS REPO	ORTS TOOLS		REVISED PLAN DATE: 01/21/2025
											REPORT ENDORE. 01/21/2023
C	ashflow and Ta	ax	Adviso	r							
Edi	Save Cancel Uncondense	1000000000			late						
LOI	a save concer oncondense	Thue	Tux Auvisor		nute						
	Tax Fil		Jane 🗸	2025 (PROV ~		2027 (PROV ~	Jane V	2030 (PROV ~		2035 (PROV ~	
	Tax Fil	ing		Delete		Delete		Delete	Jane V		
			Wor		Early Re		Social S		SS & Roth		
	Income			Tax Return	Cash Flow			Tax Return	Cash Flow	Tax Return	
1	Wages		100,000	100,000							
2a	Tax Exempt Int	0					1	j.			
2b	Taxable Interest										
3a	Qualified Dividends	0									
Зb	All Dividends	0					1				
4	Client 1 Distributions	0							82,769	82,769	
4	Client 2 Distributions										
4	Other										
4	Client1 Pension										
4	Client2 Pension										
4	Other						(
4	Roth Conversion										
6a	Client1 Social Security	0		1			34,911		38,545		
6a	Client2 Social Security										
6b	Total Social Security						34,911	29,674	38,545	32,763	
7	Short Term Cap Gains	0			39,575	39,575	5,804	85 % SS Taxable 5,804		85 % SS Taxable	
	Long Term Cap Gains	0			50.000	50.000	60,000	60,000			
	Self Employ Biz - QBI	0			50,000	50,000	00,000	00,000			
	Self Employ Biz - not QBI	0		_		-		-			
	Sch E (no SE Tax) - QBI	0					1				
	Sch E (no SE Tax) - not QBI	0									
	All Other Schedule 1 Income	0						1			
	SE Tax Deduction	0						-			
	All Other Adjt to Income	0								1	
	Income Tota	100	100,000	100,000	89,575	89,575	100,715	95,478	121,314	115,532	

Step 15: Save: Click on the green Save button underneath the Cashflow and Tax Advisor heading.

Cashflow and Ta			Scenario Calcu	Aate					
Tax Filin		ane v Hide	2025 (PROV ~ Delete	Jane V	2027 (PROV V Delete	Jane V Hide Social S	2030 (PROV ~ Delate	Jane V	2035 (PROV Delete
Income	(Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	
1 Wachs		100,000	100,000						
Za Tax Exempt Int Zb Taxa ple Interest	•								
3ª Qua fied Dividends	0	1		10 20		1		-	
3b All C vidends	0			1					
4 Clie t 1 Distributions								82,769	82,7
4 Clie t 2 Distributions 4 Other									
4 Clie t1 Pension	188								-
4 Clie 12 Pension									
4 Other									
4 Roth Conversion 6 Client1 Social Security	0			12 24		34,911		38.545	
Client2 Social Security				-		34,911		38,045	
6b Total Social Security						34,911	29,674	38,545	32,70 85 % 55 Tana
7 Short Term Cap Gains	0			39,575	39,575	5,804	85 % 55 Taxable 5,804		85 N 55 Tara
7 Long Term Cap Gains	0	28.		50,000		60,000	60,000		2
51 Self Employ Biz - QBI	0				A DESCRIPTION OF		a and a second		
S1 Self Employ Biz - not QBI	0								
S1 Sch E (no SE Tax) - QBI S1 Sch E (no SE Tax) - not QBI	6-								
All Other Schedule 1 Income									
51 SE Tax Deduction	0								
All Other Adjt to Income	0	100.000	100.000	00 575	00.575	100 715	05 170	101.01.0	
Income Total S	50	100,000	100,000	89,575	89,575	100,715	95,478	121,314	115,53
Expenses									
Medical Expenses (7.5%)									
Property & State Taxes				-					
Mortgage Interest Charities	1 1-								
All other Schedule A									
Mortgage - Rent	180								
Home Insurance									
Utilities Phone - Cable									
Maint - Landscaping						1			
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 Tot	216								
Income Taxes		overrides		overrides		overrides		overrides	
Standard Deduction 12 Largest Ded - Schd A or Std	0		14,881	and the second se	17,501	Cart Contraction of the	18,506	SACOKC	20.3
13 Qual Biz Income Deduction	6		14,001	-	17,501	2	18,505	-	20,3
Cap Gains and Qual Dividnds					50,000		60,000		
15 TAXABLE INCOME	0		85,119		72,074		76,972		95,2
19 Enter Tax Credits				1		-			
23 Self Employment Taxes	0	72 % Tax Bracket	13.7 % EV Tax Rate	12.5. Tax Bracket	6.4 % EM Tax Rate	12.3. Tax Bracket	53 % DY Tax Rate	22 S. Tax Bracket	12.2 % (11 Tax 8
24 Approximate Tax Calc	0	8	13,683		5,723		5,388		14,8
Approximate State Tax Calc					1.1		01		
Discretionary Incom	e \$	86,317		83,852		95,327		106,474	
Used on "Print 1040" Form (VIOC								
5d Tax Payments Withheld									
All all others for one day									
12 All other tax credits									
12 Estimated Tax Payments									

Step 16: Structured Income Planning: Click on the Structured Income Planning button underneath the Client's name heading.

Cashflow and Ta								
on synamic wooe								
Tax Filing	Jane 🗸	2025 (PRO4 ~	Jane v 2	027 (PR0% V	Jane v 2	030 (PROV 🗸	Jane VIII	2035 (PROV 1
Tux T ming	Work	ing	Early Retir		Social Se		SS & Roth V	
Income	Cash Flow	Tax Return	Cash Flow T		Cash Flow		Cash Flow	
Wages	100,000	100,000						
Tax Exempt Int					1 1/1		-	
Taxable Interest Qualified Dividends		_	-	_	-	_	-	
All Dividends				_	1 21	_		
Client 1 Distributions					1		82,769	82,7
4 Client 2 Distributions	1.4							
Other					-			
Client1 Pension Client2 Pension								
Other								
A Roth Conversion							-	
Client1 Social Security					34,911		38,545	
Client2 Social Security								
Total Social Security					34,911	29,674	38,545	32,7
7 Short Term Cap Gains	12		39,575	39,575	5,804	5,804		
Long Term Cap Gains	Sec. 1	1	50,000	50,000	60,000	60,000	1	
1 Self Employ Biz - QBI			-		-		1	
¹ Self Employ Biz - not QBI ³ Sch E (no SE Tax) - QBI		_		_		_		
Sch E (no SE Tax) - OBI							1	
All Other Schedule 1 Income								
I SE Tax Deduction	1				-			
All Other Adjt to Income								
Income Total	\$ 100,000	100,000	89,575	89,575	100,715	95,478	121,314	115,5
Expenses								
Expenses Medical Expenses (7.5%)	-		1 10		-	_	1	
Property & State Taxes	-		-					
Mortgage Interest	1				-			
Charities								
All other Schedule A								
Mortgage - Rent							-	
Home Insurance Utilities	-				-			
Phone - Cable								
Maint - Landscaping								
Cars								
Car Insurance								
Car gas and maintenance					1			
Boat - RV Life Insurance								
Food and Grocery	-							
Clothes - Home goods	-		-		-			
Entertainment - Meals	10				1		2	
Travel - Hobbies								
Credit Cards	1						1	
Savings								
Other Expenses			-		-			
Income Taxes Expenses Total	ŝ						-	
	2230							
Income Taxes	overides		overides		overrides		overrides	
Standard Deduction		14,881		17,501	1	18,506	-	20,3
2 Largest Ded - Schd A or Std		14,881		17,501	-	18,506		20,3
³ Qual Biz Income Deduction Cap Gains and Qual Dividnds				50,000	-	60,000	1000	
5 TAXABLE INCOME		85,119		72,074		60,000		95,2
9 Enter Tax Credits					1		0	
3 Self Employment Taxes								
	22 % Tax Bracket	13.7 % Eff Tax Rate	12% Tax Bracket		12% Tax Bracket		22% Tax Bracket	
Approximate Tax Calc	and the second	13,683	-	5,723		5,388	-	14,8
Approximate State Tax Calc Discretionary Income	\$ 86,317		83,852		95,327		106,474	
Discretionary income	\$ 86,317		63,852		95,327		100,4/4	
Used on "Print 1040" Form	Only							
d Tax Payments Withheld								
2 All other tax credits								
2 Estimated Tax Payments								
Total Payments Refund								
	-	13,683		5,723		5,388		14,8
7 Amount you owe	_	13,683		0,723		0,355		14,8

Step 17: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

-	SIPS														YOUR C	CASE LIST	SETTINGS	HELP	SIGN OUT
D	be, J	ane															PREPAR	ED BY: D	EMO ADVISOR
	00, 0	anc															INITIAL PLAN	DATE: 0	1/01/2025
CLIE	NT DASHBO	ARD STRU	CTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH C	BRAPHS REF	PORTS TO	OLS				REVISED PLAN	DATE: 0	1/22/2025
C+		una d In			ning														
51	rucu	ured Ir	ICOILIE	e Plan	ining														
Edit		Mode																	
I T																			
Sce	nario Part	Four: Forecas	ting Effective	Tax Rates in	Retirement: F	MDs, Social S	Security, and I	Roth 1 🗸											
		_																	
				Accou	unts	74													
Plin	nina	20 years ~								_¥	1								
H¢ i		20 years -	Non-Q	ualified		RA			Inco	mes 🎢									
	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]			
	et return	64	5.00 %		5.00 %	Jane IRA										1			
	al amount		750,000		1,250,000 0.00 %	Jane inc	2,000,000	Subtotal of account	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total income to					
	v/bonus		750,000		1,250,000	Same inc	2,000,000	incomes	2.00 %	2.00 %	En lax hate		2.00 %	target					
	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000		(13,700)-14%	86,300	85,000	1,300	2025	1			
	2026 2027	66 67	826,875 779,255	0 88,963	1,378,125 1,447,031	0	2,205,000 2,226,286	0 88,963	102,000	0	(13,974)-14% (529)-6%	88,026 88,434	86,700 88,434	1,326	2026 2027				
	2027	68	727,193	91,025	1,519,382	0	2,226,280	91,025	0	0	(822)-6%	90,203	90,203	0	2027				
	2029	69	670,431	93,122	1,595,352	Ő	2,265,782	93,122	0	Ő	(1,115)-6%	92,007	92,007	Ő	2029				
	2030	70	642,412	61,540	1,675,119	0	2,317,532	61,540	0	34,911	(2,604)-5%	93,847	93,847	0	2030	1			
	2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	0	35,609	(2,792)-5%	95,724	95,724	0	2031				
	2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	0	36,321	(2,980)-5%	97,638	97,638	0	2032				
	2033 2034	73 74	541,094 500,996	65,712 67,153	1,939,159 2,036,117	0	2,480,254	65,712	0	37,048 37,789	(3,169)-5%	99,591 101,583	99,591 101,583	0	2033 2034				
	2034	74	526,046	67,153	2,036,117	82,769	2,537,113 2,581,200	67,153 82,769	0	37,789	(3,359)-5% (5,281)-14%	116,033	101,583	12,418	2034				
	2035	76	552,348	ő	2,033,134	86,715	2,623,544	86,715	0	39,315	(5,386)-14%	120,645	105,613	14,958	2036				
	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	(5,494)-14%	125,053	107,801	17,253	2037				
	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	(5,604)-14%	130,041	109,957	20,085	2038				
	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0		(5,716)-14%	135,237	112,156	23,082	2039				
	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,830)-14%	140,649	114,399	26,250	2040				
	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,947)-14%	145,723	116,687	29,036	2041				
	2042 2043	82 83	740,199 777,209	0	2,088,532 2,074,962	113,353 117,996	2,828,731 2,852,171	113,353 117,996	0	44,276 45,161	(6,066)-14% (6,187)-14%	151,563 156,970	119,021 121,401	32,542 35,569	2042 2043				
	2043	84	816,069	0	2,074,962	123,510	2,852,171	123,510	0	45,161	(6,311)-14%	163,263	123,829	39,434	2043				
1				594,719	2,2 2 0,20 1	1,020,946	and the second	1,615,665	202,000	603,730	(102,866)	2,318,530	2,065,276	253,253					

Step 18: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

													YOUR C	ASE LIST	SETTINGS	HELP SIGN OUT
Doe. Jane	Doe, Jane															
	INITIAL PLAN DATE: 01/01/2025															
CLIENT DASHBOARD ST	Structured Income Planning															
Structured	Incom	Plan	ning													
			Concentration of the local distance of the l				0.00									
Edit Save Cancel Add	it Save Cancel Add Account Add Income Add Income Add Target Edit or Add Scenario Display Options															
Scenario Dest Four Fores	Part Four: Forecasting Effective Tax Rates in Ret ement: RMDs, Social Security, and Roth 1 V															
Part Pour. Pored	Part Four: Forecasting Litective fax Rates in Referement: RMUs, Social Security, and Roth 1															
	Accounts x ^d															
				Acco	unts											
	Planning 20 years V Non-Qualified IRA Incomes															
Total required						22	Accounts	Planned	Jane	10 M 2020		After Tax	After Tax	Income	2010	
View Beneficial RMD	Year	Jane	/ ccount	Income	Account	Income	Total	Distribution	Wages	Jane SS	Income Tax	Income	Target	Gap	Year	
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	0.000.000	Outstand						from total		
accross all accounts Jane	initial amount bonus %		750,000		1,250,000 0.00 %	Jane inc	2,000,000	Subtotal of account	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to		
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	incomes	2.00 %	2.00 %	Lin rux nute		2.00 %	target		
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000		(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 70	670,431	93,122	1,595,352	0	2,265,782	93,122	0	0 34,911	(1,115)-6%	92,007	92,007 93,847	0	2029	
0	2030 2031	70	642,412 611,626	61,540 62,906	1,675,119	0	2,317,532 2,370,502	61,540 62,906	0	34,911	(2,604)-5% (2,792)-5%	93,847 95,724	93,847	0	2030 2031	
0	2031	72	577,911	64,297	1,846,818	0	2,424,730	64,297	0	36,321	(2,792)-5%	97,638	97,638	0	2031	
0	2032	72	541,094	65,712	1,939,159	0	2,424,730	65,712	0	37,048	(3,169)-5%	99,591	99,591	0	2032	
0	2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	o o	37,789	(3,359)-5%	101,583	101,583	ő	2034	
82,769	2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	0	38,545	(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	0	39,315	(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	0	40,102	(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	0	40,904	(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	0	41,722	(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	0	42,556	(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	0	43,407	(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	0	44,276	(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	0	45,161	(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	0	46,064	(6,311)-14%	163,263	123,829	39,434	2044	
		100		594,719		1,020,946		1,615,665	202,000	603,730	(102,866)	2,318,530	2,065,276	253,253		

Step 19: Add Adjustment Text Box: Enter in the effective tax rate.

SIPS Manage Tax Save Cancel Use Basic Tax Planning 1	Use Advanced Tax Planning			YO	JR CASE LI	ST SETTINGS HELP	SIGN OUT
Tax name Starting effective tax rate	Income Tax		ADD ADJUSTMENT		Year 1	Tax Adjustments Tax adjustment %	^
Tax description]	Pick year(s) OR		2 3 4 5	% 6.4 % 6.4 % 6.4 % 5.3 %	
			Start year for rest of plan OR Start year for X years		6 7 8 9 10	5.3 % 5.3 % 5.3 % 5.3 %	
			0 Pick year(s) to remove		11 12 13 14	5.5 v 5. 5. 5.	
			Remove year to end of plan		15 16 17 18	5 5 5 5	
			Reset all years		19 20 21 22	8 8 8	
					23 94	% %	+

Step 20: Tax Adjustment Check Boxes: Click on the box where you would like the effective tax rate to start.



Step 21: Start Year for Rest of Plan: Click on the green Start Year for Rest of Plan button.

			YOU	JR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Tax						
	Use Advanced Tax Planning					
					Tax Adjustments	
Tax name	Income Tax		_			_
		ADD ADJUSTMENT		Year 1	Tax adjustment %	^
Starting effective tax rate	13.7 %	12.2	le le	2	%	
Tax description		Pick year(s)	ň	3	6.4 %	
rax description		OR	Ö	4	6.4 %	
		on a		5	6.4 %	
		Start year for rest of plan	10	6	5.3 %	
		OK	Þ.	7	5.3 %	
				8	5.3 %	
		Start year for X years		9	5.3 %	
				10	5.3 %	
				11 12	8	
		Pick year(s) to remove		12	70 62	
				14	* *	
				15	%	
		Remove year to end of plan	ie.	16	%	
				17	%	
			in i	18	%	
		Reset all years	ŏ	19	%	
			Ĩ.	20	%	
				21	%	
				22	%	
				23	%	
			-	24	s.	

Step 22: Tax Adjustment Table: The new effective tax rate will automatically be entered into the Tax Adjustment Table.



Step 23: Save: Click on the green Save button underneath the Manage Tax heading.

			YOU	R CASE LIST	SETTINGS HELP S	SIGN OUT
Manage Tax						
Save Cancel Use Basic Tax Planning L	Jse Advanced Tax Planning					
•					Tax Adjustments	
Ta: name	Income Tax					
		ADD ADJUSTMENT		Year	Tax adjustment	
Stating effective tax rate	13.7 %			1	%	
				2	% 6.4 %	
Ta: description		Pick year(s)		4	6.4 %	
		OR		5	6.4 %	
				6	5.3 %	
		Start year for rest of plan		7	5.3 %	
		OR		8	5.3 %	
				9	5.3 %	
		Start year for X years		10	5.3 %	
		0	0	11	12.2 %	
		Pick year(s) to remove		12	12.2 %	
		Pick year(s) to remove		13	12.2 %	
			0	14	12.2 % 12.2 %	
		Remove year to end of pla		15 16	12.2 %	
		Kentove year to end of pla		17	12.2 %	
				18	12.2 %	
		Reset all years		19	12.2 %	
				20	12.2 %	
			lo l	21	12.2 %	
			Ĩ.	22	12.2 %	
			Ō	23	12.2 %	
			-	24	12.2 %	

Step 24: Income Tax Column: The new effective tax rate will automatically be changed in the Income Tax Column.

														YOUR CA	ASE LIST S	SETTINGS	HELP SIGN OUT
Doe, Jane																PREPARED	BY: DEMO ADVISOR
Due, Jane	INITIAL PLAN DATE: 01/01/2025																
CLIENT DASHBOARD ST	IENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS REVISED PLAN DATE: 01/22/2025																
0	tructured Income Planning																
Structured	Save Cancel Add Account Add Income Add Target Edit or Add Scenario Display Options																
Edit Save Cancel Ad	Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																
	enario Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth 1 🗸																
Scenario Part Four: Fore	nario Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth 1 V																
				Acco	unts	× K											
	Disastas																
	Planning Horizon	20 years 🗸	Non-0	Qualified	3	IRA			Inco	mes 🔎							
Total required					10 20		Accounts	Planned	Jane				After Tax	After Tax	Income		1
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Total	Distribution	Wages	Jane SS	Incon	Tax	Income	Target	Gap	Year	
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA											
accross all accounts Jane	initial amount bonus %		750,000 0.00 %		1,250,000 0.00 %	Jane inc	2,000,000	Subtotal of account	Manage Infl Factor	Manage Infl Factor	Mar a			Manage Infl Factor	from total income to		
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	incomes	2.00 %	2.00 %	En la	nate		2.00 %	target		
0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000		(13,70)		86,300	85,000	1,300	2025	
0	2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,97)		88,026	86,700	1,326	2026	
0	2027 2028	67 68	779,255 727,193	88,963 91,025	1,447,031 1,519,382	0	2,226,286 2,246,576	88,963 91,025	0	0		9)-6% 2)-6%	88,434 90,203	88,434 90,203	0	2027 2028	
0	2029	69	670,431	93,122	1,595,352	ő	2,240,370	93,122	0	0	(1,1		92,007	92,007	0	2029	
0	2030	70	642,412	61,540	1,675,119	0	2,317,532	61,540	0	34,911	(2,6		93,847	93,847	0	2030	
0	2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	0	35,609	(2,7	2)-5%	95,724	95,724	0	2031	
0	2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	0	36,321	(2,9		97,638	97,638	0	2032	
0	2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	0	37,048	(3,1		99,591	99,591	0	2033	
0	2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	0	37,789	(3.35		101,583	101,583	0	2034	
82,769 86,715	2035 2036	75 76	526,046 552,348	0	2,055,154 2,071,196	82,769 86,715	2,581,200 2.623,544	82,769 86,715	0	38,545 39,315	(4,702) (4,796)		116,611 121,234	103,615 105,687	12,997 15,548	2035 2036	
90,445	2036	77	579,965	0	2,071,198	90,445	2,623,544 2,664,276	90,445	0	40,102	(4,796)		121,234	105,687	15,546	2036	
94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741		40,102	(4,990)		130,655	109,957	20,698	2038	
99,232	2039	79	639,412	Ő	2,099,242	99,232	2,738,654	99,232	0	41,722	(5,090)		135,863	112,156	23,708	2039	
103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,192)		141,287	114,399	26,889	2040	
108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,296)		146,374	116,687	29,687	2041	
113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	(5,402)		152,227	119,021	33,207	2042	
117,996	2043	83 84	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	(5,510)		157,648	121,401	36,247	2043	
123,510	2044	84	816,069	0 594,719	2,055,201	123,510	2,871,270	123,510	202.000	46,064	(5,620))-12%	163,954 2.324,860	123,829	40,125	2044	

Step 25: Save: Click on the green save button underneath the Structured Income Planning heading.

SIP	S													YOUR C.	ASE LIST	SETTINGS	HELP SIGN OU
Doe	, Jane															PREPARED	BY: DEMO ADVISO
DUC,	, June														1	NITIAL PLAN DA	TE: 01/01/2025
CLIENT DA	IENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS REVISED PLAN DATE: 01/22/2025 TRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS REVISED PLAN DATE: 01/22/2025																
Ctru	oturod	Incom		ning													
Suu																	
Edit Sav	/e Cancel Add	Account Add	d Income Ad	d Inc Tax A	dd Target E	dit or Add Sce	enario Displ	ay Options									
T																	
Scenaric	Part Four: Forec	asting Effective	Tax Rates in I	Retirement: R	MDs, Social S	ecurity, and R	oth 1 🗸										
				_			~										
					Acco	unts	7										
		Planning	20 years V								, k	1					
		Horizon		Non-C	ualified		RA			Inco	mes						
	al required	Year	Jane	Account	Income	Account	Income	Accounts	Planned	Jane	Jane SS	Income Tax	After Tax	After Tax	Income	Year	
	eneficial RMD	net return	64	5.00 %		5.00 %	Jane IRA	Total	Distribution	Wages			Income	Target	Gap		
	s all accounts	initial amount	04	750,000		1,250,000	Jane INA	2,000,000	Subtotal	Manage	Manage	Manage		Manage	from total		
	Jane	bonus %		0.00 %		0.00 %	Jane inc	0	of account	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to		
	otal RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	incomes	2.00 %	2.00 %			2.00 %	target		
	0	2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000		(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 2028	67 68	779,255 727,193	88,963 91,025	1,447,031 1,519,382	0	2,226,286 2,246,576	88,963 91,025	0	0	(529)-6% (822)-6%	88,434 90,203	88,434 90,203	0	2027 2028	
	0	2028	69	670,431	91,025	1,519,382	0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028	
-	0	2029	70	642,412	61,540	1,675,119	0	2,205,782	61,540	0	34,911	(2,604)-5%	92,007	92,007	0	2029	
	0	2030	70	611.626	62,906	1,875,119	0	2,317,532	62,906	0	35,609	(2,004)-5%	95,847	95,847	0	2030	
	0	2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	0	36,321	(2,980)-5%	97,638	97,638	0	2031	
	0	2033	73	541,094	65,712	1,939,159	ő	2,480,254	65,712	0	37.048	(3,169)-5%	99,591	99,591	ő	2033	
	0	2034	74	500,996	67,153	2,036,117	Ő	2,537,113	67,153	0	37,789	(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	0	38,545	(4,702)-12%	116,611	103,615	12,997	2035	
	86,715	2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	(4,796)-12%	121,234	105,687	15,548	2036	
	90,445	2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	(4,892)-12%	125,655	107,801	17,854	2037	
	94,741	2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	(4,990)-12%	130,655	109,957	20,698	2038	
	99,232	2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0	41,722	(5,090)-12%	135,863	112,156	23,708	2039	
	103,923	2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,192)-12%	141,287	114,399	26,889	2040	
	108,262	2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,296)-12%	146,374	116,687	29,687	2041	
	113,353	2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	(5,402)-12%	152,227	119,021	33,207	2042	
	117,996	2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	(5,510)-12%	157,648	121,401	36,247	2043	
1	123,510	2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	0	46,064	(5,620)-12%	163,954	123,829	40,125	2044	
					594,719		1,020,946		1,615,665	202,000	603,730	(96,535)	2,324,860	2,065,276	259,584		

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.