

Advanced Tax Planning: Cap Gains Not in Accounts

01/12/2026 10:56 am EST

Under the Advanced Tax Planning feature there is a way you can model additional tax liabilities and credits that are not captured in other places in the structured income plan so that you can calculate future tax estimates as accurately as possible. This guide will walk you through using the Advanced Tax Planning features. This tool allows you to model additional tax liabilities and credits. By including these details, you can calculate future tax estimates as accurately as possible.

Below is a hypothetical example if a client sold an investment real estate property in year 3 that resulted in a long term capital gain of \$475,000.

If you haven't followed the steps to ensure your accounts, incomes, and expenses are setup correctly for Advanced Tax Calculations, see articles:

- [Tax Calculation Options: Adding Assets into a Structured Income Plan](#)
- [Tax Calculation Options: Adding Incomes and Expenses into a Structured Income Plan](#)

To learn more about Advanced Tax Planning functions see articles:

- [Understanding the Advance Tax Planning Page](#)
- [Capital Gains Not in Accounts](#)
- [Other Schedule 1 Income: a K1 Hypothetical Example](#)
- [Other Schedule 1 Income: An Employer Match 401\(k\) Hypothetical Example](#)
- [Income Adjustments](#)
- [Schedule A Override](#)
- [QBI Override](#)
- [Tax Credits](#)
- [Approx. State Tax](#)

To learn more about forecasting effective tax rates see articles:

- [Part One: Forecasting Effective Tax Rates While the Client is working](#)

Step 1: Income Tax Column Year 3: Note the amounts that are in the income tax column for year 3.

Doe, John

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: 04/29/2025

Structured Income Planning

Edit Dynamic Mode

Scenario: Advanced Tax Planning: Cap Gains Not in Accounts

Planning Horizon: 20 years

Year	John	Accounts				Accounts Total	Planned Distribution	Incomes				After Tax Income	After Tax Target	Income Gap	Year
		Account	Income	Account	Income			Wages	SS	Income Tax	Income Tax				
net return	62	5.00 %		5.00 %	John IRA	2,000,000									
initial amount		750,000		1,250,000	John inc	2,000,000	Subtotal of account incomes	2.00 %	2.00 %						
bonus %		0.00 %		0.00 %		0				Eff Tax Rate					
w/bonus		750,000		1,250,000		2,000,000									
end of 1	62	787,500	0	1,312,500		2,100,000	100,000	0	0	(13,614)-14%	86,386	85,000	1,386	end of 1	
end of 2	63	826,875	0	1,378,125		2,205,000	102,000	0	0	(13,892)-14%	88,108	86,700	1,408	end of 2	
end of 3	64	868,219	0	1,447,031		2,315,250	104,040	0	0	(14,176)-14%	89,864	88,434	1,430	end of 3	
end of 4	65	911,629	0	1,519,382		2,431,012	106,121	0	0	(14,005)-13%	92,116	90,203	1,913	end of 4	
end of 5	66	957,211	0	1,595,352		2,552,562	108,243	0	0	(14,293)-13%	93,950	92,007	1,944	end of 5	
end of 6	67	911,224	93,847	1,675,119		2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6	
end of 7	68	861,062	95,724	1,758,875		2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7	
end of 8	69	836,252	67,863	1,846,818		2,683,070	67,863	0	31,000	(1,225)-2%	97,638	97,638	0	end of 8	
end of 9	70	808,689	69,375	1,939,159		2,747,848	69,375	0	31,620	(1,404)-2%	99,591	99,591	0	end of 9	
end of 10	71	778,210	70,913	2,036,117		2,814,328	70,913	0	32,252	(1,583)-2%	101,583	101,583	0	end of 10	
end of 11	72	744,640	72,480	2,137,923		2,882,564	72,480	0	32,897	(1,763)-2%	103,615	103,615	0	end of 11	
end of 12	73	707,797	74,075	2,244,819		2,952,616	74,075	0	33,555	(1,944)-2%	105,687	105,687	0	end of 12	
end of 13	74	743,187	0	2,357,060		3,100,247	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13	
end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14	
end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15	
end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16	
end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17	
end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18	
end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19	
end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20	
			544,278		771,079		1,315,357	520,404	455,090	(212,371)	2,078,480	2,065,276	13,204		

Step 2: Edit: Click on the green Edit button underneath the Structured Income Planning Heading.

Doe, John

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: 04/29/2025

Structured Income Planning

Edit Dynamic Mode

Scenario: Advanced Tax Planning: Cap Gains Not in Accounts

Planning Horizon: 20 years

Year	John	Accounts				Accounts Total	Planned Distribution	Incomes				After Tax Income	After Tax Target	Income Gap	Year
		Account	Income	Account	Income			Wages	SS	Income Tax	Income Tax				
net return	62	5.00 %		5.00 %	John IRA	2,000,000									
initial amount		750,000		1,250,000	John inc	2,000,000	Subtotal of account incomes	2.00 %	2.00 %						
bonus %		0.00 %		0.00 %		0				Eff Tax Rate					
w/bonus		750,000		1,250,000		2,000,000									
end of 1	62	787,500	0	1,312,500		2,100,000	100,000	0	0	(13,614)-14%	86,386	85,000	1,386	end of 1	
end of 2	63	826,875	0	1,378,125		2,205,000	102,000	0	0	(13,892)-14%	88,108	86,700	1,408	end of 2	
end of 3	64	868,219	0	1,447,031		2,315,250	104,040	0	0	(14,176)-14%	89,864	88,434	1,430	end of 3	
end of 4	65	911,629	0	1,519,382		2,431,012	106,121	0	0	(14,005)-13%	92,116	90,203	1,913	end of 4	
end of 5	66	957,211	0	1,595,352		2,552,562	108,243	0	0	(14,293)-13%	93,950	92,007	1,944	end of 5	
end of 6	67	911,224	93,847	1,675,119		2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6	
end of 7	68	861,062	95,724	1,758,875		2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7	
end of 8	69	836,252	67,863	1,846,818		2,683,070	67,863	0	31,000	(1,225)-2%	97,638	97,638	0	end of 8	
end of 9	70	808,689	69,375	1,939,159		2,747,848	69,375	0	31,620	(1,404)-2%	99,591	99,591	0	end of 9	
end of 10	71	778,210	70,913	2,036,117		2,814,328	70,913	0	32,252	(1,583)-2%	101,583	101,583	0	end of 10	
end of 11	72	744,640	72,480	2,137,923		2,882,564	72,480	0	32,897	(1,763)-2%	103,615	103,615	0	end of 11	
end of 12	73	707,797	74,075	2,244,819		2,952,616	74,075	0	33,555	(1,944)-2%	105,687	105,687	0	end of 12	
end of 13	74	743,187	0	2,357,060		3,100,247	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13	
end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14	
end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15	
end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16	
end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17	
end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18	
end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19	
end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20	
			544,278		771,079		1,315,357	520,404	455,090	(212,371)	2,078,480	2,065,276	13,204		

Step 3: Manage: Click on the green Manage button within the Income Tax column.

Structured Income Planning

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

Scenario: Advanced Tax Planning: Cap Gains Not in Accounts

Planning Horizon: 20 years

Accounts		Incomes		Accounts		Incomes		Accounts		Incomes		Accounts		Incomes		Accounts		Incomes	
Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	Accounts	Incomes	Accounts	Incomes
REGULAR RMD	net return	62	5.00 %	5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage ETR Tax Rate									
across all accounts	initial amount		750,000	1,250,000				2.00 %	2.00 %										
John	bonus % w/bonus		0.00 %	0.00 %	John inc	2,000,000													
total RMD			750,000	1,250,000															
0	end of 1	62	787,500	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1					
0	end of 2	63	826,875	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2					
0	end of 3	64	868,219	1,447,031	0	2,315,250	0	104,040	0	(14,176)-14%	89,864	88,434	1,430	end of 3					
0	end of 4	65	911,629	1,519,382	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4					
0	end of 5	66	957,211	1,595,352	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5					
0	end of 6	67	911,224	93,847	1,675,119	2,586,344	93,847	0	0	0%	93,847	93,847	0	end of 6					
0	end of 7	68	861,062	95,724	1,758,875	2,619,937	95,724	0	0	0%	95,724	95,724	0	end of 7					
0	end of 8	69	836,252	67,863	1,846,818	2,683,070	67,863	31,000	0	(1,225)-2%	97,638	97,638	0	end of 8					
0	end of 9	70	808,689	69,375	1,939,159	2,747,848	69,375	31,620	0	(1,404)-2%	99,991	99,991	0	end of 9					
0	end of 10	71	778,210	70,913	2,036,117	2,814,328	70,913	32,252	0	(1,583)-2%	101,583	101,583	0	end of 10					
0	end of 11	72	744,640	72,480	2,137,923	2,882,564	72,480	32,897	0	(1,763)-2%	103,615	103,615	0	end of 11					
0	end of 12	73	707,797	74,075	2,244,819	2,952,616	74,075	33,555	0	(1,944)-2%	105,687	105,687	0	end of 12					
0	end of 13	74	743,187	0	2,357,060	3,100,247	0	34,226	0	0%	34,226	107,801	(73,574)	end of 13					
95,815	end of 14	75	780,346	0	2,379,097	3,159,444	95,815	34,911	0	(16,319)-13%	114,407	109,957	4,451	end of 14					
100,384	end of 15	76	819,364	0	2,397,668	3,217,032	100,384	35,609	0	(17,239)-13%	118,754	112,156	6,598	end of 15					
104,702	end of 16	77	860,332	0	2,412,850	3,273,182	104,702	36,321	0	(18,102)-13%	122,921	114,399	8,522	end of 16					
109,675	end of 17	78	903,348	0	2,423,817	3,327,165	109,675	37,048	0	(19,108)-13%	127,615	116,687	10,928	end of 17					
114,873	end of 18	79	948,516	0	2,430,135	3,378,650	114,873	37,789	0	(20,162)-13%	132,500	119,021	13,479	end of 18					
120,304	end of 19	80	995,941	0	2,431,338	3,427,279	120,304	38,545	0	(21,265)-13%	137,583	121,401	16,182	end of 19					
125,327	end of 20	81	1,045,798	0	2,427,578	3,473,316	125,327	39,315	0	(22,277)-14%	142,365	123,829	18,536	end of 20					
			544,278		771,079		1,315,357		520,404	455,090	(212,371)	2,078,480	2,065,276	13,204					

Step 4: Cap Gains Not in the Account: In year 3, type in \$475,000. Enter a negative number to model a long-term capital loss.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name: Income Tax

Pre 2018 tax rate: 13.6 %

Tax description:

Filing Option: John

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
1	<a>Roll Down	<a>Roll Down	<a>Roll Down	<a>Roll Down	<a>Roll Down	<a>Roll Down	<a>Roll Down
2							
3	<input type="text"/>						
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Create Tax Scenario for Year:

Step 5: Save: Click on the green save button underneath the Manage Tax Heading.

Manage Tax

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							
2							
3	475,000						
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 6: Structured Income Plan: SIPS will automatically take you to the Structured Income Planning page. Year 3 amounts have automatically updated.

Structured Income Planning

Scenario:

Planning Horizon		Accounts				Incomes		Incomes		Incomes		Incomes		Incomes	
20 years		NQ Account		IRA		Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	net return	62	5.00 %	5.00 %	John IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target		
REGULAR RMD	initial amount		750,000	1,250,000	John inc	0		2.00 %	2.00 %			2.00 %			
across all accounts	bonus %		0.00 %	0.00 %		0									
John	w/bonus		750,000	1,250,000		2,000,000									
total RMD			Manage	Manage		2,000,000									
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2	
0	end of 3	64	868,219	0	1,447,031	0	2,310,000	104,000	0	(14,170)-14%	89,830	88,344	(69,820)	end of 3	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	106,121	0	(14,450)-14%	92,116	90,203	1,913	end of 4	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	108,243	0	(14,733)-13%	93,950	92,007	1,944	end of 5	
0	end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0-0%	93,847	93,847	0	end of 6	
0	end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	0	0-0%	95,724	95,724	0	end of 7	
0	end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	0	31,000 (1,225)-2%	97,638	97,638	0	end of 8	
0	end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	0	31,620 (1,404)-2%	99,591	99,591	0	end of 9	
0	end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	0	32,252 (1,583)-2%	101,583	101,583	0	end of 10	
0	end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	0	32,897 (1,763)-2%	103,615	103,615	0	end of 11	
0	end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	0	33,555 (1,944)-2%	105,687	105,687	0	end of 12	
0	end of 13	74	743,187	0	2,357,060	0	3,100,247	0	0	34,226 0-0%	34,226	107,801	(73,574)	end of 13	
95,815	end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911 (16,319)-13%	114,407	109,957	4,451	end of 14	
100,384	end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609 (17,239)-13%	118,754	112,156	6,598	end of 15	
104,702	end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321 (18,102)-13%	122,921	114,399	8,522	end of 16	
109,675	end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048 (19,108)-13%	127,615	116,687	10,928	end of 17	
114,873	end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789 (20,162)-13%	132,500	119,021	13,479	end of 18	
120,304	end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545 (21,265)-13%	137,583	121,401	16,182	end of 19	
125,327	end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315 (22,277)-14%	142,365	123,829	18,536	end of 20	
			544,278		771,079		1,315,357	520,404	455,090	(283,621)	2,007,230	2,065,276	(58,046)		

To understand the calculation process, follow the steps below. You will create a scenario in the Cash Flow and Tax Advisor page that has all of the details SIPS uses to calculate taxes for that year.

Step 7: Manage: Click on the green Manage button within the Income Tax column.

Structured Income Planning

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

Scenario: Advanced Tax Planning: Cap Gains Not in Accounts

Total required		Accounts						Incomes								
View Beneficial RMD	Year	John	NQ Account		IRA		Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA	2,000,000									
across all accounts	initial amount		750,000		1,250,000	John inc	0									
John	bonus %		0.00 %		0.00 %		0									
total RMD	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	Subtotal of account incomes	Manage	Manage	Manage					
									Infl Factor	Infl Factor	Est Tax Rate					
									2.00 %	2.00 %						
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,892)-14%	88,108	86,700	1,408	end of 2	
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	104,040	0	(85,426)-15%	18,614	88,434	(69,820)	end of 3	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(14,005)-13%	92,116	90,203	1,913	end of 4	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(14,293)-13%	93,950	92,007	1,944	end of 5	
0	end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6	
0	end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7	
0	end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	0	31,000	(1,225)-2%	97,638	97,638	0	end of 8	
0	end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	0	31,620	(1,404)-2%	99,591	99,591	0	end of 9	
0	end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	0	32,252	(1,583)-2%	101,583	101,583	0	end of 10	
0	end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	0	32,897	(1,763)-2%	103,615	103,615	0	end of 11	
0	end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	0	33,555	(1,944)-2%	105,687	105,687	0	end of 12	
0	end of 13	74	743,187	0	2,357,060	0	3,100,247	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13	
95,815	end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14	
100,384	end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15	
104,702	end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16	
109,675	end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17	
114,873	end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18	
120,304	end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19	
125,327	end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20	
					544,278		771,079		1,315,357	520,404	455,090	(283,621)	2,007,230	2,065,276	(58,046)	

Step 8: Dropdown Arrow: Click on the dropdown arrow and select 2027 (year3).

Manage Tax

[Save](#) [Cancel](#) [Use Basic Tax Planning](#) [Use Advanced Tax Planning](#)

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name: Income Tax

Pre 2018 tax rate: 13.6 %

Tax description:

Filing Option: John

Create Tax Scenario for Year: ▼

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							%
2							%
3	475,000						%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

Step 9: Create Tax Scenario for Year: Click on the green Create Tax Scenario for Year button.

Manage Tax

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

Enter Additional Tax Details Not Modeled Elsewhere in This Plan

Year	Cap Gains not in Accounts	Other Income	Schedule 1	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1								%
2								%
3								%
4	475,000							%
5								%
6								%
7								%
8								%
9								%
10								%
11								%
12								%
13								%
14								%
15								%
16								%
17								%
18								%
19								%
20								%
21								%
22								%

Step 10: Cash Flow and Tax Advisor: You will automatically be taken to the Cash Flow and Tax Advisor page, where the new tax scenario will appear on the right hand side of the screen.

Cashflow and Tax Advisor

Tax Filing		John	2025 (PROV)	John	2027 (PROV)
		2025 Taxes		2027 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		100,000		104,040
2a	Tax Exempt Int				
2b	Taxable Interest				
3a	Qualified Dividends				
3b	All Dividends				
4	IRA Distributions				
4	Client 2 Distributions				
4	Other				
4	Pensions				
4	Annuities				
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			475,000	
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		579,040
Expenses					
	Medical Expenses (7.5%)				
	Property & State Taxes				
	Mortgage Interest				
	Charities				
	All other Schedule A				
	Mortgage - Rent				
	Home Insurance				
	Utilities				
	Phone - Cable				
	Maint - Landscaping				
	Cars				
	Car Insurance				
	Car gas and maintenance				
	Boat - RV				
	Life Insurance				
	Food and Grocery				
	Clothes - Home goods				
	Entertainment - Meals				
	Travel - Hobbies				
	Credit Cards				
	Savings				
	Other Expenses				
	Income Taxes				
	Expenses Total \$				
Income Taxes					
	Standard Deduction		15,000		15,583
	Largest Ded - Sched A or Std		15,000		15,583
12	Qual Biz Income Deduction				
	Cap Gains and Qual Dividends				475,000
15	TAXABLE INCOME		85,000		563,457
19	Enter Tax Credits				
23	Self Employment Taxes				
			22% Tax Bracket 13.6% Eff Tax Rate		22% Tax Bracket 14.8% Eff Tax Rate
24	Approximate Tax Calc		13,614		85,426
	Approximate State Tax Calc				
	Discretionary Income \$		(13,614)		(85,426)
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		13,614		85,426

Step 11: Condense: Click on the green condense button underneath the Cashflow and Tax advisor Heading to condense the displayed data.

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV) | 2027 (PROV)

	2025 Taxes		2027 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		100,000		104,540
2a Tax Exempt Int				
2b Taxable Interest				
3a Qualified Dividends				
3b All Dividends				
4 IRA Distributions				
4 Client 2 Distributions				
4 Other				
4 Pensions				
4 Annuities				
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			475,000	
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				
Income Total \$		100,000		579,040
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	15,000	15,000	15,000	15,583
12 Largest Ded - Sched A or Std	15,000	15,000		15,583
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds			475,000	
15 TAXABLE INCOME		85,000		563,457
19 Enter Tax Credits				
23 Self Employment Taxes				
24 Approximate Tax Calc		22% Tax Bracket 13.614	22% Tax Bracket 13.614	22% Tax Bracket 14.8% Off Tax Rate 85,426
Approximate State Tax Calc				
Discretionary Income \$		(13,614)		(85,426)
Used on "Print 1040" Form Only				
25d Tax Payments Withheld				
32 All other tax credits				
32 Estimated Tax Payments				
33 Total Payments				
34 Refund		13,614		85,426
37 Amount you owe				

Step 12: Long Term Capital Gains: The amount of \$475,000 will automatically populate on the tax return side.

Doe, John

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 Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2027 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2027 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
1	Wages		100,000		104,040
7	Long Term Cap Gains			475,000	
11	Income Total \$		100,000		579,040
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,583
12	Largest Ded - Schd A or Std		15,000		15,583
	Cap Gains and Qual Dividnds				475,000
15	TAXABLE INCOME		85,000		563,457
			22 % Tax Bracket 13.6 % Eff Tax Rate		22 % Tax Bracket 14.8 % Eff Tax Rate
24	Approximate Tax Calc		13,614		85,426
	Discretionary Income \$	(13,614)		(85,426)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		85,426
			Print 1040		Print 1040

Step 13: Effective Tax Rate: Note the effective tax rate. This rate will be automatically reflected in Year 3 of the structured income plan. The effective tax rate rounded for display purposes.

Doe, John

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 Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing		John	2025 (PROV)	John	2027 (PROV)
		Hide	Delete	Hide	Delete
		2025 Taxes		2027 Taxes	
		Cash Flow	Tax Return	Cash Flow	Tax Return
Income					
1	Wages		100,000		104,040
7	Long Term Cap Gains				475,000
11	Income Total \$		100,000		579,040
Expenses					
Expenses Total \$					
Income Taxes					
		overrides		overrides	
	Standard Deduction		15,000		15,583
12	Largest Ded - Schd A or Std		15,000		15,583
	Cap Gains and Qual Dividnds				475,000
15	TAXABLE INCOME		85,000		563,457
		22 % Tax Bracket	13.6 % Eff Tax Rate	22 % Tax Bracket	14.8 % Eff Tax Rate
24	Approximate Tax Calc		13,614		85,426
	Discretionary Income \$	(13,614)		(85,426)	
Used on "Print 1040" Form Only					
37	Amount you owe		13,614		85,426
			Print 1040		Print 1040

Step 14: Approximate Tax Calc: Note the Tax Return calculation. The dollar amount will be identical to the one on the Structured Income Planning page.

Doe, John

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

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV) | John | 2027 (PROV)

	2025 Taxes		2027 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		100,000		104,040
7 Long Term Cap Gains				475,000
11 Income Total \$		100,000		579,040
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,583
12 Largest Ded - Schd A or Std		15,000		15,583
Cap Gains and Qual Dividnds				475,000
15 TAXABLE INCOME		85,000		563,457
		22 % Tax Bracket 13.6 % Eff Tax Rate		22 % Tax Bracket 14.8 % Eff Tax Rate
24 Approximate Tax Calc		13,614		85,426
Discretionary Income \$	(13,614)		(85,426)	
Used on "Print 1040" Form Only				
37 Amount you owe		13,614		85,426

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

Doe, John

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

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV) | John | 2027 (PROV)

	2025 Taxes		2027 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		100,000		104,040
7 Long Term Cap Gains				475,000
11 Income Total \$		100,000		579,040
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,583
12 Largest Ded - Schd A or Std		15,000		15,583
Cap Gains and Qual Dividnds				475,000
15 TAXABLE INCOME		85,000		563,457
		22 % Tax Bracket 13.6 % Eff Tax Rate		22 % Tax Bracket 14.8 % Eff Tax Rate
24 Approximate Tax Calc		13,614		85,426
Discretionary Income \$	(13,614)		(85,426)	
Used on "Print 1040" Form Only				
37 Amount you owe		13,614		85,426

Step 16: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

Doe, John

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

Cashflow and Tax Advisor

Tax Filing: John 2025 (PROV) | John 2027 (PROV)

	2025 Taxes		2027 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages		100,000		104,040
7 Long Term Cap Gains				475,000
11 Income Total \$		100,000		579,040
Expenses				
Expenses Total \$				
Income Taxes				
	overrides		overrides	
Standard Deduction		15,000		15,583
12 Largest Ded - Schd A or Std		15,000		15,583
Cap Gains and Qual Dividnds				475,000
15 TAXABLE INCOME		85,000		563,457
		22 % Tax Bracket 13.6 % Eff Tax Rate		22 % Tax Bracket 14.8 % Eff Tax Rate
24 Approximate Tax Calc		13,614		85,426
Discretionary Income \$		(13,614)		(85,426)
Used on "Print 1040" Form Only				
37 Amount you owe		13,614		85,426
		<input type="button" value="Print 1040"/>		<input type="button" value="Print 1040"/>

Step 17: Structured Inome Planning Page: You will automatically be taken back to the Structured Income Planning Page. The effective and approximate tax rates should automatically be changed to the amounts that were configured on the Cash Flow and Tax Advisor page.

Structured Income Planning

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

Scenario: Advanced Tax Planning: Cap Gains Not in Accounts

Total required		Accounts		Incomes		Accounts		Incomes		Income Tax		After Tax		Income Gap		
View Beneficial RMD	Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD	net return	62	5.00 %	5.00 %	John IRA	2,000,000	0	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1	
across all accounts	initial amount		750,000	0.00 %	1,250,000	0.00 %	2,000,000	0	102,000	0	(14,293)-13%	88,108	86,700	1,408	end of 2	
John	bonus %		750,000	Manage	1,250,000	Manage	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		Manage Infl Factor	from total income to target		
total RMD	w/bonus								2.00 %	2.00 %			2.00 %			
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,614)-14%	86,386	85,000	1,386	end of 1	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(14,293)-13%	88,108	86,700	1,408	end of 2	
0	end of 3	64	868,219	0	1,447,031	0	2,315,000	0	104,000	0	(14,978)-12%	89,916	88,300	1,616	end of 3	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	106,121	0	(15,669)-11%	91,747	90,203	1,544	end of 4	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	108,243	0	(16,366)-10%	93,601	92,007	1,594	end of 5	
0	end of 6	67	911,224	93,847	1,675,119	0	2,586,344	93,847	0	0	0-0%	93,847	93,847	0	end of 6	
0	end of 7	68	861,062	95,724	1,758,875	0	2,619,937	95,724	0	0	0-0%	95,724	95,724	0	end of 7	
0	end of 8	69	836,252	67,863	1,846,818	0	2,683,070	67,863	0	31,000	(1,225)-2%	97,638	97,638	0	end of 8	
0	end of 9	70	808,689	69,375	1,939,159	0	2,747,848	69,375	0	31,620	(1,404)-2%	99,591	99,591	0	end of 9	
0	end of 10	71	778,210	70,913	2,036,117	0	2,814,328	70,913	0	32,252	(1,583)-2%	101,583	101,583	0	end of 10	
0	end of 11	72	744,640	72,480	2,137,923	0	2,882,564	72,480	0	32,897	(1,763)-2%	103,615	103,615	0	end of 11	
0	end of 12	73	707,797	74,075	2,244,819	0	2,952,616	74,075	0	33,555	(1,944)-2%	105,687	105,687	0	end of 12	
0	end of 13	74	743,187	0	2,357,060	0	3,100,247	0	0	34,226	0-0%	34,226	107,801	(73,574)	end of 13	
95,815	end of 14	75	780,346	0	2,379,097	95,815	3,159,444	95,815	0	34,911	(16,319)-13%	114,407	109,957	4,451	end of 14	
100,384	end of 15	76	819,364	0	2,397,668	100,384	3,217,032	100,384	0	35,609	(17,239)-13%	118,754	112,156	6,598	end of 15	
104,702	end of 16	77	860,332	0	2,412,850	104,702	3,273,182	104,702	0	36,321	(18,102)-13%	122,921	114,399	8,522	end of 16	
109,675	end of 17	78	903,348	0	2,423,817	109,675	3,327,165	109,675	0	37,048	(19,108)-13%	127,615	116,687	10,928	end of 17	
114,873	end of 18	79	948,516	0	2,430,135	114,873	3,378,650	114,873	0	37,789	(20,162)-13%	132,500	119,021	13,479	end of 18	
120,304	end of 19	80	995,941	0	2,431,338	120,304	3,427,279	120,304	0	38,545	(21,265)-13%	137,583	121,401	16,182	end of 19	
125,327	end of 20	81	1,045,738	0	2,427,578	125,327	3,473,316	125,327	0	39,315	(22,277)-14%	142,365	123,829	18,536	end of 20	
					544,278		771,079		1,315,357	520,404	455,090	(283,621)	2,007,230	2,065,276	(58,046)	

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