

Advanced Tax Planning: Tax Credits

01/12/2026 11:00 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.

Tax credits can significantly impact the taxes that are due, but may not be modeled in your income plan.

Below is a hypothetical example of a client with a \$14,000 tax credit in year 2, which could be reasonable for installing solar panels in their home.

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 2: Note the amounts that are in the income tax column for year 2.

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: 05/01/2025

Structured Income Planning

Edit Dynamic Mode

Scenario: Advanced Tax Planning: Tax Credits

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	Eff Tax Rate				
net return	62	5.00 %		5.00 %	John IRA	2,000,000									
initial amount		750,000		1,250,000		2,000,000									
bonus %		0.00 %		0.00 %		2,000,000									
w/bonus		750,000		1,250,000		2,000,000									
end of 1	62	787,500	0	1,312,500		2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1	
end of 2	63	826,875	0	1,378,125		2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2	
end of 3	64	868,219	0	1,447,031		2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3	
end of 4	65	911,629	0	1,519,382		2,431,012	0	159,181	0	(26,813)-17%	132,868	90,203	42,666	end of 4	
end of 5	66	957,211	0	1,595,352		2,552,562	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5	
end of 6	67	1,005,071	0	1,675,119		2,680,190	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6	
end of 7	68	1,055,325	0	1,758,875		2,814,200	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7	
end of 8	69	1,037,421	70,670	1,846,818		2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8	
end of 9	70	1,017,195	72,097	1,939,159		2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9	
end of 10	71	994,503	73,551	2,036,117		3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10	
end of 11	72	969,192	75,036	2,137,923		3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11	
end of 12	73	941,100	76,551	2,244,819		3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12	
end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13	
end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14	
end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15	
end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16	
end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17	
end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18	
end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19	
end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20	
			367,906		758,512		1,126,418	1,115,142	455,090	(333,948)	2,362,703	2,065,276	297,426		

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: 05/01/2025

Structured Income Planning

Edit Dynamic Mode

Scenario: Advanced Tax Planning: Tax Credits

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	Eff Tax Rate				
net return	62	5.00 %		5.00 %	John IRA	2,000,000									
initial amount		750,000		1,250,000		2,000,000									
bonus %		0.00 %		0.00 %		2,000,000									
w/bonus		750,000		1,250,000		2,000,000									
end of 1	62	787,500	0	1,312,500		2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1	
end of 2	63	826,875	0	1,378,125		2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2	
end of 3	64	868,219	0	1,447,031		2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3	
end of 4	65	911,629	0	1,519,382		2,431,012	0	159,181	0	(26,813)-17%	132,868	90,203	42,666	end of 4	
end of 5	66	957,211	0	1,595,352		2,552,562	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5	
end of 6	67	1,005,071	0	1,675,119		2,680,190	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6	
end of 7	68	1,055,325	0	1,758,875		2,814,200	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7	
end of 8	69	1,037,421	70,670	1,846,818		2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8	
end of 9	70	1,017,195	72,097	1,939,159		2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9	
end of 10	71	994,503	73,551	2,036,117		3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10	
end of 11	72	969,192	75,036	2,137,923		3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11	
end of 12	73	941,100	76,551	2,244,819		3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12	
end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13	
end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14	
end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15	
end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16	
end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17	
end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18	
end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19	
end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20	
			367,906		758,512		1,126,418	1,115,142	455,090	(333,948)	2,362,703	2,065,276	297,426		

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:

Planning Horizon: 20 years

Total required		Accounts				Incomes									
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	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Est tax rate				
across all accounts	initial amount		750,000		1,250,000		0		2.00 %	2.00 %					
John	bonus % w/bonus		0.00 %		0.00 %		0								
total RMD			750,000	Manage	1,250,000	Manage	2,000,000								
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	153,000	0	(25,759)-17%	127,241	86,700	40,541	end of 2
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	159,181	0	(26,813)-17%	132,868	90,203	42,666	end of 4
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7
0	end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8
0	end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9
0	end of 10	71	994,503	73,551	2,036,117	0	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10
0	end of 11	72	969,192	75,036	2,137,923	0	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11
0	end of 12	73	941,100	76,551	2,244,819	0	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12
0	end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13
92,225	end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14
96,711	end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15
101,080	end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16
106,214	end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17
111,747	end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18
117,731	end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19
123,584	end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20
					367,906		758,512		1,126,418	1,115,142	455,090	(333,948)	2,362,703	2,065,276	297,426

Step 4: Tax Credits: Enter the year 2 amount.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

Create Tax Scenario for Year:

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

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

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: **Income Tax**

Pre 2018 tax rate: **13.6 %**

Tax description:

Filing Option: **John**

Create Tax Scenario for Year:

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						14,000	
3							
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.

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: Tax Credits**

Planning Horizon: **20 years**

		Accounts						Incomes													
		NQ Account			IRA			Planned Distribution		Wages		SS		Income Tax		After Tax		After Tax Target		Income Gap	
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	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1						
REGULAR RMD	initial amount		750,000	0.00 %	0.00 %		0	153,000	0	(11,759)-8%	141,241	86,700	54,541	end of 2							
across all accounts	bonus % w/bonus		750,000	0.00 %	0.00 %		0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3							
John total RMD			750,000	Manage	1,250,000	Manage	2,000,000	0	159,181	0	(26,313)-17%	132,868	90,203	42,666	end of 4						
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5						
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6						
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7						
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8						
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9						
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10						
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11						
0	end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12						
0	end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	78,066	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13						
0	end of 10	71	994,503	73,551	2,036,117	0	3,030,620	88,329	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14						
0	end of 11	72	969,192	75,036	2,137,923	0	3,107,115	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15						
0	end of 12	73	941,100	76,551	2,244,819	0	3,185,919	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16						
0	end of 13	74	988,155	0	2,268,731	88,329	3,256,886	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17						
92,225	end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18						
96,711	end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19						
101,080	end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20						
106,214	end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	1,126,418	1,115,142	455,090	(319,948)	2,376,703	2,065,276	311,426	end of 20						
111,747	end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336														
117,731	end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745														
123,584	end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270														
				367,906		758,512															

Step 7: Income Column: Year 2 amount should have automatically been adjusted.

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: Tax Credits

Total required		Year	John	Accounts				Accounts Total	Planned Distribution	Incomes		Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	REGULAR RMD			Account	Income	Account	Income			Wages	SS					
across all accounts	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		
John	initial amount		750,000		1,250,000		0	0	2.00 %	2.00 %						
total RMD	bonus % w/bonus		750,000	Manage	1,250,000	Manage	2,000,000	0	2.00 %	2.00 %						
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	150,000	0	(25,247)-17%	124,753	85,000	39,753	end of 1	
0	end of 2	63	826,875	0	1,378,125	0	2,205,000	0	153,000	0	(11,759)-8%	141,241	86,700	54,541	end of 2	
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	156,060	0	(26,282)-17%	129,778	88,434	41,344	end of 3	
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	159,181	0	(26,313)-17%	132,868	90,203	42,666	end of 4	
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5	
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6	
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7	
0	end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	70,670	31,000	31,000	(4,032)-4%	97,638	97,638	0	end of 8	
0	end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	72,097	31,620	31,620	(4,126)-4%	99,591	99,591	0	end of 9	
0	end of 10	71	994,503	73,551	2,036,117	0	3,030,620	73,551	32,252	32,252	(4,221)-4%	101,583	101,583	0	end of 10	
0	end of 11	72	969,192	75,036	2,137,923	0	3,107,115	75,036	32,897	32,897	(4,319)-4%	103,615	103,615	0	end of 11	
0	end of 12	73	941,100	76,551	2,244,819	0	3,185,919	76,551	33,555	33,555	(4,420)-4%	105,687	105,687	0	end of 12	
0	end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	34,226	34,226	(14,755)-12%	107,801	107,801	0	end of 13	
92,225	end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	34,911	34,911	(15,063)-12%	109,957	109,957	0	end of 14	
96,711	end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	35,609	35,609	(15,377)-12%	112,156	112,156	0	end of 15	
101,080	end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	36,321	36,321	(15,698)-12%	114,399	114,399	0	end of 16	
106,214	end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	37,048	37,048	(16,025)-12%	116,687	116,687	0	end of 17	
111,747	end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	37,789	37,789	(16,360)-12%	119,021	119,021	0	end of 18	
117,731	end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	38,545	38,545	(16,701)-12%	121,401	121,401	0	end of 19	
123,584	end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	39,315	39,315	(17,049)-12%	123,829	123,829	0	end of 20	
					367,906		758,512		1,126,418	1,115,142	455,090	(319,948)	2,376,703	2,065,276	311,426	

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

The screenshot shows the same table as above, but with a red arrow pointing to the 'Manage' button in the 'Income Tax' column for the year 2026 (end of 2). The 'Manage' button is highlighted in green.

Step 9: Dropdown Arrow: Click on the dropdown arrow and select 2026 (year 2).

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

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						14,000	
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 10: Create Tax Scenario for Year: Click on the green Create Tax Scenario for Year button.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name:

Pre 2018 tax rate:

Tax description:

Filing Option:

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						14,000	
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 11: 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

File Save Cancel Incondense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John | 2025 (PROV) | John | 2026 (PROV)

	2025 Taxes		2026 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		153,000
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				
91 Self Employ Biz - QBI				
91 Self Employ Biz - not QBI				
91 Sch E (no SE Tax) - QBI				
91 Sch E (no SE Tax) - not QBI				
91 All Other Schedule 1 Income				
91 SE Tax Deduction				
91 All Other Adj to Income				
Income Total \$		150,000		153,000
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	15,000	15,000	15,289	15,289
12 Largest Ded - Sched A or Std		15,000		15,289
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds				
15 TAXABLE INCOME		135,000		137,711
19 Enter Tax Credits			14,000	14,000
23 Self Employment Taxes				
24 Approximate Tax Calc		25,247		11,759
Approximate State Tax Calc				
Discretionary Income \$		(25,247)		(11,759)
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		25,247		11,759

Step 12: 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) | John | 2026 (PROV)

	2025 Taxes		2026 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		153,000
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				
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 \$		150,000		153,000
Expenses				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Grocery				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
Expenses Total \$				
Income Taxes				
Standard Deduction	overides	15,000	overides	15,289
12 Largest Ded - Sched A or Std		15,000		15,289
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividnds				
15 TAXABLE INCOME		133,000		137,711
19 Enter Tax Credits			14,000	14,000
23 Self Employment Taxes				
24 Approximate Tax Calc		25,247		11,759
Approximate State Tax Calc				
Discretionary Income \$		(25,247)		(11,759)
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		25,247		11,759

Step 13: Enter Tax Credits: The tax credit amounts will automatically be entered in the cash flow and tax return sections.

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 | 2026 (PROV)

	2025 Taxes		2026 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		153,000
11 Income Total \$		150,000		153,000
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,289
12 Largest Ded - Schd A or Std		15,000		15,289
15 TAXABLE INCOME		135,000		137,711
19 Enter Tax Credits			14,000	14,000
	24 % Tax Bracket	16.8 % Eff Tax Rate	24 % Tax Bracket	7.7 % Eff Tax Rate
24 Approximate Tax Calc		25,247		11,759
Discretionary Income \$	(25,247)		(11,759)	
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		11,759

Step 14: Effective Tax Rate: Note the effective tax rate. This rate will be automatically reflected in Year 2 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 | 2026 (PROV)

	2025 Taxes		2026 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		153,000
11 Income Total \$		150,000		153,000
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,289
12 Largest Ded - Schd A or Std		15,000		15,289
15 TAXABLE INCOME		135,000		137,711
19 Enter Tax Credits			14,000	14,000
	24 % Tax Bracket	16.8 % Eff Tax Rate	24 % Tax Bracket	7.7 % Eff Tax Rate
24 Approximate Tax Calc		25,247		11,759
Discretionary Income \$	(25,247)		(11,759)	
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		11,759

Step 15: 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

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing: John 2025 (PROV) | John 2026 (PROV)

	2025 Taxes		2026 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
1 Wages		150,000		153,000
11 Income Total \$		150,000		153,000
Expenses				
Expenses Total \$				
Income Taxes				
	overrides		overrides	
12 Standard Deduction		15,000		15,289
12 Largest Ded - Schd A or Std		15,000		15,289
15 TAXABLE INCOME		135,000		137,711
19 Enter Tax Credits			14,000	14,000
24 Approximate Tax Calc	24 % Tax Bracket	16.8 % Eff Tax Rate	24 % Tax Bracket	7.7 % Eff Tax Rate
Discretionary Income \$	(25,247)	25,247	(11,759)	11,759
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		11,759
		Print 1040		Print 1040

Step 16: 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 | 2026 (PROV)

	2025 Taxes		2026 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		153,000
11 Income Total \$		150,000		153,000
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,289
12 Largest Ded - Schd A or Std		15,000		15,289
15 TAXABLE INCOME		135,000		137,711
19 Enter Tax Credits			14,000	14,000
24 Approximate Tax Calc	24 % Tax Bracket	16.8 % Eff Tax Rate	24 % Tax Bracket	7.7 % Eff Tax Rate
Discretionary Income \$		25,247		11,759
		(25,247)		(11,759)
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		11,759
		<input type="button" value="Print 1040"/>		<input type="button" value="Print 1040"/>

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 | 2026 (PROV)

	2025 Taxes		2026 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
Income				
1 Wages		150,000		153,000
11 Income Total \$		150,000		153,000
Expenses				
Expenses Total \$				
Income Taxes				
Standard Deduction	overrides	15,000	overrides	15,289
12 Largest Ded - Schd A or Std		15,000		15,289
15 TAXABLE INCOME		135,000		137,711
19 Enter Tax Credits			14,000	14,000
24 Approximate Tax Calc	24 % Tax Bracket	16.8 % Eff Tax Rate	24 % Tax Bracket	7.7 % Eff Tax Rate
Discretionary Income \$		25,247		11,759
		(25,247)		(11,759)
Used on "Print 1040" Form Only				
37 Amount you owe		25,247		11,759
		<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: Tax Credits															
Planning Horizon: 20 years															
Accounts: NQ Account IRA															
Incomes: Wages SS Income Tax After Tax Income After Tax Target Income Gap															
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															
REGULAR RMD	net return	62	5.00 %		5.00 %	John IRA									
across all accounts	initial amount		750,000		1,250,000		2,000,000	Subtotal of account incomes							
John	bonus % w/bonus		0.00 %		0.00 %		2,000,000		Manage	Manage	Manage		Manage	from total income to target	
total RMD			750,000	Manage	1,250,000	Manage			2.00 %	2.00 %			2.00 %		
0	end of 1	62	787,500	0	1,312,500	0	2,100,000	0	150,000	0	(25,942)-17%	124,753	85,000	39,753	end of 1
0	end of 2	63	826,875	0	1,379,375	0	2,179,375	0	150,000	0	(11,759)-8%	141,241	86,700	54,541	end of 2
0	end of 3	64	868,219	0	1,447,031	0	2,315,250	0	156,060	0	(6,662)-17%	129,778	88,434	41,344	end of 3
0	end of 4	65	911,629	0	1,519,382	0	2,431,012	0	159,181	0	(26,313)-17%	132,868	90,203	42,666	end of 4
0	end of 5	66	957,211	0	1,595,352	0	2,552,562	0	162,365	0	(26,849)-17%	135,516	92,007	43,509	end of 5
0	end of 6	67	1,005,071	0	1,675,119	0	2,680,190	0	165,612	0	(27,397)-17%	138,215	93,847	44,368	end of 6
0	end of 7	68	1,055,325	0	1,758,875	0	2,814,200	0	168,924	0	(27,955)-17%	140,969	95,724	45,246	end of 7
0	end of 8	69	1,037,421	70,670	1,846,818	0	2,884,240	70,670	0	31,000	(4,032)-4%	97,638	97,638	0	end of 8
0	end of 9	70	1,017,195	72,097	1,939,159	0	2,956,354	72,097	0	31,620	(4,126)-4%	99,591	99,591	0	end of 9
0	end of 10	71	994,503	73,551	2,036,117	0	3,030,620	73,551	0	32,252	(4,221)-4%	101,583	101,583	0	end of 10
0	end of 11	72	969,192	75,036	2,137,923	0	3,107,115	75,036	0	32,897	(4,319)-4%	103,615	103,615	0	end of 11
0	end of 12	73	941,100	76,551	2,244,819	0	3,185,919	76,551	0	33,555	(4,420)-4%	105,687	105,687	0	end of 12
0	end of 13	74	988,155	0	2,268,731	88,329	3,256,886	88,329	0	34,226	(14,755)-12%	107,801	107,801	0	end of 13
92,225	end of 14	75	1,037,563	0	2,292,059	90,109	3,329,622	90,109	0	34,911	(15,063)-12%	109,957	109,957	0	end of 14
96,711	end of 15	76	1,089,441	0	2,314,738	91,923	3,404,179	91,923	0	35,609	(15,377)-12%	112,156	112,156	0	end of 15
101,080	end of 16	77	1,143,913	0	2,336,699	93,775	3,480,612	93,775	0	36,321	(15,698)-12%	114,399	114,399	0	end of 16
106,214	end of 17	78	1,201,109	0	2,357,870	95,664	3,558,978	95,664	0	37,048	(16,025)-12%	116,687	116,687	0	end of 17
111,747	end of 18	79	1,261,164	0	2,378,172	97,592	3,639,336	97,592	0	37,789	(16,360)-12%	119,021	119,021	0	end of 18
117,731	end of 19	80	1,324,222	0	2,397,523	99,557	3,721,745	99,557	0	38,545	(16,701)-12%	121,401	121,401	0	end of 19
123,584	end of 20	81	1,390,433	0	2,415,836	101,562	3,806,270	101,562	0	39,315	(17,049)-12%	123,829	123,829	0	end of 20
				367,906		758,512		1,126,418	1,115,142	455,090	(319,948)	2,376,703	2,065,276	311,426	

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.