# Setting Effective Tax Rates for SIPS Essentials

06/30/2025 3:35 pm EDT

SIPS Essentials allows you to calculate annual effective taxes in your income plan by setting a tax rate for each year. Below is a hypothetical example of a client going through their career and retirement, including periods before and after Social Security, withdrawals and Required Minimum Distributions (RMDs). Below is the forecasted effective tax rate breakdowns that are reflected in the article:

- Working (year 1 through year 3): 15%
- In retirement before SS disbursements (year 4 through year 6):14%
- In retirement with SS disbursements (year 7 through year 15):12%
- In retirement with Social Security, Withdrawals, and RMDs amounts (year 16 through year 20):3%

To learn more about Add Inc Tax functions within SIPS Essentials see articles:

- Calculating and Applying Tax Rates in SIPS Essentials
- Setting Effective Tax Rates for SIPS Essentials

#### If you would like to learn more about advanced tax planning in SIPS Advanced see article:

• Understanding the Advanced Tax Planning Page

To learn about setting up tax calculations options for income and expesne see articles:

- Tax Calculation Option: Adding Assets into a Structured Income Plan
- Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

#### To learn more about forecasting effective tax rates see articles:

• Part One: Forecasting Effective Tax Rates While the Client is working

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

D	Doe, Jane													
CLI	ENT DASHBO	ARD   STRU	JCTURED INCO	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR   4	ASSET ALLOCA	TION AND NET	WORTH   G	GRAPHS   F	EPORTS   1	TOOLS	
St	Structured Income Planning													
Edi														
J														
512	enario Setting Effective Tax Rates for SIPS Essentials													
	Accounts 🗡													
PIn H∢ri	ing 20 years V NQ Account 401(k) Incomes													
	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Target Income	Income Gap	Year
n ir t	et return ial amount	59	5.00 % 750.000		3.00 %	Jane IRA	1.150.000	Subtotal					from total	
	onus %		0.00 %		0.00 %	Jane inc	0	of account	Infl Factor	Infl Factor		Infl Factor	income to	
V	v/bonus		750,000		400,000		1,150,000	incomes	2.00 %	2.00 %		2.00 %	target	
	end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	120,000	85,000	35,000	end of 1
	end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	0	122,400	86,700	35,700	end of 2
	end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	124,848	88,434	36,414	end of 3
	end of 4	62	821,427	90,203	450,204	0	1,2/1,630	90,203	0	0	90,203	90,203	0	end of 4
	and of 6	64	715 160	92,007	403,710	0	1,234,201	92,007	0	0	92,007	92,007	0	end of 6
	end of 7	65	679.846	71.082	491,950	0	1,171,795	71.082	0	24.642	95,047	95,047	0	end of 7
	end of 8	66	641,334	72,503	506,708	0	1,148,042	72,503	0	25,135	97,638	97,638	0	end of 8
	end of 9	67	599,448	73,954	521,909	0	1,121,357	73,954	0	25,638	99,591	99,591	0	end of 9
e	nd of 10	68	553,987	75,433	537,566	0	1,091,554	75,433	0	26,150	101,583	101,583	0	end of 10
e	nd of 11	69	504,745	76,941	553,693	0	1,058,439	76,941	0	26,673	103,615	103,615	0	end of 11
e	nd of 12	70	451,503	78,480	570,304	0	1,021,807	78,480	0	27,207	105,687	105,687	0	end of 12
e	nd of 13	71	394,028	80,050	587,413	0	981,442	80,050	0	27,751	107,801	107,801	0	end of 13
e	nd of 14	72	332,079	81,651	605,036	0	937,115	81,651	0	28,306	109,957	109,957	0	end of 14
e	nd of 15	/3	265,399	83,284	623,187	0	888,586	83,284	0	28,872	112,156	112,156	0	end of 15
e	nd of 16	74	193,/20	84,949	641,882	26.000	835,602	84,949	0	29,449	114,399	114,399	0	end of 16
e	nd of 18	75	142,850	61 586	627 302	26,093	715 700	88 381	0	30,038	110,087	110,087	0	end of 18
	nd of 19	77	30.071	62,756	618,728	27,393	648,799	90,149	0	31,252	121 401	121.401	0	end of 19
e	nd of 20	78	0	31,575	609,166	28,124	609,166	59,699	0	31.877	91,576	123.829	(32,253)	end of 20
				1,270,854		108,405		1,379,259	367,248	393,630	2,140,137	2,065,276	74,861	

Step 2: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

Structu	ured Ir	ncom	e Plar	nning	÷								Structured Income Planning												
Edit Save C	ancel Add A	ccount Add	d Income	dd Inc Tax	Add Target	Edit or Add So	enario Disp	olay Options																	
				T																					
Scenario Sett	ing Effective T	ax Rates for S	SIPS Essentia	ls	v																				
		_																							
			Acco	unt	*																				
Planning Horizon	20 years 🗸	NQ A	ccount		401(k)			Inco	mes 🗡																
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Target Income	Income Gap	Year												
net return	59	5.00 %		3.00 %	Jane IRA				53 B.																
initial amount		750,000		400,000		1,150,000	Subtotal	Manage	Manage		Manage	from total													
bonus %		0.00 %		0.00 9	Jane inc	0	of account	Infl Factor	Infl Factor		Infl Factor	income to													
W/bonus	50	750,000	Manage	400,000	Manage	1,150,000	incomes	2.00 %	2.00 %	100.000	2.00 %	target	and of 1												
end of 1	59	/8/,500	0	412,000		1,199,500	0	120,000	0	120,000	85,000	35,000	end of 1												
end of 2	61	969 210	0	127.00		1,251,255	0	124,400		124,400	80,700	26 41 4	end of 2												
end of 4	62	921 427	00 202	150.20		1,303,309	00.202	124,040		00 202	00,434	30,414	end of 4												
end of 5	63	770 491	92,007	463 710		1 234 201	92,007			92,203	92,007		end of 5												
end of 6	64	715 169	93.847	400,710	0	1 102 700	93.847	0	0	93.847	93.847	0	end of 6												
end of 7	65	679 846	71 082	491 950		1 171 795	71.082		24 642	95,047	95,047		end of 7												
end of 8	66	641.334	72,503	506.70	0	1.148.042	72,503	0	25,135	97.638	97.638	0	end of 8												
end of 9	67	599,448	73.954	521,909	0	1.121.357	73,954	0	25.638	99,591	99,591	0	end of 9												
end of 10	68	553,987	75,433	537,56	0	1,091,554	75,433	0	26,150	101,583	101,583	0	end of 10												
end of 11	69	504,745	76,941	553,693	0	1,058,439	76,941	0	26,673	103,615	103,615	0	end of 11												
end of 12	70	451,503	78,480	570,304	0	1,021,807	78,480	0	27,207	105,687	105,687	0	end of 12												
end of 13	71	394,028	80,050	587,413	0	981,442	80,050	0	27,751	107,801	107,801	0	end of 13												
end of 14	72	332,079	81,651	605,036	0	937,115	81,651	0	28,306	109,957	109,957	0	end of 14												
end of 15	73	265,399	83,284	623,18	0	888,586	83,284	0	28,872	112,156	112,156	0	end of 15												
end of 16	74	193,720	84,949	641,88	2 0	835,602	84,949	0	29,449	114,399	114,399	0	end of 16												
end of 17	75	142,850	60,556	635,040	26,093	777,896	86,648	0	30,038	116,687	116,687	0	end of 17												
end of 18	76	88,407	61,586	627,303	26,795	715,709	88,381	0	30,639	119,020	119,021	0	end of 18												
end of 19	77	30,071	62,756	618,728	27,393	648,799	90,149	0	31,252	121,401	121,401	0	end of 19												
end of 20	78	0	31,575	609,160	28,124	609,166	59,699	0	31,877	91,576	123,829	(32,253)	end of 20												
			1,270,854		108,405		1,379,259	367,248	393,630	2,140,137	2,065,276	74,861													

Step 3: Tax Name: Enter in a Title for the Income Tax column.



Step 4: Starting Effective Tax Rate: Type in the effective tax rate.

Manage Tax Save Cancel					
				Tax Adjustments	
Tax name	Inc. Tax			Voor Tex ediustment	
Starting effective tax rate		ADD ADJOSTMENT		1 %	i i
oraning encouve tax rate	0.0 4			2 %	
Tax description		Pick year(s)		3 %	
		OR		4 %	
				5 %	
		Start year for rest of plan		7 %	
		OR		8 %	
			ŏ	9 %	
		Start year for X years	ŏ	10 %	
		0		11 %	
		Diskusse(a) to summure		12 %	
		Pick year(s) to remove		13 %	
				14 %	
		Remove year to end of plan		16 %	
				17 %	
				18 %	
		Reset all years		19 %	
				20 %	
				21 %	
				22 %	
				23 %	-
			4	2 N	•

Step 5: Add Adjustment Text Box: Type in the percentage that will be used while the client is in retirement and before the SS disbursements.

Manage Tax save Cancel					
Tay pama					Tax Adjustments
Tax fiame	Inc. Tax	ADD ADJUSTMENT		Year	Tax adjustment
Starting effective tax rate	15 %			1	%
	10			2	%
Tax description		Pick year(s)		3	%
		OR		4	%
				5	%
		Start year for rest of plan		0	
		OR	8	8	, in the second s
			0	9	8
		Start year for X years	ŏ.	10	%
		0	Ĩ.	11	%
				12	8
		Pick year(s) to remove		13	%
				14	%
				15	%
		Remove year to end of plan		16	%
				17	%
				18	8
		Reset all years		19	8
				20	7
				22	8
				23	8
			0	24	× •
			4		Þ

Step 6: Tax Adjustment Years: Click on the text boxes for year 4 through 6.



#### Step 7: Pick Years: Click on the green pick years button.



Step 8: Tax Adjustment Table: The 14% will have automatically be moved in the years 4 through 6.

Manage Tax Save Cancel					
-					Tax Adjustments
Tax name	Inc. Tax	ADD AD IUSTMENT	-	Vear	Tax adjustment
Starting effective tax rate	15.0 %			1 2	%
Tax description		Pick year(s)		3 4	% 14 %
		Start year for root of alan	0	6	14 %
		OR		7 8	8
		Start year for X years		9	%
				10	
				12	%
		Pick year(s) to remove	ŏ	13	%
				14	× .
				15	%
		Remove year to end of plan		16	*
				18	70 92
		Reset all years	-	19	%
				20	\$
			õ	21	%
			õ	22	%
				23	%
				24	%

Step 9: Add Adjustment Text Box: Type in the percentage that will be used while the client is in retirement and receiving social security.

Manage Tax					
T	(Constants)				Tax Adjustments
rax name	Inc. Tax	ADD AD JUSTMENT		Vear	Tax adjustment
Starting effective tax rate	150 %			1	%
	10.0			2	%
Tax description		Pick year(s)		3	%
		OR		4	14 %
				5	14 %
		Start year for rest of plan		7	14 30
		OR		8	26
				9	%
		Start year for X years		10	%
		0		11	%
			0	12	%
		Pick year(s) to remove		13	%
				14	%
				15	%
		Remove year to end of plan		16	%
				17	%
				18	*
		Reset all years		20	*
			0	20	~ ~
				22	26
			0	23	%
			0	24	% 🔻
					•

Step 10: Tax Adjustment Years: Click on year 7.

Manage Tax						
-				Tax A	Adjustments	
Tax name	Inc. Tax			1005	Tex adjustment	
Starting effective tay rate	450 <sup>9</sup>	ADD ADJOSTMENT		1	%	â
Starting effective tax rate	15.0 10	12	ŏ	2	%	
Tax description		Pick year(s)		3	%	
		OR		4	14 %	
				5	14 %	
		Start year for rest of plan		6	14 %	
		OR	0	<b></b>	70 92	
				9	~	
		Start year for X years		10	%	
		0		11	%	
			Ö	12	%	
		Pick year(s) to remove	ō	13	%	
				14	%	
				15	%	
		Remove year to end of plan		16	%	
				17	%	
				18	%	
		Reset all years		19	% 6	
				20	70 02	
				22	%	
				23	%	
			10	24	%	
			4			•

### Step 11: Start Years for X Years Text Box: In the Start Years for X Years Text Box, enter in the year 9.



Step 12: Start Years for X Years: Click on the green Start Years for X Years button.



#### Step 13: Tax Adjustment Table: The 12% will have automatically be moved in the years 7 through 15.



Step 14: Add Adjustment Text Box: Type in the percentage for the full retirement; 3%.

Manage Tax Save Cancel					
					Tax Adjustments
Tax name	Inc. Tax		_		
Charling off a blue has sets	<b>0</b>	ADD ADJUSTMENT		Year 1	Tax adjustment
Starting effective tax rate	15.0 %		0	2	%
Tax description		Pick year(s)	ō	3	N
rux description		OR		4	14 %
				5	14 %
		Start year for rest of plan		6	14 %
		OR	-0	0	12 %
				0	12 %
		Start year for X years		10	12 %
		0	-0	11	12 %
				12	12 %
		Pick year(s) to remove	n.	13	12 %
				14	12 %
			0	15	12 %
		Remove year to end of plan		16	%
				17	%
				18	%
		Reset all years		19	%
			0	20	*
				21	2
				23	*
			0	24	*
					•

## Step 15: Tax Adjustment Years: Click on year 16.



Step 16: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.

Manage Tax Save Cancel					
					Tax Adjustments
Tax name	Inc. Tax		_	Maria	To all a local and
Starting effective toy rate	· · · · · · · · · · · · · · · · · · ·	ADD ADJOSTMENT		Year 1	ax adjustment
Starting effective tax rate	15.0 %	3	Ĩ.	2	5
Tax description		Pick year(s)		3	%
Tux description		OR		4	14 %
				5	14 %
		Start year for rest of plan		6	14 %
		OR		7	12 %
				8	12 %
		Start year for X years		10	12 %
		0		11	12 %
			0	12	12 %
		Pick year(s) to remove		13	12 %
				14	12 %
				15	12 %
		Remove year to end of pla		16	5
				17	%
				18	%
		Reset all years		19	%
				20	%
				21	\$
				22	\$
				23	%
				24	5 F

Step 17: Tax Adjustment Table: The 3% will have automatically be moved in the years 16 and for the rest of the plan.

Manage Tax Save Cancel						
					Tax Adjustments	
Tax name	Inc. Tax	ADD AD. USTMENT	_	Vear	Tax adjustment	
Starting effective tax rate	15.0 %			1	%	
				2	%	
Tax description		Pick year(s)		3	%	
		OR		5	14 %	
				6	14 %	
		Start year for rest of pla	ŏ	7	12 %	
		OR	Ō	8	12 %	
		Ctest uses for Vusere		9	12 %	
		Start year for X years		10	12 %	
		U		11	12 %	
		Pick year(s) to remove		13	12 %	
				14	12 %	
				15	12 %	
		Remove year to end of pl	in 📄	16	3 %	
				17	3 %	
				18	3 %	
		Reset all years		19	3 %	
				21		
				22	3 %	
				23	3 %	
			00	24	3 %	
			4			•

Step 18: Save: Click on the green save button underneath the Manage Tax Heading.



Step 19: Structured Income Plan: Two new columns have automatically appeared, the Inc. Tax and After-Tax Income. Both columns automatically display the amounts.

Structu	tructured Income Planning													
Edit Save C	ancel Add A	Account Add	d Income Ad	d Inc Tax	dd Target	Edit or Add So	enario Disp	lav Options						
Scenario Setting Effective Tax Rates for SIPS Essentials														
					×									
			Acco	unts	7									
Planning				_				_		1				
Horizon	20 years ~	NQ A	Account	40	01(k)			Inco	mes 🥕		7			
											-			
Year	Jane	Account	Income	Account	Income	Accounts	Planned	Wages	SS	Inc Tax	After Tax	After Tax	Income	Year
net return	59	5.00 %		3.00 %	Jane IRA	TOtal	Distribution				income	Target	Gap	
initial amount	35	750.000		400.000	Salle IIVA	1,150,000	Subtotal	Manage	Manage	Manage		Manage	from total	
bonus %		0.00 %		0.00 %	Jane inc	0	of account	Infl Factor	Infl Factor	Manage		Infl Factor	income to	
w/bonus		750.000	Manage	400.000	Manage	1.150.000	incomes	2.00 %	2.00 %			2.00 %	target	
end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	(18,000)	102,000	85,000	17,000	end of 1
end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	o	(18,360)	104,040	86,700	17,340	end of 2
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	o	(18,727)	106,121	88,434	17,687	end of 3
end of 4	62	806,743	104,887	450,204	0	1,256,946	104,887	0	0	(14,684)	90,203	90,203	0	end of 4
end of 5	63	740,095	106,985	463,710	0	1,203,805	106,985	0	0	(14,978)	92,007	92,007	0	end of 5
end of 6	64	667,976	109,124	477,621	0	1,145,596	109,124	0	0	(15,277)	93,847	93,847	0	end of 6
end of 7	65	617,239	84,135	491,950	0	1,109,189	84,135	0	24,642	(13,053)	95,724	95,724	0	end of 7
end of 8	66	562,284	85,818	506,708	0	1,068,992	85,818	0	25,135	(13,314)	97,638	97,638	0	end of 8
end of 9	67	502,864	87,534	521,909	0	1,024,773	87,534	0	25,638	(13,581)	99,591	99,591	0	end of 9
end of 10	68	438,722	89,285	537,566	0	976,288	89,285	0	26,150	(13,852)	101,583	101,583	0	end of 10
end of 11	69	369,587	91,070	553,693	0	923,281	91,070	0	26,673	(14,129)	103,615	103,615	0	end of 11
end of 12	70	295,175	92,892	570,304	0	865,479	92,892	0	27,207	(14,412)	105,687	105,687	0	end of 12
end of 13	71	215,184	94,750	587,413	0	802,597	94,750	0	27,751	(14,700)	107,801	107,801	0	end of 13
end of 14	72	129,298	96,645	605,036	0	734,334	96,645	0	28,306	(14,994)	109,957	109,957	0	end of 14
end of 15	73	37,186	98,578	623,187	0	660,372	98,578	0	28,872	(15,294)	112,156	112,156	0	end of 15
end of 16	74	0	39,045	641,882	0	641,882	39,045	0	29,449	(2,055)	66,440	114,399	(47,959)	end of 16
end of 17	75	0	0	635,046	26,093	635,046	26,093	0	30,038	(1,684)	54,447	116,687	(62,239)	end of 17
end of 18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)	55,711	119,021	(63,309)	end of 18
end of 19	77	0	0	618,728	27,393	618,728	27,393	0	31,252	(1,759)	56,886	121,401	(64,515)	end of 19
end of 20	78	0	0	609,166	28,124	609,166	28,124	0	31,877	(1,800)	58,201	123,829	(65,628)	end of 20
			1,180,747		108,405		1.289,152	367.248	393,630	(236,377)	1,813,652	2.065.276	(251.624)	

Step 20: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structu	ured li	ncom	e Plar	nning										
Edit Save C	ancel Add A	Account Add	d Income A	dd Inc Tax	dd Target	Edit or Add Sc	enario Disp	lay Options	_					
Scenario Sett	ing Effective 1	Tax Rates for S	SIPS Essentia	ls			~							
Accounts X														
Accounts														
Planning 20 years V NO hospit (01//)														
Horizon NQ Account 401(k) Incomes														
Vear	Jane	Account	Income	Account	Income	Accounts	Planned	Wages	22	Inc Tax	After Tax	After Tax	Income	Vear
real	June	Account	meonie	Account	income	Total	Distribution	Wages		пстах	Income	Target	Gap	Tear
net return	59	5.00 %		3.00 %	Jane IRA	1 1 50 000	Subtotal						from total	
honus %		/ 50,000		400,000	lane inc	1,150,000	of account	Infl Eactor	Infl Eactor	Manage		Infl Eactor	income to	
w/bonus		750,000	Manage	400.000	Manage	1 150 000	incomes	2 00 %	2 00 %			2 00 %	target	
end of 1	59	787,500	0	412,000	0	1,199,500	0	120.000	0	(18.000)	102.000	85.000	17.000	end of 1
end of 2	60	826,875	Ő	424,360	0	1,251,235	0	122,400	Ő	(18,360)	104.040	86,700	17,340	end of 2
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	(18,727)	106,121	88,434	17,687	end of 3
end of 4	62	806,743	104,887	450,204	0	1,256,946	104,887	0	0	(14,684)	90,203	90,203	0	end of 4
end of 5	63	740,095	106,985	463,710	0	1,203,805	106,985	0	0	(14,978)	92,007	92,007	0	end of 5
end of 6	64	667,976	109,124	477,621	0	1,145,596	109,124	0	0	(15,277)	93,847	93,847	0	end of 6
end of 7	65	617,239	84,135	491,950	0	1,109,189	84,135	0	24,642	(13,053)	95,724	95,724	0	end of 7
end of 8	66	562,284	85,818	506,708	0	1,068,992	85,818	0	25,135	(13,314)	97,638	97,638	0	end of 8
end of 9	67	502,864	87,534	521,909	0	1,024,773	87,534	0	25,638	(13,581)	99,591	99,591	0	end of 9
end of 10	68	438,722	89,285	537,566	0	976,288	89,285	0	26,150	(13,852)	101,583	101,583	0	end of 10
end of 11	69	369,587	91,070	553,693	0	923,281	91,070	0	26,673	(14,129)	103,615	103,615	0	end of 11
end of 12	70	295,175	92,892	570,304	0	865,479	92,892	0	27,207	(14,412)	105,687	105,687	0	end of 12
end of 13	71	215,184	94,750	587,413	0	802,597	94,750	0	27,751	(14,700)	107,801	107,801	0	end of 13
end of 14	72	129,298	96,645	605,036	0	734,334	96,645	0	28,306	(14,994)	109,957	109,957	0	end of 14
end of 15	73	37,186	98,578	623,187	0	660,372	98,578	0	28,872	(15,294)	112,156	112,156	0	end of 15
end of 16	74	0	39,045	641,882	0	641,882	39,045	0	29,449	(2,055)	66,440	114,399	(47,959)	end of 16
end of 17	/5	0	0	635,046	26,093	635,046	26,093	0	30,038	(1,684)	54,447	116,687	(62,239)	end of 17
end of 18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)	55,/11	119,021	(63,309)	end of 18
end of 19	70	0	0	600,100	27,393	600,100	27,393	0	31,252	(1,759)	56,886	121,401	(65,630)	end of 19
end of 20	/8	0	1 190 747	009,100	28,124	009,100	28,124	267.249	31,8//	(1,800)	1 012 652	2 065 276	(05,028)	
			1,160,747		108,405		1,209,152	307,248	393,630	(230,377)	1,013,052	2,005,276	(251,624)	

Step 21: Column Display Options: Click on the green View Tax Rates button.

Column Display Options Hide RMD Checks Hi	de Income Riders View	Death Benefit	View % Distri	ibution View	Comparison	View Ta	x Rates View C	alendar Years		
Accou			Group Setup							
		Accounts								
	Group 1	Group 2	Group 3	Group 4	Group 5		Title		Color	
NQ Account	۲	0	0	0	0	Grou	1 Accounts			Sel
401(K)	۲	0	0	0	0	Grou	2		_	Sel
	Incomes					Grou	3			Sel
Wages		0	0	0	0	Grou	4			Sei
Social Security	<ul> <li>O</li> </ul>	Õ	Õ	Õ	Õ	Giou	5			361
						II	•	Incomes		
Account or income groups must be created in the sequentia	al order from left to right a	s they appear i	in the Income I	Plan.			Title		Color	
You may have to re-order accounts using the Edit Scenario	unction to achieve the sec	quence you wa	ant for your acc	count/income	groups.	Group	o 1 Incomes			Sel
Reordering or adding accounts or incomes on the Edit Scen	ario function requires that	the above gro	up informatior	n be reset.		Group	02			Sel
						Group	03			Sel
Reset Condense All Uncondense All						Group	o 4			Sel
						Group	5 5			Sel
						Res	et Title / Colors	Copy Setup To All Scenarios		
Return With Grouping Return Without Grouping										

Step 22: Structured Income Planning: The Income Tax Column will automatically show the monetary and percentage amount. The effective tax rate is rounded on the income plan for display purposes.

Structured Income Planning															
Edit Save Cancel Add Account Add Income Add Inc Tax Add Tarnet Edit or Add Scenario Display Ontions															
Scenario Setti	Scenario Setting Effective Tax Rates for SIPS Essentials														
	×														
			Acco	unts	7										
Planning		_							~	1					
Horizon 20 years V NQ Account 401(k)								Inco	mes 🎢	•					
				_			Diseased			-	1 (h T	A (1			
Year	Jane	Account	Income	Account	Income	Total	Distribution	Wages	SS	Inc Tax	Income	Target	Gap	Year	
net return	59	5.00 %		3.00 %	Jane IRA	Total	Distribution				moonie	ruiget	oup		
initial amount		750,000		400,000		1,150,000	Subtotal	Manage	Manage	Manage		Manage	from total		
bonus %		0.00 %		0.00 %	Jane inc	0	of account	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to		
w/bonus		750,000	Manage	400,000	Manage	1,150,000	incomes	2.00 %	2.00 %			2.00 %	target		
end of 1	59	787,500	0	412,000	0	1,199,500	0	120,000	0	(18,000)-15%	102,000	85,000	17,000	end of 1	
end of 2	60	826,875	0	424,360	0	1,251,235	0	122,400	0	(18,360)-15%	104,040	86,700	17,340	end of 2	
end of 3	61	868,219	0	437,091	0	1,305,309	0	124,848	0	(18,727)-15%	106,121	88,434	17,687	end of 3	
end of 4	62	806,743	104,887	450,204	0	1,256,946	104,887	0	0	(14,684)-14%	90,203	90,203	0	end of 4	
end of 5	63	740,095	106,985	463,710	0	1,203,805	106,985	0	0	(14,978)-14%	92,007	92,007	0	end of 5	
end of 6	64	667,976	109,124	477,621	0	1,145,596	109,124	0	0	(15,277)-14%	93,847	93,847	0	end of 6	
end of 7	65	617,239	84,135	491,950	0	1,109,189	84,135	0	24,642	(13,053)-12%	95,724	95,724	0	end of 7	
end of 8	66	562,284	85,818	506,708	0	1,068,992	85,818	0	25,135	(13,314)-12%	97,638	97,638	0	end of 8	
end of 9	67	502,864	87,534	521,909	0	1,024,773	87,534	0	25,638	(13,581)-12%	99,591	99,591	0	end of 9	
end of 10	68	438,722	89,285	537,566	0	976,288	89,285	0	26,150	(13,852)-12%	101,583	101,583	0	end of 10	
end of 11	69	369,587	91,070	553,693	0	923,281	91,070	0	26,673	(14,129)-12%	103,615	103,615	0	end of 11	
end of 12	70	295,175	92,892	570,304	0	805,4/9	92,892	0	27,207	(14,412)-12%	107,08/	107,08/	0	end of 12	
end of 14	71	120 209	94,750	605.026	0	734 334	94,750	0	27,751	(14,700)-12%	100,801	100,001	0	end of 14	
end of 15	72	27 196	90,045	622 197	0	660 272	90,045	0	20,300	(14,994)-12%	112 156	112 156	0	end of 15	
end of 15	73	37,100	20.045	641 992	0	641 992	30,075	0	20,072	(13,294)-12%	66 440	114 200	(47.050)	end of 16	
end of 17	75	0	39,045	635.046	26.093	635.046	26,043	0	30,038	(1684)-3%	54 447	116 687	(62 239)	end of 17	
end of 18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)-3%	55,711	119,021	(63,309)	end of 18	
end of 19	77	0	0	618,728	27,393	618,728	27,393	0	31,252	(1,759)-3%	56.886	121.401	(64,515)	end of 19	
end of 20	78	0	0	609,166	28,124	609,166	28,124	0	31.877	(1.800)-3%	58,201	123.829	(65,628)	end of 20	
	1,180,747 108,405 1,289,152 367,248 393,630 (236,377) 1,813,652 (056,276 (251,624)														

Step 23: Save: Click on the green save button underneath the Structured Income Planning heading.

Structured Income Planning															
Edit Save Cancel Add Account Add Income Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options															
Scenario	cenario Setting Effective Tax Rates for SIPS Essentials														
345 - X2	Accounts														
Planning Horizon		20 years ∨	NQ A	ccount	40	01(k)		Incomes 🗡							
Yea		Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Inc Tax	After Tax Income	After Tax Target	Income Gap	Year
net ret	ırn	59	5.00 %		3.00 %	Jane IRA									
initial ar	ount		750,000		400,000		1,150,000	Subtotal	Manage	Manage	Manage		Manage	from total	
bonu	%		0.00 %		0.00 %	Jane inc	1 1 50 000	of account	Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
w/bol	1	50	750,000	Manage	400,000	Manage	1,150,000	Incomes	2.00 %	2.00 %	(19,000) 15%	102,000	2.00 %	17 000	and of 1
end c	2	59	826 875	0	412,000	0	1,199,500	0	120,000		(18,000)-15%	102,000	85,000	17,000	end of 7
end c	3	61	868 219	0	437 091	0	1,201,200	0	124 848		(18,727)-15%	106 121	88.434	17,687	end of 3
end c	4	62	806,743	104.887	450.204	0	1,256,946	104.887	0	0	(14.684)-14%	90,203	90,203	0	end of 4
end c	5	63	740.095	106,985	463,710	0	1,203,805	106,985	0	0	(14.978)-14%	92.007	92.007	0	end of 5
end of	6	64	667,976	109,124	477,621	0	1,145,596	109,124	0	0	(15,277)-14%	93,847	93,847	0	end of 6
end of	7	65	617,239	84,135	491,950	0	1,109,189	84,135	0	24,642	(13,053)-12%	95,724	95,724	0	end of 7
end of	8	66	562,284	85,818	506,708	0	1,068,992	85,818	0	25,135	(13,314)-12%	97,638	97,638	0	end of 8
end of	9	67	502,864	87,534	521,909	0	1,024,773	87,534	0	25,638	(13,581)-12%	99,591	99,591	0	end of 9
end of	10	68	438,722	89,285	537,566	0	976,288	89,285	0	26,150	(13,852)-12%	101,583	101,583	0	end of 10
end of	11	69	369,587	91,070	553,693	0	923,281	91,070	0	26,673	(14,129)-12%	103,615	103,615	0	end of 11
end of	12	70	295,175	92,892	570,304	0	865,479	92,892	0	27,207	(14,412)-12%	105,687	105,687	0	end of 12
end of	13	71	215,184	94,750	587,413	0	802,597	94,750	0	27,751	(14,700)-12%	107,801	107,801	0	end of 13
end of	14	72	129,298	96,645	605,036	0	734,334	96,645	0	28,306	(14,994)-12%	109,957	109,957	0	end of 14
end of	15	73	37,186	98,578	623,187	0	660,372	98,578	0	28,872	(15,294)-12%	112,156	112,156	0	end of 15
end of	16	74	0	39,045	641,882	0	641,882	39,045	0	29,449	(2,055)-3%	66,440	114,399	(47,959)	end of 16
end of	1/	75	0	0	635,046	26,093	635,046	26,093	0	30,038	(1,684)-3%	54,447	116,687	(62,239)	end of 17
end of	18	76	0	0	627,302	26,795	627,302	26,795	0	30,639	(1,723)-3%	55,711	119,021	(63,309)	end of 18
end of	19	70	0	0	618,/28	27,393	618,/28	27,393	0	31,252	(1,/59)-3%	56,886	121,401	(64,515)	end of 19
end of	20	/8	0	1 190 7 47	009,166	28,124	009,166	28,124	267.240	31,877	(1,800)-3%	1 912 650	2.065.076	(05,628)	
<u>1,180,747</u> 108,405 1,289,152 367,248 393,630 (236,377) 1,813,652 2,065,276 (251,624)															

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.