Tax Calculation Option for Accounts

11/20/2025 3:41 pm EST

SIPS Advanced offers five Tax Calculation Options for Accounts:

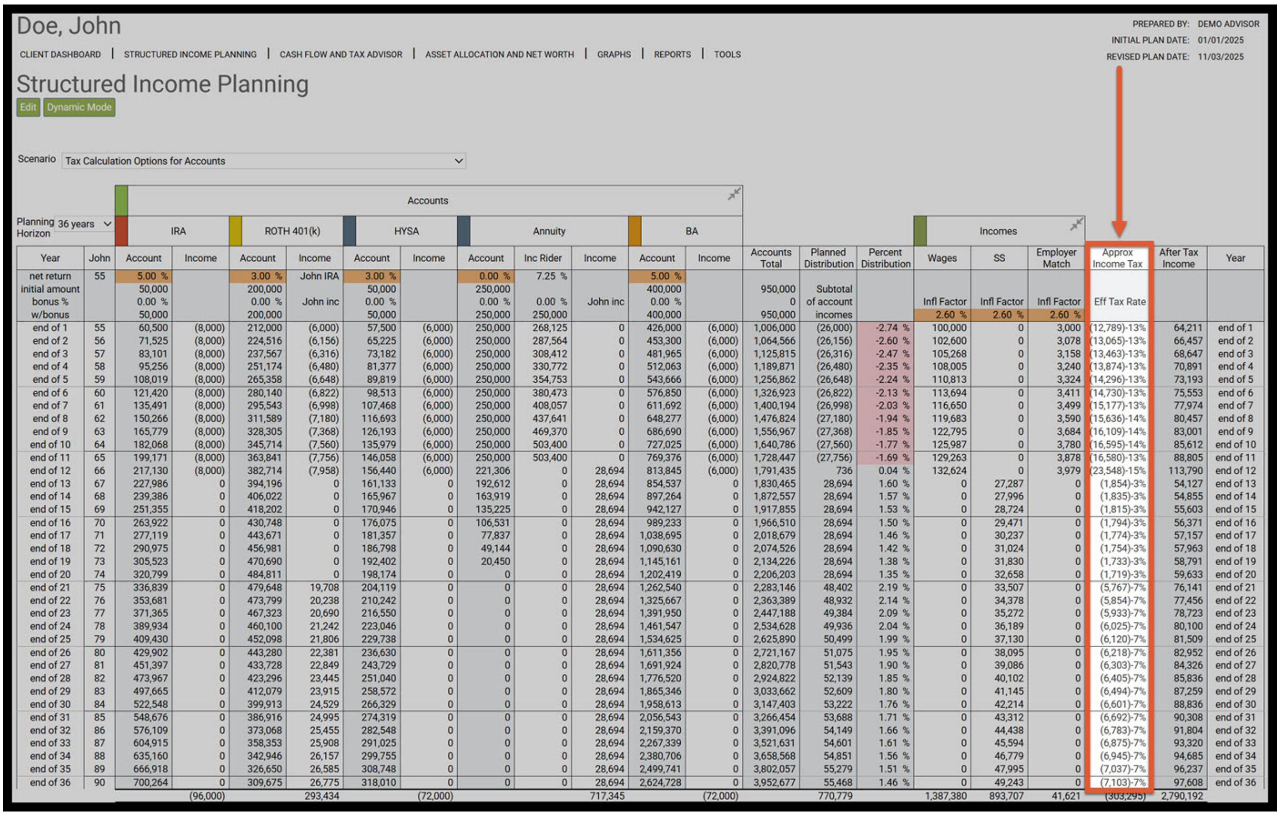
	Tax Calculation Options	Examples	Description
1	Taxable Income Distributions	Traditional IRA, Traditional 401(k)	Account growth is not taxable, withdrawals are taxed as ordinary income, contributions are tax deductible.
2	Do Not Tax (ROTH)	ROTH 401(k), ROTH 403(b), ROTH 457(b)	Account growth is not taxable, withdrawals are not taxable, contributions are not taxable.
3	Tax Growth Only (NQ Interest)	High Yield SavingsAccount (HYSA), Money Market Account (MMA), Certificate of Deposit (CD)	Account growth is taxable each year as ordinary income, withdrawals are not taxable, contributions are not taxable.
4	NQ Annuity Distributions	Annuities	Account growth with no distributions is not taxable. Once distributions begin the contributed capital will be distributed first as not taxable. After all contributed capital is distributed then distributions are taxed as ordinary income.
5	NQ Investments-Dividends and Capital Gains	Individual/Joint Taxable Brokerage Accounts, Trust or Estate Accounts (Revocable or Irrevocable Trust or an Estate)	Account growth is taxable as dividends and realized capital gains. Withdrawals are not taxable but may trigger realized capital gains in the account that are taxable. Contributions are not taxable.

Correctly setting the Tax Calculation Option for accounts is an important step to ensure your plan is calculating taxes accurately. This article will use a hypothetical structured income plan to demonstrate how to change and correctly set the Tax Calculation Option for common account registration types. We'll begin on the Structured Income Planning page and guide you through the process.

To learn about Tax Calculation Options see articles:

- Tax Calculation Options for Accounts
- Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker
- Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Step 1: Approx Income Tax: Note the amount and percentage in this column.



		IRA		ROTH 401(k)		HYSA		Annuity			BA					Incomes					
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal							
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000		200,000		50,000		250,000	250,000		400,000		950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(12,789)-13%	64,211	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(13,065)-13%	66,457	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(13,463)-13%	68,647	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(13,874)-13%	70,891	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(14,296)-13%	73,193	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(14,730)-13%	75,553	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(15,177)-13%	77,974	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(15,636)-14%	80,457	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(16,109)-14%	83,001	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(16,595)-14%	85,612	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(16,580)-13%	88,805	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(23,548)-15%	113,790	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,854)-3%	54,127	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,835)-3%	54,855	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,815)-3%	55,603	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,794)-3%	56,371	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,774)-3%	57,157	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,754)-3%	57,963	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,733)-3%	58,791	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(1,719)-3%	59,633	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(5,767)-7%	76,141	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(5,854)-7%	77,456	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(5,933)-7%	78,723	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(6,025)-7%	80,100	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(6,120)-7%	81,509	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(6,218)-7%	82,952	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(6,303)-7%	84,326	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(6,405)-7%	85,836	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(6,494)-7%	87,259	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(6,601)-7%	88,836	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(6,692)-7%	90,308	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(6,783)-7%	91,804	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(6,875)-7%	93,320	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(6,945)-7%	94,685	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(7,037)-7%	96,237	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(7,103)-7%	97,608	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(303,295)	2,790,192	

Step 2: Edit: Click on the green Edit button under the Structured Income Planning heading.

Doe, John

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/03/2025

Structured Income Planning

Edit Dynamic Mode

Scenario: Tax Calculation Options for Accounts

		Accounts														Incomes					
Planning Horizon 36 years		IRA		ROTH 401(k)		HYSA		Annuity			BA										
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal							
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000		200,000		50,000		250,000	250,000		400,000		950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(12,789)-13%	64,211	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(13,065)-13%	66,457	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(13,463)-13%	68,647	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(13,874)-13%	70,891	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(14,296)-13%	73,193	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(14,730)-13%	75,553	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(15,177)-13%	77,974	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(15,636)-14%	80,457	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(16,109)-14%	83,001	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(16,595)-14%	85,612	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(16,580)-13%	88,805	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(23,548)-15%	113,790	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,854)-3%	54,127	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,835)-3%	54,855	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,815)-3%	55,603	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,794)-3%	56,371	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,774)-3%	57,157	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,754)-3%	57,963	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,733)-3%	58,791	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(1,719)-3%	59,633	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(5,767)-7%	76,141	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(5,854)-7%	77,456	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(5,933)-7%	78,723	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(6,025)-7%	80,100	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(6,120)-7%	81,509	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(6,218)-7%	82,952	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(6,303)-7%	84,326	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(6,405)-7%	85,836	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(6,494)-7%	87,259	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(6,601)-7%	88,836	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(6,692)-7%	90,308	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(6,783)-7%	91,804	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(6,875)-7%	93,320	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(6,945)-7%	94,685	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(7,037)-7%	96,237	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(7,103)-7%	97,608	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(303,295)	2,790,192	

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

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: 11/03/2025

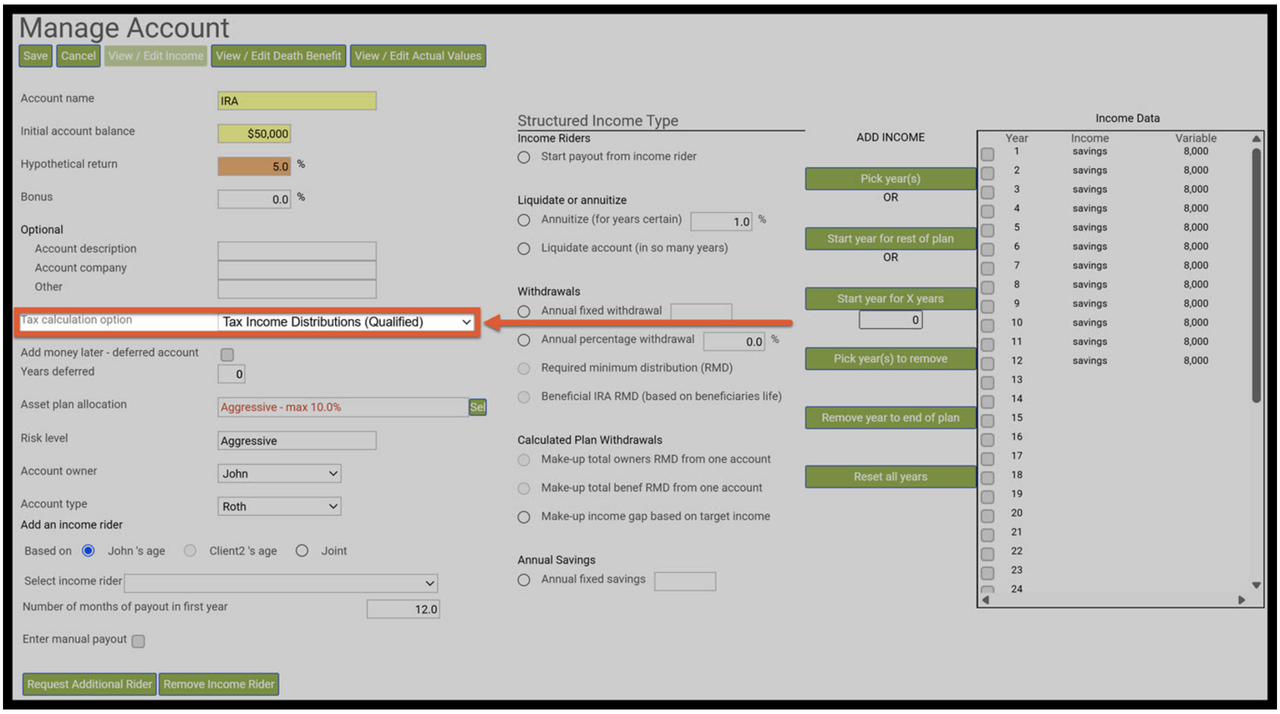
Structured Income Planning

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

Scenario: Tax Calculation Options for Accounts

		Accounts														Incomes					
Planning Horizon 36 years		IRA		ROTH 401(k)		HYSA		Annuity			BA										
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal		Manage	Manage	Manage	Manage		
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000	Manage	200,000	Manage	50,000	Manage	250,000	250,000	Manage	400,000	Manage	950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(12,789)-13%	64,211	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(13,065)-13%	66,457	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(13,463)-13%	68,647	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(13,874)-13%	70,891	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(14,296)-13%	73,193	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(14,730)-13%	75,553	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(15,177)-13%	77,974	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(15,636)-14%	80,457	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(16,109)-14%	83,001	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(16,595)-14%	85,612	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(16,580)-13%	88,805	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(23,548)-15%	113,790	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,854)-3%	54,127	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,835)-3%	54,855	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,815)-3%	55,603	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,794)-3%	56,371	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,774)-3%	57,157	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,754)-3%	57,963	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,733)-3%	58,791	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(1,719)-3%	59,633	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(5,767)-7%	76,141	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(5,854)-7%	77,456	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(5,933)-7%	78,723	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(6,025)-7%	80,100	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(6,120)-7%	81,509	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(6,218)-7%	82,952	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(6,303)-7%	84,326	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(6,405)-7%	85,836	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(6,494)-7%	87,259	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(6,601)-7%	88,836	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(6,692)-7%	90,308	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(6,783)-7%	91,804	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(6,875)-7%	93,320	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(6,945)-7%	94,685	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(7,037)-7%	96,237	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(7,103)-7%	97,608	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(303,295)	2,790,192	

Step 4: Tax Calculation Option: Since this is an IRA, all distributions are taxed as income. The tax calculation option should be set as Tax Income Distributions (Qualified).



Year	Income	Variable
1	savings	8,000
2	savings	8,000
3	savings	8,000
4	savings	8,000
5	savings	8,000
6	savings	8,000
7	savings	8,000
8	savings	8,000
9	savings	8,000
10	savings	8,000
11	savings	8,000
12	savings	8,000
13		
14		
15		
16		
17		
18		
19		
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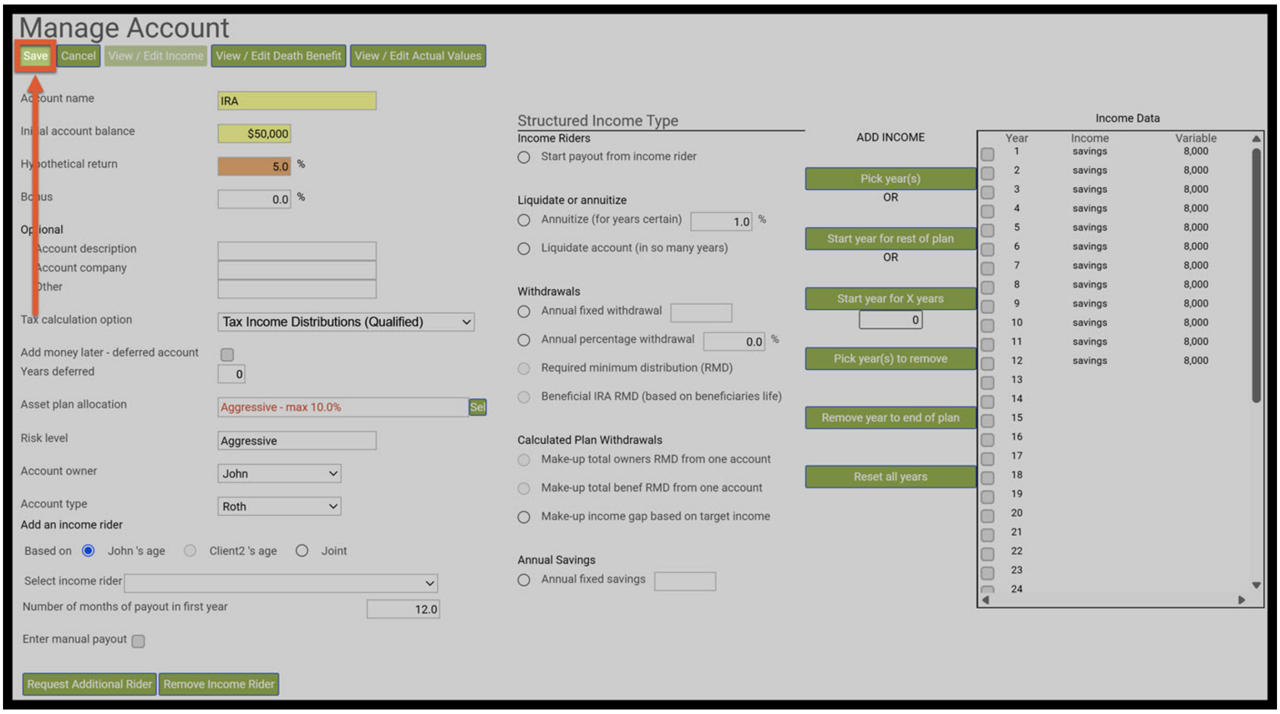
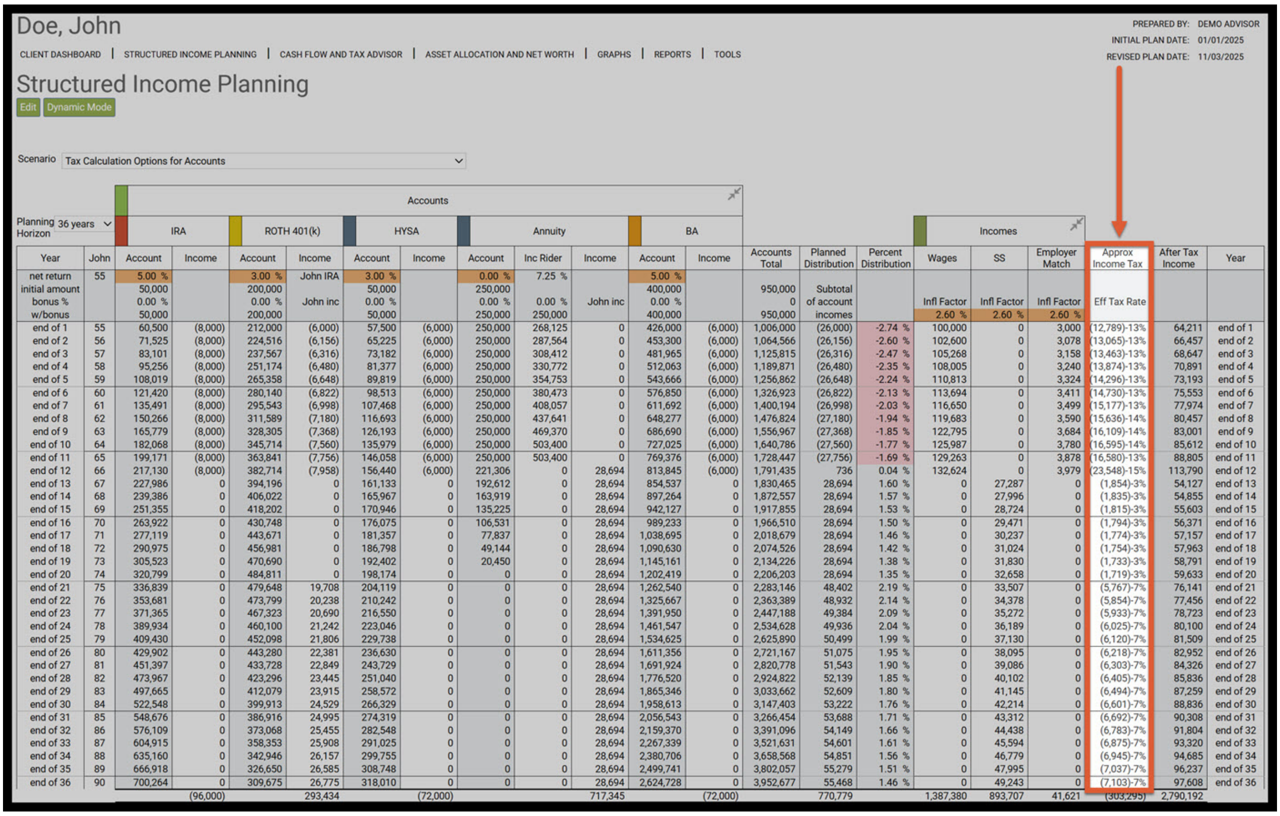
21		
22		
23		
24		

Step 5: Save: Click on the green Save button under the Manage Account heading.



Year	Income	Variable
1	savings	8,000
2	savings	8,000
3	savings	8,000
4	savings	8,000
5	savings	8,000
6	savings	8,000
7	savings	8,000
8	savings	8,000
9	savings	8,000
10	savings	8,000
11	savings	8,000
12	savings	8,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 6: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.



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: 11/03/2025

Structured Income Planning

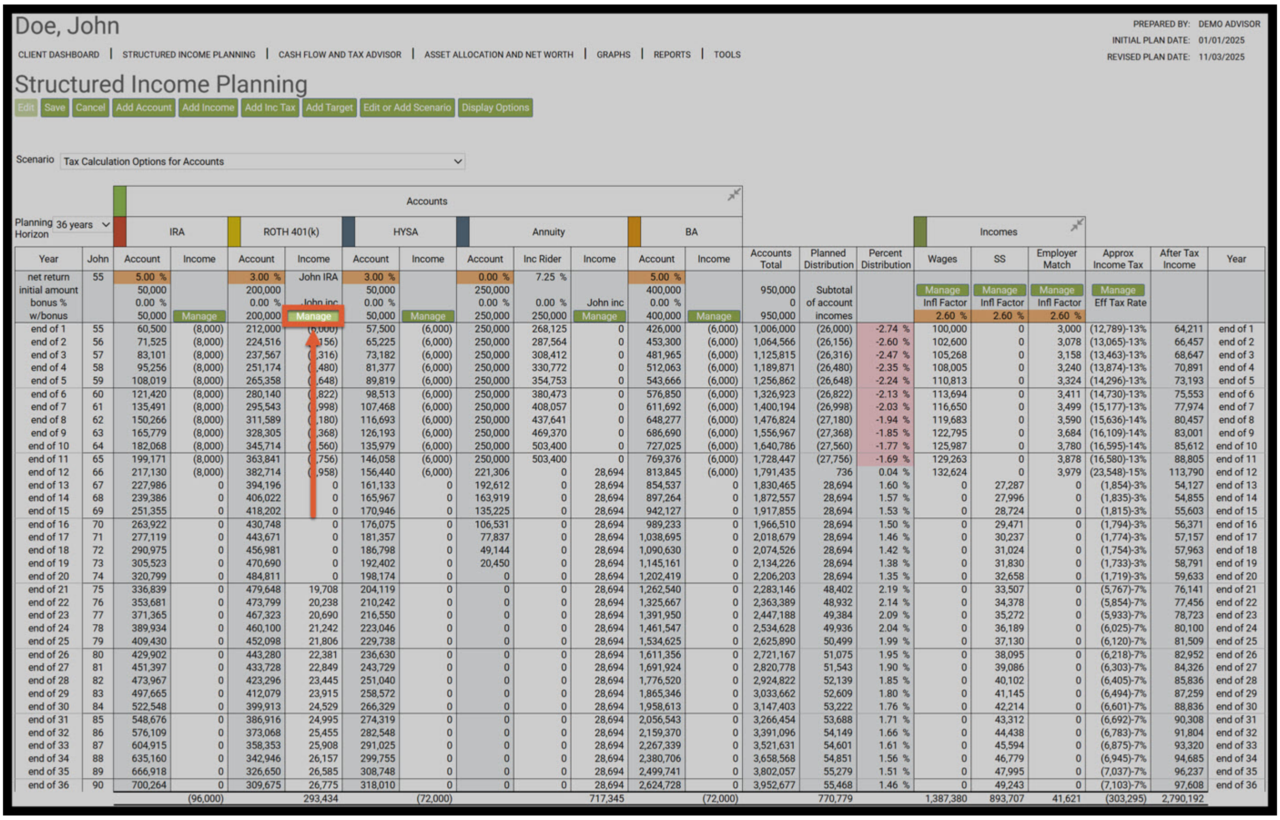
Edit | Dynamic Mode

Scenario: Tax Calculation Options for Accounts

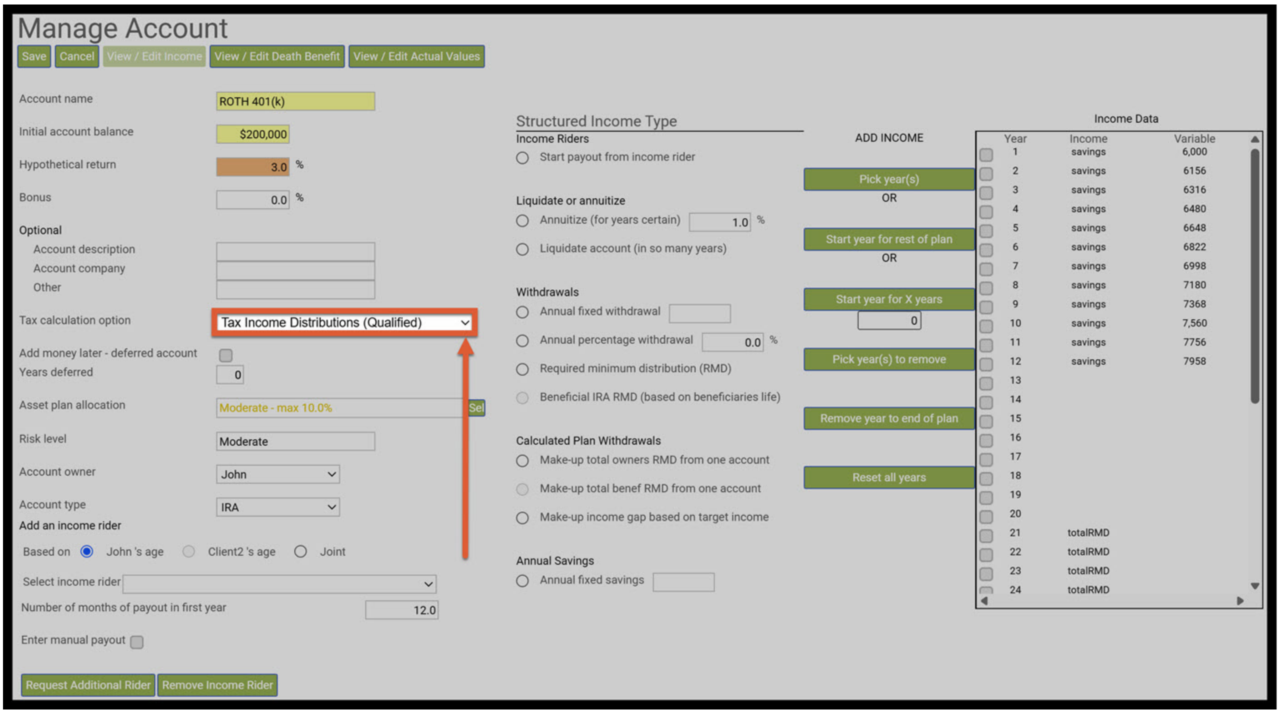
Planning Horizon: 36 years

		Accounts														Incomes					
		IRA		ROTH 401(k)		HYSA		Annuity			BA										
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal							
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000		200,000		50,000		250,000	250,000		400,000		950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(12,789)-13%	64,211	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(13,065)-13%	66,457	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(13,463)-13%	68,647	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(13,874)-13%	70,891	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(14,296)-13%	73,193	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(14,730)-13%	75,553	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(15,177)-13%	77,974	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(15,636)-14%	80,457	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(16,109)-14%	83,001	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(16,595)-14%	85,612	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(16,580)-13%	88,805	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(23,548)-15%	113,790	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,854)-3%	54,127	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,835)-3%	54,855	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,815)-3%	55,603	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,794)-3%	56,371	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,774)-3%	57,157	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,754)-3%	57,963	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,733)-3%	58,791	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(1,719)-3%	59,633	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(5,767)-7%	76,141	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(5,854)-7%	77,456	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(5,933)-7%	78,723	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(6,025)-7%	80,100	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(6,120)-7%	81,509	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(6,218)-7%	82,952	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(6,303)-7%	84,326	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(6,405)-7%	85,836	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(6,494)-7%	87,259	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(6,601)-7%	88,836	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(6,692)-7%	90,308	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(6,783)-7%	91,804	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(6,875)-7%	93,320	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(6,945)-7%	94,685	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(7,037)-7%	96,237	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(7,103)-7%	97,608	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(303,295)	2,790,192	

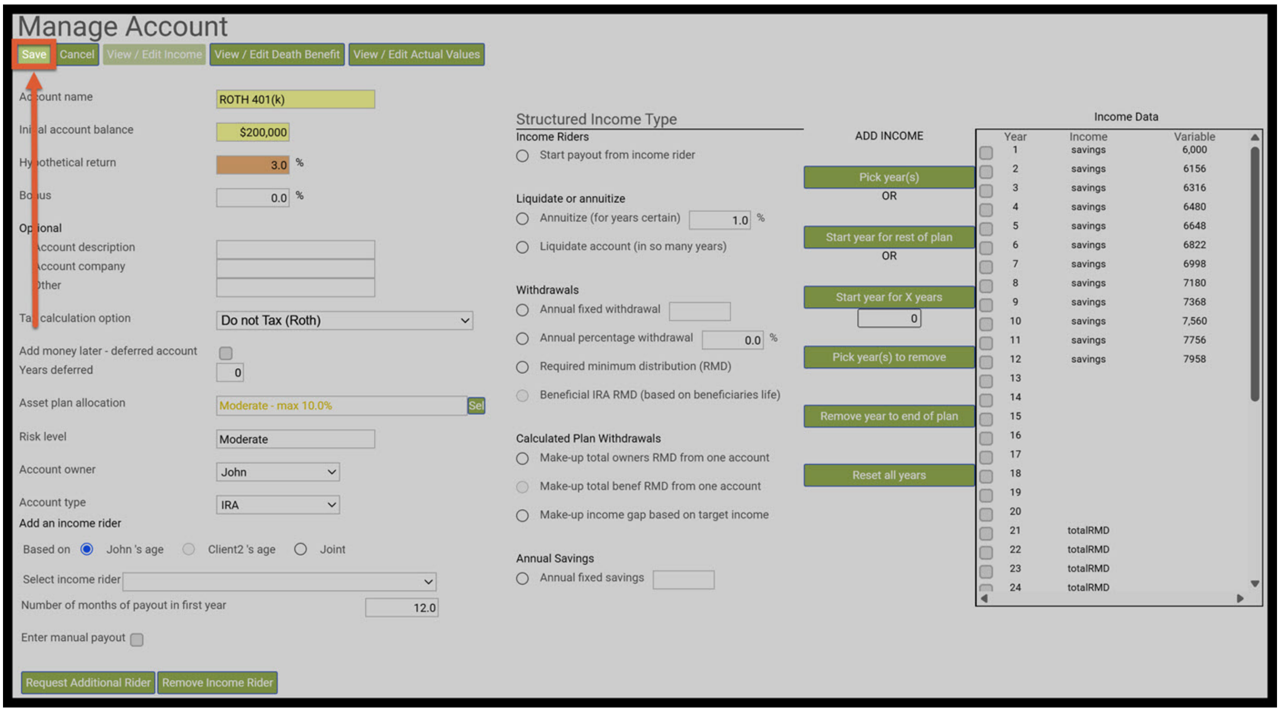
Step 7: Manage: Click on the green Manage button within the ROTH 401(k) Income column.



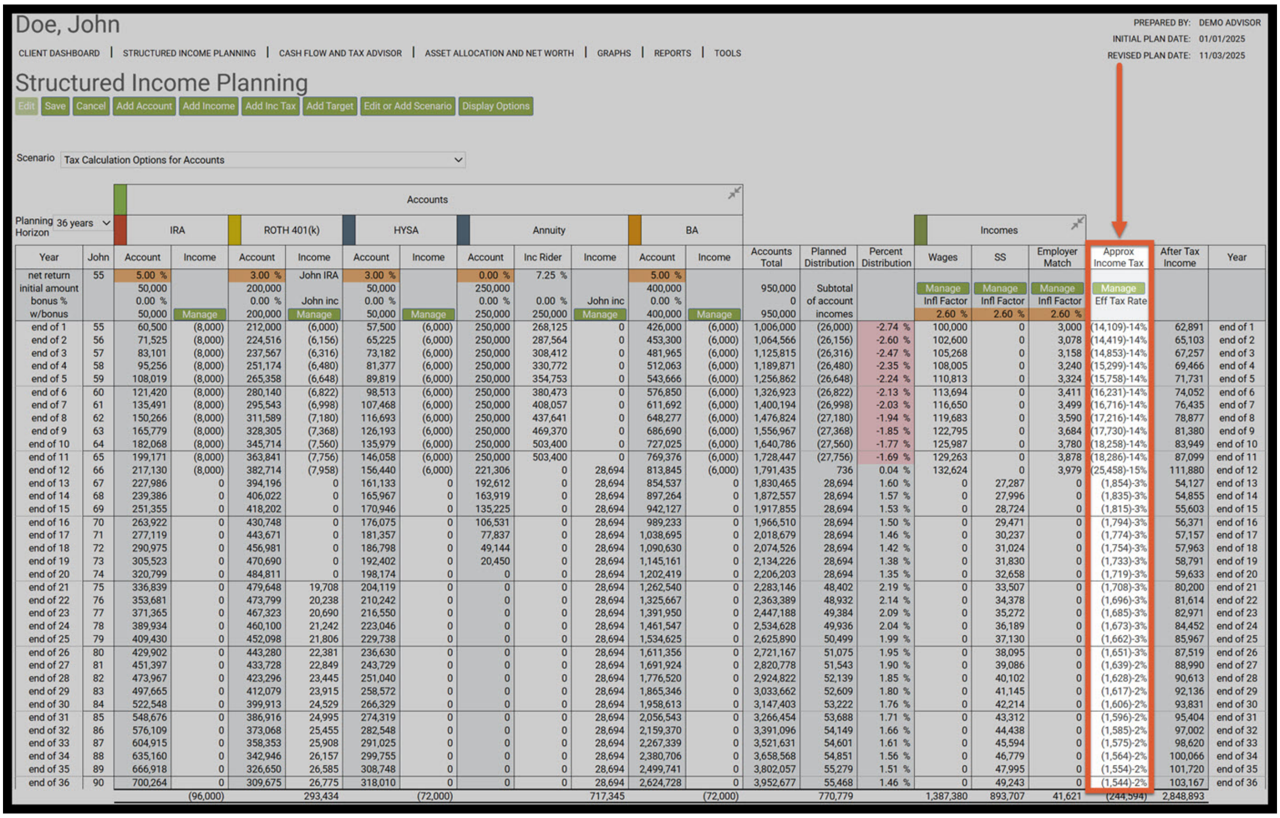
Step 8: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select Do Not Tax (ROTH) since this is a ROTH account and both additions and withdrawals are not taxable.



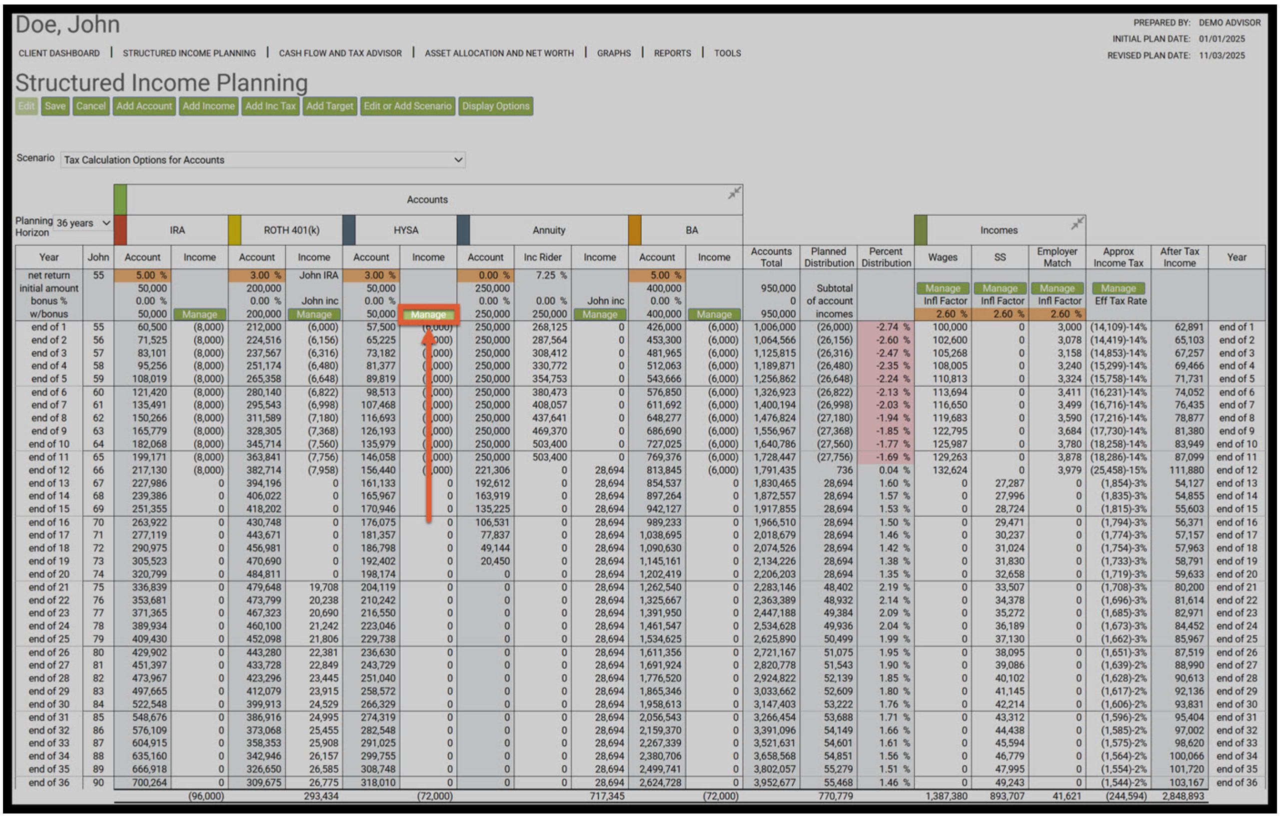
Step 9: Save: Click on the green Save button under the Manage Account heading.



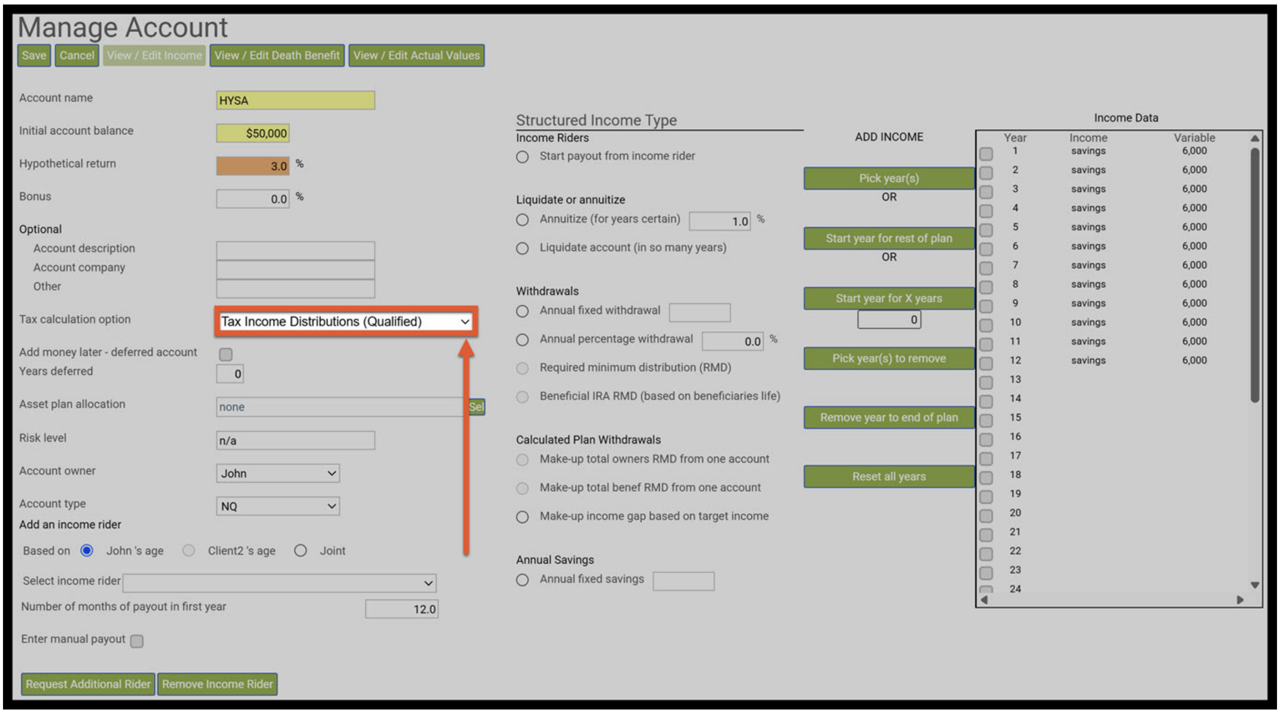
Step 10: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.



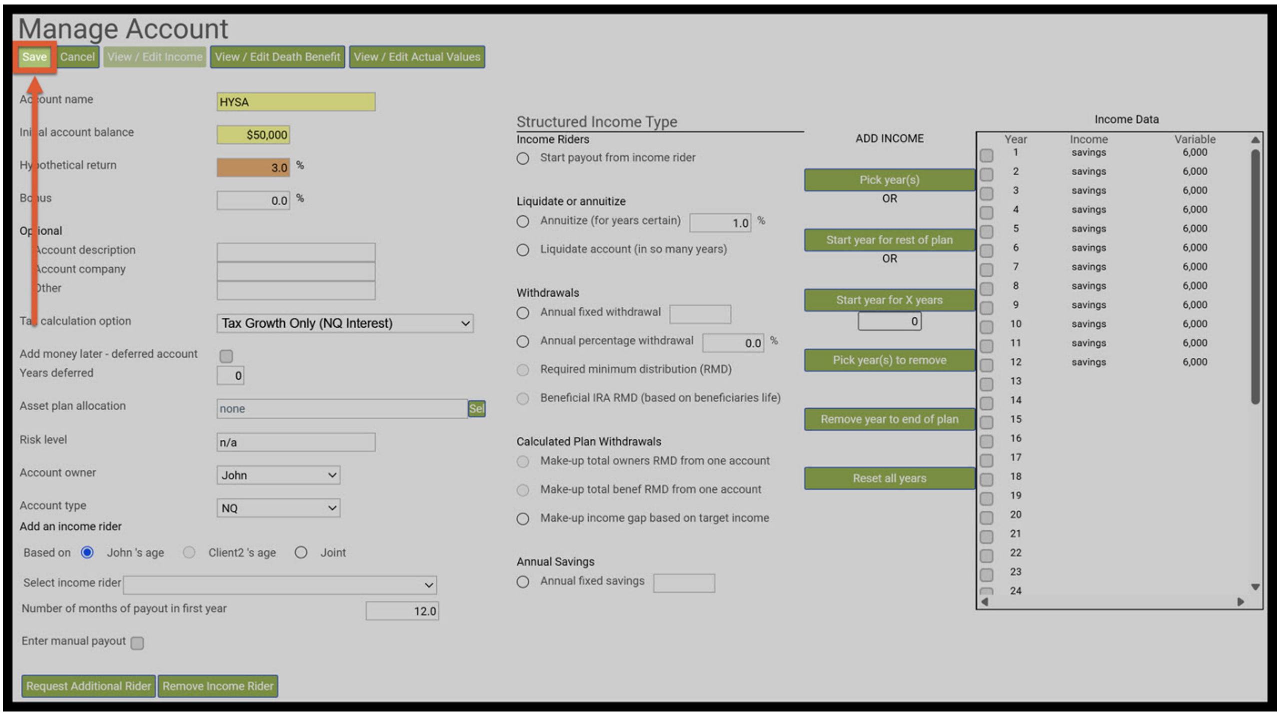
Step 11: Manage: Click on the green Manage button within the HYSA (High Yield Savings Account) Income column.



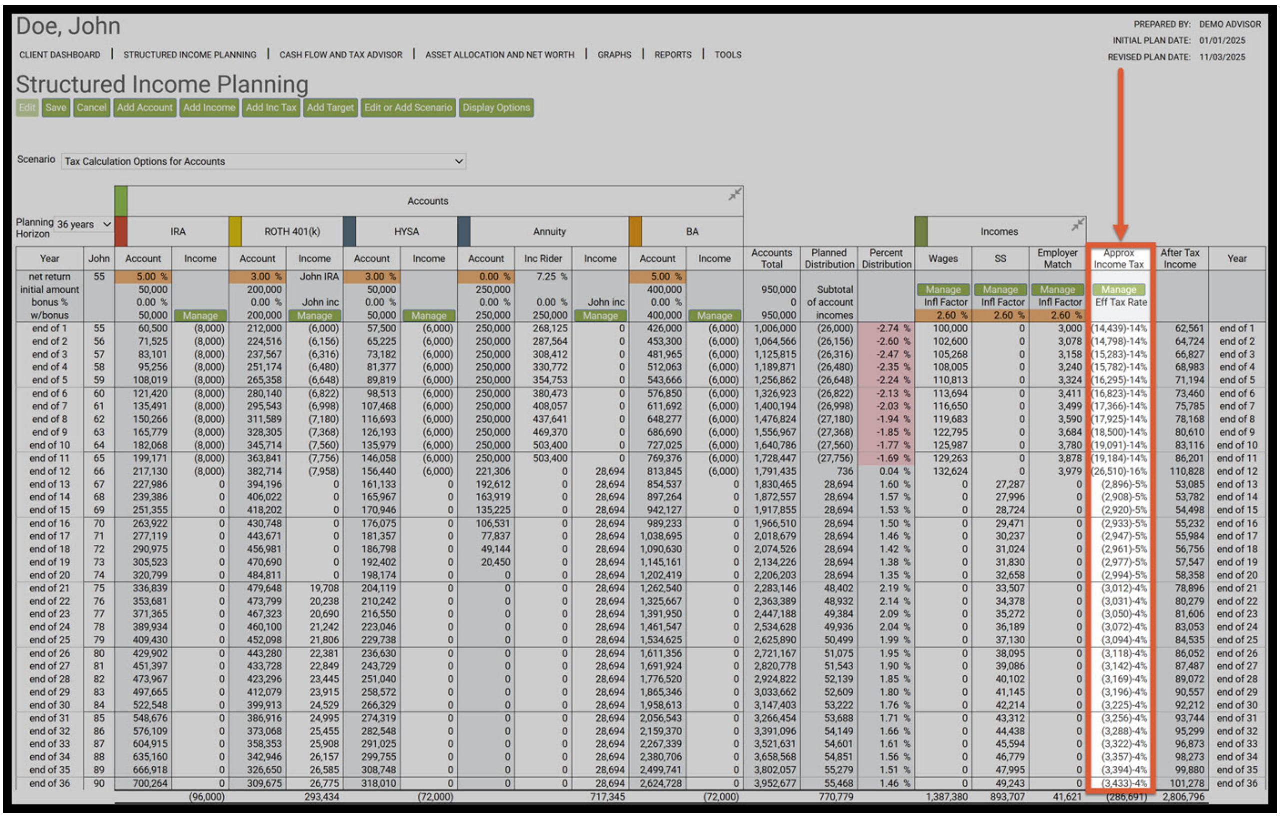
Step 12: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select Tax Growth Only (NQ Interest) since this is a High Yield Savings Account. The growth in this account each year will be taxed as taxable interest.



Step 13: Save: Click on the green Save button under the Manage Account heading.



Step 14: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/03/2025

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

Structured Income Planning

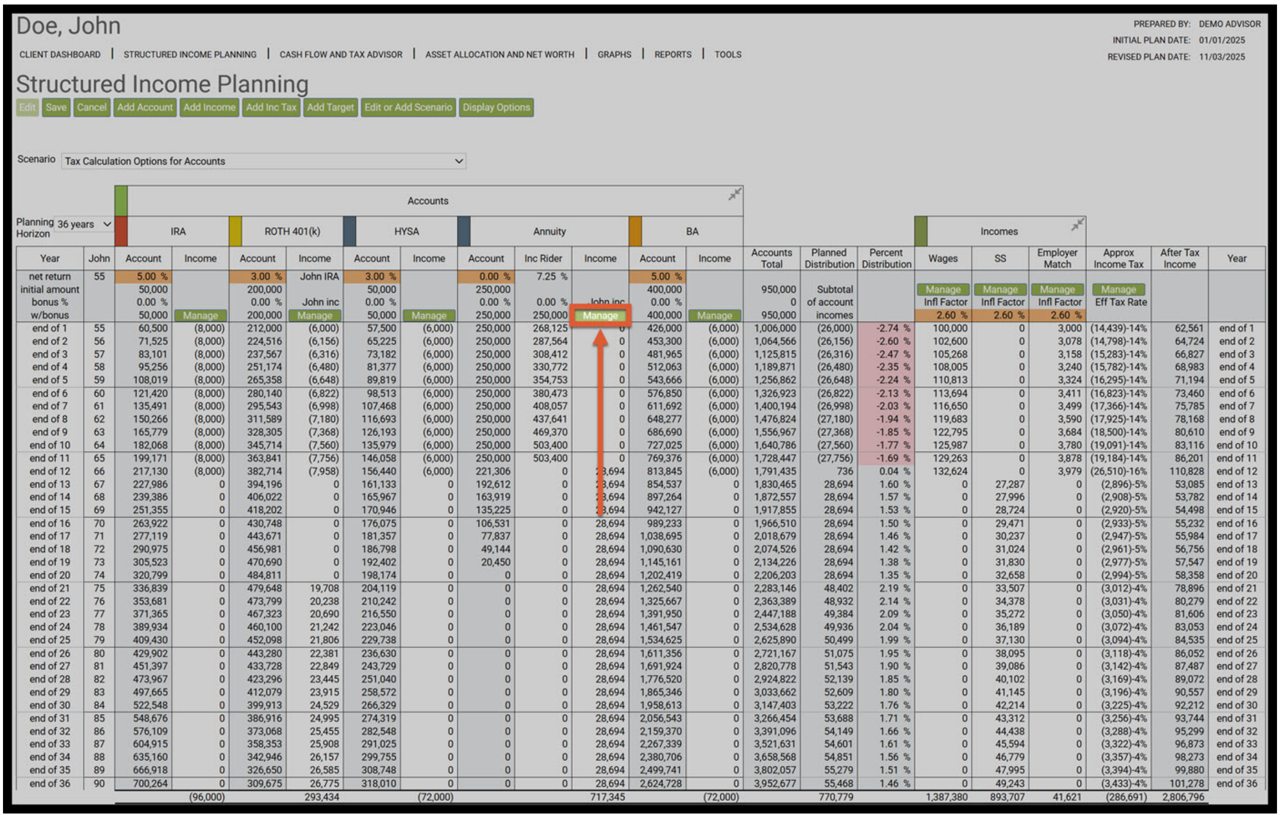
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Options for Accounts

Planning Horizon: 36 years

		Accounts														Incomes					
		IRA		ROTH 401(k)		HYSA		Annuity			BA										
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal		Manage	Manage	Manage	Manage		
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000	Manage	200,000	Manage	50,000	Manage	250,000	250,000	Manage	400,000	Manage	950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(14,439)-14%	62,561	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(14,798)-14%	64,724	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(15,283)-14%	66,827	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(15,782)-14%	68,983	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(16,295)-14%	71,194	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(16,823)-14%	73,460	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(17,366)-14%	75,785	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(17,925)-14%	78,168	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(18,500)-14%	80,610	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(19,091)-14%	83,116	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(19,184)-14%	86,201	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(26,510)-16%	110,828	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(2,896)-5%	53,085	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(2,908)-5%	53,782	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(2,920)-5%	54,498	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(2,933)-5%	55,232	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(2,947)-5%	55,984	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(2,961)-5%	56,756	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(2,977)-5%	57,547	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(2,994)-5%	58,358	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(3,012)-4%	78,896	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(3,031)-4%	80,279	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(3,050)-4%	81,606	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(3,072)-4%	83,053	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(3,094)-4%	84,535	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(3,118)-4%	86,052	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(3,142)-4%	87,487	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(3,169)-4%	89,072	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(3,196)-4%	90,557	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(3,225)-4%	92,212	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(3,256)-4%	93,744	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(3,288)-4%	95,299	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(3,322)-4%	96,873	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(3,357)-4%	98,273	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(3,394)-4%	99,880	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(3,433)-4%	101,278	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(286,691)	2,806,796	

Step 15: Manage: Click on the green Manage button within the Annuity Income column.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/03/2025

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

Structured Income Planning

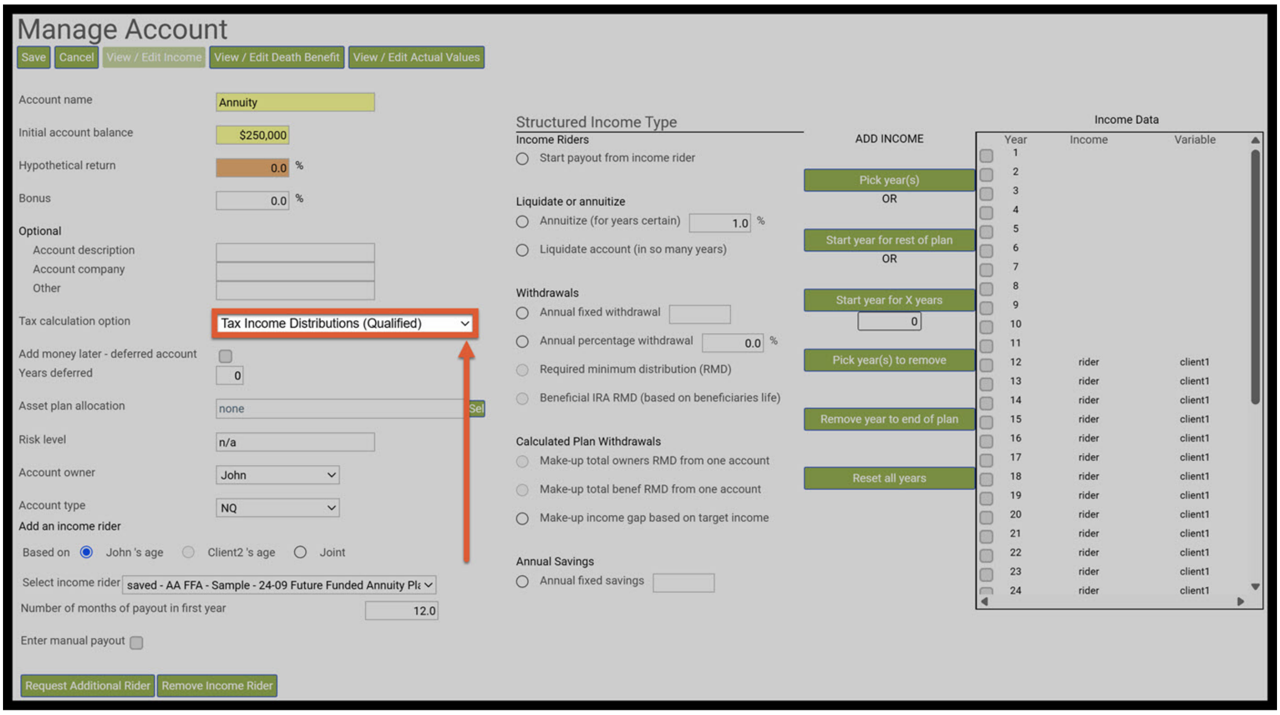
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Options for Accounts

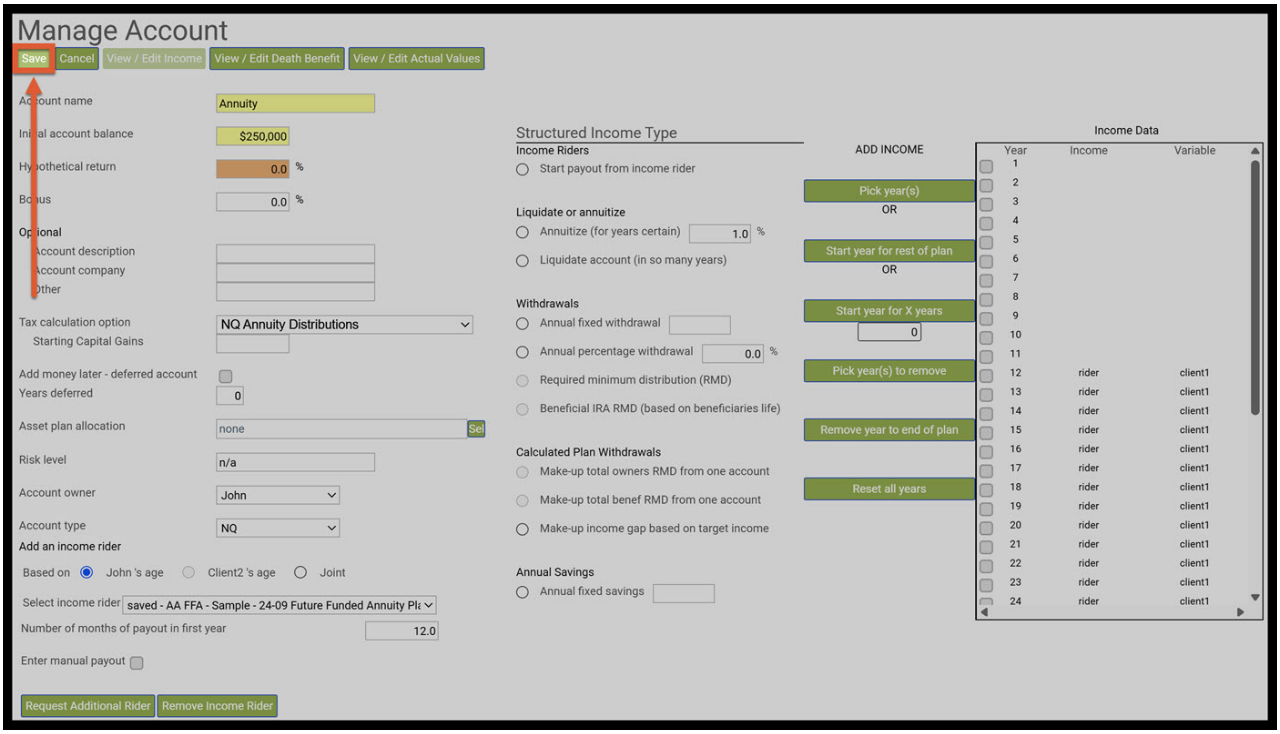
Planning Horizon: 36 years

		Accounts														Incomes					
		IRA		ROTH 401(k)		HYSA		Annuity			BA										
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal		Manage	Manage	Manage	Manage		
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000	Manage	200,000	Manage	50,000	Manage	250,000	250,000	Manage	400,000	Manage	950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(14,439)-14%	62,561	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(14,798)-14%	64,724	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(15,283)-14%	66,827	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(15,782)-14%	68,983	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(16,295)-14%	71,194	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(16,823)-14%	73,460	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(17,366)-14%	75,785	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(17,925)-14%	78,168	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(18,500)-14%	80,610	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(19,091)-14%	83,116	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(19,184)-14%	86,201	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(26,510)-16%	110,828	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(2,896)-5%	53,085	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(2,908)-5%	53,782	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(2,920)-5%	54,498	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(2,933)-5%	55,232	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(2,947)-5%	55,984	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(2,961)-5%	56,756	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(2,977)-5%	57,547	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(2,994)-5%	58,358	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(3,012)-4%	78,896	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(3,031)-4%	80,279	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(3,050)-4%	81,606	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(3,072)-4%	83,053	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(3,094)-4%	84,535	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(3,118)-4%	86,052	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(3,142)-4%	87,487	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(3,169)-4%	89,072	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(3,196)-4%	90,557	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(3,225)-4%	92,212	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(3,256)-4%	93,744	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(3,288)-4%	95,299	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(3,322)-4%	96,873	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(3,357)-4%	98,273	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(3,394)-4%	99,880	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(3,433)-4%	101,278	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(286,691)	2,806,796	

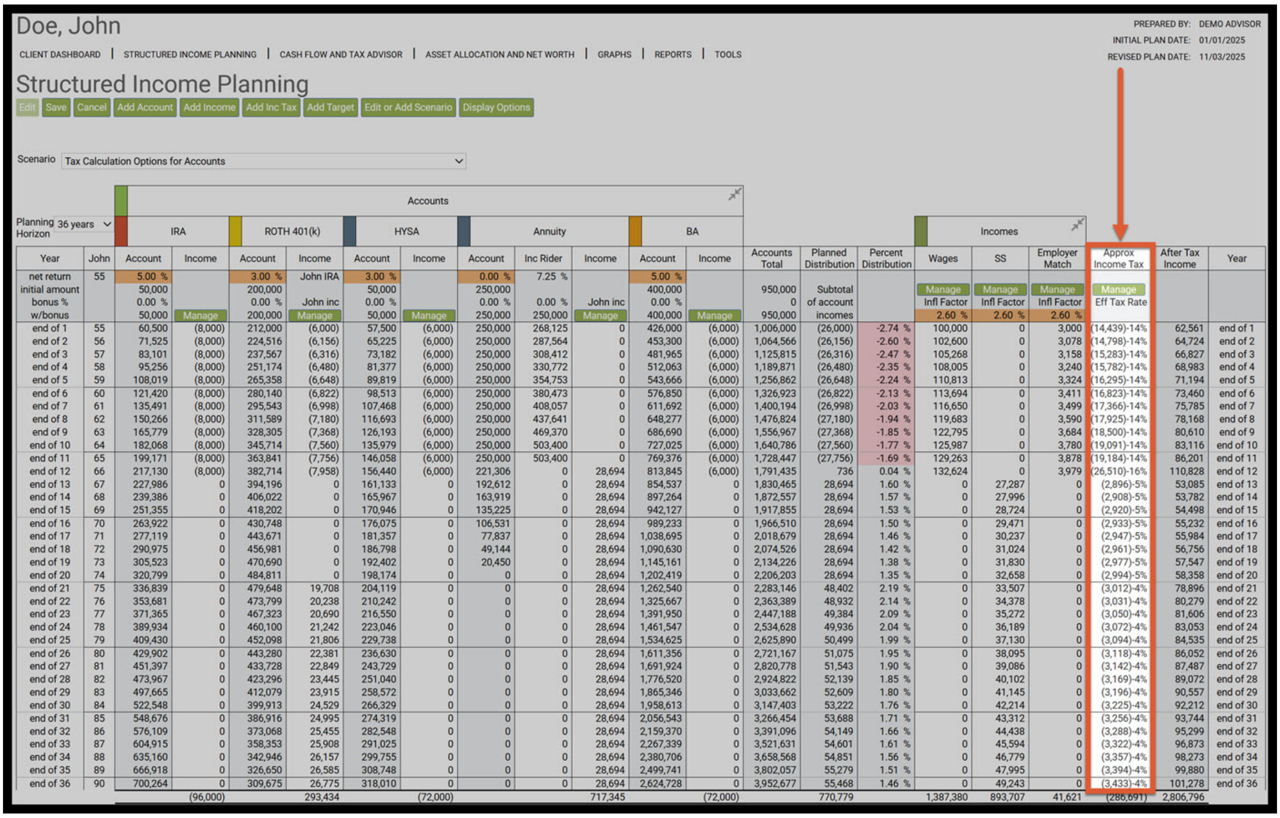
Step 16: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select NQ Annuity Distribution since this is an Annuity account.



Step 17: Save: Click on the green Save button under the Manage Account heading.

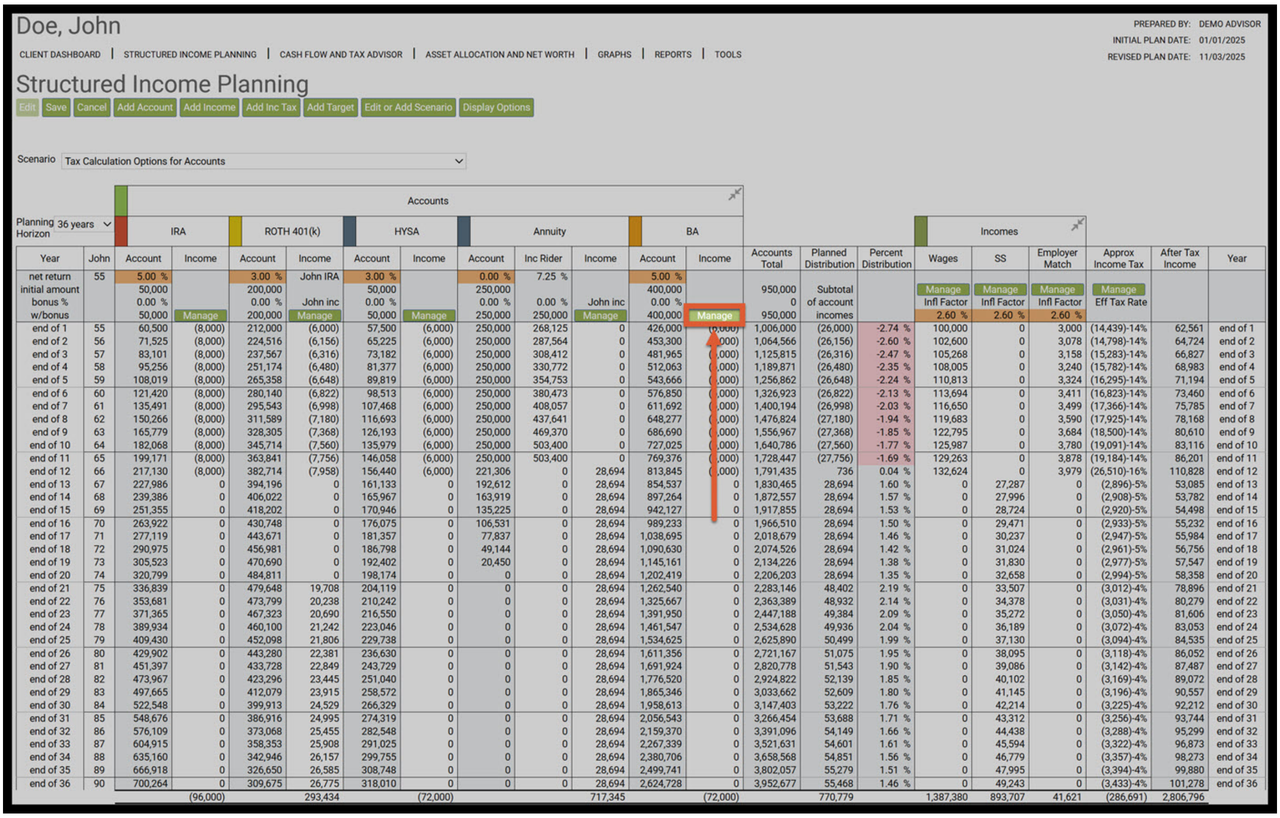


Step 18: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

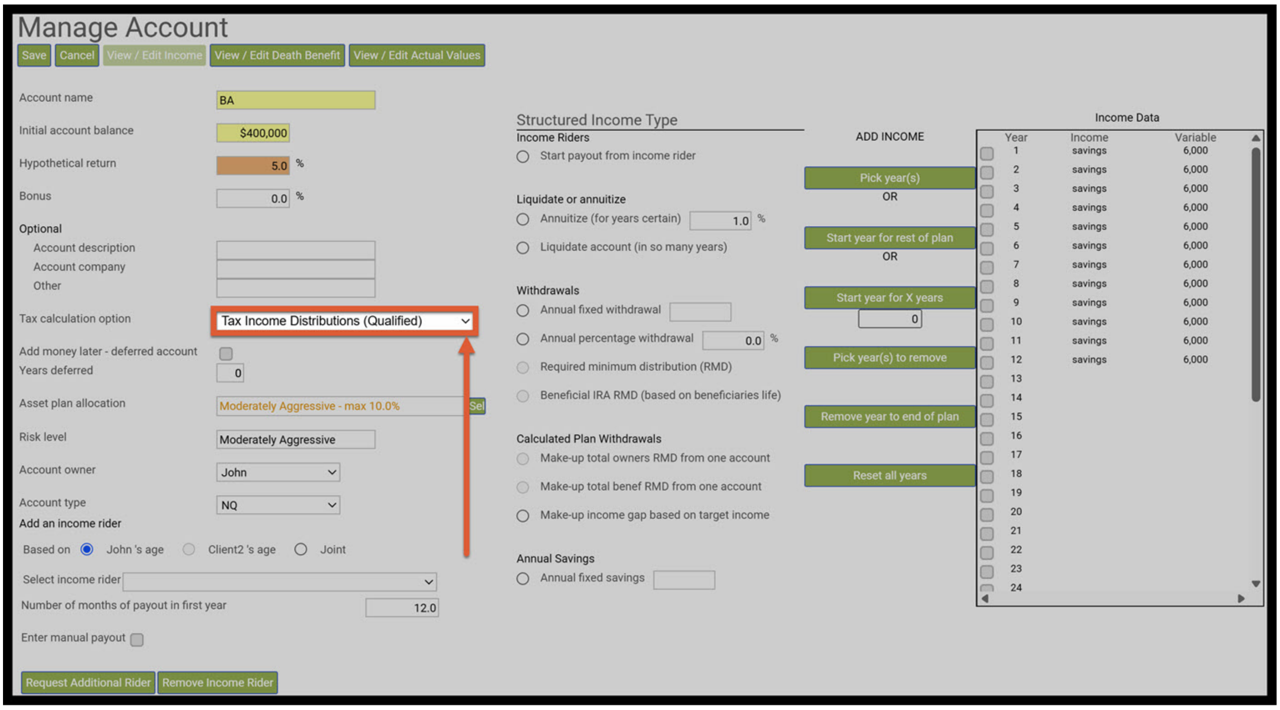


		IRA		ROTH 401(k)		HYSA		Annuity			BA										
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal		Manage	Manage	Manage	Manage		
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000	Manage	200,000	Manage	50,000	Manage	250,000	250,000	Manage	400,000	Manage	950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(14,439)-14%	62,561	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(14,798)-14%	64,724	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(15,283)-14%	66,827	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(15,782)-14%	68,983	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(16,295)-14%	71,194	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(16,823)-14%	73,460	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(17,366)-14%	75,785	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(17,925)-14%	78,168	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(18,500)-14%	80,610	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(19,091)-14%	83,116	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(19,184)-14%	86,201	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(26,510)-16%	110,828	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(2,896)-5%	53,085	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(2,908)-5%	53,782	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(2,920)-5%	54,498	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(2,933)-5%	55,232	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(2,947)-5%	55,984	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(2,961)-5%	56,756	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(2,977)-5%	57,547	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(2,994)-5%	58,358	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(3,012)-4%	78,896	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(3,031)-4%	80,279	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(3,050)-4%	81,606	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(3,072)-4%	83,053	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(3,094)-4%	84,535	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(3,118)-4%	86,052	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(3,142)-4%	87,487	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(3,169)-4%	89,072	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(3,196)-4%	90,557	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(3,225)-4%	92,212	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(3,256)-4%	93,744	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(3,288)-4%	95,299	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(3,322)-4%	96,873	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(3,357)-4%	98,273	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(3,394)-4%	99,880	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(3,433)-4%	101,278	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(286,691)	2,806,796	

Step 19: Manage: Click on the green Manage button within the BA (Brokerage Account) Income column.



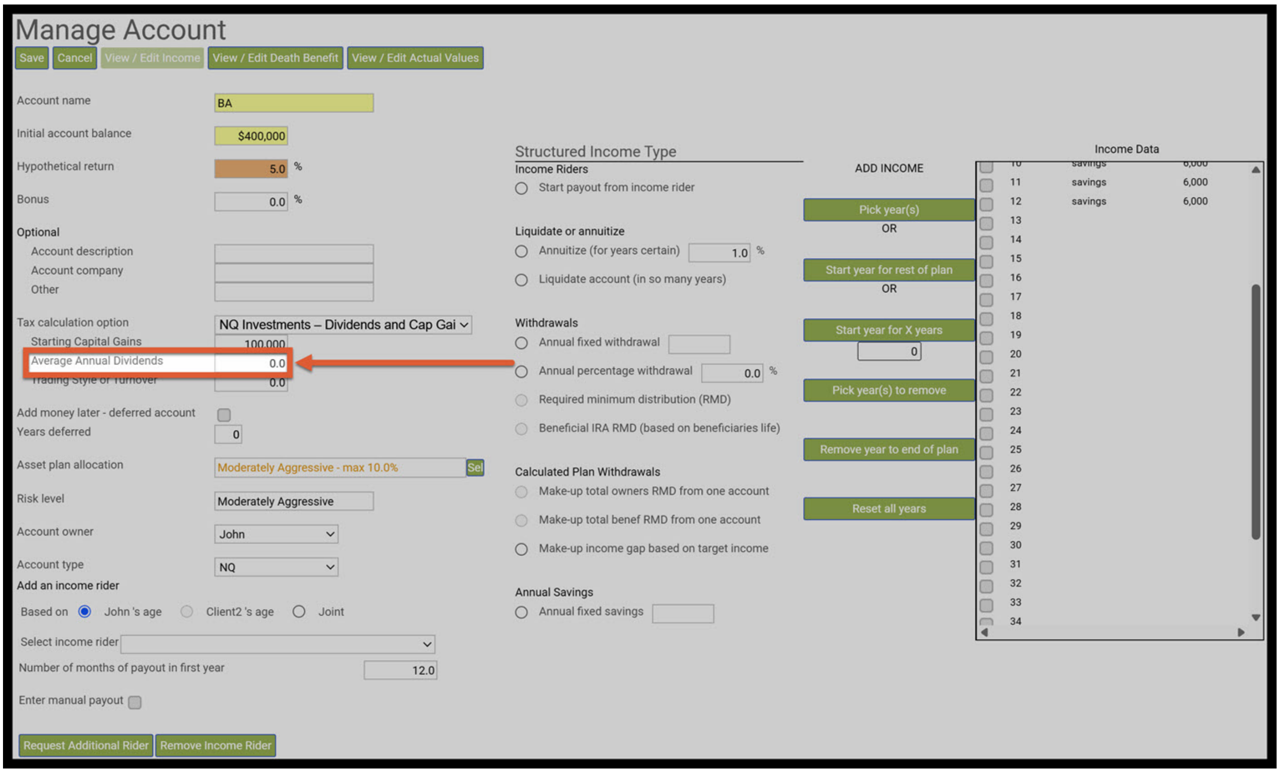
Step 20: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select NQ Investments-Dividends and Capital Gains since this is a Brokerage Account.



Step 21: NQ Investments-Dividends and Capital Gains: Three new textboxes should have automatically appeared on the screen: Starting Capital Gains, Average Annual Dividends, and Trading Style or Turnover.

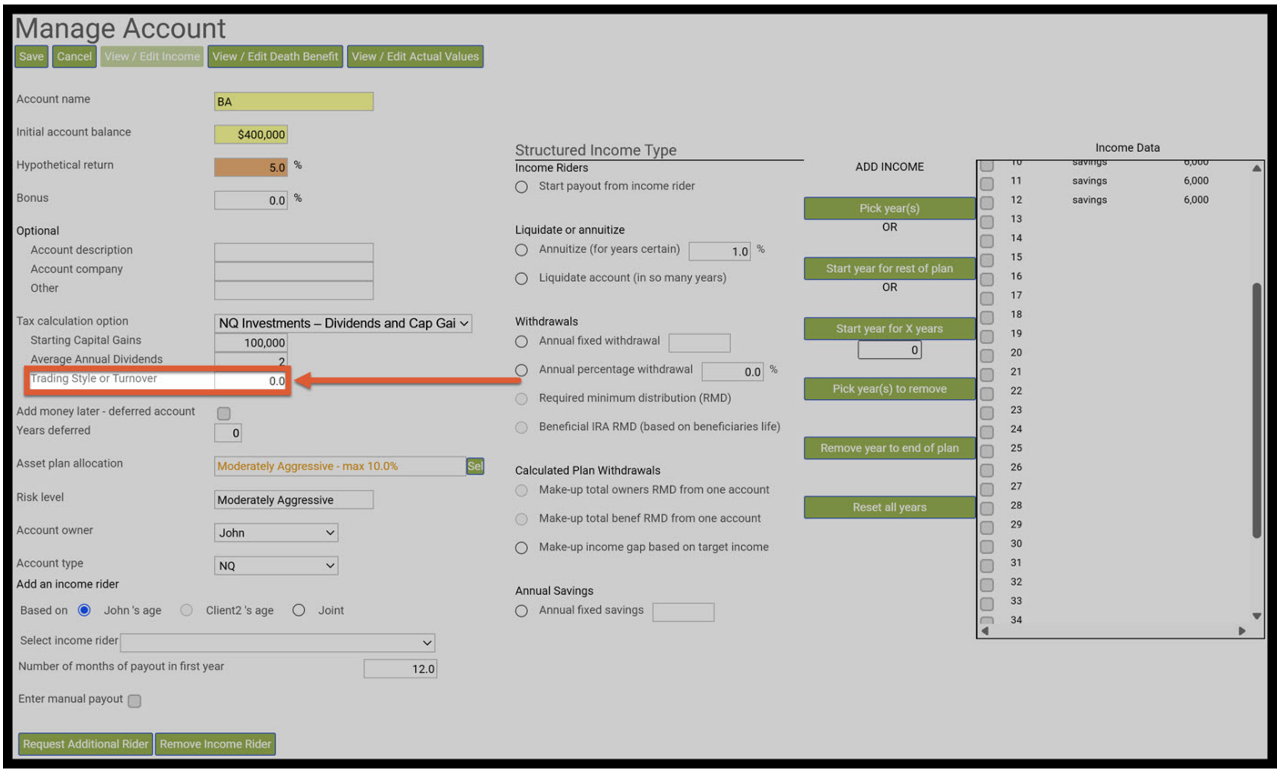
Step 22: Starting Capital Gains: SIPS allows you to model any starting unrealized capital gains in an account. For this hypothetical example the starting capital gains will be $100,000.

Step 23: Average Annual Dividends: For this hypothetical example the average annual dividends will be set at 2%. The total hypothetical return is 5%. SIPS automatically calculates tax liabilities for both withdrawals and the annual growth of your account. SIPS will assume 2% of the 5% annual growth is taxed as a dividend each year. The remaining 3% will be allocated as capital gains, which are the profits subject to tax when assets are sold.

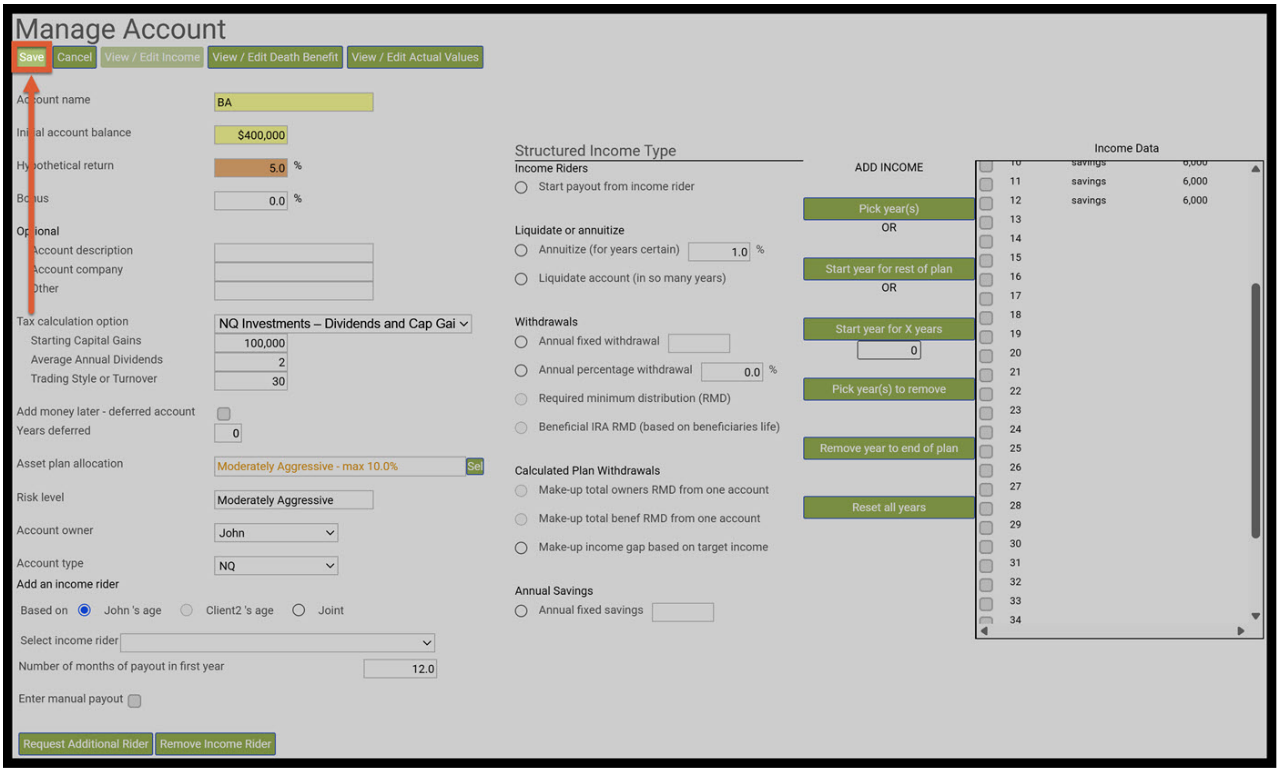


Step 24: Trading Style or Turnover: The remaining 3% of account growth each year will be attributed to capital gains. (5% total hypothetical return - 2% return attributed to dividends = 3% remaining account growth attributed to capital gains). You can model how frequently the account is traded by using the Trading Style or Turnover textbox. This allows you to adjust how much of the 3% remaining account growth attributed to capital gains should be treated as short-term or long-term capital gains each year.

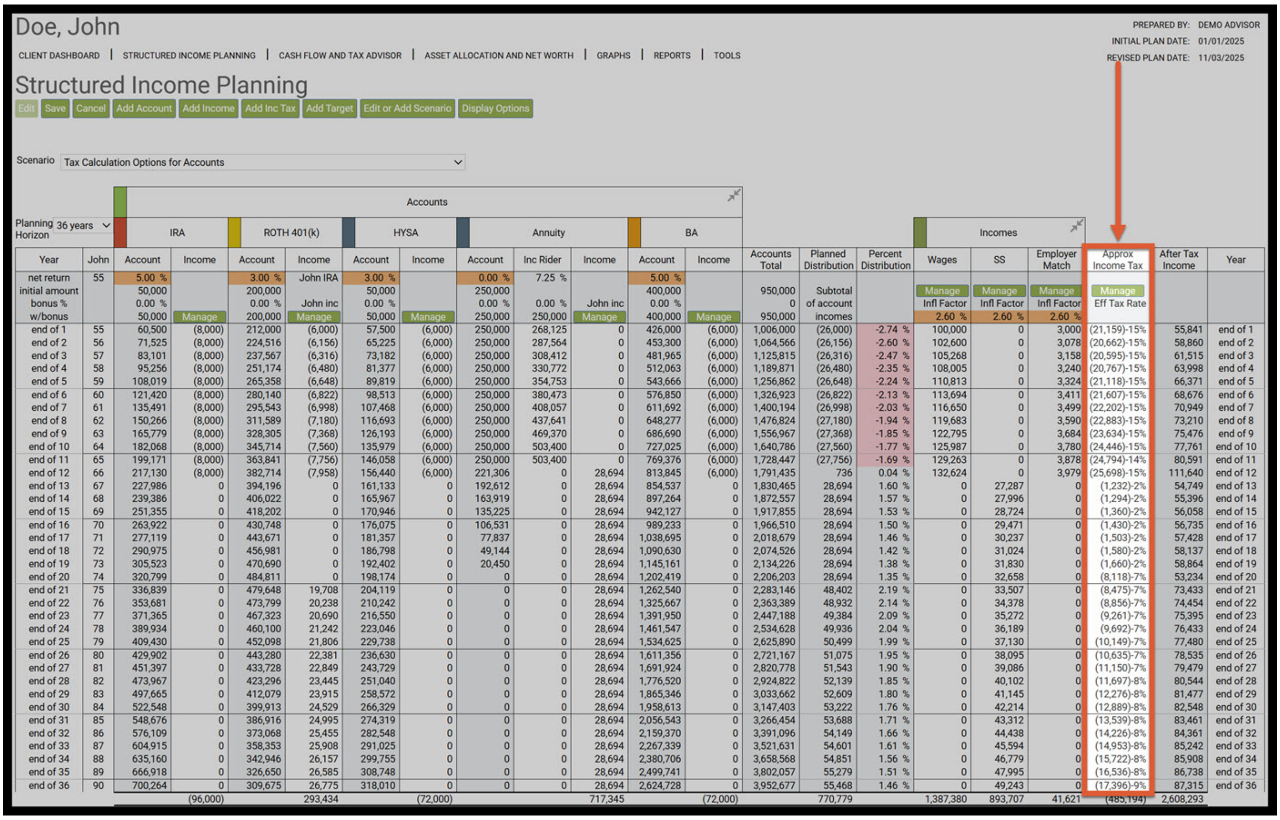
Enter a number between 0 and 100 to indicate how frequently the account's assets are traded. A value of 0 means no trading, while 100 indicates a complete annual turnover (all assets sold and re-bought within a year). For this hypothetical example we will use 30%, since this is a managed account that undergoes periodic buying and selling to maintain its investment strategy or rebalance for dividends.



Step 25: Save: Click on the green Save button under the Manage Account heading.



Step 26: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.



		Accounts														Incomes					
		IRA		ROTH 401(k)		HYSA		Annuity			BA										
Year	John	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %		3.00 %	John IRA	3.00 %		0.00 %	7.25 %		5.00 %										
initial amount		50,000		200,000		50,000		250,000			400,000		950,000	Subtotal		Manage	Manage	Manage	Manage		
bonus %		0.00 %		0.00 %	John inc	0.00 %		0.00 %	0.00 %	John inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
w/bonus		50,000	Manage	200,000	Manage	50,000	Manage	250,000	250,000	Manage	400,000	Manage	950,000	incomes		2.60 %	2.60 %	2.60 %			
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(21,159)-15%	55,841	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(20,662)-15%	58,860	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(20,595)-15%	61,515	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(20,767)-15%	63,998	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(21,118)-15%	66,371	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(21,607)-15%	68,676	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(22,202)-15%	70,949	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(22,883)-15%	73,210	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(23,634)-15%	75,476	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(24,446)-15%	77,761	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(24,794)-14%	80,591	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(25,698)-15%	111,640	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,232)-2%	54,749	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,294)-2%	55,396	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,360)-2%	56,058	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,430)-2%	56,735	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,503)-2%	57,428	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,580)-2%	58,137	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,660)-2%	58,864	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(8,118)-7%	53,234	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(8,475)-7%	73,433	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(8,856)-7%	74,454	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(9,261)-7%	75,395	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(9,692)-7%	76,433	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(10,149)-7%	77,480	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(10,635)-7%	78,535	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(11,150)-7%	79,479	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(11,697)-8%	80,544	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(12,276)-8%	81,477	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(12,889)-8%	82,548	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(13,539)-8%	83,461	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(14,226)-8%	84,361	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(14,953)-8%	85,242	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(15,722)-8%	85,908	end of 34
end of 35	89	666,918	0	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(16,536)-8%	86,738	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(17,396)-9%	87,315	end of 36
			(96,000)		293,434		(72,000)			717,345		(72,000)		770,779		1,387,380	893,707	41,621	(485,194)	2,608,293	

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.