

Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

11/20/2025 3:40 pm EST

SIPS Advanced offers nine Tax Calculation Options for Incomes:

	Tax Calculation Options	Examples	Description
1	Not Taxable	Gifts, Inheritances and Bequests, Insurance and Benefits, Child Support Payments, Certain Government Benefits, Qualified Roth IRA Distributions, Scholarships and Fellowships	Non-taxable income is money, property, or services you receive that is specifically exempt from federal income tax (and often state income tax) by law.
2	Wages (line 1 of the tax form)	Salaries and Hourly Wages, Commissions, Bonuses, Tips, Vacation, Sick, and Holiday Pay, Taxable Fringe Benefits, Stock Options/Awards, Retirement Plan Income	The total of the amounts reported in Box 1 of your Form(s) W-2 (Wage and Tax Statement)
3	Social Security (line 6a of the tax form)	Social Security Administration (SSA) Benefits, Railroad Retirement Board (RRB) Benefits	This line includes the total of the amounts from Box 5 of your Form(s) SSA-1099 (Social Security Benefit Statement) and/or Form(s) RRB-1099 (Railroad Retirement Board Statement).
4	Pension (line 4 of the tax form)	Pensions	This line is used to report most types of retirement income that are not Social Security or from a traditional IRA. The distributions are reported to you on Form 1099-R, Distributions From Pensions.
5	Other Taxable Income (line 4 of the tax form)	Prizes and Awards, Gambling Winnings, Cancellation of Debt (COD), Jury Duty Pay, Hobby Income, Taxable Refunds, Personal Property Rental, Taxable Distributions	This is a "catch-all" for any taxable income that doesn't have its own dedicated line on the main Form 1040
6	Self Employ Biz-QBI (line S1)	Sole Proprietorships (Schedule C), Partnerships (and LLCs taxed as Partnerships), S Corporations (and LLCs taxed as S Corps, Rental Real Estate, Gig Economy Work	the net income (profit) from your Qualified Trade or Business (QTB) operated as a pass-through entity.
7	Self Employ Biz not QBI (line S1)	Guaranteed Payments to a Partner, Reasonable Compensation from an S Corporation, Investment-Related Income within the Business, Income from a Specified Service Trade or Business (SSTB) Above the Top Threshold, Foreign Business Income	an income item can be 100% taxable self-employment income (meaning it is subject to both income tax and self-employment tax), but still be 0% Qualified Business Income for the purpose of the 20% deduction.
8	Sch E (no SE Tax) - QBI (line 1)	Residential Rental Properties Meeting the Safe Harbor, Triple Net Leases to a Controlled Business (Self-Rental), Passive Income from Partnerships/S-Corps	Passive Rental Real Estate that qualifies as a "trade or business" solely for the QBI deduction. The classification Sch E (no SE Tax) - QBI represents the best-case scenario for many investors and passive owners, as they get the benefit of the QBI deduction without the liability of Self-Employment Tax
9	Sch E (no SE Tax) - not QBI (line 1)	Pure Passive Rental Real Estate (Not Meeting "Trade or Business" Test), Triple Net Lease Rental, Investment Income from a Partnership/S-Corp (on a K-1)	Reported on Schedule E: The income/loss is from rental real estate, royalties, or a pass-through entity (Partnership, S-Corp, Trust, Estate). No Self-Employment (SE) Tax: The activity does not rise to the level of a business requiring the owner to pay Social Security and Medicare taxes. Not Qualified Business Income (Not QBI): The income is specifically excluded from the definition of Qualified Business Income (QBI) because it is considered investment income or is otherwise not generated by an active "trade or business." This classification exists to ensure that only income generated from the regular, profit-seeking activities of a "trade or business" benefits from the 20% QBI deduction, while income from purely investment activities remains ineligible.

For accurate tax calculations, you must correctly set the Tax Calculation Option for every income source within the SIPS plan. This how-to guide provides the step-by-step instructions for a hypothetical 1099 Worker who has multiple complex income streams. Below are the hypothetical income streams for this example.

- Independent Contractor; Self Employ Biz-QBI (line S1): \$24,000
- S-Corporation; Self Employ Biz not QBI (line S1): \$36,000
- Long Term Residential Lease; Sch E (no SE Tax) - QBI (line 1): \$12,000
- Triple Net Lease; Sch E (no SE Tax) - not QBI (line 1): \$60,000
- Yearly Gift; Not Taxable: \$10,000

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.

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: 11/10/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Accounts: BA

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return initial amount	60	500,000	500,000	500,000											
bonus % w/bonus		0.00 %	500,000	500,000											
					Subtotal of account incomes		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
							2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %			
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	0-0%	142,000	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	0-0%	148,360	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	0-0%	155,086	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	0-0%	162,201	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	0-0%	169,730	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	0-0%	177,700	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	0-0%	186,139	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(76)-0%	217,739	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(173)-0%	227,701	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(296)-1%	238,218	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
							966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082	

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

Edit Dynamic Mode

Scenario Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

		Accounts			Incomes														
Planning Horizon		36 years	BA																
	Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year			
Net return	60	5.00 %	500,000.00 %	500,000.00 %	500,000.00 %	Subtotal of account incomes	0.00 %	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate	142,000	end of 1			
								2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %						
Initial amount	60		500,000.00 %		500,000.00 %		0.00 %	0	24,000	36,000	12,000	60,000	10,000	0.0%	148,360	end of 2			
bonus %	61		551,250.00 %		551,250.00 %		0.00 %	0	24,480	37,080	12,600	64,200	10,000	0.0%	155,086	end of 3			
w/bonus	62		578,812.00 %		578,812.00 %		0.00 %	0	24,970	38,192	13,230	68,694	10,000	0.0%	162,201	end of 4			
	63		607,753.00 %		607,753.00 %		0.00 %	0	25,469	39,338	13,891	73,503	10,000	0.0%	169,730	end of 5			
	64		638,141.00 %		638,141.00 %		0.00 %	0	25,978	40,518	14,586	78,648	10,000	0.0%	177,700	end of 6			
	65		670,048.00 %		670,048.00 %		0.00 %	0	26,498	41,734	15,315	84,153	10,000	0.0%	186,139	end of 7			
	66		703,550.00 %		703,550.00 %		0.00 %	0	27,028	42,986	16,081	90,044	10,000	0.0%	195,392	end of 8			
	67		738,728.00 %		738,728.00 %		0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(76.0)%	217,739	end of 9			
	68		775,664.00 %		775,664.00 %		0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(173.0)%	227,701	end of 10			
	69		814,447.00 %		814,447.00 %		0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(296.1)%	249,333	end of 11			
	70		855,170.00 %		855,170.00 %		0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(439.1)%	249,333	end of 11			
	71		897,928.00 %		897,928.00 %		0.00 %	25,198	0	0	0	0	0	(602.1)%	24,596	end of 12			
	72		942,824.00 %		942,824.00 %		0.00 %	25,853	0	0	0	0	0	(706.1)%	25,147	end of 13			
	73		989,966.00 %		989,966.00 %		0.00 %	26,525	0	0	0	0	0	(755.1)%	25,770	end of 14			
	74		1,039,464.00 %		1,039,464.00 %		0.00 %	27,215	0	0	0	0	0	(808.1)%	26,407	end of 15			
	75		1,091,437.00 %		1,091,437.00 %		0.00 %	27,922	0	0	0	0	0	(863.1)%	27,059	end of 16			
	76		1,146,009.00 %		1,146,009.00 %		0.00 %	28,648	0	0	0	0	0	(922.1)%	27,726	end of 17			
	77		1,203,309.00 %		1,203,309.00 %		0.00 %	29,393	0	0	0	0	0	(984.1)%	28,409	end of 18			
	78		1,263,474.00 %		1,263,474.00 %		0.00 %	30,157	0	0	0	0	0	(1,049.1)%	29,108	end of 19			
	79		1,326,648.00 %		1,326,648.00 %		0.00 %	30,941	0	0	0	0	0	(1,117.1)%	29,824	end of 20			
	80		1,392,980.00 %		1,392,980.00 %		0.00 %	31,746	0	0	0	0	0	(1,189.1)%	30,557	end of 21			
	81		1,462,629.00 %		1,462,629.00 %		0.00 %	32,571	0	0	0	0	0	(1,264.1)%	31,307	end of 22			
	82		1,535,761.00 %		1,535,761.00 %		0.00 %	33,418	0	0	0	0	0	(1,343.1)%	32,075	end of 23			
	83		1,612,549.00 %		1,612,549.00 %		0.00 %	34,287	0	0	0	0	0	(1,425.1)%	32,862	end of 24			
	84		1,693,176.00 %		1,693,176.00 %		0.00 %	35,178	0	0	0	0	0	(1,512.1)%	33,666	end of 25			
	85		1,777,835.00 %		1,777,835.00 %		0.00 %	36,093	0	0	0	0	0	(1,912.2)%	34,181	end of 26			
	86		1,866,726.00 %		1,866,726.00 %		0.00 %	37,032	0	0	0	0	0	(2,411.2)%	34,621	end of 27			
	87		1,960,063.00 %		1,960,063.00 %		0.00 %	37,994	0	0	0	0	0	(2,945.2)%	35,051	end of 28			
	88		2,058,066.00 %		2,058,066.00 %		0.00 %	38,982	0	0	0	0	0	(3,507.3)%	35,475	end of 29			
	89		2,160,969.00 %		2,160,969.00 %		0.00 %	39,996	0	0	0	0	0	(4,107.3)%	35,889	end of 30			
	90		2,269,017.00 %		2,269,017.00 %		0.00 %	41,036	0	0	0	0	0	(4,743.3)%	36,293	end of 31			
	91		2,382,468.00 %		2,382,468.00 %		0.00 %	42,103	0	0	0	0	0	(5,426.4)%	36,677	end of 32			
	92		2,501,591.00 %		2,501,591.00 %		0.00 %	43,197	0	0	0	0	0	(6,157.4)%	37,040	end of 33			
	93		2,626,671.00 %		2,626,671.00 %		0.00 %	44,320	0	0	0	0	0	(6,933.4)%	37,387	end of 34			
	94		2,758,004.00 %		2,758,004.00 %		0.00 %	45,473	0	0	0	0	0	(7,755.5)%	37,718	end of 35			
	95		2,895,904.00 %		2,895,904.00 %		0.00 %	46,655	0	0	0	0	0	(8,626.5)%	38,029	end of 36			
				0		0		966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082				

Step 3: Manage: Click on the green Manage button within the SS 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: 11/10/2025

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 Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon		Accounts		Incomes															
36 years		BA																	
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year				
net return	60	5.00 %					Manage	Manage	Manage	Manage	Manage	Manage	Manage						
initial amount		500,000		500,000	Subtotal of account incomes		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate						
bonus % w/bonus		0.00 %	Manage	500,000			2.00 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %							
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	0-0%	142,000	end of 1				
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	0-0%	148,360	end of 2				
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end of 11	70	855,170	0	855,170	0	0.00 %	2,159	29,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11				
end of 12	71	897,928	0	897,928	0	0.00 %	2,198	0	0	0	0	0	(602)-1%	24,596	end of 12				
end of 13	72	942,824	0	942,824	0	0.00 %	2,853	0	0	0	0	0	(706)-1%	25,147	end of 13				
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14				
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15				
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16				
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17				
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18				
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19				
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20				
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21				
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22				
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23				
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24				
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25				
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26				
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27				
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28				
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29				
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30				
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31				
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32				
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33				
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34				
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35				
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36				
				0	0		966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082					

Step 4: Tax Calculation Option: Since this is the Social Security Income, by default the setting will already be adjusted to Social Security (line 6a of the tax form).

Manage Income

[Save](#) [Cancel](#)

Other income name SS

This is a Social Security income ☒

First year income \$22,739

Inflation rate 2.6 %

Number of months of income in first year 12.0

Income description

Delay the income start until age ☒

Age to begin income 67 ☒ Client 1 age ☐ Client 2 age

Tax calculation option Social Security (line 6a of the tax form)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year

Income adjustment

1 ☐

2 ☐

3 ☐

4 ☐

5 ☐

6 ☐

7 ☐

8 ☐

9 ☐

10 ☐

11 ☐

12 ☐

13 ☐

14 ☐

15 ☐

16 ☐

17 ☐

18 ☐

19 ☐

20 ☐

21 ☐

22 ☐

23 ☐

24 ☐

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

Manage Income

Save **Cancel**

Other income name:

This is a Social Security income: ☒

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age: ☒

Age to begin income: ☒ Client 1 age ☐ Client 2 age

Tax calculation option:

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	☐
2	☐
3	☐
4	☐
5	☐
6	☐
7	☐
8	☐
9	☐
10	☐
11	☐
12	☐
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.

Structured Income Planning

Do, 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: 11/11/2025

Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	5.00 %		500,000											
initial amount		500,000		500,000											
bonus %		0.00 %													
w/bonus		500,000		500,000											
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	0-0%	142,000	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	0-0%	148,360	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	0-0%	155,086	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	0-0%	162,201	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	0-0%	169,730	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	0-0%	177,700	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	0-0%	186,139	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(76)-0%	217,739	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(173)-0%	227,701	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(296)-1%	238,218	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,602)-2%	34,481	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,917	0	2,269,917	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
			0		0		966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082	

Step 7: Manage: Click on the green Manage button within the Independent Contractor column.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

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TOOLS

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 11/11/2025

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 Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon

36 years

Accounts

BA

Incomes

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	5.00 %		500,000											
initial amount		500,000		0											
bonus % w/bonus		0.00 %		500,000											
			Manage												
end of 1	60	525,000	0	525,000	0	0.00 %	0	2,400	36,000	12,000	60,000	10,000	0-0%	142,000	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	2,480	37,080	12,600	64,200	10,000	0-0%	148,360	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	2,970	38,192	13,230	68,694	10,000	0-0%	155,086	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	3,469	39,338	13,891	73,503	10,000	0-0%	162,201	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	3,978	40,518	14,586	78,648	10,000	0-0%	169,730	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	4,498	41,734	15,315	84,153	10,000	0-0%	177,700	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	5,028	42,986	16,081	90,044	10,000	0-0%	186,139	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	5,568	44,275	16,885	96,347	10,000	(76)-0%	217,739	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	3,120	45,604	17,729	103,091	10,000	(173)-0%	227,701	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	3,682	46,972	18,616	110,308	10,000	(296)-1%	238,218	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	2,256	48,381	19,547	118,029	10,000	(439)-1%	249,333	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
				0			966,498	292,049	461,081	170,481	947,016	110,000	(70,043)	2,877,082	

Step 8: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Self Employ Biz-QBI (line S1).

Manage Income

[Save](#)
[Cancel](#)

Other income name: Independent Contractor

This is a Social Security income: ☐

First year income: \$24,000

Inflation rate: 2.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age: ☐

Age to begin income: 0 ☒ Client 1 age ☐ Client 2 age

Tax calculation option: Not Taxable 

ADD ADJUSTMENT:

Pick year(s):

Pick year(s) to remove:

Reset all years:

Income Adjustments

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

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

The screenshot shows the 'Manage Income' form. A red arrow points to the 'Save' button in the top left corner. The form contains the following fields and controls:

- Other income name:** Independent Contractor
- This is a Social Security income:** ☐
- First year income:** \$24,000
- Inflation rate:** 2.0 %
- Number of months of income in first year:** 12.0
- Income description:** (empty text field)
- Delay the income start until age:** ☐
- Age to begin income:** 0
- Client selection:** ☒ Client 1 age ☐ Client 2 age
- Tax calculation option:** Self Employ Biz – QBI (line S1)

On the right side, there is an 'Income Adjustments' section with a table:

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	0
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Below the table are three buttons: 'ADD ADJUSTMENT', 'Pick year(s)', 'Pick year(s) to remove', and 'Reset all years'.

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.

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: 11/11/2025

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 Income for a 1099 Worker/Multi-Stream Earner

		Accounts		Incomes												Approx Income Tax	After Tax Income	Year
Planning Horizon	36 years	BA																
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Manage Inft Factor	Manage Inft Factor				
net return	60	5.00 %																
initial amount		500,000		500,000	Subtotal of account incomes		Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor				
bonus % w/bonus		0.00 %		0			2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %						
		500,000	Manage	500,000														
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	(4,775)-7%					
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	(4,684)-8%					
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	(4,676)-8%					
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	(4,702)-8%					
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	(4,753)-8%					
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	(4,648)-8%					
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	(4,728)-8%					
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(6,660)-8%					
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,991	10,000	(6,811)-8%					
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(6,973)-8%					
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(7,143)-8%					
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%					
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%					
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%					
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%					
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%					
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%					
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%					
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%					
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%					
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%					
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%					
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%					
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%					
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%					
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%					
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%					
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%					
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%					
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%					
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%					
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%					
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%					
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%					
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%					
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%					
			0		0		966,498	292,049	461,081	170,481	947,016	110,000	(129,612)					

Step 11: Manage: Click on the green Manage button within the S-Corp 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: 11/11/2025

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 Income for a 1099 Worker/Multi-Stream Earner

		Accounts																	
Planning Horizon		36 years	BA		Incomes														
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year				
net return	60	5.00 %																	
initial amount		500,000		500,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate						
bonus % w/bonus		0.00 %		0			2.60 %	2.00 %	2.00 %	5.00 %	7.00 %	0.00 %							
		500,000	Manage	500,000															
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	3,000	12,000	60,000	10,000	(4,775)-7%	137,225	end of 1				
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	3,080	12,600	64,200	10,000	(4,684)-8%	143,676	end of 2				
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	3,192	13,230	68,694	10,000	(4,576)-8%	150,410	end of 3				
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	3,338	13,891	73,503	10,000	(4,470)-8%	157,499	end of 4				
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	3,518	14,586	78,648	10,000	(4,353)-8%	164,978	end of 5				
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	3,734	15,315	84,153	10,000	(4,248)-8%	173,052	end of 6				
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	3,986	16,081	90,044	10,000	(4,128)-8%	181,411	end of 7				
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	4,275	16,885	96,347	10,000	(6,660)-8%	211,155	end of 8				
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	4,504	17,729	103,091	10,000	(6,811)-8%	221,063	end of 9				
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	4,672	18,616	110,308	10,000	(6,973)-8%	231,541	end of 10				
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	4,831	19,547	118,029	10,000	(7,143)-8%	242,629	end of 11				
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12				
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13				
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14				
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15				
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16				
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17				
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18				
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19				
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20				
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21				
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22				
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23				
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24				
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25				
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,602)-2%	34,488	end of 26				
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27				
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28				
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29				
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30				
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31				
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32				
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33				
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34				
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35				
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36				
			0		0		966,498	292,049	461,081	170,481	947,016	110,000	(129,612)	2,817,514					

Step 12: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Self Employ Biz not QBI (line S1).

Manage Income

[Save](#) [Cancel](#)

Other income name

S-Corp

This is a Social Security income

☐

First year income

\$36,000

Inflation rate

3.0 %

Number of months of income in first year

12.0

Income description

Delay the income start until age

☐

Age to begin income

0

☒ Client 1 age ☐ Client 2 age

Tax calculation option

Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year

Income adjustment

1

2

3

4

5

6

7

8

9

10

11

12

0

13

14

15

16

17

18

19

20

21

22

23

24

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

Manage Income

Save **Cancel**

Other income name:

This is a Social Security income: ☐

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age: ☐

Age to begin income: ☒ Client 1 age ☐ Client 2 age

Tax calculation option:

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	0
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

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.

Structured Income Planning

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

Scenario:

Planning Horizon:

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	500,000	5.00 %	500,000	0	0.00 %	0	0	0	0	0	0	0	0	
initial amount		500,000	0.00 %	500,000	0	0.00 %	0	0	0	0	0	0	0	0	
bonus %		500,000	0.00 %	500,000	0	0.00 %	0	0	0	0	0	0	0	0	
w/bonus		500,000	0.00 %	500,000	0	0.00 %	0	0	0	0	0	0	0	0	
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	(18,392)-18%	123,608	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	(17,613)-18%	130,747	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	(17,370)-18%	137,716	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	(17,396)-18%	144,805	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	(17,618)-19%	152,112	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	(17,397)-18%	160,303	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	(17,863)-18%	168,276	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(23,136)-19%	194,679	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(23,853)-19%	204,021	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(24,626)-19%	213,888	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(25,448)-19%	224,324	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,917	0	2,269,917	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
		0	0	0	0	0.00 %	966,498	292,049	461,081	170,481	947,016	110,000	(289,771)	2,657,355	

Step 15: Manage: Click on the green Manage button within the Long-Term Residential Lease column.

Doe, John

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

Structured Income Planning

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Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon: 36 years

Accounts		Incomes										Approx Income Tax		After Tax Income	Year
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	5.00 %		500,000											
initial amount		500,000		500,000											
bonus % w/bonus		0.00 %		500,000											
			Manage												
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	2,000	60,000	10,000	(18,392)-18%	123,608	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	2,600	64,200	10,000	(17,613)-18%	130,747	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	3,230	68,694	10,000	(17,370)-18%	137,716	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	3,891	73,503	10,000	(17,396)-18%	144,805	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	4,586	78,648	10,000	(17,618)-19%	152,112	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	5,315	84,153	10,000	(17,997)-18%	160,303	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	6,081	90,044	10,000	(17,863)-18%	168,276	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	5,885	96,347	10,000	(23,136)-19%	194,679	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	7,729	103,091	10,000	(23,853)-19%	204,021	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	8,516	110,308	10,000	(24,626)-19%	213,888	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	9,547	118,029	10,000	(25,448)-19%	224,324	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
			0	2,895,904	0	0.00 %	966,498	292,049	461,081	170,481	947,016	110,000	(289,771)	2,657,355	

Step 16: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Sch E (no SE Tax) - QBI (line 1).

Manage Income

[Save](#)
[Cancel](#)

Other income name: **Long Term Residential Lease**

This is a Social Security income: ☐

First year income: **\$12,000**

Inflation rate: **5.0 %**

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age: ☐

Age to begin income: **0** ☒ Client 1 age ☐ Client 2 age

Tax calculation option: **Not Taxable** 

ADD ADJUSTMENT:

Pick year(s):

Pick year(s) to remove:

Reset all years:

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	0
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

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

The screenshot shows the 'Manage Income' interface. At the top left, under the heading 'Manage Income', there are two buttons: 'Save' (highlighted with a red box and a red arrow) and 'Cancel'. The form contains several input fields and checkboxes:

- 'Other income name' is set to 'Long Term Residential Lease'.
- 'This is a Social Security income' is unchecked.
- 'First year income' is set to '\$12,000'.
- 'Inflation rate' is set to '5.0 %'.
- 'Number of months of income in first year' is set to '12.0'.
- 'Income description' is an empty text box.
- 'Delay the income start until age' is unchecked.
- 'Age to begin income' is set to '0'.
- 'Client 1 age' is selected with a radio button.
- 'Client 2 age' is unselected with a radio button.
- 'Tax calculation option' is set to 'Sch E (no SE tax) - QBI (line S1)'.

On the right side, there is a section titled 'Income Adjustments' with a table. The table has two columns: 'Year' and 'Income adjustment'. The 'Year' column lists years from 1 to 24, each with a checkbox. The 'Income adjustment' column shows a value of '0' for year 12. Above the table, there are buttons for 'ADD ADJUSTMENT', 'Pick year(s)', 'Pick year(s) to remove', and 'Reset all years'.

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.

Doe, John

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

Structured Income Planning

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Scenario: Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon		Accounts		Incomes												Approx Income Tax	After Tax Income	Year
36 years	BA																	
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	
net return	60	5.00 %																
initial amount		500,000		500,000	Subtotal of account incomes		Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	Manage Infr Factor	
bonus % w/bonus		0.00 %		0			2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %						
		500,000	Manage	500,000														
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	(20,650)	-18%		121,350	end of 1	
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	(20,107)	-18%		128,253	end of 2	
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	(20,025)	-19%		135,061	end of 3	
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	(20,197)	-19%		142,004	end of 4	
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	(20,555)	-19%		149,176	end of 5	
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	(20,574)	-18%		157,126	end of 6	
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	(21,171)	-18%		164,968	end of 7	
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(26,108)	-19%		191,707	end of 8	
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(26,974)	-19%		200,900	end of 9	
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(27,902)	-19%		210,612	end of 10	
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(28,888)	-19%		220,884	end of 11	
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)	-1%		24,596	end of 12	
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)	-1%		25,147	end of 13	
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)	-1%		25,770	end of 14	
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)	-1%		26,407	end of 15	
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)	-1%		27,059	end of 16	
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)	-1%		27,726	end of 17	
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)	-1%		28,409	end of 18	
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)	-1%		29,108	end of 19	
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)	-1%		29,824	end of 20	
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)	-1%		30,557	end of 21	
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)	-1%		31,307	end of 22	
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)	-1%		32,075	end of 23	
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)	-1%		32,862	end of 24	
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)	-1%		33,666	end of 25	
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)	-2%		34,181	end of 26	
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)	-2%		34,621	end of 27	
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)	-2%		35,051	end of 28	
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)	-3%		35,475	end of 29	
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)	-3%		35,889	end of 30	
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)	-3%		36,293	end of 31	
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)	-4%		36,677	end of 32	
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)	-4%		37,040	end of 33	
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)	-4%		37,387	end of 34	
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)	-5%		37,718	end of 35	
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)	-5%		38,029	end of 36	
			0	0	0		966,498	292,049	461,081	170,481	947,016	110,000	(322,210)			2,624,916		

Step 19: Manage: Click on the green Manage button within the Triple Net Lease column.

Doe, John

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

Structured Income Planning

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Scenario [Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner](#)

Planning Horizon		Accounts		Incomes															
		36 years	BA	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year							
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year				
net return	60	5.00 %																	
initial amount		500,000		500,000	Subtotal of account incomes		Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Inft Factor	Manage Eff Tax Rate						
bonus % w/bonus		0.00 %		0			2.60 %	2.00 %	3.00 %	5.00 %	3.00 %	0.00 %							
		500,000	Manage	500,000															
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	0,000	10,000	(20,650)-18%	121,350	end of 1				
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	4,200	10,000	(20,107)-18%	128,253	end of 2				
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	8,694	10,000	(20,025)-19%	135,061	end of 3				
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	13,503	10,000	(20,197)-19%	142,004	end of 4				
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	18,648	10,000	(20,555)-19%	149,176	end of 5				
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	24,153	10,000	(20,574)-18%	157,126	end of 6				
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	30,044	10,000	(21,171)-18%	164,968	end of 7				
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	35,347	10,000	(26,108)-19%	191,707	end of 8				
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	40,991	10,000	(26,974)-19%	200,900	end of 9				
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	47,308	10,000	(27,902)-19%	210,612	end of 10				
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	53,029	10,000	(28,888)-19%	220,884	end of 11				
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12				
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13				
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14				
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15				
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16				
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17				
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18				
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19				
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20				
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21				
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22				
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23				
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24				
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25				
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26				
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27				
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28				
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29				
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30				
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31				
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32				
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33				
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34				
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35				
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36				
			0		0		966,498	292,049	461,081	170,481	947,016	110,000	(322,210)	2,624,916					

Step 20: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox, and select: Sch E (no SE Tax) - not QBI (line 1).

Manage Income

[Save](#) [Cancel](#)

Other income name

Triple Net Lease

This is a Social Security income

☐

First year income

\$60,000

Inflation rate

7.0 %

Number of months of income in first year

12.0

Income description

Delay the income start until age

☐

Age to begin income

0

☒ Client 1 age ☐ Client 2 age

Tax calculation option

Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	0
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 21: Save: Click on the green Save button under the Manage Income heading.

Manage Income

Save **Cancel**

Other income name: **Triple Net Lease**

This is a Social Security income: ☐

First year income: **\$60,000**

Inflation rate: **7.0 %**

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age: ☐

Age to begin income: **0** ☒ Client 1 age ☐ Client 2 age

Tax calculation option: **Sch E (no SE tax) - not QBI (line S1)**

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	0
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 22: 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.

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 Income for a 1099 Worker/Multi-Stream Earner**

Planning Horizon: **36 years**

Accounts: **BA**

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	500,000	500,000	500,000	0	0.00 %	0	0	0	0	0	0	0	0	
initial amount		500,000	500,000	500,000	0	0.00 %	0	0	0	0	0	0	0	0	
bonus %		0.00 %	0.00 %	0.00 %	0	0.00 %	0	0	0	0	0	0	0	0	
w/bonus		500,000	500,000	500,000	0	0.00 %	0	0	0	0	0	0	0	0	
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	(34,086)-20%	107,914	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	(34,500)-20%	113,860	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	(35,465)-20%	119,621	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	(36,768)-20%	125,433	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	(38,345)-20%	131,386	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	(39,629)-20%	138,071	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	(41,630)-20%	144,509	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(48,460)-20%	169,355	end of 8
end of 9	68	775,664	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(50,949)-21%	176,925	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(53,617)-21%	184,897	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(56,465)-21%	193,307	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,602)-2%	34,481	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,899	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
		0	0	0	0	0.00 %	966,498	292,049	461,081	170,481	947,016	110,000	(538,973)	2,408,153	

Step 23: Manage: Click on the green Manage button within the Yearly Gift 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: 11/11/2025

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 Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon

36 years

Accounts

BA

Incomes

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	5.00 %		500,000											
initial amount		500,000		0											
bonus % w/bonus		0.00 %		500,000											
			Manage		Subtotal of account incomes		Manage Infl Factor 2.60 %	Manage Infl Factor 2.00 %	Manage Infl Factor 3.00 %	Manage Infl Factor 5.00 %	Manage Infl Factor 7.00 %	Manage Infl Factor 2.30 %	Manage Eff Tax Rate		
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	0,000	(34,086)-20%	107,914	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	0,000	(34,500)-20%	113,860	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	0,000	(35,465)-20%	119,621	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	0,000	(36,768)-20%	125,433	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	0,000	(38,345)-20%	131,386	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	0,000	(39,629)-20%	138,071	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	0,000	(41,630)-20%	144,509	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	0,000	(48,460)-20%	169,355	end of 8
end of 9	68	775,564	0	775,664	0	0.00 %	23,330	28,120	45,604	17,729	103,091	0,000	(50,949)-21%	176,925	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	0,000	(53,617)-21%	184,897	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	0,000	(56,465)-21%	193,307	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,912)-2%	34,181	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
				0			966,498	292,049	461,081	170,481	947,016	110,000	(538,973)	2,408,153	

Step 24: Tax Calculation Option: Leave the selection at the default setting "Not Taxable."

Manage Income

[Save](#) [Cancel](#)

Other income name: Yearly Gift

This is a Social Security income: ☐

First year income: \$10,000

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age: ☐

Age to begin income: 0 ☒ Client 1 age ☐ Client 2 age

Tax calculation option: Not Taxable ▼

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	0
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

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

Manage Income

Save Cancel

Other income name:

This is a Social Security income: ☐

First year income: Pick year(s)

Inflation rate: % Pick year(s) to remove

Number of months of income in first year: Reset all years

Income description:

Delay the income start until age: ☐

Age to begin income: ☒ Client 1 age ☐ Client 2 age

Tax calculation option:

Income Adjustments

ADD ADJUSTMENT

Year 1 ☐

Year 2 ☐

Year 3 ☐

Year 4 ☐

Year 5 ☐

Year 6 ☐

Year 7 ☐

Year 8 ☐

Year 9 ☐

Year 10 ☐

Year 11 ☐

Year 12 ☐

Year 13 ☐

Year 14 ☐

Year 15 ☐

Year 16 ☐

Year 17 ☐

Year 18 ☐

Year 19 ☐

Year 20 ☐

Year 21 ☐

Year 22 ☐

Year 23 ☐

Year 24 ☐

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.

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: 11/11/2025

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 Income for a 1099 Worker/Multi-Stream Earner

Planning Horizon

36 years

Accounts

BA

Incomes

SS

Independent Contractor

S-Corp

Long Term Residential Lease

Triple Net Lease

Yearly Gift

Approx Income Tax

After Tax Income

Year

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	SS	Independent Contractor	S-Corp	Long Term Residential Lease	Triple Net Lease	Yearly Gift	Approx Income Tax	After Tax Income	Year
net return	60	5.00 %		500,000			Manage	Manage	Manage	Manage	Manage	Manage			
initial amount		500,000		500,000	Subtotal of account incomes		2.60 %	2.00 %	3.00 %	5.00 %	7.00 %	0.00 %			
bonus % w/bonus		0.00 %	Manage	500,000									Eff Tax Rate		
end of 1	60	525,000	0	525,000	0	0.00 %	0	24,000	36,000	12,000	60,000	10,000	(34,086)-20%	107,914	end of 1
end of 2	61	551,250	0	551,250	0	0.00 %	0	24,480	37,080	12,600	64,200	10,000	(34,500)-20%	113,860	end of 2
end of 3	62	578,812	0	578,812	0	0.00 %	0	24,970	38,192	13,230	68,694	10,000	(35,465)-20%	119,621	end of 3
end of 4	63	607,753	0	607,753	0	0.00 %	0	25,469	39,338	13,891	73,503	10,000	(36,768)-20%	125,433	end of 4
end of 5	64	638,141	0	638,141	0	0.00 %	0	25,978	40,518	14,586	78,648	10,000	(38,345)-20%	131,386	end of 5
end of 6	65	670,048	0	670,048	0	0.00 %	0	26,498	41,734	15,315	84,153	10,000	(39,629)-20%	138,071	end of 6
end of 7	66	703,550	0	703,550	0	0.00 %	0	27,028	42,986	16,081	90,044	10,000	(41,630)-20%	144,509	end of 7
end of 8	67	738,728	0	738,728	0	0.00 %	22,739	27,568	44,275	16,885	96,347	10,000	(48,460)-20%	169,355	end of 8
end of 9	68	775,564	0	775,564	0	0.00 %	23,330	28,120	45,604	17,729	103,091	10,000	(50,949)-21%	176,925	end of 9
end of 10	69	814,447	0	814,447	0	0.00 %	23,937	28,682	46,972	18,616	110,308	10,000	(53,617)-21%	184,897	end of 10
end of 11	70	855,170	0	855,170	0	0.00 %	24,559	29,256	48,381	19,547	118,029	10,000	(56,465)-21%	193,307	end of 11
end of 12	71	897,928	0	897,928	0	0.00 %	25,198	0	0	0	0	0	(602)-1%	24,596	end of 12
end of 13	72	942,824	0	942,824	0	0.00 %	25,853	0	0	0	0	0	(706)-1%	25,147	end of 13
end of 14	73	989,966	0	989,966	0	0.00 %	26,525	0	0	0	0	0	(755)-1%	25,770	end of 14
end of 15	74	1,039,464	0	1,039,464	0	0.00 %	27,215	0	0	0	0	0	(808)-1%	26,407	end of 15
end of 16	75	1,091,437	0	1,091,437	0	0.00 %	27,922	0	0	0	0	0	(863)-1%	27,059	end of 16
end of 17	76	1,146,009	0	1,146,009	0	0.00 %	28,648	0	0	0	0	0	(922)-1%	27,726	end of 17
end of 18	77	1,203,309	0	1,203,309	0	0.00 %	29,393	0	0	0	0	0	(984)-1%	28,409	end of 18
end of 19	78	1,263,474	0	1,263,474	0	0.00 %	30,157	0	0	0	0	0	(1,049)-1%	29,108	end of 19
end of 20	79	1,326,648	0	1,326,648	0	0.00 %	30,941	0	0	0	0	0	(1,117)-1%	29,824	end of 20
end of 21	80	1,392,980	0	1,392,980	0	0.00 %	31,746	0	0	0	0	0	(1,189)-1%	30,557	end of 21
end of 22	81	1,462,629	0	1,462,629	0	0.00 %	32,571	0	0	0	0	0	(1,264)-1%	31,307	end of 22
end of 23	82	1,535,761	0	1,535,761	0	0.00 %	33,418	0	0	0	0	0	(1,343)-1%	32,075	end of 23
end of 24	83	1,612,549	0	1,612,549	0	0.00 %	34,287	0	0	0	0	0	(1,425)-1%	32,862	end of 24
end of 25	84	1,693,176	0	1,693,176	0	0.00 %	35,178	0	0	0	0	0	(1,512)-1%	33,666	end of 25
end of 26	85	1,777,835	0	1,777,835	0	0.00 %	36,093	0	0	0	0	0	(1,602)-2%	34,481	end of 26
end of 27	86	1,866,726	0	1,866,726	0	0.00 %	37,032	0	0	0	0	0	(2,411)-2%	34,621	end of 27
end of 28	87	1,960,063	0	1,960,063	0	0.00 %	37,994	0	0	0	0	0	(2,943)-2%	35,051	end of 28
end of 29	88	2,058,066	0	2,058,066	0	0.00 %	38,982	0	0	0	0	0	(3,507)-3%	35,475	end of 29
end of 30	89	2,160,969	0	2,160,969	0	0.00 %	39,996	0	0	0	0	0	(4,107)-3%	35,889	end of 30
end of 31	90	2,269,017	0	2,269,017	0	0.00 %	41,036	0	0	0	0	0	(4,743)-3%	36,293	end of 31
end of 32	91	2,382,468	0	2,382,468	0	0.00 %	42,103	0	0	0	0	0	(5,426)-4%	36,677	end of 32
end of 33	92	2,501,591	0	2,501,591	0	0.00 %	43,197	0	0	0	0	0	(6,157)-4%	37,040	end of 33
end of 34	93	2,626,671	0	2,626,671	0	0.00 %	44,320	0	0	0	0	0	(6,933)-4%	37,387	end of 34
end of 35	94	2,758,004	0	2,758,004	0	0.00 %	45,473	0	0	0	0	0	(7,755)-5%	37,718	end of 35
end of 36	95	2,895,904	0	2,895,904	0	0.00 %	46,655	0	0	0	0	0	(8,626)-5%	38,029	end of 36
		0	0	0	0	0.00 %	966,498	292,049	461,081	170,481	947,016	110,000	(538,973)	2,408,153	

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.
