

TAXPLANIQ
How to Use

DISCOVERY

AI-Powered Tax Strategy Enhancement for the RAP Workflow

For optimal performance, use TaxPlanIQ on a desktop computer with Google Chrome.

What is Discovery?

Discovery is a new AI-powered step in the TaxPlanIQ RAP (Read, Analyze, Propose) workflow. After uploading a client's 1040, you can launch an interactive chat conversation — powered by jAlne — that asks targeted questions about the client's financial situation, business structure, and family circumstances. Discovery combines your answers with the data already extracted from the 1040 to unlock a broader, more accurate set of tax strategy suggestions.

Think of it as giving TaxPlanIQ the context that isn't on the tax form — the context only you, as the advisor, have.

Where it appears	Between the Tax Summary step and the Strategy Selection step in the RAP workflow
Who fills it out	You — the tax advisor. Use your knowledge of the client. (Not the end taxpayer.)
Is it required?	No — it is optional. But advisors who complete it consistently unlock more strategies.
How long does it take?	3–5 minutes. You can skip questions you are unsure of and your progress saves automatically.
When is it available?	All subscribers — April 16, 2026
Strategy improvement	Founder Jackie Meyer estimates a correctly completed Discovery improves strategy suggestion accuracy by approximately 50%.

What Changed from Before

If you were using TaxPlanIQ before April 16, 2026, here is what is new:

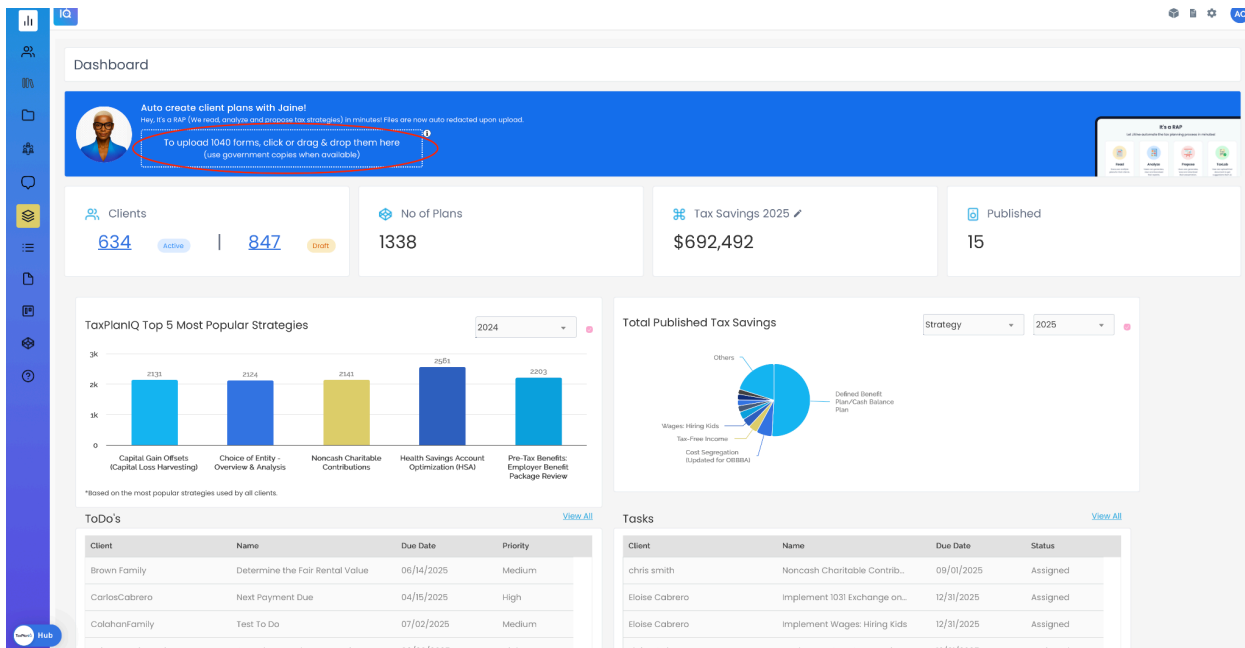
Before Discovery	With Discovery (After April 16, 2026)
RAP suggested strategies based only on 1040 data (~70 strategies)	RAP + Discovery uses both 1040 data AND your answers to unlock more strategies (~130 possible strategies)
No interactive step between upload and strategy selection	A new Discovery milestone appears in the RAP progress bar between Tax Summary and Strategy Selection
Strategy suggestions were static from 1040 data	Strategies update based on your Discovery answers; editing plan details re-runs the logic
RAP-only suggestions could be incomplete for complex clients	Discovery fills in the gaps RAP cannot detect — cash flow, family situation, business structure, and more

How To Use Discovery — Step-by-Step

For best results, complete Discovery for every client — especially complex ones. All questions are optional. You can click **NEXT** at any time to lock in the strategies identified so far and proceed to Strategy Selection.

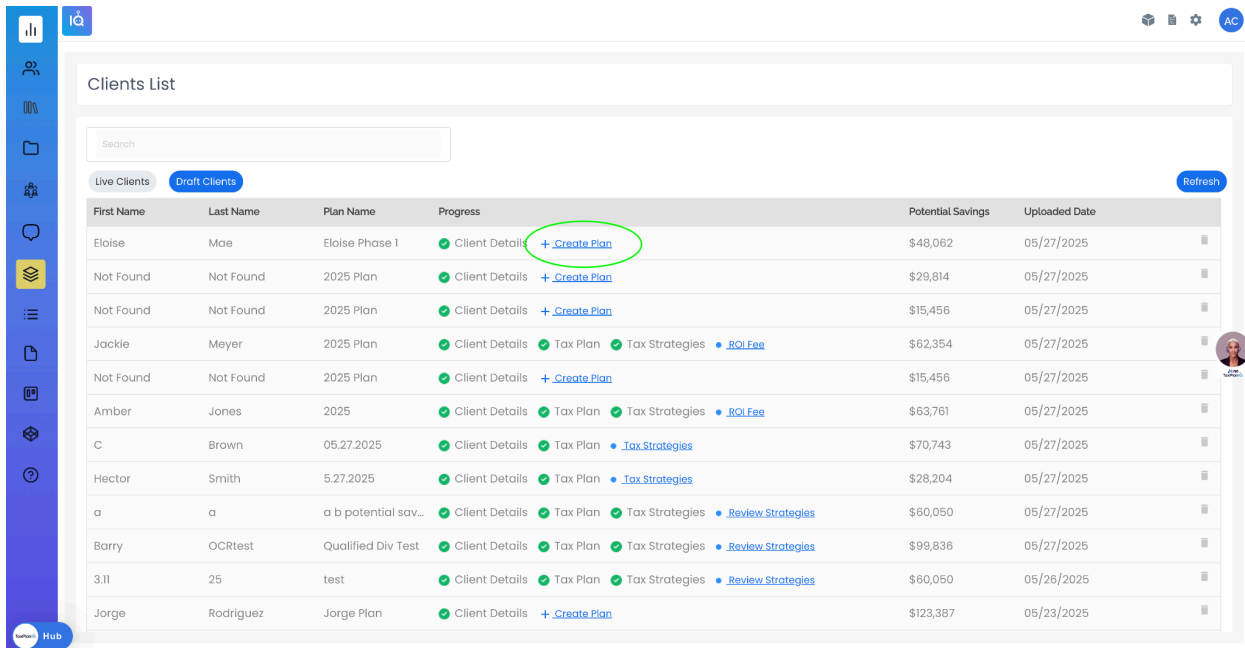
Step 1: Upload the Client's 1040

From the TaxPlanIQ Dashboard, click the upload banner and select the client's Form 1040 PDF.



Step 2: Create the Plan

After processing completes, you will arrive at the Draft Client List. Click the blue Create Plan button. Click through the Client and Tax Summary steps by clicking NEXT




Step 3: Arrive at the Discovery Introduction Page

You will see a preview of the top tax strategies already identified from the 1040. jAlne will offer to find more. Choose one of two options:

- **"Let's Find More"** — opens the Discovery chat (recommended)
- **"Skip and Review Current Strategies"** — bypasses Discovery and proceeds directly to Strategy Selection

Client Tax Summary Discovery Selection Review ROI Fee Tasks

Top Tax Strategies Identified



jAlne here! I found 30 suggested tax strategies based on the 1040 you uploaded. If you'd like, I can ask some questions to look for additional opportunities that don't always show up on the tax return.

Here's a preview of the **Top 5** strategies, representing the highest estimated tax savings I can see from the return alone.

Tax Strategy	Est. Tax Savings
1 Passive Loss & PIGS (Passive Income Generators)	\$31,454 >
2 SE Health Insurance	\$5,621 >
3 OBBBA - Leverage New SALT Cap	\$5,600 >
4 Wages: Hiring Kids	\$4,650 >
5 Home Office Deduction	\$2,325 >

Would you like to explore a few more ideas, or move ahead with selecting from these 30 strategies for your proposal?

Q

Let's Find More
Answer a few questions with jAlne (2-4 minutes)

✓

Skip and Review Current Strategies
Review and select strategies for your proposal

Recommendations assume prior-year facts continue unless updated. If fewer than 5 strategies populate, this may be due to unclear or incomplete data in the uploaded return. You can upload a clearer copy

Back
Next

The Discovery introduction page — jAlne previews strategies found from the 1040 and offers to find more.

NOTE: You can always return to Discovery later. Use the Back button from the Strategy Selection screen and your previous session will reload — you will not start from scratch.

Step 4: Set the Client's Risk Level

The chat opens with a welcome from jAlne and asks you to select the client's risk level. Reply with **1, 2, 3, or 4** and press Enter (or click the blue arrow).

The screenshot shows the 'Discovery' step in a multi-step process. The progress bar at the top indicates that 'Client' and 'Tax Summary' are completed, while 'Discovery', 'Selection', 'Review', 'ROI Fee', and 'Tasks' are pending. The chat window contains the following text:

Hi! I identify tax strategies beyond the client's 1040. Paste client notes for ideas or I'll ask you questions.
NOTE: jAlne is AI and can make mistakes. Please double-check responses

I can suggest 125+ strategies with risk levels matching industry-standard tax confidence levels:

- 1 - Sustained (71): Positions the IRS has upheld consistently. Roth IRA · HSA · 401(k) · SEP · Entity elections · 1031 exchange
- 2 - More Likely Than Not (+34): >50% sustained on audit. Clear IRC authority, docs required. Backdoor Roth · cost segregation · QBI · PTET · SALT cap
- 3 - Substantial Authority (+15): Defensible position requiring professional qualification and judgment. R&D credit · Day Trader · Real Estate Professional · Reasonable comp
- 4 - Reasonable Basis (+7): Defensible threshold. Like Transactions of Interest or structures under IRS monitoring. Captive insurance · Oil & gas · Leveraged Charitable

Listed Transactions and strategies that failed our vetting are excluded from the library entirely

Below the chat window is a text input field labeled 'Type your message...' with a blue arrow button to the right. At the bottom of the chat area are two buttons: 'Cancel & Exit Discovery' and 'Restart Discovery'. At the bottom of the entire interface are 'Back' and 'Next' buttons.

jAlne explains each risk level and asks you to reply with 1, 2, 3, or 4.

After you enter the risk level, Discovery displays a full summary of the client's key data extracted from the 1040 — including income sources, deductions, and filing status — for your review before proceeding.

The screenshot shows the 'Discovery' step in a multi-step process. The progress bar at the top indicates that 'Client' and 'Tax Summary' are completed, while 'Discovery', 'Selection', 'Review', 'ROI Fee', and 'Tasks' are pending. A message box is open, displaying the following information:

Level 4 (Reasonable Basis) recorded.

⚠️ Preliminary estimates for proposal use only — confirm amounts on the strategy selection screen.

I've read the 2026 return. Here's your client:

Married Filing Jointly · 2026 · AGI: \$181,715 · State: CA

- W-2 wages: \$75,000
- Schedule C (business): \$90,650 net
- Schedule F (farm): \$8,200 net
- Schedule E (rental real estate): -\$13,483 (loss, limited)
- Schedule E (partnership/S-Corp): \$13,483
- Capital gains (Schedule D): \$6,000 (net -\$1,000 after carryforward)
- Taxable interest: \$6,400
- Ordinary dividends: \$700
- Social Security: \$4,250 taxable (of \$5,000 gross)
- Pension/annuity: \$1,000

Total tax: \$26,060 (1040 line 24)
 SE tax paid: \$13,968
 Deductions: Itemized at \$44,000 · SALT: \$20,000 (real estate taxes)
 QBI deduction taken: \$18,373
 HSA deduction: \$3,000
 Dependents: 1

Note: Some strategies require taxpayer/spouse/dependent ages (e.g., QCD at 70%, senior deduction at 65+, SECURE 2.0 catch-up at 60-63). I'll ask you to confirm ages when those come up.

Let me find what's new and what's being missed.

At the bottom of the message box, there is a text input field labeled 'Type your message...' with a blue arrow button to its right. Below the input field are two buttons: 'Cancel & Exit Discovery' and 'Restart Discovery'.

Discovery summarizes the client's 1040 data and confirms what it will use to guide the questions.

Step 5: Choose Your Starting Path

After confirming the client data summary, Discovery asks how you would like to proceed. It also shows you which of the six strategy categories apply to this client:

- **Option A — OBBBA Review (recommended):** Discovery surfaces 2026 tax law provisions likely applicable to your client. Confirm which apply before moving to the full category questions.
- **Option B — Full Discovery:** Jump straight into the six category question groups.
- **Option C — Paste In Client Information:** If your client has already completed their questionnaire via the TaxPlanIQ portal, you can *copy and paste* the text here. (NOTE: No ability to upload a document, yet)

Let me find what's new and what's being missed.

Which would you like to do?

A. OBBBA + Full Discovery — review 2026 tax law provisions first, then continue to full category discovery

B. Full Discovery only — skip OBBBA, walk through each category step by step

Or just paste your client notes now and I'll get started.

⚠️ Option A recommended — OBBBA provisions are new and easy to miss.

💡 Tip: Click the TaxPlanIQ Hub button (bottom left) anytime to share feedback, report an issue, or request a feature.

Type your message...

Cancel & Exit Discovery Restart Discovery

Discovery shows which of the six strategy categories apply to this client and asks you to confirm scope before starting.

Step 6: Answer the Discovery Category Questions


Discovery walks you through up to six strategy category groups. For each category, jAlne suggests which sub-groups are likely relevant and asks you to reply with the corresponding letters (for example, A, C) or type "none." Answer as the advisor, using your knowledge of the client.

1	Business Owner & Self-Employed	Up to 22 strategies — entity structure, home office, retirement plans, Augusta Rule, and more
2	Real Estate & Rental	Up to 10 strategies — rental income, Real Estate Professional status, 1031 exchange
3	Retirement & Savings	Up to 13 strategies — Backdoor Roth, HSA, 401(k) maximization, SECURE 2.0 Changes
4	Investment & Portfolio	Up to 11 strategies — capital gains, tax-exempt interest, NIIT minimization
5	Individual & Family	Up to 24 strategies — charitable giving, dependents, education credits, filing optimization
6	High Net Wealth & Legacy	Up to 20 strategies — estate planning, CRT, Deferred Sales Trust, ESOP

NOTE: *Individual & Family is always included. For each category, Discovery shows a running progress indicator such as "2 of 6 categories complete — 14 strategies locked."*

Step 6 (Example): Answering Category Questions — Retirement & Savings

Here is what a typical category session looks like. For Retirement & Savings, Discovery asks you a quick age check and then presents the applicable sub-groups. Reply with the letters that apply to your client:




Got it — I'll cover: Business, Real Estate, Retirement, Investments, Individual & Family, and High Net Wealth. Should take about 5–6 minutes.

Nothing skipped — all 6 categories active.

Business Owner & Self-Employed

Category 1 of 6 (up to 22 strategies)

Note: Basic business deductions — vehicle use, home office, meals, equipment — are automatically included for all business owners. No question needed.

 From the 1040 I can see: Schedule C net income \$90,650, SE tax paid \$13,968, Schedule F farm income \$8,200, Form 8990 present (business interest limitation), QBI deduction \$18,373, no SE health insurance deduction visible, no retirement plan contributions visible

★ = suggested based on the 1040 return

- A — New or recently started business (1 strategy)
- B ★ Entity selection & owner compensation (10 strategies) (Schedule C \$90,650 — likely overpaying SE tax; \$13,968 SE tax paid)
- C ★ Business-funded health or fringe benefits (2 strategies) (no SE health deduction on return — likely missing this)
- D ★ Business retirement plan (2 strategies) (no SEP/SIMPLE/Solo 401(k) contributions visible)
- E — Research & Development activity (2 strategies)
- F — C-Corporation tax optimization (3 strategies)
- G ★ Business interest expense — OBBBA (1 strategy) (Form 8990 present — interest limitation in play)
- H — Family employment strategies (2 strategies)

→ Reply with the letters that apply (example: B, C, H)

→ Type **confirm** to accept only the ★ suggested items

→ Type **all** for everything / **none** to skip

→

Cancel & Exit Discovery
Restart Discovery

Category 1 of 6: Business Owner & Self-Employed — jAlne presents the sub-groups and asks you to reply with the letters that apply.

After you reply, Discovery evaluates your answers, maps them to the strategy library, and confirms the strategies locked in for that category. In this example, answering B, C, D, and G surfaces 8 of 22 possible business owner & self-employed strategies:

Entity Overview placeholder added to your strategy list. No specific entity type selected — you can refine later.

Business Owner & Self-Employed

Recommended (supported by the return or your notes):

- ✓ ★ Entity Selection Overview & Analysis (Schedule C \$90,650 — entity structure unreviewed, likely overpaying SE tax)
- ✓ ★ SE Health Insurance (no SE health deduction on return — likely missing this)
- ✓ ★ SECURE 2.0 Strategies (catch-up contributions, Roth matching, Starter 401(k), and more) (no retirement plan contributions visible)
- ✓ ★ Reasonable Compensation (Schedule C income — owner comp review needed with any entity election)
- ✓ ★ OBBBA Business Interest Deduction Increase (Form 8990 present — §163(j) limitation in play)

Also available (qualified — confirm relevance):

- ✓ HRA / MERP (Health Reimbursement Arrangement)
- ✓ SECURE 2.0 Retirement Startup Credit
- ✓ 6 standard business deductions auto-included (vehicle, home office, meals, equipment finance, equipment leasing, income optimization)

💡 Entity type not yet determined — refine on the strategy selection screen.

[8 of 22 strategies identified]

🇺🇸 Proposal use only. Set plan amounts on the strategy selection screen.

✓ All strategies above are saved. You will NOT lose them.

Type a strategy name to remove, **continue** to 🏠 Real Estate & Rental, or click **NEXT** to save everything and go to strategy selection.

Type your message...

Cancel & Exit Discovery Restart Discovery

Discovery confirms the strategies identified for business owner & self-employed strategies— locked in and saved. You can remove any by name before proceeding.

NOTE: All strategies are locked and saved as you go. You will not lose them when you move to the next category.

Step 7: Mid-Session Pause (Optional)

After completing several categories, Discovery offers a natural stopping point. You can continue into the remaining categories, or stop and proceed to Strategy Selection with everything identified so far. Either choice is valid — your selections are locked in automatically.

Step 8: Review the Strategy Opportunity Summary

After completing all chosen categories (or stopping early), Discovery presents a Preliminary Strategy Opportunity Summary with your top opportunities and a breakdown by category. You can adjust any strategy choices or ask jAlne questions before proceeding.

NOTE: All estimates are preliminary and for proposal use only. Set final plan amounts on the Strategy Selection screen.

Step 9: Click NEXT to Proceed to Strategy Selection

Click **NEXT** to advance to the RAP Strategy Selection step. Discovery re-runs the strategy engine and presents an updated list of suggested strategies — sorted from highest to lowest estimated plan amount. Both 1040 data-derived and Discovery-derived strategies appear together. Select the strategies to include in the plan and proceed as normal through the remaining RAP steps (Review, ROI Fee, Tasks).

NOTE: At any time during Discovery, you may click "Cancel & Exit Questionnaire" or "Restart Questionnaire" using the buttons at the bottom of the chat window.

Frequently Asked Questions

I can't find the Discovery step.

Currently you must first upload a PDF to initiate the draft client screen and open RAP. Look for the Discovery milestone in the RAP progress bar at the top of your pop-up window — it appears between Tax Summary and Selection. If it is not visible after uploading a 1040, try refreshing the page. If it still does not appear, contact support via the HUB button (bottom left of your screen).

Is Discovery required?

No — it is optional. You can skip it entirely or skip individual questions you are unsure of. We recommend completing it for complex clients, as it consistently surfaces strategies the 1040 data alone cannot detect.

Do I fill this out or does my client?

You fill it out as the advisor, using your knowledge of the client. **Note:** clients can separately complete their questionnaire via the TaxPlanIQ client portal. You can copy and paste that information into Discovery.

Will Discovery erase my existing strategies?

No. Discovery only adds new strategies — it never removes ones already suggested from the 1040 data.

Can I go back and change my Discovery answers?

Yes. Use the *Back* button from the Strategy Selection screen and your previous Discovery session will reload. You will not start from scratch.

What if I click NEXT before finishing Discovery?

That is fine. Anything selected up to that point is locked in and carries forward to Strategy Selection. You can return to Discovery via the Back button and pick up where you left off.

The Discovery chat is not loading.

Try: (1) Refresh the page, (2) Click the Discovery milestone again to re-enter the chat, or (3) Back up to the Tax Summary step and click NEXT. If the issue persists, send a screenshot to support via the HUB button.

What is the difference between Discovery and jAlne?

Discovery is a structured questionnaire flow inside your RAP workflow. jAlne is TaxPlanIQ's broader AI assistant (the icon on the right side of the screen). If you want to ask open-ended questions about a specific strategy, use jAlne directly to keep your Discovery session on track. While we try to support natural language, guardrails are in place during discovery to add, change, or remove strategies from your client's plan specifically at this step.

*For a complete walkthrough of Discovery, join our weekly Ask Me Anything live event.
Need help? Use the HUB button (bottom left of your screen) to contact our support team.*