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 jAIne — 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** | Advisors who complete Discovery consistently unlock significantly more applicable strategies than with 1040 data alone. |

## 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 |
| 1040 RAP suggestions could be incomplete for complex clients | Discovery fills in the gaps RAP cannot detect — cash flow, family situation, business structure, and more |
| Feature was in beta testing (limited access) | Available to all TaxPlanIQ subscribers |

*Strategy suggestions generated by Discovery are for proposal purposes only and do not constitute legal, tax, or financial advice. Advisors are solely responsible for reviewing all recommendations before presenting them to clients.*

## 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.

NOTE *There is no need to redact the 1040 — the system has an automatic redaction feature built in.*

### Step 2: Create the Plan

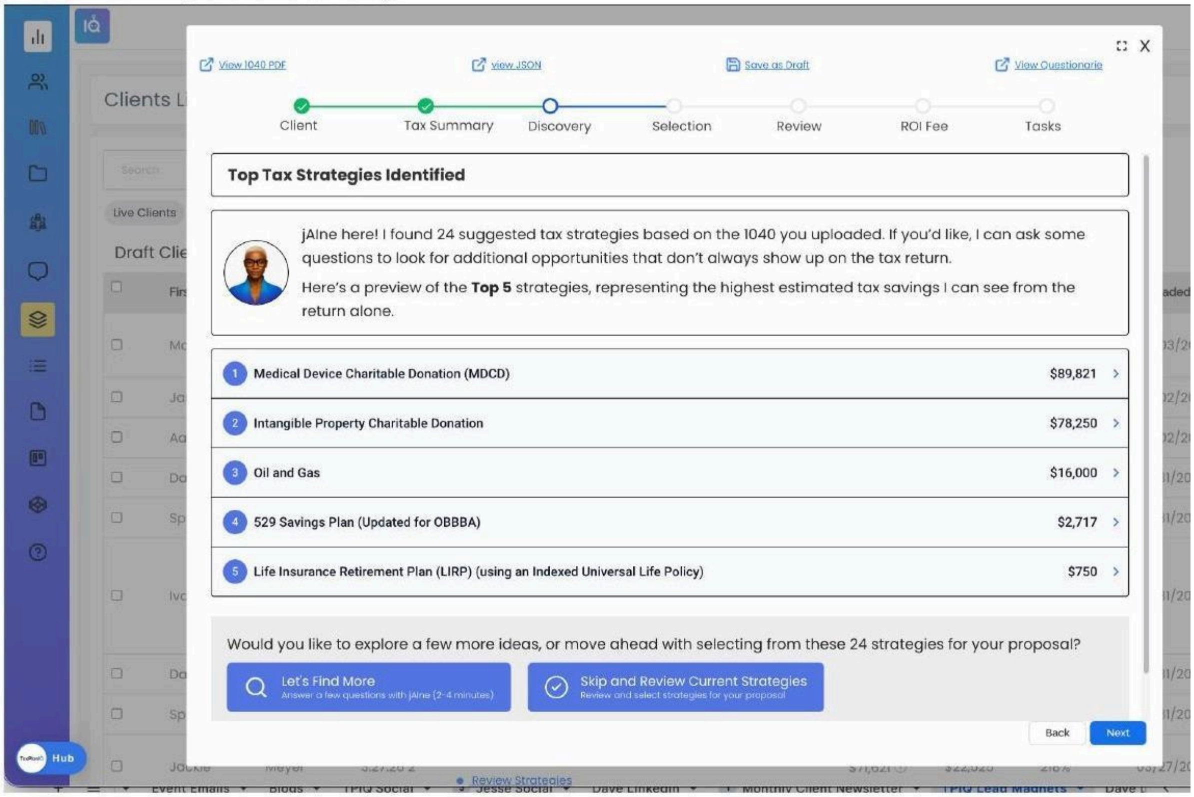
After processing completes, you will arrive at the Draft Client List. Click the blue **Create Plan** button. Click through the Client and Tax Summary steps by clicking **NEXT** on each.

### Step 3: Arrive at the Discovery Introduction Page

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

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

Click through Client and Tax Summary steps (clicking NEXT) as normal to the Discovery introduction page - where there is a preview of the tax strategies found with options use the Discovery process (click "Let's Find More") or skip right to Tax Selection ("Skip and Review Current Strategies" and NEXT).



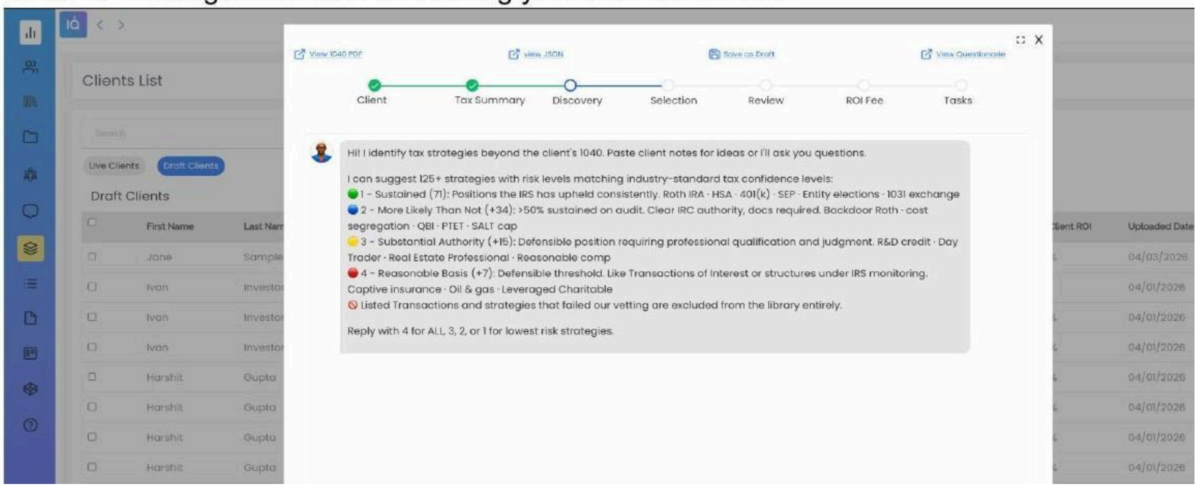

*The Discovery introduction page — jAIne previews strategies found from the 1040 and offers to find more.*

**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

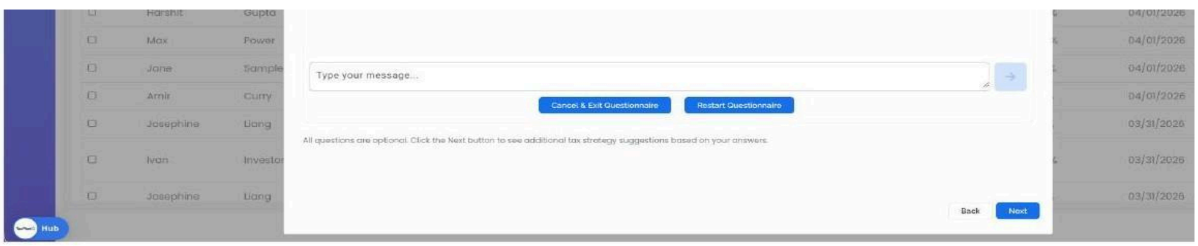
The chat opens with a welcome from jAIne and asks you to select the client's risk level. Reply with **1, 2, 3, or 4** and press Enter (or click the blue arrow).

Click “Let’s Find More” to start the Discovery step. You will see an AI chat window open with a welcome message. And start with asking your client’s risk level:

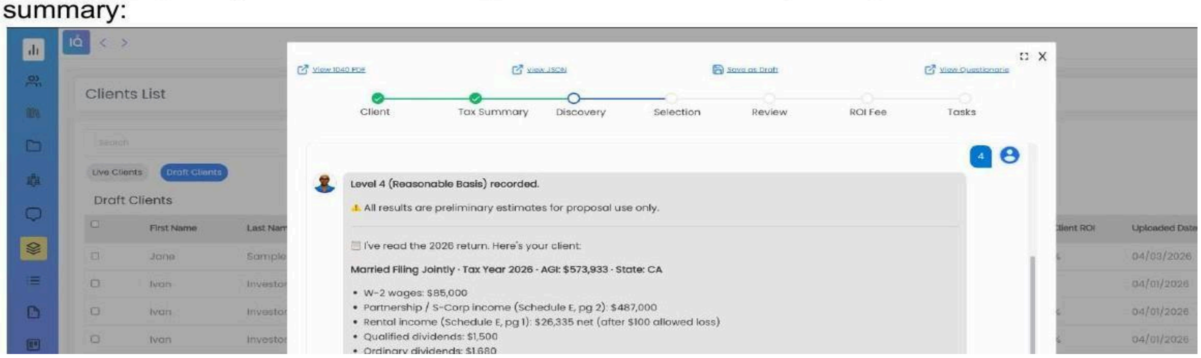



*jAIne explains each risk level and asks you to reply with 1, 2, 3, or 4.*

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.




Enter 1, 2, 3, or 4 (return or click the right blue arrow. Discovery then provides a nice client summary:




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

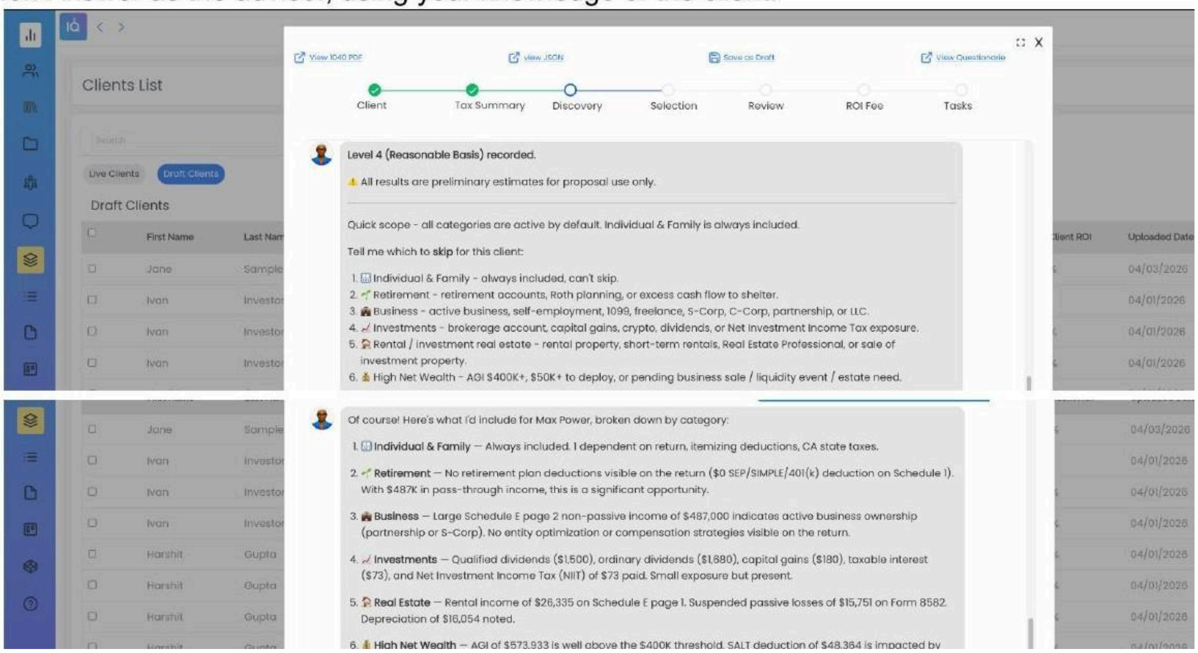
### Step 5: Choose Your Starting Path

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 — One Big Beautiful Bill Act (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 — Upload a Client Document:** If your client has already completed their questionnaire via the TaxPlanIQ portal, paste or upload that information here.

*TaxPlanIQ | Discovery Feature Release Guide | Confidenti*

And then asks for which of the 6 categories of tax questions you would like to provide answers for. Answer as the advisor, using your knowledge of the client.




*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

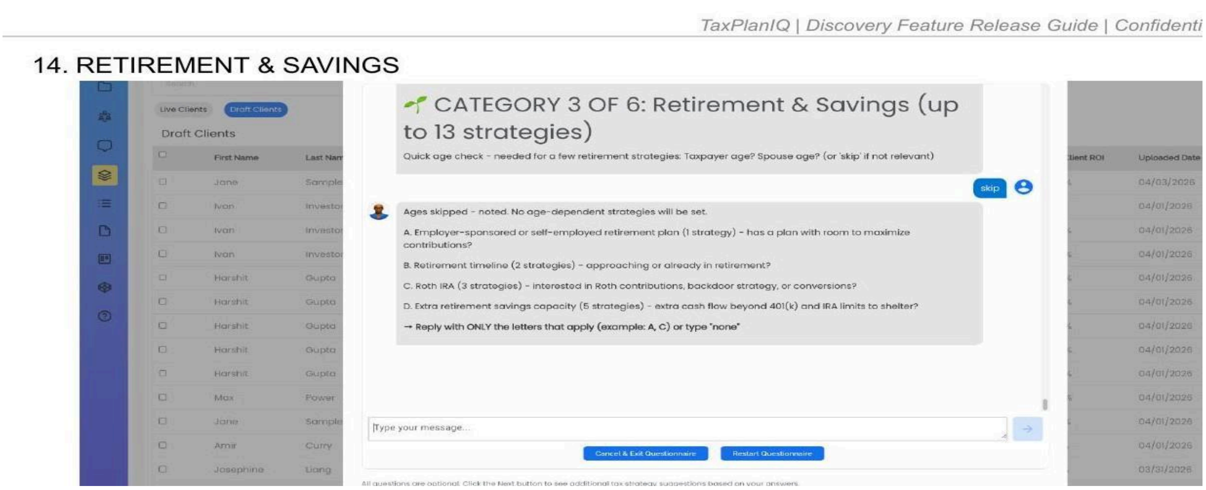
Discovery walks you through up to six strategy category groups. For each category, jAIne suggests which sub-groups are likely relevant and asks you to reply with the corresponding letters (for example, A, C) or type "none." Answer as the advisor, using your knowledge of the client.

| | | |
|---|---|---|
| 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 |
| 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."*

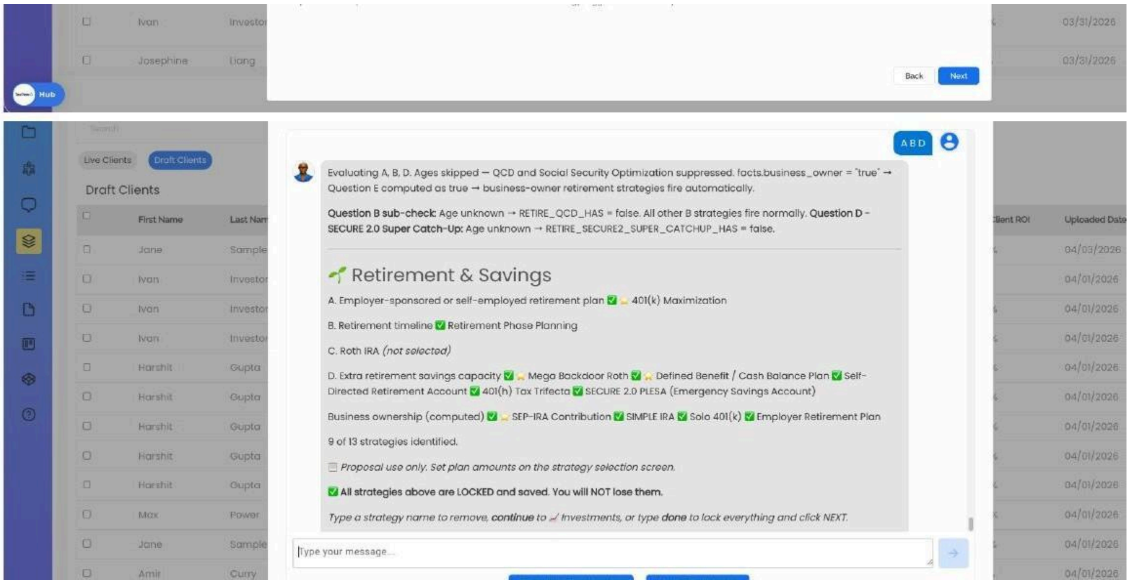
### Step 6 (Example): Answering Category Questions — Retirement & Savings

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:




*Category 3 of 6: Retirement & Savings — jAIne 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 A, B, and D surfaces 9 of 13 possible retirement strategies:




*Discovery confirms the strategies identified for Retirement & Savings — 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 jAIne 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 OCR-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.*

**Tips from Beta Advisors**

- *'The actual questionnaire is great and really easy to review suggested strategies and walk through adding them into the plan.'*
- *'It is a quick and easy way to include more information for a potential client.'*

## Frequently Asked Questions

### 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 RAP 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.

### I can't find the Discovery step.

Look for the Discovery milestone in the RAP progress bar at the top of your plan — 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).

### 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 jAIne?

Discovery is the structured questionnaire flow inside your RAP workflow. jAIne 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 jAIne directly to keep your Discovery session on track.

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*For a complete walkthrough of Discovery, join a live weekly event hosted by our Customer Success team*

*Find those event dates, times and registrations in the EVENTS section of your TaxPlanIQ user site.*

*Need help? Use the HUB button (bottom left of your screen) to contact our support team.*