

Platform Fee Report

Premium reverse-planning report showing the required client charge needed to support your selected keep target.

REVERSE PAYMENT SUMMARY

See what the client needs to pay to hit your after-tax target

This report works backward from your after-tax goal, then solves the required pre-tax retained amount and client charge under the active smart or manual tax setup.

After Tax Goal

25% manual tax estimate

Planning Report

AFTER-TAX GOAL

\$1,000.00

Desired final take-home after taxes. The solver works backward until this after-tax target is matched.

CHARGE CLIENT

\$1,481.48

Estimated client charge required to support your after-tax target under the selected platform, payout, and tax setup.

TOTAL FEES REQUIRED

\$148.15

Extra amount needed above your keep target

EFFECTIVE RATE

10.0%

Overall fee drag on the required charge

TAX RESERVE

\$333.33

25% manual tax estimate • 25%

Platform: Custom 10.00%

Illustrative fee scenarios only, not marketplace recommendations or actual client invoices. Rates vary by contract, account, tier and payment method. Toptal models deductions from the talent-set rate; client pricing is separate. Freelancer minimums, PeoplePerHour tiers/VAT, and membership terms are not modeled. Guru and Payoneer presets are unverified illustrative assumptions. Apply separate processing charges only when actually owed.

Processor: Off

Withdrawal: \$0.00

Goal Type: After Tax

Tax Setup: 25% manual tax estimate

Effective Tax / Reserve: 25%

Required Charge Breakdown

SELECTED SETUP

ITEM	BASIS / NOTE	AMOUNT
After-Tax Goal	Entered take-home target after taxes	\$1,000.00
Platform Fee	Custom 10.00%	-\$148.15
Total Fees Required	Combined non-tax deductions	-\$148.15
Charge Client	Required client charge to land the after-tax target	\$1,481.48
Retained Before Tax	Pre-tax amount needed before tax reserve	\$1,333.33
Tax Reserve	25% manual tax estimate	-\$333.33
Final Retained	After selected tax setup • target matched	\$1,000.00

REVERSE TAX SNAPSHOT

Goal Type	After Tax
Tax Setup	25% manual tax estimate
Retained Before Tax	\$1,333.33
Final Retained	\$1,000.00

QUICK TOTALS

Target Amount	\$1,000.00
Goal Type	After Tax
Tax Setup	25% manual tax estimate
Required Multiplier	1.48x

Reverse Planning Overview

VISUAL SPLIT

67.5% After-reserve Keep 10.0% Platform 22.5% Tax 0.0% Other



RETAINED BEFORE TAX

\$1,333.33

Pre-tax amount needed before your selected tax reserve

CHARGE CLIENT

\$1,481.48

Required client payment to land the after-tax target

MULTIPLIER

1.48x

How much above the keep target must be charged

Platform Comparison

Required client charge by platform

This comparison shows how much the client must pay on each platform to support the same \$1,000.00 after-tax target. Platform fees only; compares required client charge to hit the same after-tax target.

MODELED OUTCOME

Toptal requires the lowest modeled gross amount for the same after-tax target

To support the same \$1,000.00 after-tax target, Toptal requires the least modeled gross amount while higher selected deductions require a larger modeled gross amount.

CURRENT PLATFORM

Custom

\$1,481.48 required

LOWEST CHARGE

\$1,333.33

Toptal requires least

PLATFORM	REQUIRED CHARGE	AFTER-TAX KEEP	VS CURRENT
Upwork	\$1,481.48	\$1,000.00	+\$0.00
Fiverr	\$1,666.66	\$1,000.00	+\$185.18
Freelancer	\$1,481.48	\$1,000.00	+\$0.00
Toptal MODEL LEADER	\$1,333.33	\$1,000.00	-\$148.15
Guru	\$1,464.39	\$1,000.00	-\$17.09
PeoplePerHour	\$1,666.66	\$1,000.00	+\$185.18
Custom CURRENT	\$1,481.48	\$1,000.00	Current

Insight: To hit the same \$1,000.00 after-tax target, Toptal minimizes the client charge required. Your current Custom setup needs \$148.15 more from the client than the lowest modeled scenario.