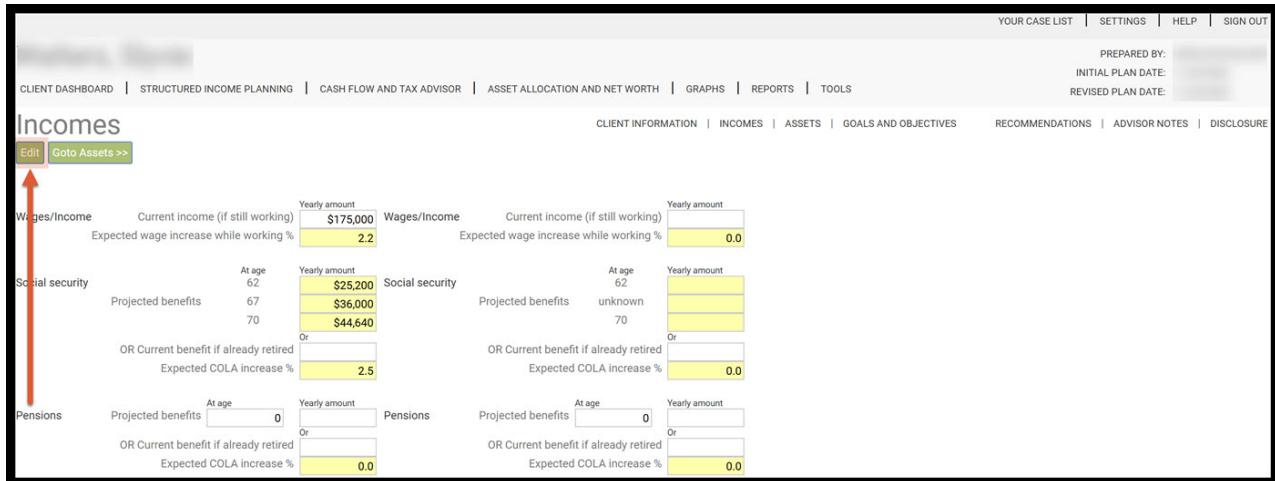


Adding a Pension into the Structured Income Plan to An Existing Plan

01/09/2026 11:33 am EST

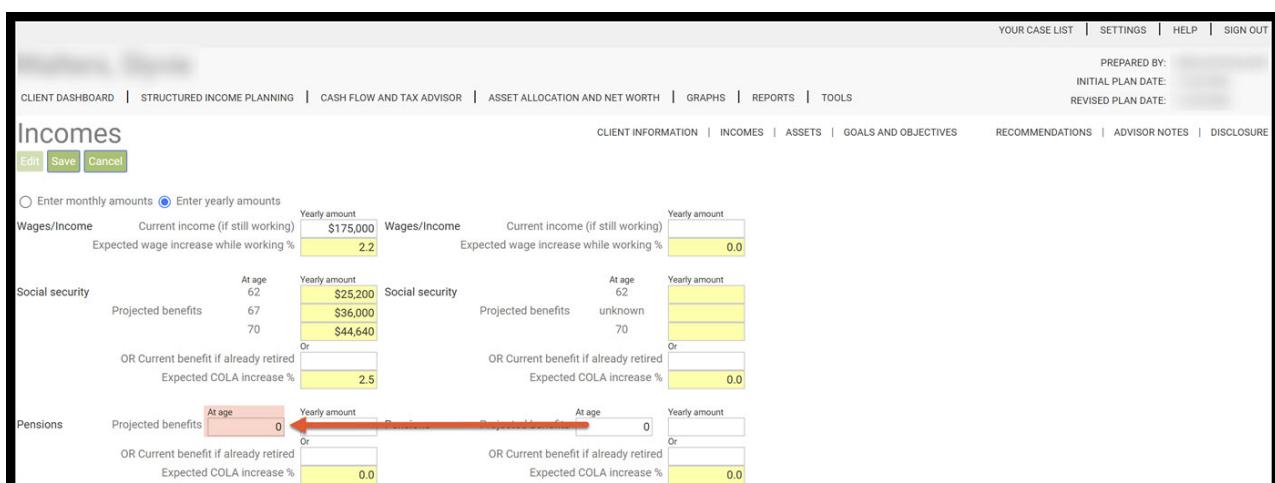
From the Client Dashboard within the Income page there is a way to add a pension into the structured income plan to an existing plan. Below are the step-by-step guidelines for a pension from the Incomes page.

Step 1: Edit: Click on the green edit button underneath the Incomes heading.



The screenshot shows the 'Incomes' section of the Client Dashboard. At the top left, there is a green 'Edit' button with a red arrow pointing to it. The page displays various income sources: Wages/Income, Social security, and Pensions. Each source has input fields for 'Yearly amount', 'At age', 'Projected benefits', and 'Expected COLA increase %'. The 'Edit' button is located above the Wages/Income section.

Step 2: At Age Text Box: Enter in the age the projected benefits would start.



The screenshot shows the 'Incomes' section with the 'Edit' button highlighted. The 'At age' text box for the Pensions section is highlighted with a red arrow. The Pensions section includes fields for 'Projected benefits' (At age 0), 'Yearly amount' (0.0), and 'Expected COLA increase %' (0.0).

Step 3: Yearly Amount Text Box: Enter in the yearly numeric amount of the pension.

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CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Incomes

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

Enter monthly amounts Enter yearly amounts

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
	Expected wage increase while working %	2.2		Expected wage increase while working %	0.0
Social security	At age	62	Social security	At age	62
	Projected benefits	67		Projected benefits	unknown
		70			70
	Or		Or		
	OR Current benefit if already retired		OR Current benefit if already retired		
	Expected COLA increase %	2.5		Expected COLA increase %	0.0
Pensions	Projected benefits	At age	65	Projected benefits	At age
		Or			Or
	OR Current benefit if already retired		OR Current benefit if already retired		
	Expected COLA increase %	0.0		Expected COLA increase %	0.0

Step 4: Expected COLA Increase %: Enter in the numeric percentage amount.

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CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Incomes

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

Enter monthly amounts Enter yearly amounts

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
	Expected wage increase while working %	2.2		Expected wage increase while working %	0.0
Social security	At age	62	Social security	At age	62
	Projected benefits	67		Projected benefits	unknown
		70			70
	Or		Or		
	OR Current benefit if already retired		OR Current benefit if already retired		
	Expected COLA increase %	2.5		Expected COLA increase %	0.0
Pensions	Projected benefits	At age	65	Projected benefits	At age
		Or			Or
	OR Current benefit if already retired		OR Current benefit if already retired		
	Expected COLA increase %	0.0		Expected COLA increase %	0.0

Step 5: Save: Click on the green Save button underneath the Incomes Heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

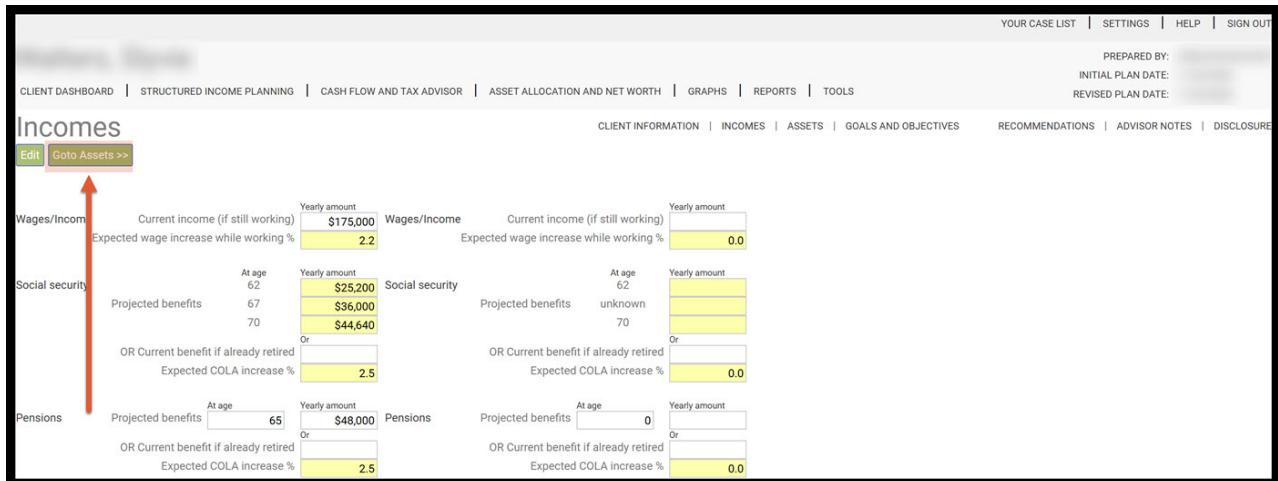
Incomes

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

Enter monthly amounts Enter yearly amounts

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
	Expected wage increase while working %	2.2		Expected wage increase while working %	0.0
Social security	At age	62	Social security	At age	62
	Projected benefits	67		Projected benefits	unknown
		70			70
	Or		Or		
	OR Current benefit if already retired		OR Current benefit if already retired		
	Expected COLA increase %	2.5		Expected COLA increase %	0.0
Pensions	Projected benefits	At age	65	Projected benefits	At age
		Or			Or
	OR Current benefit if already retired		OR Current benefit if already retired		
	Expected COLA increase %	2.5		Expected COLA increase %	0.0

Step 6: GoTo Assets: Click on the green GoTo Assets underneath the Incomes headings.



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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Incomes

Wages/Income

Current income (if still working) Wages/Income Yearly amount

Expected wage increase while working % Current income (if still working) Yearly amount

Expected wage increase while working %

Social security

Projected benefits At age 62 Social security At age 62 Yearly amount

At age 67 Or Yearly amount

At age 70 Or Yearly amount

OR Current benefit if already retired Expected COLA increase %

OR Current benefit if already retired Expected COLA increase %

Pensions

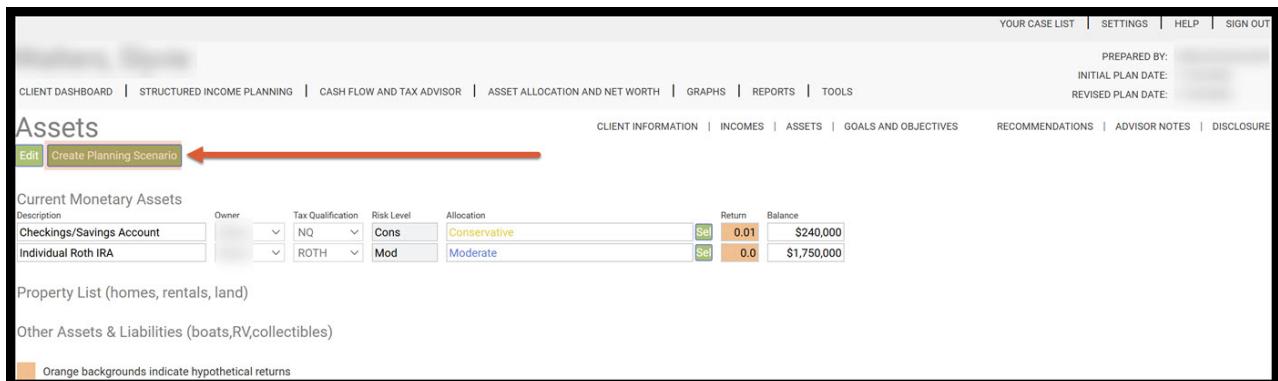
Projected benefits At age 65 Pensions At age 0 Yearly amount

Or Or Yearly amount

OR Current benefit if already retired Expected COLA increase %

OR Current benefit if already retired Expected COLA increase %

Step 7: Create Planning Scenario: Click on the green Create Planning Scenario underneath the Assets heading.



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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Assets

Current Monetary Assets

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Checkings/Savings Account	<input type="button" value="▼"/>	NQ	Cons	Conservative	<input type="button" value="Sel"/> 0.01	\$240,000
Individual Roth IRA	<input type="button" value="▼"/>	ROTH	Mod	Moderate	<input type="button" value="Sel"/> 0.0	\$1,750,000

Property List (homes, rentals, land)

Other Assets & Liabilities (boats, RV, collectibles)

Orange backgrounds indicate hypothetical returns

Step 8: Structured Income Planning Page: A new column as automatically appeared in the structured income plan title pension.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario (3)

Planning Horizon: 16 years | Checking/Savings Account (4) | Individual Roth IRA (4)

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (5)	SS (5)	Pension (4)	Total Income	Year	
net return	60	0.01 %	0.00 %	0.00 %	1,990,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor			
initial amount		240,000	1,750,000	0	0		2.20 %	2.50 %	2.50 %			
bonus % w/bonus		0.00 %	0.00 %	0	1,990,048							
	240,000	1,750,000	0	1,990,048								
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	175,000	0	0	175,000	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	178,850	0	0	178,850	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	182,785	0	0	182,785	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	186,806	0	0	186,806	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	0	33,600	48,000	81,600	end of 5
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	0	34,440	49,200	83,640	end of 6
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	0	35,301	50,430	85,731	end of 7
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	0	36,184	51,691	87,874	end of 8
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	0	37,088	52,983	90,071	end of 9
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	0	38,015	54,308	92,323	end of 10
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	0	38,966	55,665	94,631	end of 11
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	0	39,940	57,057	96,997	end of 12
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	0	40,938	58,483	99,422	end of 13
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	0	41,962	59,945	101,907	end of 14
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	0	43,011	61,444	104,455	end of 15
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	0	44,086	62,980	107,066	end of 16
		0	0	0	0	723,441	463,531	662,186	1,849,158			

Orange backgrounds indicate hypothetical returns.

Step 9: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

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Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario (3)

Planning Horizon: 16 years | Checking/Savings Account (4) | Individual Roth IRA (4)

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (5)	SS (5)	Pension (4)	Total Income	Year	
net return	60	0.01 %	0.00 %	0.00 %	1,990,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor			
initial amount		240,000	1,750,000	0	0		2.20 %	2.50 %	2.50 %			
bonus % w/bonus		0.00 %	0.00 %	0	1,990,048							
	240,000	1,750,000	0	1,990,048								
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	175,000	0	0	175,000	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	178,850	0	0	178,850	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	182,785	0	0	182,785	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	186,806	0	0	186,806	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	0	33,600	48,000	81,600	end of 5
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	0	34,440	49,200	83,640	end of 6
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	0	35,301	50,430	85,731	end of 7
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	0	36,184	51,691	87,874	end of 8
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	0	37,088	52,983	90,071	end of 9
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	0	38,015	54,308	92,323	end of 10
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	0	38,966	55,665	94,631	end of 11
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	0	39,940	57,057	96,997	end of 12
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	0	40,938	58,483	99,422	end of 13
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	0	41,962	59,945	101,907	end of 14
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	0	43,011	61,444	104,455	end of 15
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	0	44,086	62,980	107,066	end of 16
		0	0	0	0	723,441	463,531	662,186	1,849,158			

Orange backgrounds indicate hypothetical returns.

Step 10: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Structured Income Planning

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

Scenario New Scenario (3)

Planning Horizon 16 years ▾ Checkings/Savings Account (4) Individual Roth IRA (4)

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (5)	SS (5)	Pension (4)	Total Income	Year
net return	60	0.01 %	240,000	1,750,000	1,990,000	Subtotal of account incomes	2.20 %	2.50 %	2.50 %		
initial amount			240,000	0.00 %	0						
bonus %			240,000	0.00 %	1,990,000						
w/bonus			240,000	0.00 %	1,990,000						
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	175,000	0	175,000	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	178,850	0	178,850	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	182,785	0	182,785	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	186,806	0	186,806	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	0	33,600	48,000	81,600
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	0	34,440	49,200	83,640
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	0	35,301	50,430	85,731
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	0	36,184	51,691	87,874
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	0	37,088	52,983	90,071
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	0	38,015	54,308	92,323
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	0	38,966	55,665	94,631
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	0	39,940	57,057	96,997
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	0	40,938	58,483	99,422
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	0	41,962	59,945	101,907
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	0	43,011	61,444	104,455
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	0	44,086	62,980	107,066
		0	0	0	0	723,441	463,531	662,186	1,849,158		

Orange backgrounds indicate hypothetical returns

Step 11: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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Structured Income Planning

Edit Dynamic Mode

Scenario New Scenario (3)

Planning Horizon 16 years ▾ Checkings/Savings Account (4) Individual Roth IRA (4)

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (5)	SS (5)	Pension (4)	Total Income	Year
net return	60	0.01 %	240,000	1,750,000	1,990,000	Subtotal of account incomes	2.20 %	2.50 %	2.50 %		
initial amount			240,000	0.00 %	0						
bonus %			240,000	0.00 %	1,990,000						
w/bonus			240,000	0.00 %	1,990,000						
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	175,000	0	175,000	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	178,850	0	178,850	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	182,785	0	182,785	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	186,806	0	186,806	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	0	33,600	48,000	81,600
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	0	34,440	49,200	83,640
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	0	35,301	50,430	85,731
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	0	36,184	51,691	87,874
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	0	37,088	52,983	90,071
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	0	38,015	54,308	92,323
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	0	38,966	55,665	94,631
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	0	39,940	57,057	96,997
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	0	40,938	58,483	99,422
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	0	41,962	59,945	101,907
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	0	43,011	61,444	104,455
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	0	44,086	62,980	107,066
		0	0	0	0	723,441	463,531	662,186	1,849,158		

Orange backgrounds indicate hypothetical returns

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