Adding a Pension into the Structured Income Plan to An Existing Plan if the Client is in Retirement

11/23/2024 3:27 pm 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 if the client is already retired. Below are the step-by-step guidelines for adding a pension from the Incomes page if the client is already retired.

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

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CLIENT DASHBO	DARD STRUCTURED INCOM	IE PLANNING	CASH FLOW	AND TAX ADVISOR	ASSET ALLOCATION	I AND NET WORTH	GRAPHS	REPORTS TOOLS		INITI. REVISI	PREPARED BY: AL PLAN DATE: ED PLAN DATE:	2
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Sc rial security	Projected benefits	At age 62 67 70	Yearly amount \$25,200 \$36,000 \$44,640	Social security	Projected benefits	At age 62 unknown 70	Yearly amount					
	OR Current benefit if all Expected COL/	ready retired A increase %	Or 2.5		OR Current benefit Expected	t if already retired COLA increase %	0r 0.0					
Pensions	OR Current benefits	0 ready retired A increase %	Yearly amount Or 0.0	Pensions	Projected benefits	At age 0 t if already retired COLA increase %	Yearly amount Or 0.0					

Step 2: Current Benefit if Already Retired Text Box: Enter in the yearly numeric amount of the pension. (\$45,000)

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Pensions	Projected benefits OR Current benefit Expected	At age 0 it if already retired I COLA increase %	Yearly amount Or 0.0	Pensions	Projected benefits	At age 0 COLA increase %	Yearly amount Or 0.0]						

Step 3: Expected COLA Increase %: Enter in the numeric percentage amount. (2.0%)

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Wages/Income	Current income (if	f still working)	Yearly amount	Wages/Income	Current income	e (if still working)	Yearly amount					
	Expected wage increase wh	hile working %	0.0	E	expected wage increase	while working %	0.0)				
Social security		At age 62	Yearly amount \$25,200	Social security		At age 62	Yearly amount					
	Projected benefits	67	\$36,000		Projected benefits	unknown						
		70	\$44,640			70						
	OR Current benefit if a	already retired	Or		OR Current benefit	if already retired	Or					
	Expected COI	LA increase %	2.5		Expected	COLA increase %	0.0)				
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Step 4: Save: Click on the green Save button underneath the Incomes Heading.



Step 5: GoTo Assets: Click on the green GoTo Assets underneath the Incomes headings.



Step 6: Create Planning Scenario: Click on the green Create Planning Scenario underneath the Assets heading.

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CLIENT DASHBOARD STRUCTURED	INCOME PLAI	NNING	G CASH	FLOW	AND TAX AD	VISOR ASSET ALLOCATION AND NET WORTH	RAPHS	REP	PORTS TOOLS	RE	VISED PLAN DATE		
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Description	Owner		Tax Qualifica	tion R	isk Level	Allocation	Retur	urn I	Balance				
Checkings/Savin s Account	Slyvie	\sim	NQ	~ (Cons	Conservative	Sel 0.	0.01	\$240,000				
Individual Roth IF A	Slyvie	\sim	ROTH	~ 1	Nod	Moderate	Sel	0.0	\$1,750,000				
Property List (homes, rental	ls, land)												
Other Assets & Liabilities (b	oats,RV,co	ollec	ctibles)										
Orange backgrounds indicate hy	ypothetical re	eturns	3										

Step 7: Structured Income Planning Page: A new column as automatically appeared in the structured income plan title pension.



Step 8: 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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izon		Acco	ount (8)	Individual	Roth IRA (8)							
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real		Account	income	Account	income	Total	Distribution		(8)	Income	real	
het return	60	0.01 %		0.00 %		1 000 000	Outstatel					
bonus %		240,000		0.00 %		1,990,000	of account	Infl Factor	Infl Factor			
w/bonus		240.000		1.750.000		1.990.000	incomes	2.50 %	2.00 %			
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	45,000	45,000	end of 1	
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	25,200	45,900	71,100	end of 2	
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	25,830	46,818	72,648	end of 3	
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	26,476	47,754	74,230	end of 4	
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	48,709	75,847	end of 5	
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	49,684	77,500	end of 6	
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	50,677	79,189	end of 7	
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	51,691	80,915	end of 8	
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	52,725	82,680	end of 9	
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	53,779	84,483	end of 10	
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	31,471	54,855	86,326	end of 11	
end of 12	/2	240,288	0	1,750,000	0	1,990,288	0	32,258	55,952	88,210	end of 12	
end of 13	/3	240,312	0	1,750,000	0	1,990,312	0	33,065	57,071	90,135	end of 13	
end of 14	/4	240,336	0	1,/50,000	0	1,990,336	0	33,891	58,212	92,103	end of 14	
end of 15	/5	240,360	0	1,750,000	0	1,990,360	0	34,/38	59,377	94,115	end of 15	
end of 16	/0	240,384	0	1,/50,000	0	1,990,384	0	35,007	00,564	90,1/1	end of 16	
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Orange ba	ackgrounds in	dicate hypoth	etical returns									

Step 9: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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net return	60	0.01 %	9	0.00 %		Total	Distribution		(8)	income		
initial amount	00	240,000		1,750,000		1,990,000	Subtotal	Manage	Manage			
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus		240,000	Manage	1,750,000	Manage	1,990,000	incomes	2.50 %	2.00 %			
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end of 4	64	240,096	0	1,750,000	0	1,990,096	0	26,476	47,754	74,230	end of 4	
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	48,709	75,847	end of 5	
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	49,684	77,500	end of 6	
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	50,677	79,189	end of 7	
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	51,691	80,915	end of 8	
ena of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	52,725	82,680	end of 9	
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	53,779	84,483	end of 10	
end of 11	71	240,264		1,750,000	0	1,990,264	0	31,4/1	54,855	86,326	end of 11	
end of 12	72	240,200		1,750,000	0	1,990,200	0	32,250	57.071	90,125	end of 12	
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114	75	240,360	i ő	1,750,000	0	1,990,360	0	34,738	59.377	94,115	end of 15	
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Step 10: 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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end of 5 65 240,120 0 1,750,000 0 1,990,120 0 27,138 48,709 75,847 end of 5 end of 6 66 240,144 0 1,750,000 0 1,990,120 0 27,138 48,709 75,847 end of 5 end of 6 66 240,144 0 1,750,000 0 1,990,144 0 27,7186 49,684 77,500 end of 7 end of 7 240,168 0 1,750,000 0 1,990,120 0 239,515 50,677 73,189 end of 7 end of 9 240,216 0 1,750,000 0 1,990,216 0 239,55 52,725 82,680 end of 7 end of 10 70 240,240 0 1,750,000 0 1990,246 0 31,471 64,855 86,326 end of 10 end of 11 71 240,246 0 1,750,000 0 1,990,246 0 31,471 64,855 86,326 end of 12 </td <td>end of 4</td> <td>64</td> <td>240,096</td> <td>0</td> <td>1,750,000</td> <td>0</td> <td>1,990,092</td> <td>ő</td> <td>26,476</td> <td>47,754</td> <td>74 230</td> <td>end of 4</td> <td></td> <td></td> <td></td>	end of 4	64	240,096	0	1,750,000	0	1,990,092	ő	26,476	47,754	74 230	end of 4				
end of 6 66 240,144 0 1750000 0 1990,144 0 27816 49,684 77,500 end of 6 end of 7 67 240,168 0 1,750,000 0 1990,144 0 27816 49,684 77,500 end of 6 end of 8 240,192 0 1,750,000 0 1990,192 0 29,224 51,691 80,915 end of 8 end of 9 69 240,216 0 1,750,000 0 1990,240 0 30,704 483 end of 10 end of 10 7 240,264 0 1,750,000 0 1990,240 0 30,704 483 end of 10 end of 12 72 240,264 0 1,750,000 0 1990,240 0 30,704 55,952 88,226 end of 11 71 240,264 0 1,750,000 0 1990,326 0 32,258 55,952 88,210 end of 12 end of 13 73 240,312 0<	end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	48,709	75,847	end of 5				
end of 7 67 240,168 0 1,750,000 0 1,990,168 0 2,8511 50,677 79,189 end of 7 end of 8 68 240,192 0 1,750,000 0 1,990,192 0 228,511 50,677 79,189 end of 7 end of 9 240,216 0 1,750,000 0 1,990,216 0 29,955 52,725 82,680 end of 9 end of 10 70 240,240 0 1,750,000 0 1,990,216 0 33,774 53,779 84,483 end of 10 end of 11 72 240,244 0 1,750,000 0 1,990,216 0 33,774 53,779 84,483 end of 12 end of 12 72 240,284 0 1,750,000 0 1,990,312 0 33,691 56,212 92,103 end of 12 end of 12 72 240,386 0 1,750,000 0 1,990,386 0 33,891 58,212 92,103	end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	49,684	77,500	end of 6				
end of 8 68 240,192 0 1,750,000 0 1,990,192 0 2,2924 51,691 80,915 end of 8 end of 9 69 240,216 0 1,750,000 0 1,990,216 0 2,2924 51,691 80,915 end of 1 end of 10 70 240,240 0 1,750,000 0 1,990,216 0 30,704 53,779 84,483 end of 10 end of 11 71 240,246 0 1,750,000 0 1,990,246 0 31,711 54,855 86,326 end of 11 end of 12 72 240,288 0 1,750,000 0 1,990,326 0 32,258 55,952 88,210 end of 12 end of 13 73 240,312 0 1,750,000 0 1,990,336 0 33,891 55,922 88,210 end of 14 end of 15 75 240,360 0 1,750,000 0 1,990,336 0 34,738 59,377	end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	50,677	79,189	end of 7				
end of 9 69 240,216 0 1750,000 0 1990,216 0 29955 52,275 82,680 end of 1 end of 11 71 240,264 0 1,750,000 0 1,990,216 0 30,704 53,779 84,483 end of 10 end of 11 71 240,264 0 1,750,000 0 1,990,216 0 31,471 54,855 86,262 end of 11 end of 12 72 240,284 0 1,750,000 0 1,990,312 0 33,065 55,925 88,210 end of 12 73 240,386 0 1,750,000 0 1,990,312 0 33,065 56,972 92,103 end of 13 end of 14 74 240,366 0 1,750,000 0 1,990,386 0 33,891 58,212 92,103 end of 14 end of 15 75 240,360 0 1,750,000 0 34,978 59,377 94,115 end of 15	end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	51,691	80,915	end of 8				
end of 10 70 240,240 0 1,750,000 0 1,990,240 0 30,704 53,779 84,483 end of 10 end of 11 71 240,246 0 1,750,000 0 1,990,246 0 31,471 54,855 86,326 end of 11 end of 12 72 240,288 0 1,750,000 0 1,990,246 0 32,258 55,952 88,210 end of 12 end of 13 73 240,312 0 1,750,000 0 1,990,312 0 33,651 57,071 90,135 end of 14 end of 14 73 240,336 0 1,750,000 0 1,990,336 0 33,891 58,212 92,138 end of 14 end of 15 75 240,360 0 1,750,000 0 1,990,386 0 34,738 59,377 91,115 end of 14 end of 15 75 240,360 0 1,750,000 0 1,990,384 0 34,738 59,377 91,115 end of 14 end of 16 76 240,384 0 1,750,000 0 1,990,384 0 34,738 59,377 91,115 end of 16 end of 16 76 <t< td=""><td>end of 9</td><td>69</td><td>240,216</td><td>0</td><td>1,750,000</td><td>0</td><td>1,990,216</td><td>0</td><td>29,955</td><td>52,725</td><td>82,680</td><td>end of 9</td><td></td><td></td><td></td></t<>	end of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	52,725	82,680	end of 9				
end of 11 71 240,264 0 1,750,000 0 1,990,264 0 31,471 54,855 86,326 end of 11 end of 12 72 240,288 0 1,750,000 0 1,990,288 0 32,471 54,855 86,326 end of 11 end of 13 73 240,312 0 1,750,000 0 1,990,288 0 33,065 57,071 90,135 end of 13 end of 14 74 240,386 0 1,750,000 0 1,990,386 0 33,065 57,071 90,135 end of 13 end of 14 74 240,360 0 1,750,000 0 1,990,386 0 33,045 58,212 92,103 end of 14 end of 15 75 240,360 0 1,750,000 0 1,990,386 0 34,738 59,377 94,115 end of 15 end of 17 240,384 0 1,750,000 0 1,990,384 0 35,607 60,654 96,171 end of 16 0 0 0 35,607 60,654 <td< td=""><td>end of 10</td><td>70</td><td>240,240</td><td>0</td><td>1,750,000</td><td>0</td><td>1,990,240</td><td>0</td><td>30,704</td><td>53,779</td><td>84,483</td><td>end of 10</td><td></td><td></td><td></td></td<>	end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	53,779	84,483	end of 10				
end of 12 72 240,288 0 1,750,000 0 1,990,218 0 32,258 55,952 88,210 end of 12 end of 13 73 240,312 0 1,750,000 0 1,990,212 0 33,051 58,212 92,103 end of 14 74 240,336 0 1,750,000 0 1,990,316 0 0 1,473 end of 15 75 240,366 0 1,750,000 0 1,990,386 0 33,891 58,212 92,103 end of 14 end of 15 75 240,366 0 1,750,000 0 1,990,386 0 34,788 59,377 94,115 end of 15 end of 16 76 240,384 0 1,750,000 0 1,990,384 0 35,607 60,564 96,171 end of 16 0 0 0 451,884 838,768 1,290,652 16	end of 11	71	240,264	0	1,750,000	0	1,990,264	0	31,471	54,855	86,326	end of 11				
end of 13 /3 240,312 0 1,750,000 0 1,990,312 0 33,065 57,071 90,135 end of 13 end of 14 74 240,356 0 1,750,000 0 1,990,336 0 33,061 52,12 92,103 end of 14 end of 15 75 240,360 0 1,750,000 0 1,990,336 0 34,738 59,377 94,115 end of 15 end of 16 76 240,384 0 1,750,000 0 1,990,384 0 35,601 60,564 96,171 end of 16 of 16 0 0 0 0 0 0 451,884 838,768 1,290,652	end of 12	72	240,288	0	1,750,000	0	1,990,288	0	32,258	55,952	88,210	end of 12				
end of 14 74 240,350 0 1,750,000 0 1,990,350 0 3,3591 58,212 92,103 end of 14 end of 15 75 240,360 0 1,750,000 0 1,990,360 0 34,738 59,377 94,115 end of 15 end of 16 76 240,384 0 1,750,000 0 1,990,384 0 35,607 60,564 96,171 end of 16 0 0 0 0 451,884 838,768 1,290,652 1,290,652	end of 13	/3	240,312	0	1,/50,000	0	1,990,312	0	33,065	57,071	90,135	end of 13				
cm or 10 73 cm or 10 73 cm or 15 39,27 94,15 em or 15 end of 16 76 240,384 0 1,750,000 0 35,607 60,654 96,171 end of 16 0 0 0 451,884 838,768 1,290,652	end of 14	74	240,336	0	1,750,000	0	1,990,336	0	33,891	58,212	92,103	end of 14				
	end of 16	75	240,300	0	1,750,000	0	1,990,300	0	35,607	60 564	96 171	end of 16				
	end of 10	1 /0	240,304	0	1,730,000	0	1,290,304	0	451.884	838,768	1.290.652	end of 10				
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If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com