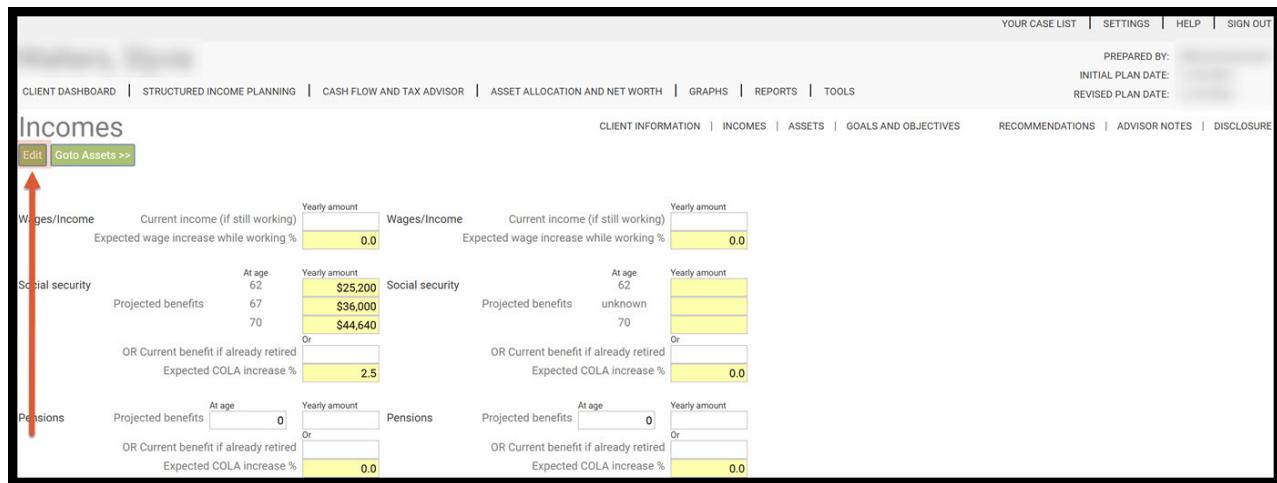


Adding a Pension into the Structured Income Plan to An Existing Plan if the Client is in Retirement

01/09/2026 11:34 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 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.



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:

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Incomes

Wages/Income

Current income (if still working) Yearly amount

Expected wage increase while working %

Social security

At age 62 Yearly amount

Projected benefits 67

At age 70 Yearly amount

Or

OR Current benefit if already retired

Expected COLA increase %

Pensions

At age 0 Yearly amount

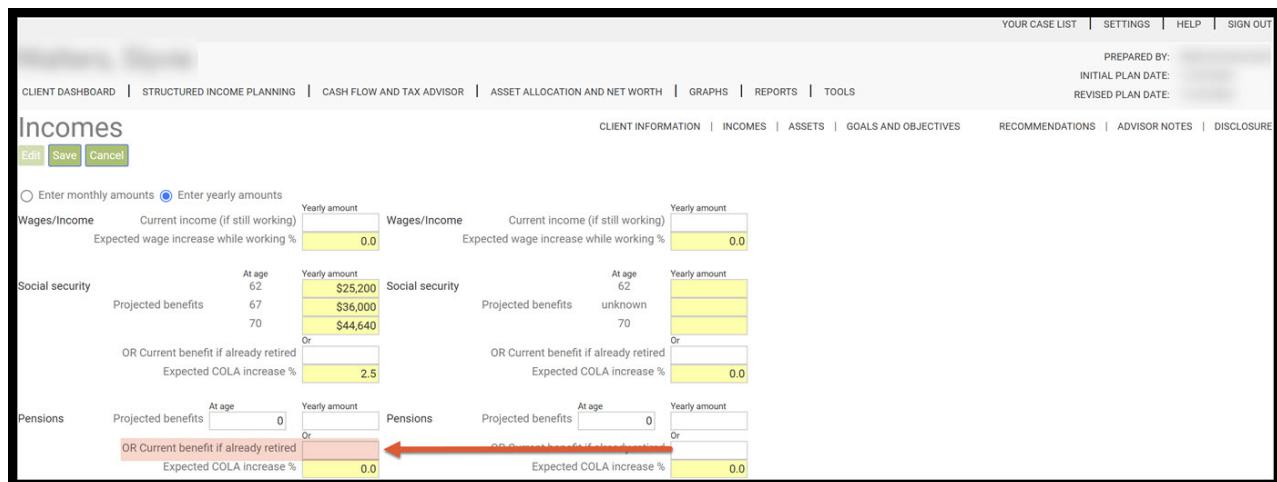
Projected benefits

Or

OR Current benefit if already retired

Expected COLA increase %

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



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CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Incomes

Enter monthly amounts Enter yearly amounts

Wages/Income

Current income (if still working) Yearly amount

Expected wage increase while working %

Social security

At age 62 Yearly amount

Projected benefits 67

At age 70 Yearly amount

Or

OR Current benefit if already retired

Expected COLA increase %

Pensions

At age 0 Yearly amount

Projected benefits

Or

OR Current benefit if already retired Expected COLA increase %

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

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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) Wages/Income Current income (if still working)
Expected wage increase while working %

Social security At age 62 Social security At age 62
Projected benefits 67 Social security At age 70
70 Projected benefits unknown
Or
OR Current benefit if already retired
Expected COLA increase % OR Current benefit if already retired
Expected COLA increase %

Pensions Projected benefits At age 62 Pensions Projected benefits At age 62
Or Pensions Projected benefits At age 70
OR Current benefit if already retired Or
Expected COLA increase % OR Current benefit if already retired
Expected COLA increase %

Step 4: Save: Click on the green Save button underneath the Incomes Heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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REVISED PLAN DATE:

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

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) Wages/Income Current income (if still working)
Expected wage increase while working %

Social security At age 62 Social security At age 62
Projected benefits 67 Social security At age 70
70 Projected benefits unknown
Or
OR Current benefit if already retired
Expected COLA increase % OR Current benefit if already retired
Expected COLA increase %

Pensions Projected benefits At age 62 Pensions Projected benefits At age 62
Or Pensions Projected benefits At age 70
OR Current benefit if already retired Or
Expected COLA increase % OR Current benefit if already retired
Expected COLA increase %

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

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

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Incomes

[Edit](#) [Goto Assets >>](#)

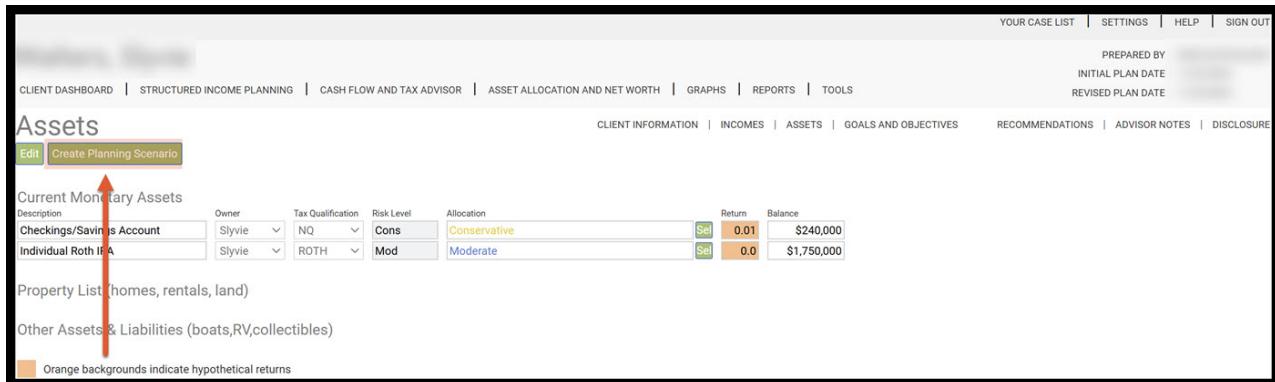
Enter monthly amounts Enter yearly amounts

Wages/Income Current income (if still working) Wages/Income Current income (if still working)
Expected wage increase while working %

Social security At age 62 Social security At age 62
Projected benefits 67 Social security At age 70
70 Projected benefits unknown
Or
OR Current benefit if already retired
Expected COLA increase % OR Current benefit if already retired
Expected COLA increase %

Pensions Projected benefits At age 62 Pensions Projected benefits At age 62
Or Pensions Projected benefits At age 70
OR Current benefit if already retired Or
Expected COLA increase % OR Current benefit if already retired
Expected COLA increase %

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



Assets

Current Monetary Assets

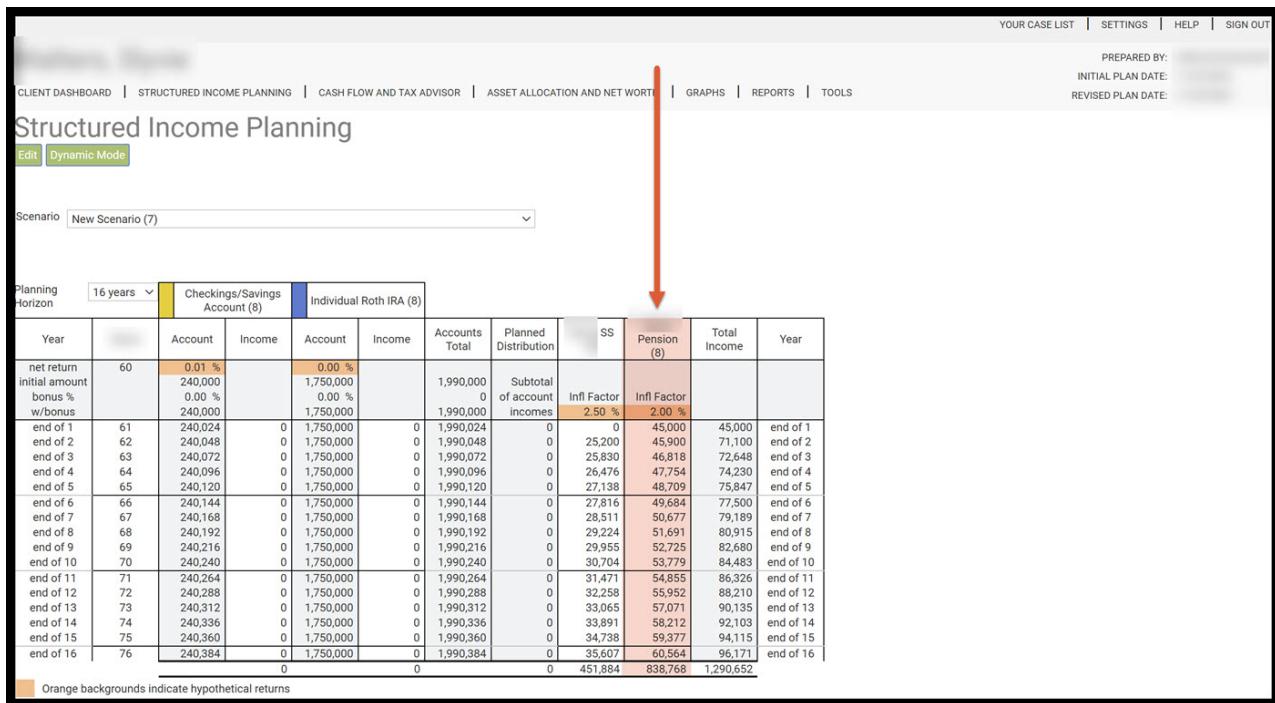
Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Checkings/Savings Account	Slyvie	NQ	Cons	Conservative	Se 0.01	\$240,000
Individual Roth IRA	Slyvie	ROTH	Mod	Moderate	Se 0.0	\$1,750,000

Property List (homes, rentals, land)

Other Assets & Liabilities (boats, RV, collectibles)

Orange backgrounds indicate hypothetical returns

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



Structured Income Planning

Scenario | New Scenario (7)

Planning Horizon	16 years	Checkings/Savings Account (8)		Individual Roth IRA (8)							
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Pension (8)	Total Income	Year
net return	60	240,000	0	1,750,000	0	1,990,000	Subtotal 0 of account incomes	2.50 %	2.00 %		
initial amount		240,000	0	1,750,000	0	1,990,000					
bonus %		0.00 %		0.00 %		1,990,000					
w/bonus		240,000	0	1,750,000	0	1,990,000					
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	72	240,288	0	1,750,000	0	1,990,288	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	33,065	57,071	90,135	end of 13
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 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

Orange backgrounds indicate hypothetical returns

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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Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (7)

Planning Horizon: 16 years

		Checkings/Savings Account (8)		Individual Roth IRA (8)							
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Pension (8)	Total Income	Year
net return	60	0.01 %		0.00 %		1,990,000	Subtotal of account incomes	Infl Factor	Infl Factor		
initial amount		240,000		1,750,000		0		2.50 %	2.00 %		
bonus %		0.00 %		0.00 %		1,990,000					
w/bonus		240,000		1,750,000		0					
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	72	240,288	0	1,750,000	0	1,990,288	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	33,065	57,071	90,135	end of 13
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 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			

Orange backgrounds indicate hypothetical 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
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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 (7)

Planning Horizon: 1 years

		Checkings/Savings Account (8)		Individual Roth IRA (8)							
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Pension (8)	Total Income	Year
net return	60	0.01 %		0.00 %		1,990,000	Subtotal of account incomes	Manage	Manage		
initial amount		240,000		1,750,000		0		2.50 %	2.00 %		
bonus %		0.00 %		0.00 %		1,990,000					
w/bonus		240,000		1,750,000		0					
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	72	240,288	0	1,750,000	0	1,990,288	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	33,065	57,071	90,135	end of 13
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 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			

Orange backgrounds indicate hypothetical returns

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.

YOUR CASE LIST | SETTINGS | HELP | **SIGN OUT**

PREPARED BY:
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Structured Income Planning

Edit
Dynamic Mode

Scenario: New Scenario (7)

Planning Horizon		16 years		Checkings/Savings Account (8)		Individual Roth IRA (8)					
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Pension (8)	Total Income	Year
net return	60	0.01 %		0.00 %		1,990,000	Subtotal of account incomes	Infl Factor	Infl Factor		
initial amount		240,000		1,750,000		0		2.50 %	2.00 %		
bonus %		0.00 %		0.00 %							
w/bonus		240,000		1,750,000							
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	72	240,288	0	1,750,000	0	1,990,288	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	33,065	57,071	90,135	end of 13
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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	451,884	838,768	1,290,652		

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