

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.

The screenshot shows the 'Incomes' page in a financial planning software. The page has a navigation bar at the top with links like 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. Below the navigation bar, there's a section titled 'Incomes' with a green 'Edit' button and a 'Goto Assets >>' button. A red arrow points to the 'Edit' button. The main content area displays a table with columns for 'Wages/Income', 'Current income (if still working)', 'Expected wage increase while working %', 'Social security', 'Pensions', 'Projected benefits', 'At age', 'Yearly amount', and 'Expected COLA increase %'. The table is divided into two columns, each showing a different set of income data.

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

The screenshot shows the 'Incomes' page with the 'Edit' button highlighted. Below the 'Edit' button, there are radio buttons for 'Enter monthly amounts' and 'Enter yearly amounts'. The 'Enter yearly amounts' option is selected. The main content area displays a table with columns for 'Wages/Income', 'Current income (if still working)', 'Expected wage increase while working %', 'Social security', 'Pensions', 'Projected benefits', 'At age', 'Yearly amount', and 'Expected COLA increase %'. The table is divided into two columns, each showing a different set of income data. A red arrow points to the 'OR Current benefit if already retired' text box in the 'Pensions' section, which is highlighted in red.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	\$25,200	Projected benefits	62	
	67	\$36,000		unknown	
	70	\$44,640		70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.5	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired		45,000	OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	\$25,200	Projected benefits	62	
	67	\$36,000		unknown	
	70	\$44,640		70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.5	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired		45,000	OR Current benefit if already retired		
Expected COLA increase %		2.0	Expected COLA increase %		0.0

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	\$25,200	Projected benefits	62	
	67	\$36,000		unknown	
	70	\$44,640		70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.5	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired		\$45,000	OR Current benefit if already retired		
Expected COLA increase %		2.0	Expected COLA increase %		0.0

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

Assets

Client Dashboard | Structured Income Planning | Cash Flow and Tax Advisor | Asset Allocation and Net Worth | Graphs | Reports | Tools

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [Name]
INITIAL PLAN DATE: [Date]
REVISED PLAN DATE: [Date]

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

[Edit](#) [Create Planning Scenario](#)

Current Monetary Assets

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

Client Dashboard | Structured Income Planning | Cash Flow and Tax Advisor | Asset Allocation and Net Worth | Graphs | Reports | Tools

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [Name]
INITIAL PLAN DATE: [Date]
REVISED PLAN DATE: [Date]

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

[Edit](#) [Dynamic Mode](#)

Scenario: New Scenario (7)

Planning Horizon: 16 years

Year	Checkings/Savings Account (8)		Individual Roth IRA (8)		Accounts Total	Planned Distribution	SS	Pension (8)	Total Income	Year
	Account	Income	Account	Income						
net return	60	0.01 %		0.00 %	1,990,000					
initial amount		240,000		1,750,000	1,990,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %	0		2.50 %	2.00 %		
w/ bonus		240,000		1,750,000	1,990,000					
end of 1	61	240,024	0	1,750,000	1,990,024	0	27,816	49,684	45,000	end of 1
end of 2	62	240,048	0	1,750,000	1,990,048	0	25,200	45,900	71,100	end of 2
end of 3	63	240,072	0	1,750,000	1,990,072	0	25,830	46,818	72,648	end of 3
end of 4	64	240,096	0	1,750,000	1,990,096	0	26,476	47,754	74,230	end of 4
end of 5	65	240,120	0	1,750,000	1,990,120	0	27,138	48,709	75,847	end of 5
end of 6	66	240,144	0	1,750,000	1,990,144	0	27,816	49,684	77,500	end of 6
end of 7	67	240,168	0	1,750,000	1,990,168	0	28,511	50,677	79,189	end of 7
end of 8	68	240,192	0	1,750,000	1,990,192	0	29,224	51,691	80,915	end of 8
end of 9	69	240,216	0	1,750,000	1,990,216	0	29,955	52,725	82,680	end of 9
end of 10	70	240,240	0	1,750,000	1,990,240	0	30,704	53,779	84,483	end of 10
end of 11	71	240,264	0	1,750,000	1,990,264	0	31,471	54,855	86,326	end of 11
end of 12	72	240,288	0	1,750,000	1,990,288	0	32,258	55,952	88,210	end of 12
end of 13	73	240,312	0	1,750,000	1,990,312	0	33,065	57,071	90,135	end of 13
end of 14	74	240,336	0	1,750,000	1,990,336	0	33,891	58,212	92,103	end of 14
end of 15	75	240,360	0	1,750,000	1,990,360	0	34,738	59,377	94,115	end of 15
end of 16	76	240,384	0	1,750,000	1,990,384	0	35,607	60,564	96,171	end of 16
		0		0	0		451,884	838,768	1,290,652	

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.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

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TOOLS

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 %							
Initial amount		240,000		1,750,000		1,990,000					
bonus %		0.00 %		0.00 %		0					
w/bonus		240,000		1,750,000		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
		0	0	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:

INITIAL PLAN DATE:

REVISED PLAN DATE:

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

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 %							
initial amount		240,000		1,750,000		1,990,000					
bonus % w/bonus		0.00 %		0.00 %		0	Subtotal of account incomes	<div>Manage</div> <div>Infl Factor</div>	<div>Manage</div> <div>Infl Factor</div>		
		240,000	<div>Manage</div>	1,750,000	<div>Manage</div>	1,990,000		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	72	240,288	0	1,750,000	0	1,990,288	0	32,258	55,952	88,210	end of 12
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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	0	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:

INITIAL PLAN DATE:

REVISED PLAN DATE:

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 (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 % w/bonus		240,000		1,750,000		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
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		0				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