

Editing the Default Percentage Amounts on the Allocation Codes

01/02/2026 9:14 am EST

Underneath the Settings subheading, you'll find the allocation codes. On the allocation codes list page, you can edit the default percentage amounts, which are set to zero by default. Once you update the default percentages, any allocation you select that has been edited will automatically adopt the new default percentage. Below are examples of updating the default percentages for the allocation codes.

Step 1: Log In: Log in into SIPS.



Step 2: Settings: Click on the settings button located on the right hand side of your screen.

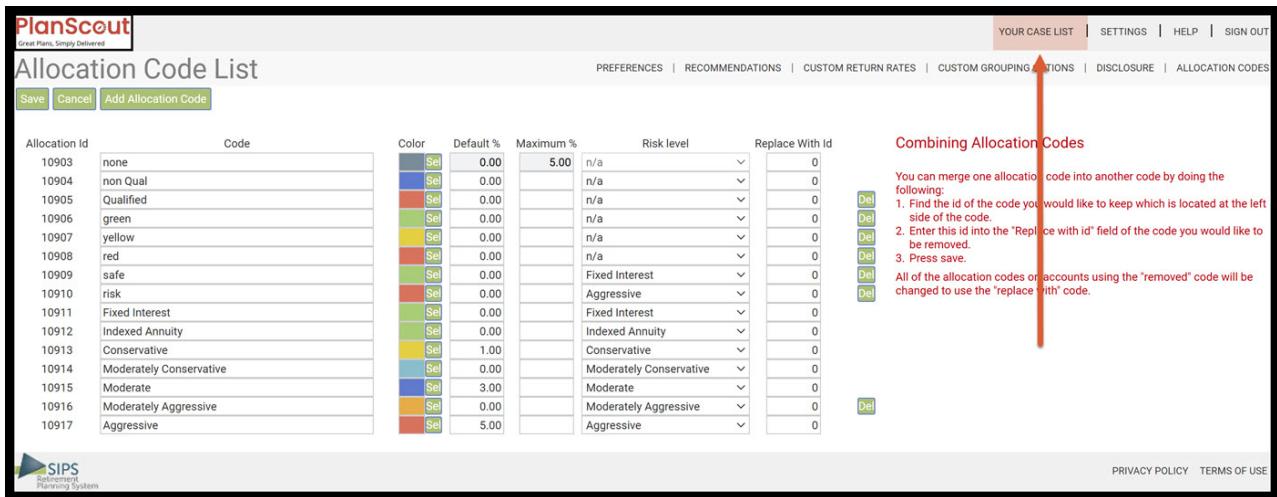


Step 3: Allocation Codes: Click on the Allocation Codes button on the right-hand side of the screen.

Step 4: Default %: Edit the default % amounts.

Step 5: Save: Click the green Save button underneath the Allocation Code List.

Step 6: Your Case List: Click on the Your Case List button located on the left-hand side of the screen.



Allocation Code List

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING | ACTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel Add Allocation Code

Allocation Id	Code	Color	Default %	Maximum %	Risk level	Replace With Id
10903	none	Sel	0.00	5.00	n/a	0
10904	non Qual	Sel	0.00	n/a	n/a	0
10905	Qualified	Sel	0.00	n/a	n/a	0
10906	green	Sel	0.00	n/a	n/a	0
10907	yellow	Sel	0.00	n/a	n/a	0
10908	red	Sel	0.00	n/a	n/a	0
10909	safe	Sel	0.00	n/a	n/a	0
10910	risk	Sel	0.00	Fixed Interest	Aggressive	0
10911	Fixed Interest	Sel	0.00	Fixed Interest	Aggressive	0
10912	Indexed Annuity	Sel	0.00	Indexed Annuity	Aggressive	0
10913	Conservative	Sel	1.00	Conservative	Aggressive	0
10914	Moderately Conservative	Sel	0.00	Moderately Conservative	Aggressive	0
10915	Moderate	Sel	3.00	Moderate	Aggressive	0
10916	Moderately Aggressive	Sel	0.00	Moderately Aggressive	Aggressive	0
10917	Aggressive	Sel	5.00	Aggressive	Aggressive	0

Combining Allocation Codes

You can merge one allocation code into another code by doing the following:

1. Find the id of the code you would like to keep which is located at the left side of the code.
2. Enter this id into the "Replace with id" field of the code you would like to be removed.
3. Press save.

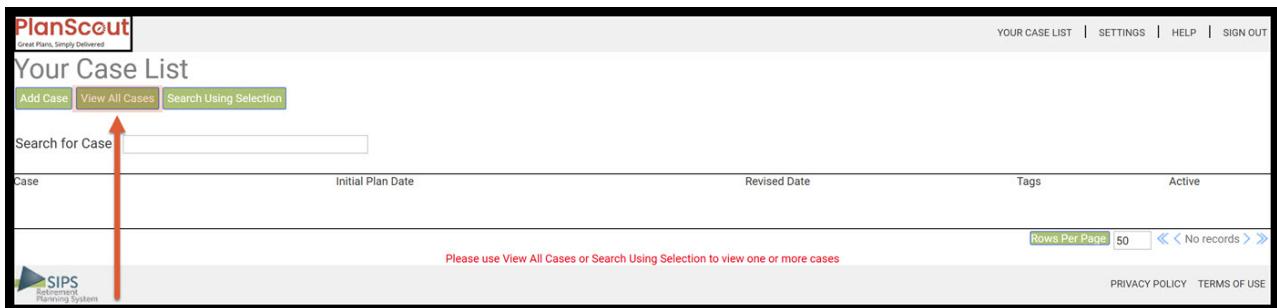
All of the allocation codes or accounts using the "removed" code will be changed to use the "replace with" code.

Del

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Step 7: View All Cases: Click on the green View All Cases button underneath Your Case List heading.



Your Case List

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Add Case View All Cases Search Using Selection

Search for Case

Case	Initial Plan Date	Revised Date	Tags	Active

Please use View All Cases or Search Using Selection to view one or more cases

Rows Per Page 50 << << No records >>

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Step 8: Case: Select a case.

Step 9: GoTo Incomes: Click on the green GoTo Incomes button underneath the Client Information heading.

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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

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

Case Title: [Redacted]
Description: [Redacted]

Client one: [Redacted]
Last: [Redacted]
First: [Redacted]
Short name: [Redacted]
Date of birth: [Redacted]
Initial plan age: [Redacted]
Current age: [Redacted]
Retirement age: [Redacted]
Gender: Female

Client two: [Redacted]
Last: [Redacted]
First: [Redacted]
Short name: [Redacted]
Date of birth: [Redacted]
Initial plan age: 0
Current age: 0
Retirement age: 0
Gender: Female

Selection tags: [Redacted]
Initial plan date: [Redacted]
Revision date: [Redacted]
Address: [Redacted]
City, State, Zip: [Redacted]
Email: [Redacted]
Phone: [Redacted]
Cell Phone: [Redacted]
Cell Phone: [Redacted]

List Clients' Beneficiaries (optional)

 SIPS
Structured Income Planning Systems

YOURS CASE LIST | SETTINGS | HELP | SIGN OUT

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

Step 10: GoTo Assets: Click on the green GoTo Assets button underneath the Incomes heading.

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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

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

Wages/incom: Current income (if still working) Wages/income Current income (if still working) Yearly amount

Expected wage increase while working % Yearly amount

Social security: At age 62 Social security At age 62 Yearly amount

Projected benefits 67 Projected benefits unknown Yearly amount

70 Or Or

OR Current benefit if already retired Expected COLA increase % Expected COLA increase %

Pensions: At age 62 Pensions At age 62 Yearly amount

Projected benefits 70 Or Yearly amount

OR Current benefit if already retired Expected COLA increase % Expected COLA increase %



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Step 11: Edit: Click on the green Edit button underneath the Assets heading.

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PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

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

Current Monetary Assets

Property List (homes, rentals, land)

Other Assets & Liabilities (boats, RV, collectibles)

 Orange backgrounds indicate hypothetical returns



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Step 12: Add Monetary Asset: Click on the Green monetary asset button underneath the Assets heading.

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PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

[Edit](#) [Save](#) [Cancel](#) [Add Monetary Asset](#) [Add Property](#) [Add Other Asset](#)

Current Monetary Assets

Property List (homes, rentals, land)

Other Assets & Liabilities (boats, RV, collectibles)

 Orange backgrounds indicate hypothetical returns



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Step 13: Current Monetary Assets Description: Enter in the description.

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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

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

Edit Save Cancel Add Monetary Asset Add Property Add Other Asset

Current Monetary Assets

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance	
Checking/Savings	n/a	NQ	n/a	none	0.0		unsaved

Property List (homes, rentals, land)

Other Assets & Liabilities (boats, RV, collectibles)

Orange backgrounds indicate hypothetical returns

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Step 14: Owner: Click on the drop-down carrot arrow and select the owner of the monetary asset account.

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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

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

Edit Save Cancel Add Monetary Asset Add Property Add Other Asset

Current Monetary Assets

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance	
Checking/Savings	n/a	NQ	n/a	none	0.0		unsaved

Property List (homes, rentals, land)

Other Assets & Liabilities (boats, RV, collectibles)

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Step 15: Tax Qualification: Click on the drop-down carrot arrow and select the tax qualification of the monetary asset account.

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PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

Edit Save Cancel Add Monetary Asset Add Property Add Other Asset

Current Monetary Assets

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance	
Checking/Savings	n/a	NQ	n/a	none	0.0		unsaved

Property List (homes, rentals, land)

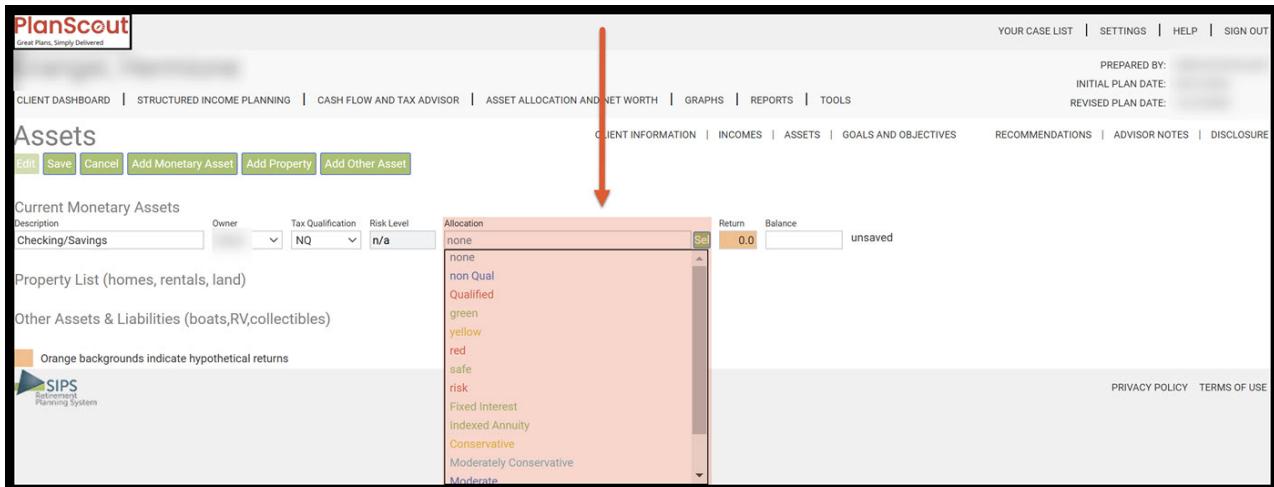
Other Assets & Liabilities (boats, RV, collectibles)

Orange backgrounds indicate hypothetical returns

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Step 16: Sel: Click on the green Sel button and select an allocation.



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PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

Edit Save Cancel Add Monetary Asset Add Property Add Other Asset

Current Monetary Assets

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance	
Checking/Savings		NQ	n/a	none	0.0		unsaved

Property List (homes, rentals, land)

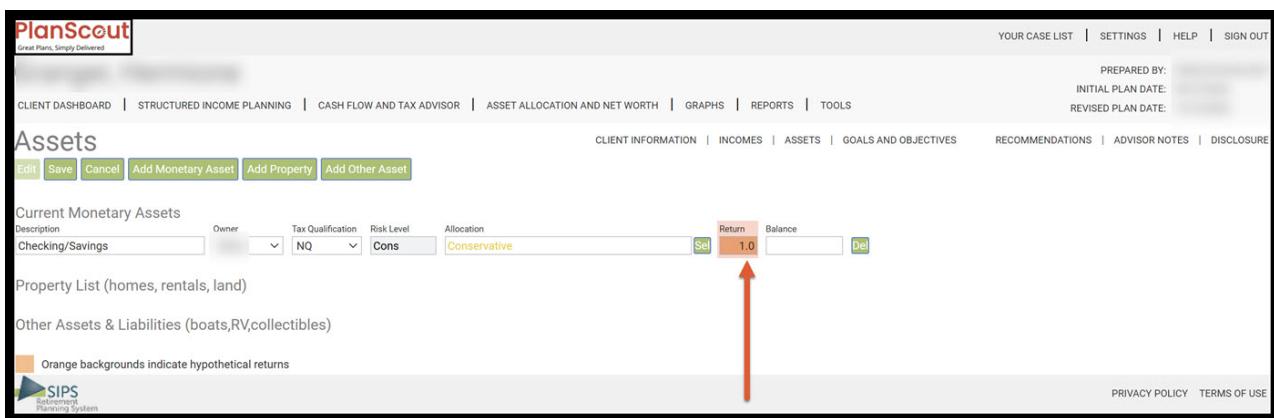
Other Assets & Liabilities (boats, RV, collectibles)

Orange backgrounds indicate hypothetical returns

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Step 17: Return: The return percentage amount will automatically change to the default percentage amount that was edited on the allocation code list page.



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PREPARED BY:
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REVISED PLAN DATE:

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CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

Edit Save Cancel Add Monetary Asset Add Property Add Other Asset

Current Monetary Assets

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance	
Checking/Savings		NQ	Cons	Conservative	1.0		

Property List (homes, rentals, land)

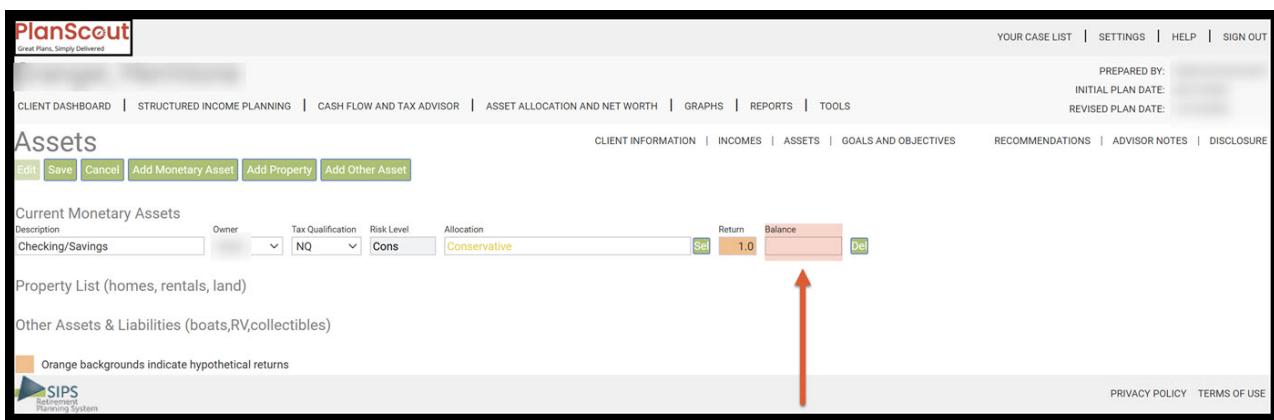
Other Assets & Liabilities (boats, RV, collectibles)

Orange backgrounds indicate hypothetical returns

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Step 18: Balance: Click on the balance text box and enter in the monetary amount.



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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

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Assets

Edit Save Cancel Add Monetary Asset Add Property Add Other Asset

Current Monetary Assets

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance	
Checking/Savings		NQ	Cons	Conservative	1.0	1.0	

Property List (homes, rentals, land)

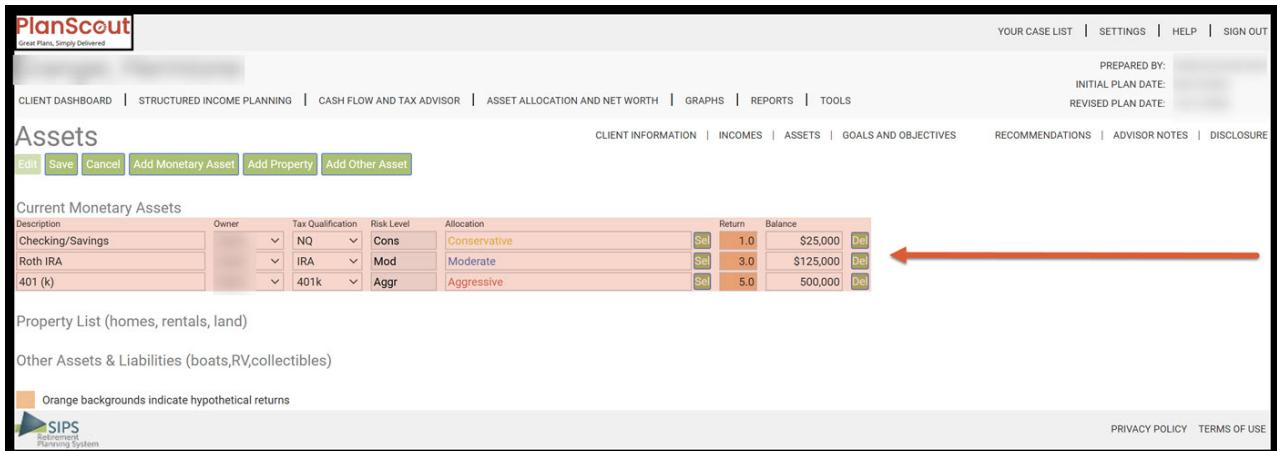
Other Assets & Liabilities (boats, RV, collectibles)

Orange backgrounds indicate hypothetical returns

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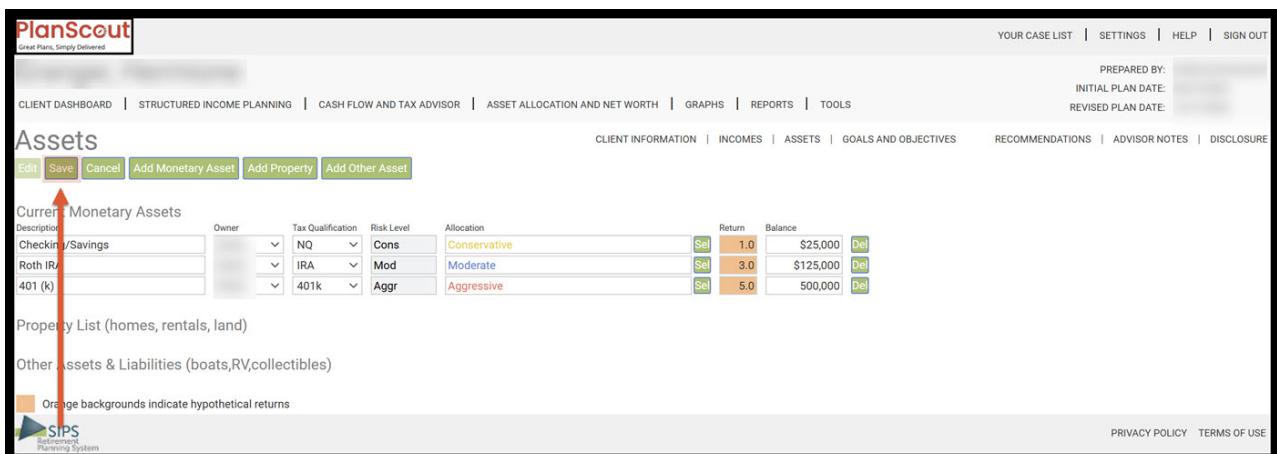
Step 19: Repeat: Repeat steps 12 through 18 if you have more than one monetary asset.



The screenshot shows the PlanScout software interface. At the top, there is a navigation bar with links for 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right side of the top bar, there are buttons for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below the top bar, there is a section for 'PREPARED BY', 'INITIAL PLAN DATE', and 'REVISED PLAN DATE'. The main content area is titled 'Assets' and contains a table for 'Current Monetary Assets'. The table has columns for 'Description', 'Owner', 'Tax Qualification', 'Risk Level', 'Allocation', 'Return', and 'Balance'. The 'Allocation' column uses color-coding: 'Conservative' (yellow), 'Moderate' (light blue), and 'Aggressive' (orange). The 'Return' and 'Balance' columns show numerical values. A red arrow points to the 'Save' button in the top left corner of the asset table.

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Checking/Savings	▼	NQ	Cons	Conservative	1.0	\$25,000
Roth IRA	▼	IRA	Mod	Moderate	3.0	\$125,000
401 (k)	▼	401k	Aggr	Aggressive	5.0	\$500,000

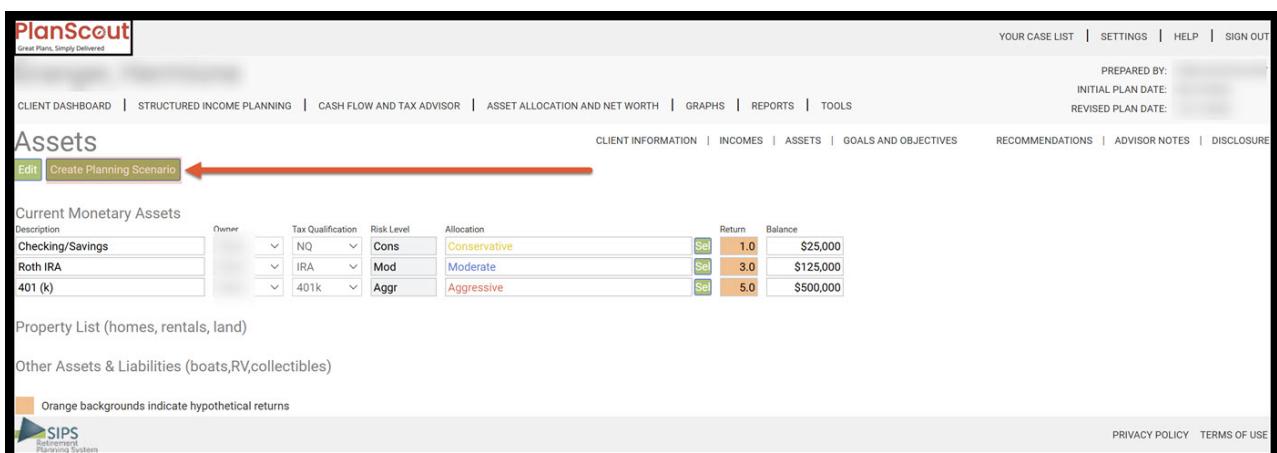
Step 20: Save: Click on the green Save button underneath the Assets heading.



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Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Checking/Savings	▼	NQ	Cons	Conservative	1.0	\$25,000
Roth IRA	▼	IRA	Mod	Moderate	3.0	\$125,000
401 (k)	▼	401k	Aggr	Aggressive	5.0	\$500,000

Step 21: Create Planning Scenario: Click on the green Create planning Scenario underneath the Assets page.



The screenshot shows the PlanScout software interface. At the top, there is a navigation bar with links for 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right side of the top bar, there are buttons for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below the top bar, there is a section for 'PREPARED BY', 'INITIAL PLAN DATE', and 'REVISED PLAN DATE'. The main content area is titled 'Assets' and contains a table for 'Current Monetary Assets'. The table has columns for 'Description', 'Owner', 'Tax Qualification', 'Risk Level', 'Allocation', 'Return', and 'Balance'. The 'Allocation' column uses color-coding: 'Conservative' (yellow), 'Moderate' (light blue), and 'Aggressive' (orange). The 'Return' and 'Balance' columns show numerical values. A red arrow points to the 'Create Planning Scenario' button in the top left corner of the asset table.

Description	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Checking/Savings	▼	NQ	Cons	Conservative	1.0	\$25,000
Roth IRA	▼	IRA	Mod	Moderate	3.0	\$125,000
401 (k)	▼	401k	Aggr	Aggressive	5.0	\$500,000

Step 22: Structured Income Plan: The accounts should show the default percentage amounts on the net return line.

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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

Planning Horizon: 16 years

		Checking/Savings (1)		Roth IRA (14)		401 (4)		Accounts Total	Planned Distribution	Wages (15)	SS (14)	Total Income	Year
Year		Account	Income	Account	Income	Account	Income						
net return	55	1.00 %	3.00 %	IRA	5.00 %	IRA							
initial amount		25,000	125,000		500,000			650,000	Subtotal of account incomes	100,000	0	100,000	
bonus % w/bonus		0.00 %	0.00 %		0.00 %			0		102,000	0	102,000	end of 1
		25,000	125,000		500,000			650,000		104,040	0	104,040	end of 2
end of 1	56	25,250	0	128,750	0	525,000	0	679,000	0	110,408	0	110,408	end of 6
end of 2	57	25,502	0	132,612	0	551,250	0	709,365	0	112,616	0	112,616	end of 7
end of 3	58	25,758	0	136,591	0	578,812	0	741,161	0	114,869	0	114,869	end of 8
end of 4	59	26,015	0	140,689	0	607,753	0	774,457	0	106,121	0	106,121	end of 4
end of 5	60	26,275	0	144,909	0	638,141	0	809,325	0	108,243	0	108,243	end of 5
end of 6	61	26,538	0	149,257	0	670,048	0	845,842	0	110,408	0	110,408	
end of 7	62	26,803	0	153,734	0	703,550	0	884,068	0	112,616	0	112,616	
end of 8	63	27,071	0	158,346	0	738,728	0	924,145	0	114,869	0	114,869	
end of 9	64	27,342	0	163,097	0	775,664	0	966,103	0	117,166	0	117,166	end of 9
end of 10	65	27,616	0	167,989	0	814,447	0	1,010,052	0	119,509	0	119,509	end of 10
end of 11	66	27,892	0	173,029	0	855,170	0	1,056,090	0	121,899	0	121,899	end of 11
end of 12	67	28,171	0	178,220	0	897,928	0	1,104,319	0	124,083	0	124,083	end of 12
end of 13	68	28,452	0	183,567	0	942,824	0	1,154,843	0	124,613	0	124,613	end of 13
end of 14	69	28,737	0	189,074	0	989,966	0	1,207,776	0	125,154	0	125,154	end of 14
end of 15	70	29,024	0	194,746	0	1,039,464	0	1,263,234	0	125,708	0	125,708	end of 15
end of 16	71	29,314	0	200,588	0	1,091,437	0	1,321,340	0	126,273	0	126,273	end of 16
		0	0	0	0	0	0	0		1,216,972	125,831	1,342,702	

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.