

Replicate Discovery Data As A Planning Scenario

10/14/2025 2:44 pm EDT

The Create Planning Scenario tool is accessible from two locations: the Tools Pages (labeled as 'Replicate Discovery Data as a Planning Scenario') and the Assets Page (labeled as 'Create Planning Scenario'). This guide provides simple, step-by-step instructions for using this function, starting from the client dashboard incomes page.

To learn about Tools see articles:

- [Replicate Discovery Data as a Planning Scenario](#)
- [How to Use The Retirement Fiscal Cliff Function for an Existing Client](#)
- [Using The Retirement Fiscal Cliff Function for a New Client](#)

Step 1: Incomes: Note the incomes page.

Doe, John

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 10/03/2025

Incomes

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

Edit Goto Assets >>

Wages/Income	Current income (if still working)	Yearly amount	Expected wage increase while working %
		\$175,000	2.6

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

Social security	At age	Yearly amount	Projected benefits	At age	Yearly amount	Projected benefits
	62	\$16,800		62		unknown
	67	\$24,000		67		
	70	\$29,760		70		
	OR Current benefit if already retired			OR Current benefit if already retired		
	Expected COLA increase %	2.6		Expected COLA increase %	0.0	

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

Step 2: GoTo Assets: Click on the green Goto Assets button under the Incomes heading.

Doe, John

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Incomes

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

Edit Goto Assets >>

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		0			0	
	OR Current benefit if already retired			OR Current benefit if already retired		
	Expected COLA increase %	0.0		Expected COLA increase %	0.0	

Step 3: Assets: Note the Assets page.

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Assets

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

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

Current Monetary Assets

Title	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Brokerage Account	John	NQ	Cons	Conservative	2.0	\$3,000,000
ROTH 401 (k)	John	IRA	Mod	Moderate	3.0	\$2,000,000
IRA	John	Roth	Aggr	Aggressive	5.0	\$125,000

Property List (homes, rentals, land)

Description	Value	Amount owed
Home	\$750,000	

Other Assets & Liabilities (boats, RV, collectibles)

Description	Value	Amount owed
Cabin	\$350,000	

Step 4: Tools: Click the Tools link under the client's name.

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INITIAL PLAN DATE: 01/01/2025
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Assets

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

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Home	\$750,000	

Other Assets & Liabilities (boats, RV, collectibles)

Description	Value	Amount owed
Cabin	\$350,000	

Step 5: Replicate Discovery Data as a Planning Scenario: Click the green "Replicate Discovery Data as a Planning Scenario" button.

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Tools

[Replicate Discovery Data as a Planning Scenario](#)

After entering your client's income information and current assets in the client details screens, use this tool to import that information to create the rudiments of an initial income planning scenario.

[The Retirement Fiscal Cliff](#)

This tool allows you to enter some basic data about a client, including total savings and expected incomes, and quickly build a planning scenario that may show potential future issues such as when a client might run out of money, etc.

Step 6: New Scenario: You will automatically be taken back to the Structured Income Planning page, and a new scenario will be shown.

Doe, John

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REVISED PLAN DATE: 10/03/2025

Structured Income Planning

Edit Dynamic Mode

Scenario New Scenario (1)

Planning Horizon	16 years		Brokerage Account (2)		ROTH 401 (1)		IRA (6)											
	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	John Wages (4)	John SS (5)	Total Income	Year			
net return	62	2.00 %		3.00 %	John IRA	5.00 %												
initial amount		3,000,000		2,000,000		125,000			5,125,000									
bonus %		0.00 %		0.00 %		0.00 %			0									
w/bonus		3,000,000		2,000,000		125,000			5,125,000									
end of 1	62	3,060,000	0	2,060,000	0	131,250	0	5,251,250	0	0.00 %	175,000	0	175,000	end of 1				
end of 2	63	3,121,200	0	2,121,800	0	137,812	0	5,380,812	0	0.00 %	179,550	0	179,550	end of 2				
end of 3	64	3,183,624	0	2,185,454	0	144,703	0	5,513,781	0	0.00 %	184,218	0	184,218	end of 3				
end of 4	65	3,247,296	0	2,251,018	0	151,938	0	5,650,252	0	0.00 %	189,008	0	189,008	end of 4				
end of 5	66	3,312,242	0	2,318,548	0	159,535	0	5,790,325	0	0.00 %	0	0	0	end of 5				
end of 6	67	3,378,487	0	2,388,104	0	167,512	0	5,934,103	0	0.00 %	0	27,287	27,287	end of 6				
end of 7	68	3,446,057	0	2,459,747	0	175,888	0	6,081,692	0	0.00 %	0	27,996	27,996	end of 7				
end of 8	69	3,514,978	0	2,533,540	0	184,682	0	6,233,199	0	0.00 %	0	28,724	28,724	end of 8				
end of 9	70	3,585,277	0	2,609,546	0	193,916	0	6,388,739	0	0.00 %	0	29,471	29,471	end of 9				
end of 10	71	3,656,983	0	2,687,832	0	203,612	0	6,548,426	0	0.00 %	0	30,237	30,237	end of 10				
end of 11	72	3,730,122	0	2,768,467	0	213,792	0	6,712,382	0	0.00 %	0	31,024	31,024	end of 11				
end of 12	73	3,804,724	0	2,851,521	0	224,482	0	6,880,727	0	0.00 %	0	31,830	31,830	end of 12				
end of 13	74	3,880,819	0	2,937,066	0	235,706	0	7,053,591	0	0.00 %	0	32,658	32,658	end of 13				
end of 14	75	3,958,435	0	3,025,178	0	247,491	0	7,231,105	0	0.00 %	0	33,507	33,507	end of 14				
end of 15	76	4,037,604	0	3,115,934	0	259,866	0	7,413,404	0	0.00 %	0	34,378	34,378	end of 15				
end of 16	77	4,118,356	0	3,209,412	0	272,859	0	7,600,626	0	0.00 %	0	35,272	35,272	end of 16				
			0		0		0		0			727,776	342,385	1,070,162				

Step 7: Client Dashboard: Click the Client Dashboard link under the client's name.

Doe, John

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Structured Income Planning

Edit Dynamic Mode

Scenario New Scenario (1)

Planning Horizon		16 years	Brokerage Account (2)		ROTH 401 (1)		IRA (6)									
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	John Wages (4)	John SS (5)	Total Income	Year		
net return	62	2.00 %		3.00 %	John IRA	5.00 %										
initial amount		3,000,000		2,000,000		125,000		5,125,000								
bonus %		0.00 %		0.00 %		0.00 %		0								
w/bonus		3,000,000		2,000,000		125,000		5,125,000	Subtotal of account incomes		Infl Factor	Infl Factor				
											2.60 %	2.60 %				
end of 1	62	3,060,000	0	2,060,000	0	131,250	0	5,251,250	0	0.00 %	175,000	0	175,000	end of 1		
end of 2	63	3,121,200	0	2,121,800	0	137,812	0	5,380,812	0	0.00 %	179,550	0	179,550	end of 2		
end of 3	64	3,183,624	0	2,185,454	0	144,703	0	5,513,781	0	0.00 %	184,218	0	184,218	end of 3		
end of 4	65	3,247,296	0	2,251,018	0	151,938	0	5,650,252	0	0.00 %	189,008	0	189,008	end of 4		
end of 5	66	3,312,242	0	2,318,548	0	159,535	0	5,790,325	0	0.00 %	0	0	0	end of 5		
end of 6	67	3,378,487	0	2,388,104	0	167,512	0	5,934,103	0	0.00 %	0	27,287	27,287	end of 6		
end of 7	68	3,446,057	0	2,459,747	0	175,888	0	6,081,692	0	0.00 %	0	27,996	27,996	end of 7		
end of 8	69	3,514,978	0	2,533,540	0	184,682	0	6,233,199	0	0.00 %	0	28,724	28,724	end of 8		
end of 9	70	3,585,277	0	2,609,546	0	193,916	0	6,388,739	0	0.00 %	0	29,471	29,471	end of 9		
end of 10	71	3,656,983	0	2,687,832	0	203,612	0	6,548,426	0	0.00 %	0	30,237	30,237	end of 10		
end of 11	72	3,730,122	0	2,768,467	0	213,792	0	6,712,382	0	0.00 %	0	31,024	31,024	end of 11		
end of 12	73	3,804,724	0	2,851,521	0	224,482	0	6,880,727	0	0.00 %	0	31,830	31,830	end of 12		
end of 13	74	3,880,819	0	2,937,066	0	235,706	0	7,053,591	0	0.00 %	0	32,658	32,658	end of 13		
end of 14	75	3,958,435	0	3,025,178	0	247,491	0	7,231,105	0	0.00 %	0	33,507	33,507	end of 14		
end of 15	76	4,037,604	0	3,115,934	0	259,866	0	7,413,404	0	0.00 %	0	34,378	34,378	end of 15		
end of 16	77	4,118,356	0	3,209,412	0	272,859	0	7,600,626	0	0.00 %	0	35,272	35,272	end of 16		
			0		0				0		727,776	342,385	1,070,162			

Step 8: Assets: Click on the Assets link.

Doe, John

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 10/03/2025

Client Information

[Edit](#) [Go to Incomes >>](#)

Case Title: **Doe, John** ***

Description:

Selection tags: **Demo Advisor** Active ☒

Client one: Last: **Doe** First: **John** Client two: Last: *** First: ***

Date of birth: **01/01/1963** Initial plan age: **62** Short name: **John** Date of birth: *** Initial plan age: **0** Short name: **Client2**

Current age: **62** Retirement age: **67** Gender: **Male** Current age: **0** Retirement age: **0** Gender: **Female**

Initial plan date: **01/01/2025**
Revision date: **10/03/2025**
Address:
City, State, Zip:
Email:
Phone:
Cell Phone:
Cell Phone:

Step 9: Create Planning Scenario: Click on the green "Create Planning Scenario" button under the Assets heading.

Doe, John

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Assets

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

Current Monetary Assets

Title	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Brokerage Account	John	NQ	Cons	Conservative	Sel 2.0	\$3,000,000
ROTH 401 (k)	John	IRA	Mod	Moderate	Sel 3.0	\$2,000,000
IRA	John	Roth	Aggr	Aggressive	Sel 5.0	\$125,000

Property List (homes, rentals, land)

Description	Value	Amount owed
Home	\$750,000	

Other Assets & Liabilities (boats, RV, collectibles)

Description	Value	Amount owed
Cabin	\$350,000	

Step 10: Scenario: You will automatically be taken to the Structured Income Planning page, and the new scenario shown will be identical to the one created from the Tools page.

Doe, John

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INITIAL PLAN DATE: 01/01/2025

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Structured Income Planning

Edit

Dynamic Mode

Scenario

New Scenario (1)

Planning Horizon

16 years

Brokerage Account (2)

ROTH 401 (1)

IRA (6)

Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	John Wages (4)	John SS (5)	Total Income	Year
net return	62	2.00 %		3.00 %	John IRA	5.00 %		5,125,000						
initial amount		3,000,000		2,000,000		125,000		0	Subtotal of account incomes					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		5,125,000			Infl Factor	Infl Factor		
		3,000,000		2,000,000		125,000					2.60 %	2.60 %		
end of 1	62	3,060,000	0	2,060,000	0	131,250	0	5,251,250	0	0.00 %	175,000	0	175,000	end of 1
end of 2	63	3,121,200	0	2,121,800	0	137,812	0	5,380,812	0	0.00 %	179,550	0	179,550	end of 2
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			0		0		0		0		727,776	342,385	1,070,162	

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.

