

Replicate Discovery Data As A Planning Scenario

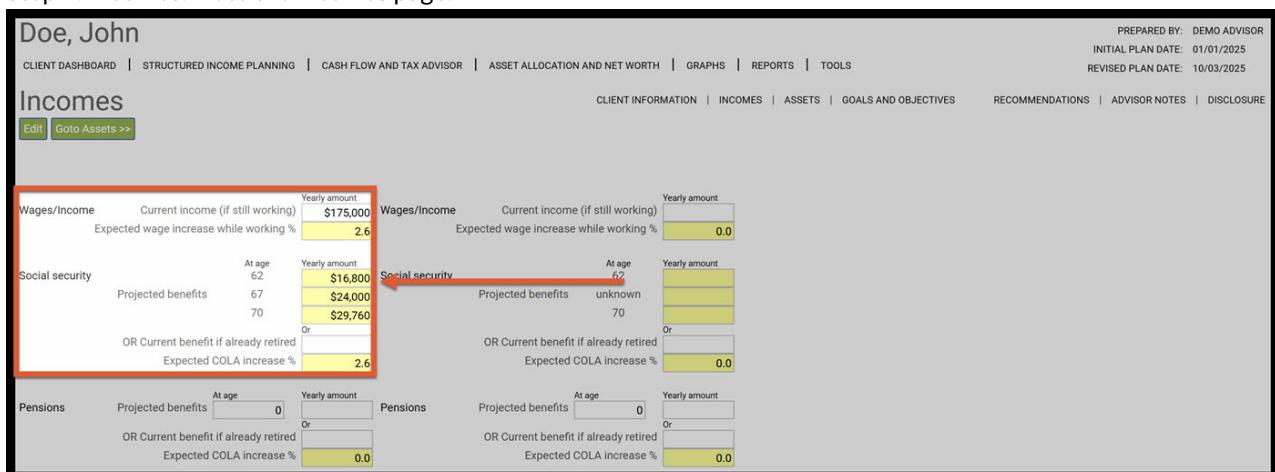
01/12/2026 11:34 am EST

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

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

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

Social security At age Yearly amount Yearly amount Expected wage increase while working %

Projected benefits At age Or Expected wage increase %

OR Current benefit if already retired Expected COLA increase %

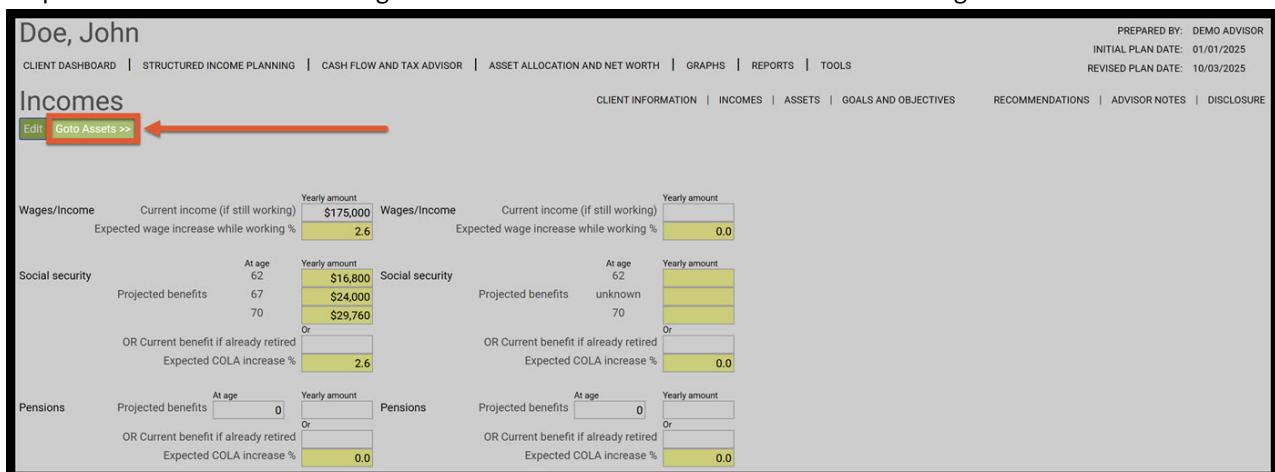
Pensions Projected benefits At age Yearly amount Expected wage increase %

Or Expected wage increase %

OR Current benefit if already retired Expected COLA increase %

Expected COLA increase %

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



Doe, John

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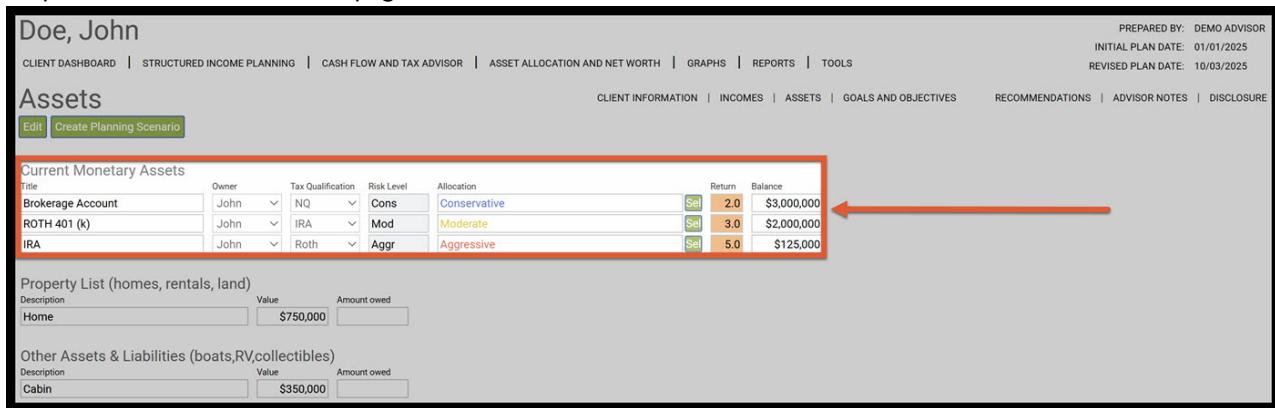
Pensions Projected benefits At age Yearly amount Expected wage increase %

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Expected COLA increase %

Step 3: Assets: Note the Assets page.



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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

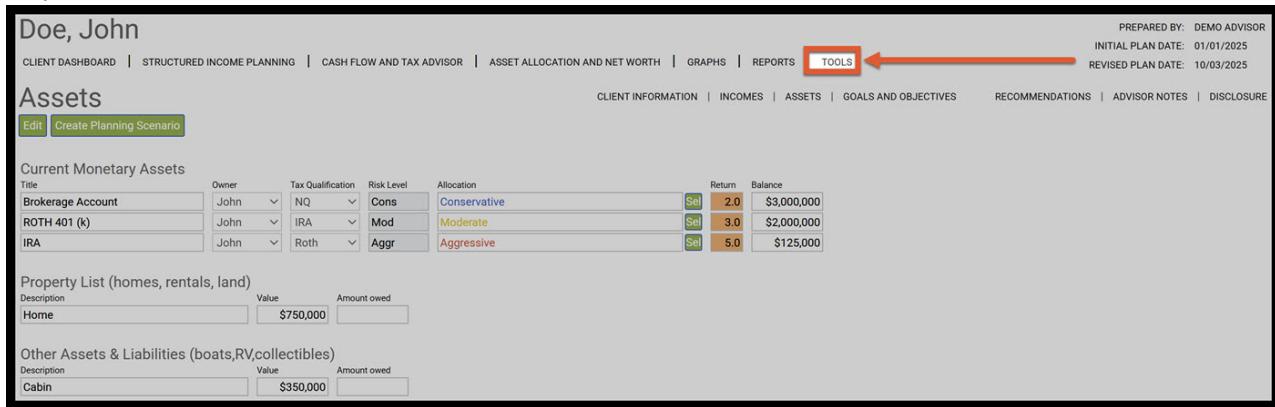
Property List (homes, rentals, land)

Description	Value	Amount owed
Home	\$750,000	

Other Assets & Liabilities (boats, RV, collectibles)

Description	Value	Amount owed
Cabin	\$350,000	

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



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Tools

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

Current Monetary Assets

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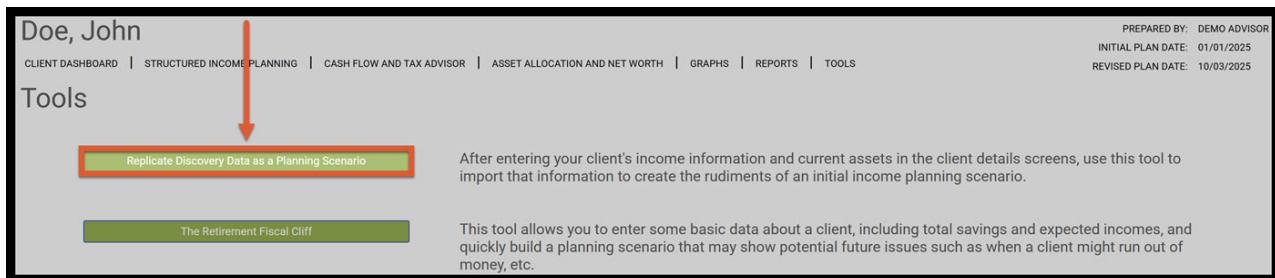
Property List (homes, rentals, land)

Description	Value	Amount owed
Home	\$750,000	

Other Assets & Liabilities (boats, RV, collectibles)

Description	Value	Amount owed
Cabin	\$350,000	

Step 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

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

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INITIAL PLAN DATE: 01/01/2025
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)		Accounts Total	Planned Distribution	Percent Distribution	John Wages (4)	John SS (5)	Total Income	Year
Year	John	Account	Income	Account	Income	Account	Income							
net return	62	2.00 %		3.00 %		John IRA	5.00 %							
initial amount		3,000,000		2,000,000				5,125,000						
bonus %		0.00 %		0.00 %				0						
w/bonus		3,000,000		2,000,000				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	0	727,776	342,385	0	1,070,162			

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

Doe, John

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

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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)		Accounts Total	Planned Distribution	Percent Distribution	John Wages (4)	John SS (5)	Total Income	Year
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initial amount		3,000,000		2,000,000				5,125,000						
bonus %		0.00 %		0.00 %				0						
w/bonus		3,000,000		2,000,000				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
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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
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			0	0	0	0	0	727,776	342,385	0	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](#) [Goto Incomes >>](#)

Case Title: Doe, John

Description:

Client one: Last: Doe, First: John, Date of birth: 01/01/1963, Initial plan age: 62, Current age: 62, Retirement age: 67, Gender: Male

Client two: Last: , First: John, Date of birth: , Initial plan age: 0, Current age: 0, Retirement age: 0, Gender: Female

Selection tags: Demo Advisor, Active:

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

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

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
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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 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.

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INITIAL PLAN DATE: 01/01/2025
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)		Accounts Total	Planned Distribution	Percent Distribution	John Wages (4)	John SS (5)	Total Income	Year
Year	John	Account	Income	Account	Income							
net return	62	2.00 %		3,000,000	0	2,000,000	3.00 %		0	5,125,000	0	
Initial amount		0.00 %		0.00 %		0.00 %			0	5,125,000	0	
w/bonus		0.00 %		0.00 %		0.00 %			0	5,125,000	0	
end of 1	62	3,060,000	0	2,060,000	0	131,250	0	5,251,250	0	175,000	0	175,000
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end of 5	66	3,312,242	0	2,318,548	0	159,535	0	5,790,325	0	0.00 %	0	0
end of 6	67	3,378,487	0	2,388,104	0	167,512	0	5,934,103	0	0.00 %	0	27,287
end of 7	68	3,446,057	0	2,459,747	0	175,888	0	6,081,692	0	0.00 %	0	27,996
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end of 16	77	4,118,356	0	3,209,412	0	272,859	0	7,600,626	0	0.00 %	0	35,272
						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: support@planscout.com.

