

How to Use The Retirement Fiscal Cliff Function for an Existing Client

10/14/2025 2:45 pm EDT

The Retirement Fiscal Cliff is a worksheet designed to quickly generate a basic structured income plan for a client. When you open it, the fields are automatically populated with data pulled directly from the client dashboard landing pages. This how-to guide will walk you through a hypothetical example, starting from the View All Cases Landing Page, to show you exactly how the tool functions.

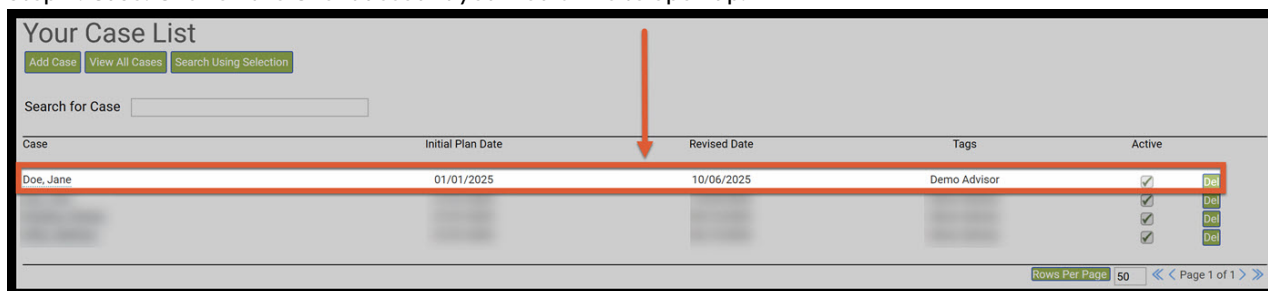
To learn about Tools see articles:

- [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: View All Cases: Click on the green View All Cases button under the Your Case List heading.



Step 2: Case: Click on the Client account you would like to open up.



Step 3: Client Information: Note the clients initial plan age and retirement age.

Doe, Jane

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: 10/06/2025

Client Information

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

Case Title: **Doe, Jane** Active ☒

Description:

Selection tags: **Demo Advisor**

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

Date of birth: **01/01/1966** Initial plan age: **59** Date of birth: Initial plan age: **0**

Current age: **59** Retirement age: **70** Current age: **0** Retirement age: **0**

Gender: **Female** Gender: **Female**

Short name: **Client2**

Initial plan date: **01/01/2025**

Revision date: **10/06/2025**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

Step 4: GoTo Incomes: Click on the green GoTo Incomes button under the Client Information heading.

Doe, Jane

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Client Information

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Case Title: **Doe, Jane** Active ☒

Description:

Selection tags: **Demo Advisor**

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

Date of birth: **01/01/1966** Initial plan age: **59** Date of birth: Initial plan age: **0**

Current age: **59** Retirement age: **70** Current age: **0** Retirement age: **0**

Gender: **Female** Gender: **Female**

Short name: **Client2**

Initial plan date: **01/01/2025**

Revision date: **10/06/2025**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

Step 5: Incomes: Note the Wages/Income and Social Security amounts.

Doe, Jane

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Incomes

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

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
		\$100,000			
Expected wage increase while working %		2.6	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	\$13,548	Projected benefits	unknown	
	67	\$19,355			
	70	\$24,000			
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.6	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			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 6: GoTo Assets: Click on the green GoTo Assets button under the Incomes heading.

Doe, Jane

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Incomes

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

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
		\$100,000			
Expected wage increase while working %		2.6	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	\$13,548	Projected benefits	62	
	67	\$19,355		unknown	
	70	\$24,000		70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.6	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			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 7: Assets: Note the total amount of assets and an average rate of return.

Doe, Jane

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Assets

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

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

Current Monetary Assets

Title	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Brokerage Account	Jane	NQ	Mod Aggr	Moderately Aggressive	4.0	\$590,000
IRA	Jane	IRA	Aggr	Aggressive	5.0	\$140,000
Roth 40(k)	Jane	Roth	Mod	Moderate	3.0	\$340,000

Property List (homes, rentals, land)

Description	Value	Amount owed
Home	\$325,000	

Step 8: Tools: Click on the Tools link under the Client's name.

Doe, Jane

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Assets

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

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Title	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
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Property List (homes, rentals, land)

Description	Value	Amount owed
Home	\$325,000	

Step 9: The Retirement Fiscal Cliff: Click on the green Retirement Fiscal Cliff button.

Doe, Jane

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Tools

Replicate Discovery Data as a Planning Scenario

The Retirement Fiscal Cliff

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.

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 10: Years Until Retirement: This number will automatically be filtered in and correlates to the initial plan age and retirement age.

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Fiscal Cliff

Build Case

Cancel

Years until retirement

years

11

number of years to defer before retiring

Current wages and any savings

combined wages

100,000

annual earned income amount

annual savings

Fixed

annual savings to be added to nestegg

Current retirement nestegg

balance

1,070,000

rate of return

4.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

24,000

estimated yearly social security for client 1

client 2 social security at retirement

estimated yearly social security for client 2

List of other retirement incomes (rentals or other business)

annual amount

income title

annual amount

annual amount

annual amount

annual amount

Target income after retirement

target

inflation

0.0

inflation assumption

Step 11: Combined Wages: This textbox correlates to the Client Dashboard Income Wages/Incomes checkbox.

Doe, Jane

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List of other retirement incomes (rentals or other business)

annual amount

annual amount

annual amount

annual amount

annual amount

income title

Target income after retirement

target

inflation

0.0

inflation assumption

Step 12: Annual Savings Amount: This textbox correlates to the total amount that will be deposited into the assets.

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Fiscal Cliff

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Cancel

Years until retirement

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annual savings

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annual savings to be added to nestegg

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client 2 social security at retirement

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List of other retirement incomes (rentals or other business)

annual amount

annual amount

annual amount

annual amount

annual amount

income title

Target income after retirement

target

inflation

0.0

inflation assumption

Step 13: Annual Savings To Be Added To NestEgg: Select the caret to pick if you would like the amount to be shown as a monetary amount or a fixed percentage that will be deposited into the total assets amount.

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Build CaseCancel

Years until retirement

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List of other retirement incomes (rentals or other business)

annual amount

annual amount

annual amount

annual amount

annual amount

income title

Target income after retirement

target

inflation

0.0

inflation assumption

Step 14: Current Retirement NestEgg Balance: This textbox will automatically be filtered in with the total amount of the current assets and the average rate of return for all the assets.

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Fiscal Cliff

Build CaseCancel

Years until retirement

years

11

number of years to defer before retiring

Current wages and any savings

combined wages

100,000

annual earned income amount

annual savings

20

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

1,070,000

rate of return

4.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

24,000

estimated yearly social security for client 1

client 2 social security at retirement

estimated yearly social security for client 2

List of other retirement incomes (rentals or other business)

annual amount

annual amount

annual amount

annual amount

annual amount

income title

Target income after retirement

target

inflation

0.0

inflation assumption

Step 15: Social Security Benefits at Retirement: This textbox will automatically be filtered in with the social security amount that was filtered in on the Client Dashboard Income page.

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Fiscal Cliff

Build CaseCancel

Years until retirement

years11number of years to defer before retiring

Current wages and any savings

combined wages100,000annual earned income amount

annual savings20Percentannual savings to be added to nestegg

Current retirement nestegg

balance1,070,000rate of return4.0total assets from all sources

Social security benefits at retirement

client 1 social security at retirement24,000estimated yearly social security for client 1

client 2 social security at retirementestimated yearly social security for client 2

List of other retirement incomes (rentals or other business)

annual amountincome title

annual amount

annual amount

annual amount

annual amount

Target income after retirement

targetinflation0.0inflation assumption

Step 16: List of Other Retirement Incomes (Rentals and Other Business): Enter in the data for this section.

Doe, Jane

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Fiscal Cliff

Build CaseCancel

Years until retirement

years11number of years to defer before retiring

Current wages and any savings

combined wages100,000annual earned income amount

annual savings20Percentannual savings to be added to nestegg

Current retirement nestegg

balance1,070,000rate of return4.0total assets from all sources

Social security benefits at retirement

client 1 social security at retirement24,000estimated yearly social security for client 1

client 2 social security at retirementestimated yearly social security for client 2

List of other retirement incomes (rentals or other business)

annual amountincome title

annual amount

annual amount

annual amount

annual amount

Target income after retirement

targetinflation0.0inflation assumption

Step 17: Target Income After Retirement: Enter in the target income and inflation assumption.

Doe, Jane

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Fiscal Cliff

Build Case Cancel

Years until retirement

years

11

number of years to defer before retiring

Current wages and any savings

combined wages

100,000

annual earned income amount

annual savings

20

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

1,070,000

rate of return

4.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

24,000

estimated yearly social security for client 1

client 2 social security at retirement

estimated yearly social security for client 2

List of other retirement incomes (rentals or other business)

annual amount

28,000

income title

Rental Income

annual amount

annual amount

annual amount

annual amount

Target income after retirement

inflation

target

0.0

inflation assumption

Step 18: Build Case: Click on the green Build Case Button under the Fiscal Cliff heading.

Doe, Jane

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Fiscal Cliff

Build Case Cancel

Years until retirement

years

11

number of years to defer before retiring

Current wages and any savings

combined wages

100,000

annual earned income amount

annual savings

20

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

1,070,000

rate of return

4.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

24,000

estimated yearly social security for client 1

client 2 social security at retirement

estimated yearly social security for client 2

List of other retirement incomes (rentals or other business)

annual amount

28,000

income title

Rental Income

annual amount

annual amount

annual amount

annual amount

Target income after retirement

inflation

target

75,000

2.5

inflation assumption

Step 19: Scenario: You will automatically be taken to the Structured Income Planning Page after a new planning scenario is created.

Doe, Jane

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Structured Income Planning

Edit Dynamic Mode

Scenario Fiscal Cliff - Retirement Assessmen (11)

Planning Horizon		32 years	Retirement Nestegg (12)													
Year	Jane	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Combined Wages (12)	Jane SS (31)	Rental Income (1)	Total Income	Target (12)	Income Gap	Year			
net return	59	4.00 %														
initial amount		1,070,000		1,070,000	Subtotal of account incomes		Infl Factor	Infl Factor	Infl Factor		Infl Factor	from total income to target				
bonus % w/bonus		0.00 %		1,070,000			2.50 %	2.50 %	0.00 %		2.50 %					
		1,070,000		1,070,000												
end of 1	59	1,132,800	(20,000)	1,132,800	(20,000)	-1.87 %	100,000	0	0	80,000	75,000	5,000	end of 1			
end of 2	60	1,198,112	(20,000)	1,198,112	(20,000)	-1.76 %	102,500	0	0	82,500	76,875	5,625	end of 2			
end of 3	61	1,266,036	(20,000)	1,266,036	(20,000)	-1.67 %	105,062	0	0	85,062	78,797	6,266	end of 3			
end of 4	62	1,336,678	(20,000)	1,336,678	(20,000)	-1.58 %	107,689	0	0	87,689	80,767	6,922	end of 4			
end of 5	63	1,410,145	(20,000)	1,410,145	(20,000)	-1.50 %	110,381	0	0	90,381	82,786	7,595	end of 5			
end of 6	64	1,486,550	(20,000)	1,486,550	(20,000)	-1.42 %	113,141	0	0	93,141	84,856	8,285	end of 6			
end of 7	65	1,566,012	(20,000)	1,566,012	(20,000)	-1.34 %	115,969	0	0	95,969	86,977	8,992	end of 7			
end of 8	66	1,648,653	(20,000)	1,648,653	(20,000)	-1.28 %	118,869	0	0	98,869	89,151	9,717	end of 8			
end of 9	67	1,734,599	(20,000)	1,734,599	(20,000)	-1.21 %	121,840	0	0	101,840	91,380	10,460	end of 9			
end of 10	68	1,823,983	(20,000)	1,823,983	(20,000)	-1.15 %	124,886	0	0	104,886	93,665	11,222	end of 10			
end of 11	69	1,800,936	96,006	1,800,936	96,006	5.26 %	0	0	0	96,006	96,006	0	end of 11			
end of 12	70	1,832,038	40,935	1,832,038	40,935	2.27 %	0	29,471	28,000	98,406	98,406	0	end of 12			
end of 13	71	1,862,660	42,659	1,862,660	42,659	2.33 %	0	30,208	28,000	100,867	100,867	0	end of 13			
end of 14	72	1,892,741	44,425	1,892,741	44,425	2.39 %	0	30,963	28,000	103,388	103,388	0	end of 14			
end of 15	73	1,922,215	46,236	1,922,215	46,236	2.44 %	0	31,737	28,000	105,973	105,973	0	end of 15			
end of 16	74	1,951,011	48,092	1,951,011	48,092	2.50 %	0	32,530	28,000	108,622	108,622	0	end of 16			
end of 17	75	1,979,058	49,994	1,979,058	49,994	2.56 %	0	33,344	28,000	111,338	111,338	0	end of 17			
end of 18	76	2,006,276	51,944	2,006,276	51,944	2.63 %	0	34,177	28,000	114,121	114,121	0	end of 18			
end of 19	77	2,032,584	53,943	2,032,584	53,943	2.69 %	0	35,032	28,000	116,974	116,974	0	end of 19			
end of 20	78	2,057,896	55,991	2,057,896	55,991	2.76 %	0	35,908	28,000	119,899	119,899	0	end of 20			
end of 21	79	2,082,121	58,091	2,082,121	58,091	2.82 %	0	36,805	28,000	122,896	122,896	0	end of 21			
end of 22	80	2,105,163	60,243	2,105,163	60,243	2.89 %	0	37,725	28,000	125,969	125,969	0	end of 22			
end of 23	81	2,126,920	62,449	2,126,920	62,449	2.97 %	0	38,668	28,000	129,118	129,118	0	end of 23			
end of 24	82	2,147,286	64,711	2,147,286	64,711	3.04 %	0	39,635	28,000	132,346	132,346	0	end of 24			
end of 25	83	2,166,149	67,028	2,166,149	67,028	3.12 %	0	40,626	28,000	135,654	135,654	0	end of 25			
end of 26	84	2,183,391	69,404	2,183,391	69,404	3.21 %	0	41,642	28,000	139,046	139,046	0	end of 26			
end of 27	85	2,198,888	71,839	2,198,888	71,839	3.29 %	0	42,683	28,000	142,522	142,522	0	end of 27			
end of 28	86	2,212,508	74,335	2,212,508	74,335	3.38 %	0	43,750	28,000	146,085	146,085	0	end of 28			
end of 29	87	2,224,115	76,893	2,224,115	76,893	3.48 %	0	44,844	28,000	149,737	149,737	0	end of 29			
end of 30	88	2,233,564	79,516	2,233,564	79,516	3.58 %	0	45,965	28,000	153,480	153,480	0	end of 30			
end of 31	89	2,240,702	82,204	2,240,702	82,204	3.68 %	0	47,114	28,000	157,317	157,317	0	end of 31			
end of 32	90	2,245,372	84,959	2,245,372	84,959	3.79 %	0	48,292	28,000	161,250	161,250	0	end of 32			
		1,181,898		1,181,898			1,120,338	801,118	588,000	3,691,354	3,611,270	80,085				

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.