

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

01/12/2026 11:34 am EST

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:

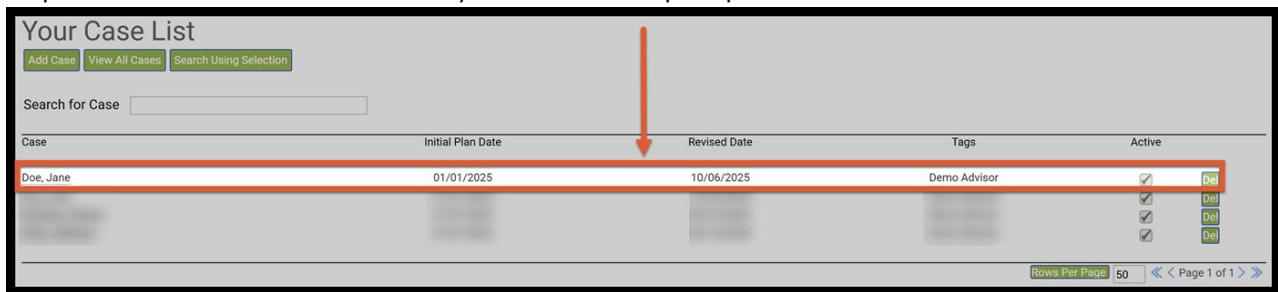
- [Replicate Discovery Data as a Planning Scenario](#)
- [How to Use The Retirement Fiscal Cliff Function for an Existing Client](#)
- [Using The Retirement Fiscal Cliff Function for a New Client](#)

Step 1: View All Cases: Click on the green View All Cases button under the Your Case List heading.



Case	Initial Plan Date	Revised Date	Tags	Active

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



Case	Initial Plan Date	Revised Date	Tags	Active
Doe, Jane	01/01/2025	10/06/2025	Demo Advisor	<input checked="" type="checkbox"/> <input type="checkbox"/> Del
				<input checked="" type="checkbox"/> <input type="checkbox"/> Del
				<input checked="" type="checkbox"/> <input type="checkbox"/> Del
				<input checked="" type="checkbox"/> <input type="checkbox"/> Del

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

Doe, Jane

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		...	Selection tags	Demo Advisor
Description			Active	<input checked="" type="checkbox"/>	
Client one	Last Doe	First Jane	Client two	Last	Initial plan date 01/01/2025
	Date of birth 01/01/1966	Initial plan age 59	First Jane	Date of birth ...	Revision date 10/06/2025
	Current age 59	Retirement age 70	Short name Jane	Initial plan age 0	Address City, State, Zip
			Gender Female	Current age 0	Email
				Retirement age 0	Phone
					Cell Phone
					Cell Phone

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

Doe, Jane

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
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Client Information

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Case Title	Doe, Jane		...	Selection tags	Demo Advisor
Description			Active	<input checked="" type="checkbox"/>	
Client one	Last Doe	First Jane	Client two	Last	Initial plan date 01/01/2025
	Date of birth 01/01/1966	Initial plan age 59	First Jane	Date of birth ...	Revision date 10/06/2025
	Current age 59	Retirement age 70	Short name Jane	Initial plan age 0	Address City, State, Zip
			Gender Female	Current age 0	Email
				Retirement age 0	Phone
					Cell Phone
					Cell Phone

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

Doe, Jane

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 10/06/2025

Incomes

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Wages/Income	Current income (if still working)	Yearly amount \$100,000	Wages/Income	Current income (if still working)	Yearly amount
	Expected wage increase while working %	2.6		Expected wage increase while working %	0.0
Social security	At age 62	Yearly amount \$13,548	Social security	At age 62	Yearly amount
	Projected benefits 67	\$19,355		Projected benefits 70	
	70	\$24,000			
	Or			Or	
	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 0	Pensions	Projected benefits	At age 0
		Or			Or
	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	\$100,000	Wages/Income	Current income (if still working)	Yearly amount	
	Expected wage increase while working %		2.6		Expected wage increase while working %		0.0
Social security	At age	Yearly amount	\$13,548	Social security	At age	Yearly amount	
	62		\$19,355		62		
	Projected benefits		\$24,000		Projected benefits		
	70				70		
	Or				Or		
	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	0	Pensions	Projected benefits	At age	0
	Or				Or		
	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	Sel 4.0	\$590,000
IRA	Jane	IRA	Aggr	Aggressive	Sel 5.0	\$140,000
Roth 40(k)	Jane	Roth	Mod	Moderate	Sel 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

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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.

Doe, Jane

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Fiscal Cliff

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Years until retirement years number of years to defer before retiring

Current wages and any savings
 combined wages annual earned income amount
 annual savings Fixed annual savings to be added to nestegg

Current retirement nestegg
 balance rate of return total assets from all sources

Social security benefits at retirement
 client 1 social security at retirement 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 inflation assumption

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

Doe, Jane

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Fiscal Cliff

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Years until retirement
years number of years to defer before retiring

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List of other retirement incomes (rentals or other business)
annual amount
annual amount
annual amount
annual amount
annual amount

Target income after retirement
target inflation inflation assumption



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

Doe, Jane

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Fiscal Cliff

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List of other retirement incomes (rentals or other business)
annual amount
annual amount
annual amount
annual amount
annual amount

Target income after retirement
target inflation 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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Fiscal Cliff

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Years until retirement
years number of years to defer before retiring

Current wages and any savings
combined wages annual earned income amount
annual savings Percent annual savings to be added to nestegg

Current retirement nestegg
balance rate of return
4.0 total assets from all sources

Social security benefits at retirement
client 1 social security at retirement 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 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.

Doe, Jane

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Fiscal Cliff

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Years until retirement
years number of years to defer before retiring

Current wages and any savings
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annual savings Percent annual savings to be added to nestegg

Current retirement nestegg
balance rate of return
4.0 total assets from all sources

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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 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.

Doe, Jane

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Fiscal Cliff

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Years until retirement

years

number of years to defer before retiring

Current wages and any savings

combined wages

annual earned income amount

annual savings

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

rate of return

4.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

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

Target income after retirement

target

inflation

0.0

inflation 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

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Years until retirement

years

number of years to defer before retiring

Current wages and any savings

combined wages

annual earned income amount

annual savings

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

rate of return

4.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

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

Target income after retirement

target

inflation

0.0

inflation assumption

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

Doe, Jane

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Fiscal Cliff

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Years until retirement
years number of years to defer before retiring

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annual savings Percent annual savings to be added to nestegg

Current retirement nestegg
balance rate of return
 total assets from all sources

Social security benefits at retirement
client 1 social security at retirement 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

Target income after retirement
target inflation
 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

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Years until retirement
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List of other retirement incomes (rentals or other business)
annual amount income title

Target income after retirement
target inflation
 inflation assumption

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

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Structured Income Planning

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Scenario: Fiscal Cliff - Retirement Assessment (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 %		1,132,800	(20,000)	-1.87 %	100,000	0	0	80,000	75,000	5,000		
initial amount		1,070,000					102,500	0	0	82,500	76,875	5,625		
bonus % w/bonus		0.00 %		1,070,000	0	-1.67 %	105,062	0	0	85,062	78,797	6,266		
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	132,246	132,246	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	

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.