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

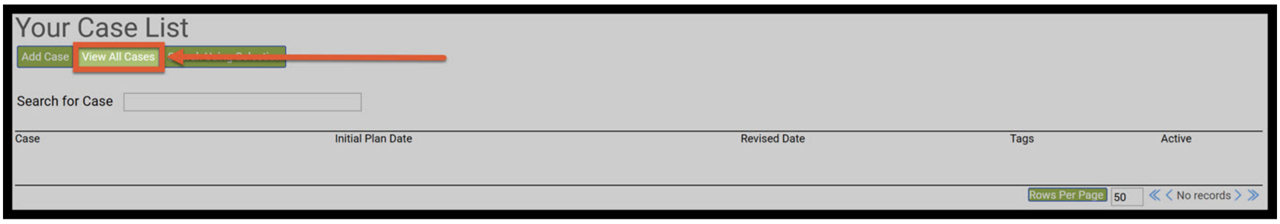
10/14/2025 2:45 pm EDT

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.

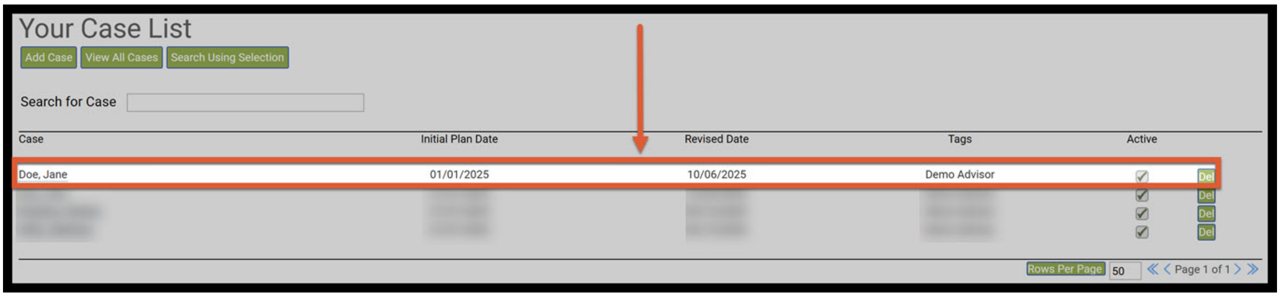
To learn about Tools see articles:

- 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

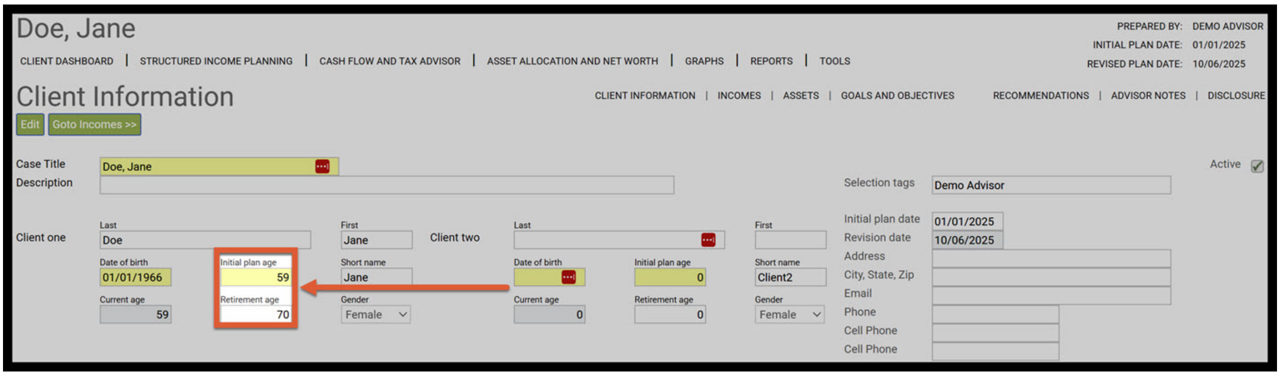
Step 1: View All Cases: Click on the green View All Cases button under the Your Case List heading.



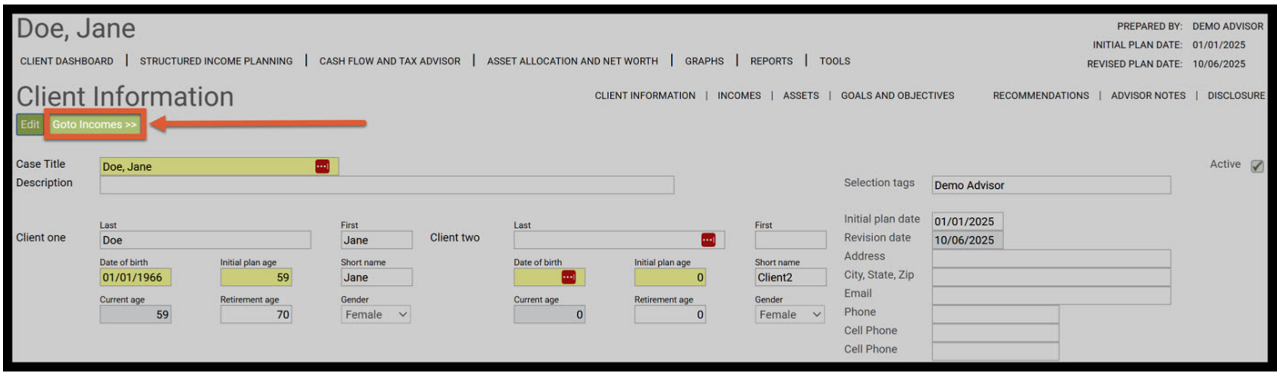
Step 2: Case: Click on the Client account you would like to open up.



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

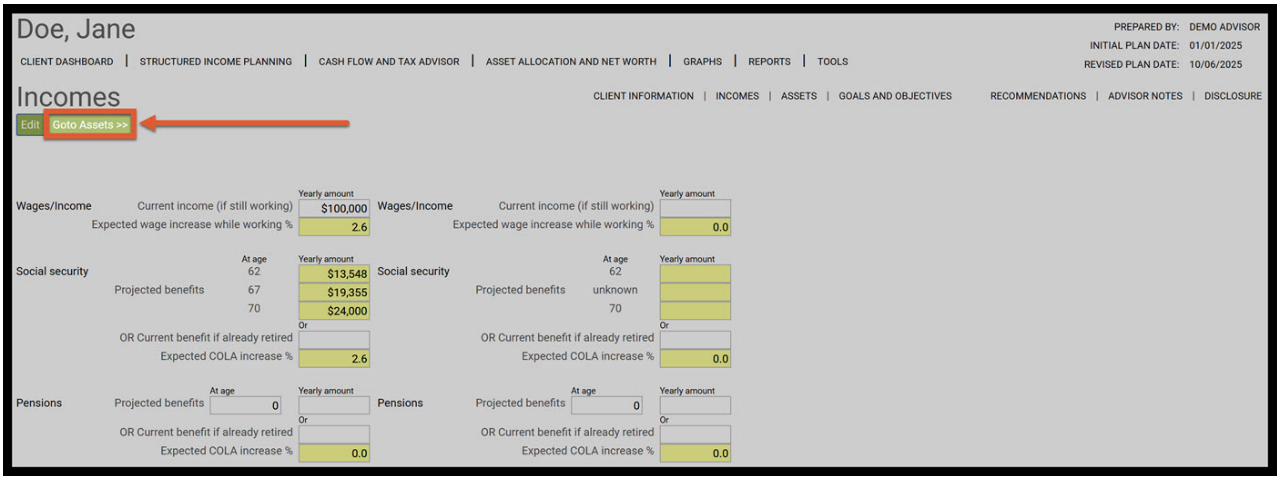


Step 4: GoTo Incomes: Click on the green GoTo Incomes button under the Client Information heading.

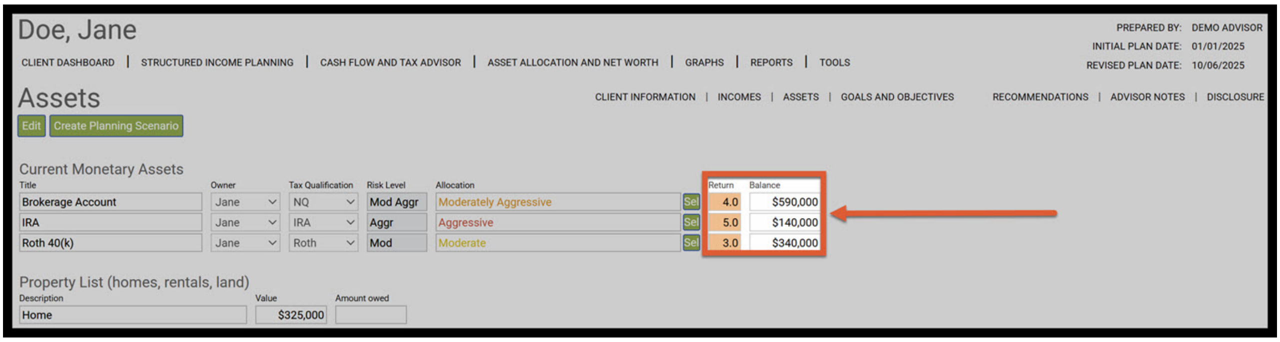


Step 5: Incomes: Note the Wages/Income and Social Security amounts.

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

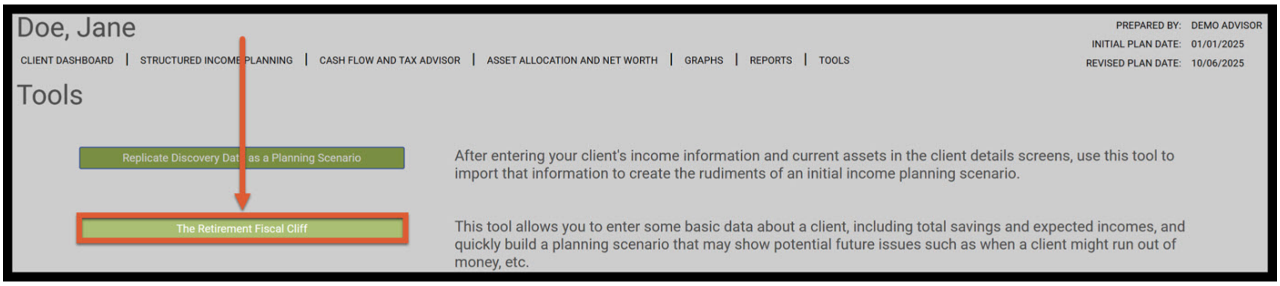


Step 7: Assets: Note the total amount of assets and an average rate of return.

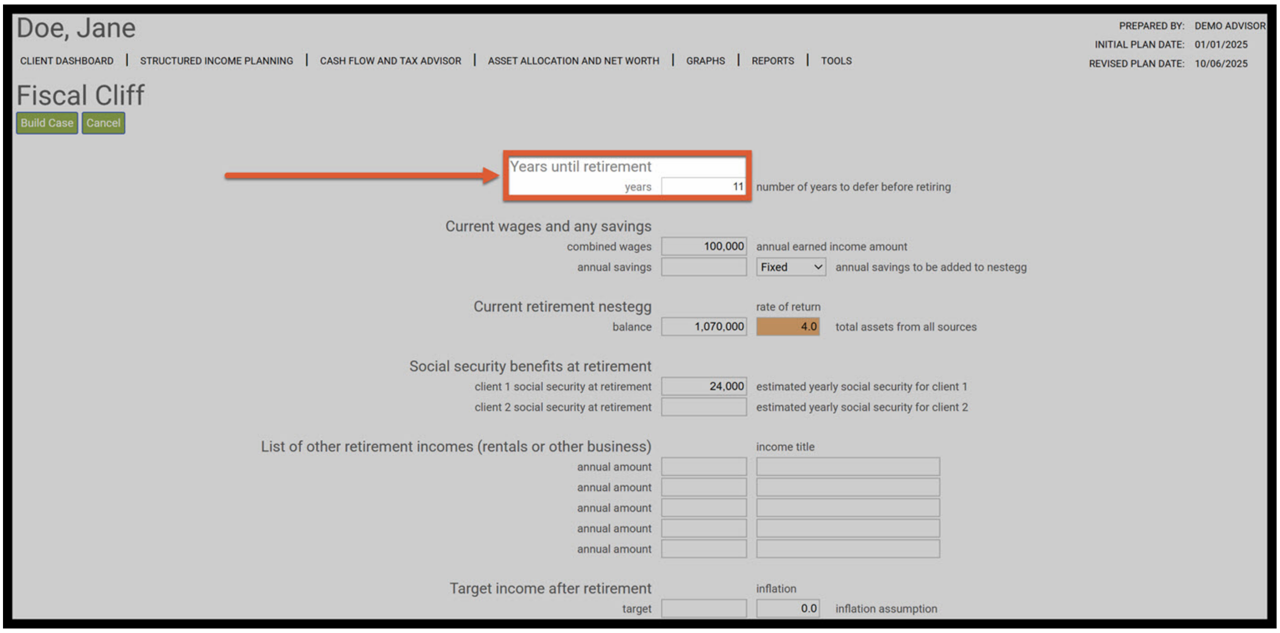


Step 8: Tools: Click on the Tools link under the Client's name.

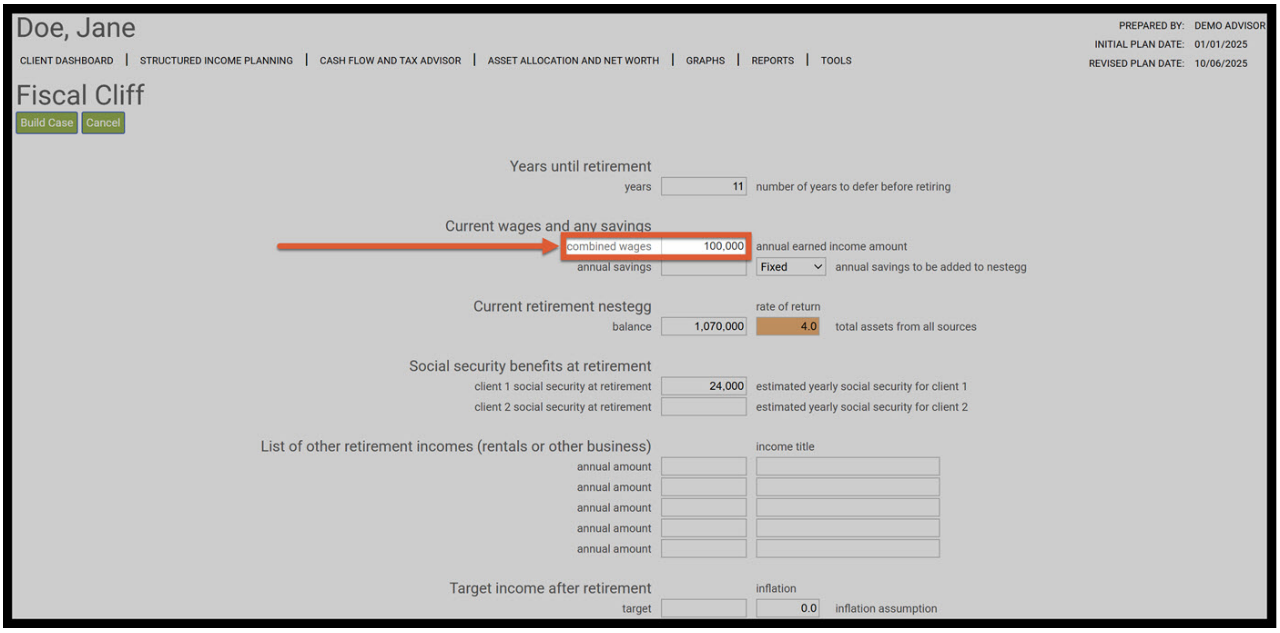
Step 9: The Retirement Fiscal Cliff: Click on the green Retirement Fiscal Cliff button.



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

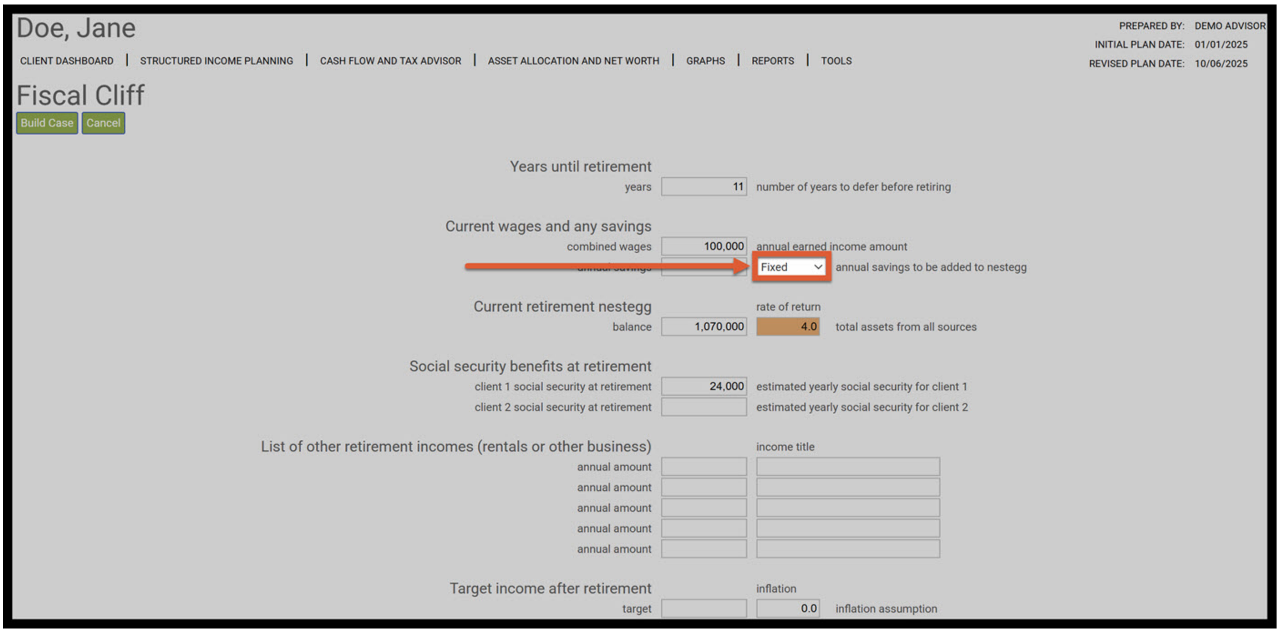


Step 11: Combined Wages: This textbox correlates to the Client Dashboard Income Wages/Incomes checkbox.

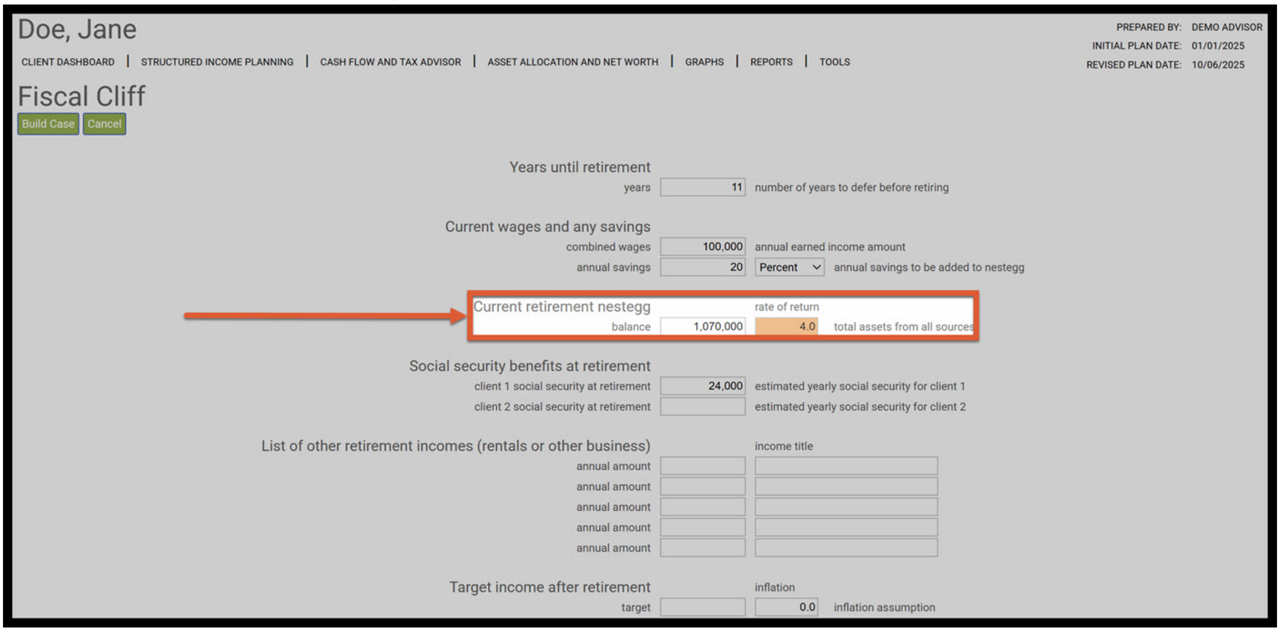


Step 12: Annual Savings Amount: This textbox correlates to the total amount that will be deposited into the assets.

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.

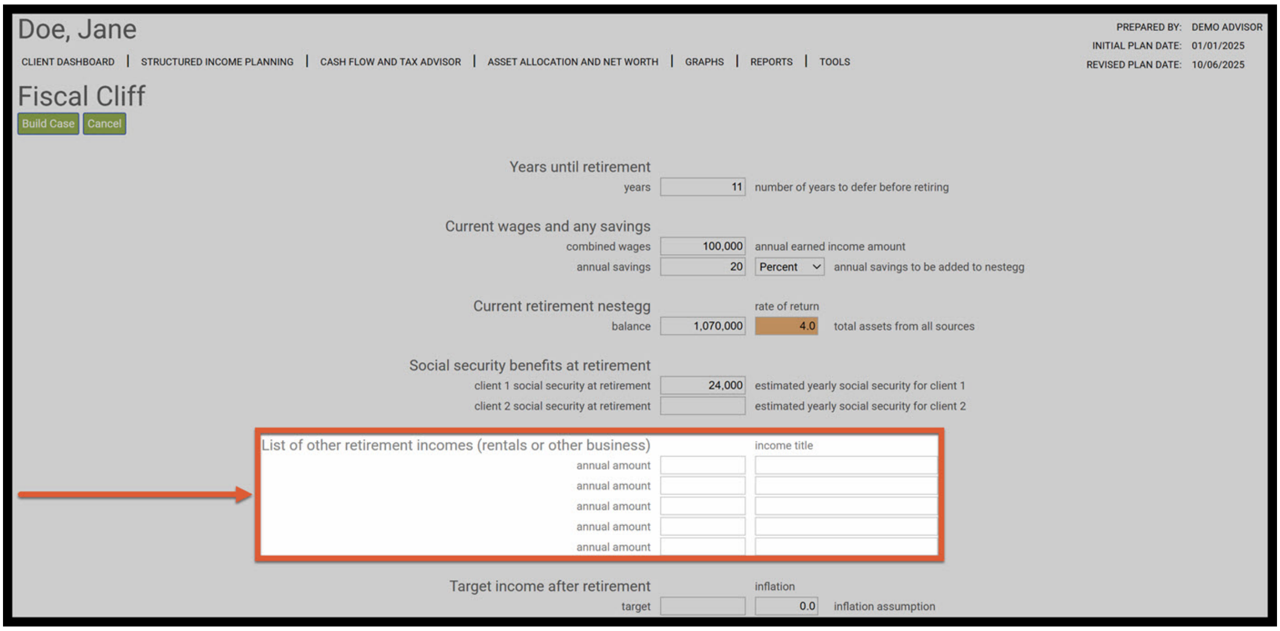


Step 14: Current Retirement NestEgg Balance: This textbox will automatically be filtered in with the total amount of the current assets and the average rate of return for all the assets.

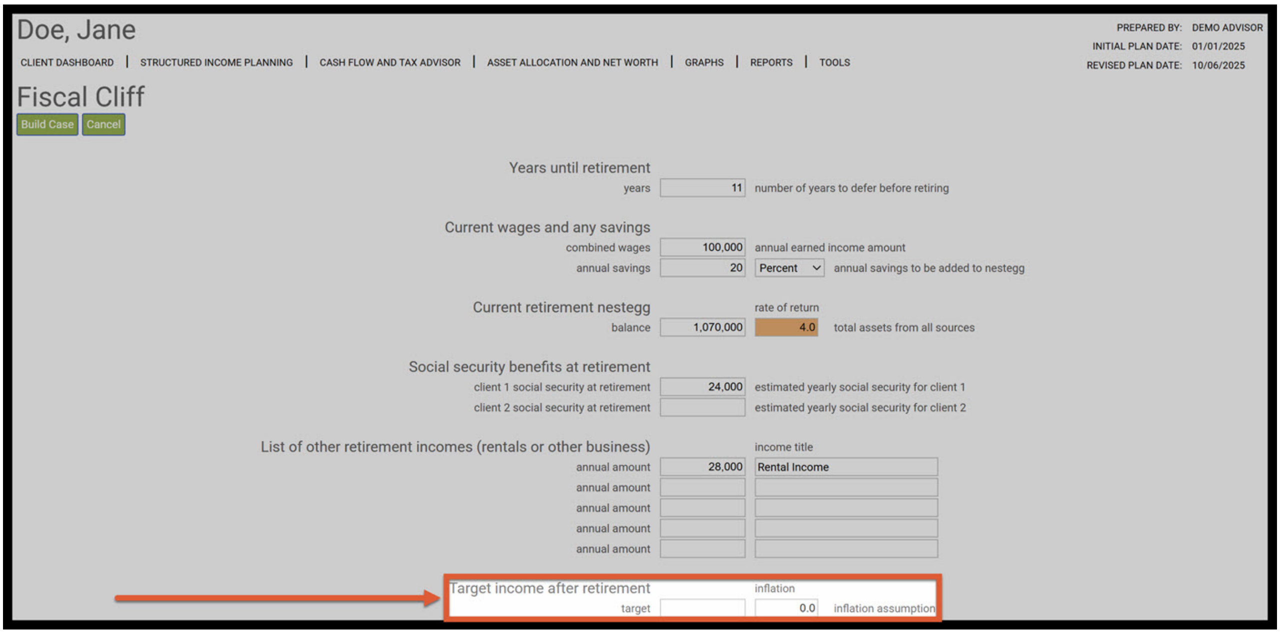


Step 15: Social Security Benefits at Retirement: This textbox will automatically be filtered in with the social security amount that was filtered in on the Client Dashboard Income page.

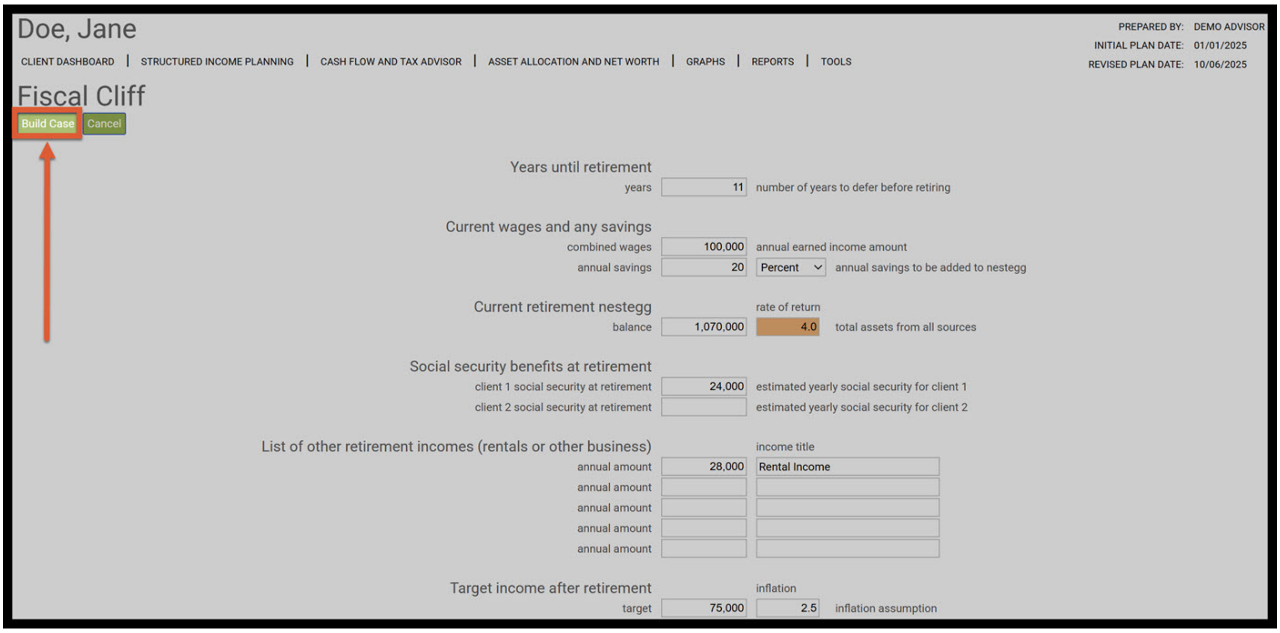
Step 16: List of Other Retirement Incomes (Rentals and Other Business): Enter in the data for this section.



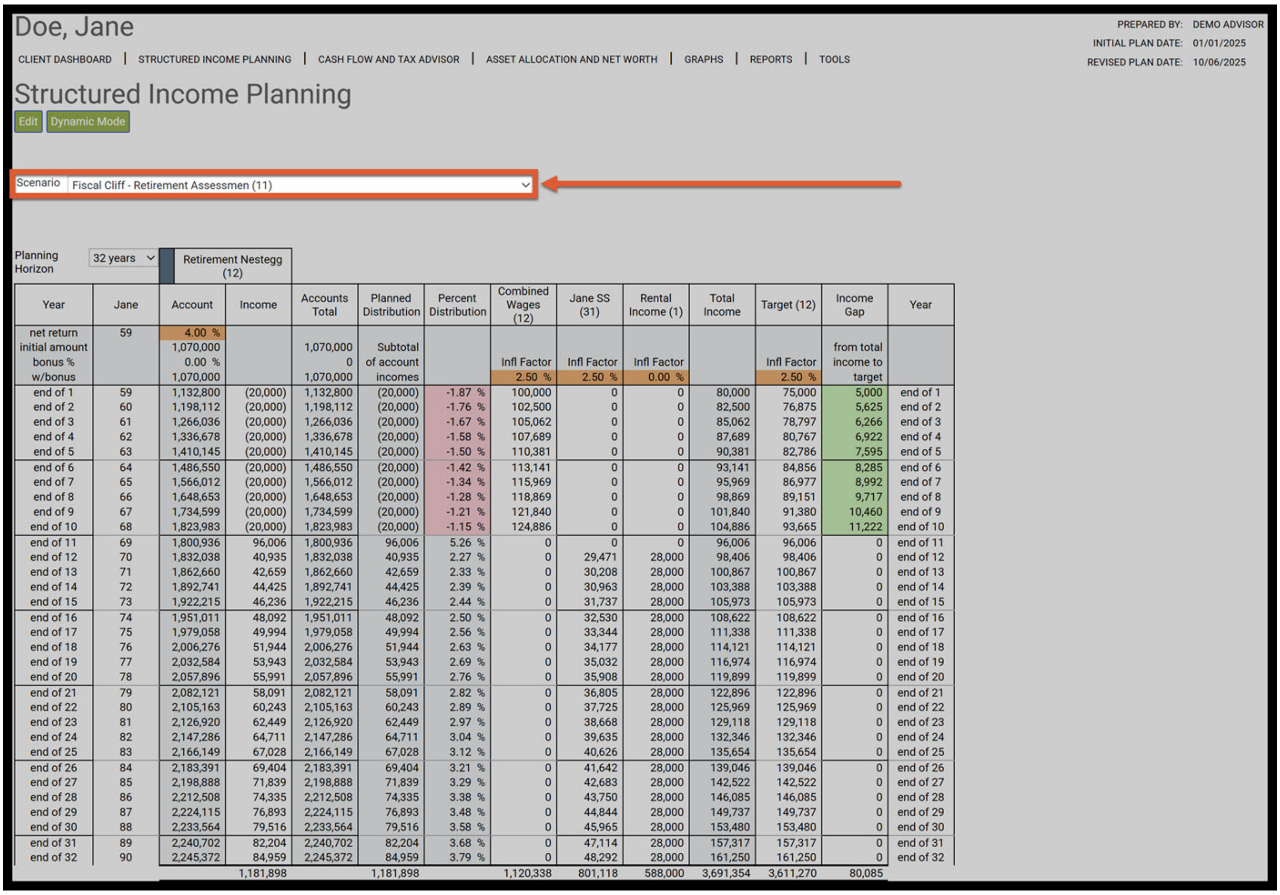
Step 17: Target Income After Retirement: Enter in the target income and inflation assumption.



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



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



Doe, Jane

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

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: 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 initial amount bonus % w/bonus	59	4.00 % 1,070,000 0.00 % 1,070,000		1,070,000 0 1,070,000	Subtotal of account incomes		Infl Factor 2.50 %	Infl Factor 2.50 %	Infl Factor 0.00 %		Infl Factor 2.50 %	from total income to target	
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.