

# Using The Retirement Fiscal Cliff Function for a New Client

10/14/2025 2:45 pm EDT

Use the Retirement Fiscal Cliff function to quickly build a structured income plan for a new client. This guide outlines the process for creating a preliminary planning scenario, beginning on the Your Case List Landing page. The instructions below are based on a hypothetical client who provided the following key data points. All the information that is entered in on the Tools Landing page can be edited.

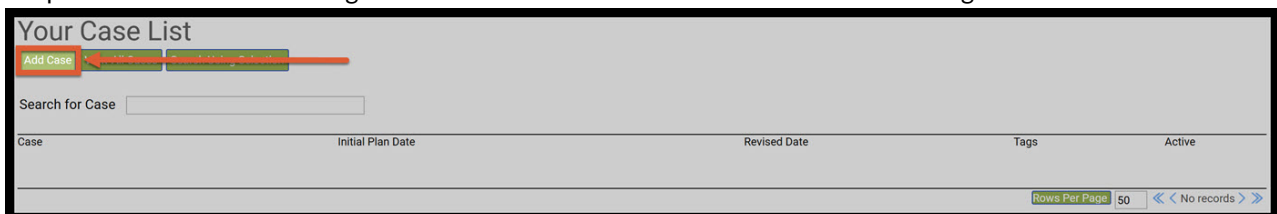
## New Client Dashboard Information:

- Age: 62, they would like to retire when they turn 70
- Wages/Income: \$175,000 yearly wage
- Annual Savings is at 10%
- Current NestEgg Retirement is at \$850,000 with an asset allocation at 3%
- They will be getting \$28,000 in SS once they retire at the age of 70
- They have a rental income that grosses \$38,400 per year
- They would like to have a target income when they retire starting at \$70,000 and the inflation assumption is at 2.5%

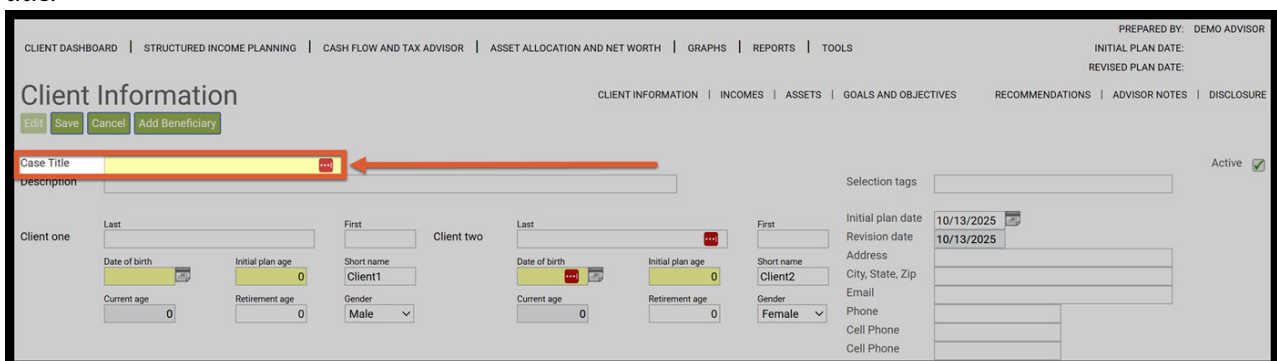
To learn about Tools see articles:

- [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: Add Case: Click on the green Add Case button under the Your Case List heading.



Step 2: Case Title: To get to the tools page, it is mandatory in SIPS to enter in a title and an initial age. Enter in a case title.



Step 3: Initial Plan Age: Enter in age.

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:  
REVISED PLAN DATE:

Client Information

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

Client one

Last

First

Date of birth

Current age

Initial plan age

Retirement age

Gender

Client two

Last

First

Date of birth

Current age

Initial plan age

Retirement age

Gender

Initial plan date

Revision date

Address

City, State, Zip

Email

Phone

Cell Phone

Cell Phone

Selection tags

Active

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

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:  
REVISED PLAN DATE:

Client Information

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

Client one

Last

First

Date of birth

Current age

Initial plan age

Retirement age

Gender

Client two

Last

First

Date of birth

Current age

Initial plan age

Retirement age

Gender

Initial plan date

Revision date

Address

City, State, Zip

Email

Phone

Cell Phone

Cell Phone

Selection tags

Active

Step 5: Tools: Click on the Tools link under the Client's name.

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:  
REVISED PLAN DATE:

Client Information

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

Client one

Last

First

Date of birth

Current age

Initial plan age

Retirement age

Gender

Client two

Last

First

Date of birth

Current age

Initial plan age

Retirement age

Gender

Initial plan date

Revision date

Address

City, State, Zip

Email

Phone

Cell Phone

Cell Phone

Selection tags

Active

Step 6: The Retirement Fiscal Cliff: Click on the green Retirement Fiscal Cliff button.

# New Case

[CLIENT DASHBOARD](#)
[STRUCTURED INCOME PLANNING](#)
[CASH FLOW AND TAX ADVISOR](#)
[ASSET ALLOCATION AND NET WORTH](#)
[GRAPHS](#)
[REPORTS](#)
[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.

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 10/13/2025

REVISED PLAN DATE: 10/13/2025

Step 7: Years Until Retirement: Enter in how many more years your client will like to work.

# New Case

[CLIENT DASHBOARD](#)
[STRUCTURED INCOME PLANNING](#)
[CASH FLOW AND TAX ADVISOR](#)
[ASSET ALLOCATION AND NET WORTH](#)
[GRAPHS](#)
[REPORTS](#)
[TOOLS](#)

## Fiscal Cliff

[Build Case](#)
[Cancel](#)

Years until retirement

years

number of years to defer before retiring

Current wages and any savings

combined wages

annual savings

annual earned income amount

Fixed 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

client 2 social security at retirement

estimated yearly social security for client 1

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 8: Combined Wages: Enter in the wages/incomes.

New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

annual savings

Fixed

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 9: Annual Savings Amount: Enter in either the monetary or percentage amount.

New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

175,000

annual earned income amount

annual savings

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 10: Annual Savings To Be Added To NestEgg: If this is a monetary amount have it be selected at Fixed. If this is going to be a percent amount, use the down caret arrow and select Percent.

New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

175,000

annual earned income amount

annual savings

10

Fixed

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

income title

annual amount

annual amount

annual amount

annual amount

Target income after retirement

target

inflation

0.0

inflation assumption

Step 11: Current Retirement NestEgg Balance: Enter in the total amount that has been saved for the Nest Egg along with the average asset allocation percentage.

New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

175,000

annual earned income amount

annual savings

10

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

income title

annual amount

annual amount

annual amount

annual amount

Target income after retirement

target

inflation

0.0

inflation assumption

Step 12: Social Security Benefits at Retirement: Enter in the Social Security benefits at retirement.

New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

175,000

annual earned income amount

annual savings

10

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

850,000

rate of return

3.0

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

New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

175,000

annual earned income amount

annual savings

10

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

850,000

rate of return

3.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

28,000

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

# New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

## Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

175,000

annual earned income amount

annual savings

10

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

850,000

rate of return

3.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

28,000

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

38,400

income title

Rental income

annual amount

annual amount

annual amount

annual amount

Target income after retirement

target

inflation

0.0

inflation assumption

Step 15: Build Case: Click on the green Build Case Button under the Fiscal Cliff heading.

# New Case

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: 10/13/2025

REVISED PLAN DATE: 10/13/2025

## Fiscal Cliff

Build Case

Cancel

Years until retirement

years

8

number of years to defer before retiring

Current wages and any savings

combined wages

175,000

annual earned income amount

annual savings

10

Percent

annual savings to be added to nestegg

Current retirement nestegg

balance

850,000

rate of return

3.0

total assets from all sources

Social security benefits at retirement

client 1 social security at retirement

28,000

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

38,400

income title

Rental income

annual amount

annual amount

annual amount

annual amount

Target income after retirement

target

70,000

inflation

2.5

inflation assumption

Step 16: Scenario: You will automatically be taken to the Structured Income Planning Page after a new planning scenario is created.

# New Case

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: 10/13/2025  
REVISED PLAN DATE: 10/13/2025

## Structured Income Planning

Edit Dynamic Mode

Scenario Fiscal Cliff - Retirement Assessment

Planning Horizon		16 years	Retirement Nestegg (1)									
Year	Client1	Account	Income	Accounts Total	Planned Distribution	Combined Wages (1)	Client1 SS (1)	Rental Income (1)	Total Income	Target (1)	Income Gap	Year
net return	62	3.00 %		850,000								
initial amount		850,000		850,000								
bonus %		0.00 %		0								
w/bonus		850,000		850,000								
					Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor		Infl Factor	from total income to target	
						2.50 %	2.50 %	0.00 %		2.50 %		
end of 1	63	893,000	(17,500)	893,000	(17,500)	175,000	0	0	157,500	70,000	87,500	end of 1
end of 2	64	937,290	(17,500)	937,290	(17,500)	179,375	0	0	161,875	71,750	90,125	end of 2
end of 3	65	982,909	(17,500)	982,909	(17,500)	183,859	0	0	166,359	73,544	92,816	end of 3
end of 4	66	1,029,896	(17,500)	1,029,896	(17,500)	188,456	0	0	170,956	75,382	95,574	end of 4
end of 5	67	1,078,293	(17,500)	1,078,293	(17,500)	193,167	0	0	175,667	77,267	98,400	end of 5
end of 6	68	1,128,142	(17,500)	1,128,142	(17,500)	197,996	0	0	180,496	79,199	101,298	end of 6
end of 7	69	1,179,486	(17,500)	1,179,486	(17,500)	202,946	0	0	185,446	81,179	104,268	end of 7
end of 8	70	1,198,062	16,808	1,198,062	16,808	0	28,000	38,400	83,208	83,208	0	end of 8
end of 9	71	1,215,816	18,188	1,215,816	18,188	0	28,700	38,400	85,288	85,288	0	end of 9
end of 10	72	1,232,688	19,603	1,232,688	19,603	0	29,418	38,400	87,420	87,420	0	end of 10
end of 11	73	1,248,615	21,053	1,248,615	21,053	0	30,153	38,400	89,606	89,606	0	end of 11
end of 12	74	1,263,534	22,539	1,263,534	22,539	0	30,907	38,400	91,846	91,846	0	end of 12
end of 13	75	1,277,378	24,063	1,277,378	24,063	0	31,679	38,400	94,142	94,142	0	end of 13
end of 14	76	1,290,074	25,624	1,290,074	25,624	0	32,471	38,400	96,496	96,496	0	end of 14
end of 15	77	1,301,552	27,225	1,301,552	27,225	0	33,283	38,400	98,908	98,908	0	end of 15
end of 16	78	1,311,733	28,866	1,311,733	28,866	0	34,115	38,400	101,381	101,381	0	end of 16
				81,469	81,469	1,320,800	278,726	345,600	2,026,596	1,356,616	669,980	

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](mailto:support@planscout.com).