

Creating a Structured Income Plan Using the Retirement Fiscal Cliff Function for a New Client

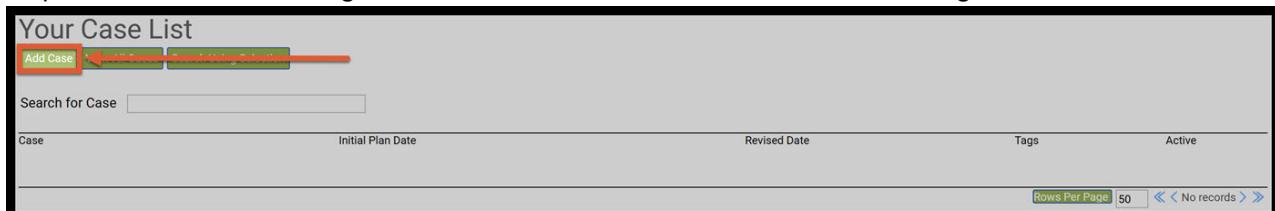
01/04/2026 1:16 pm EST

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: 55, they would like to retire when they turn 67
- Wages/Income: \$100,000 yearly wage
- Annual Savings is at \$12,000 per year
- Current NestEgg Retirement is at \$500,000 with an asset allocation at 4%
- They will be getting \$18,000 in SS once they retire at the age of 67
- They will be getting a pension once they retire starting at \$48,000 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%

Step 1: Add Case: Click on the green Add Case button under the Your Case List heading.



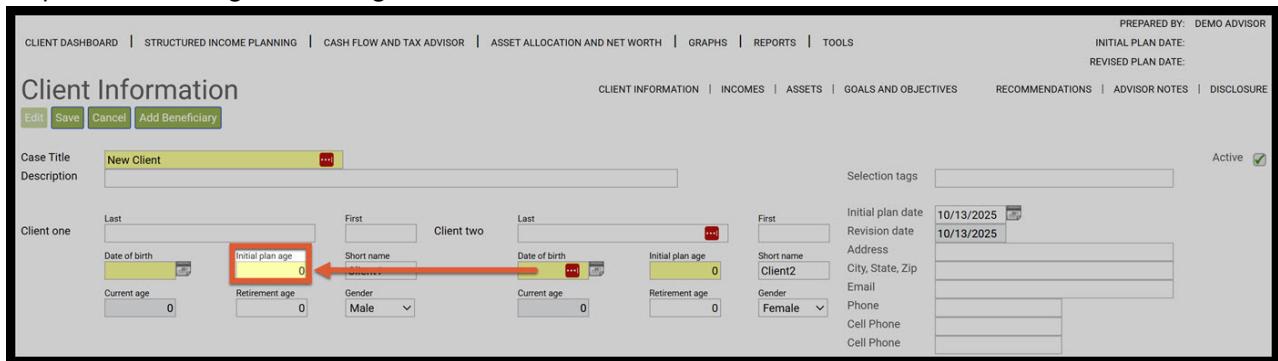
The screenshot shows a table with columns for Case, Initial Plan Date, Revised Date, Tags, and Active. There are no records listed, as indicated by the 'No records' link. The 'Add Case' button is located at the top left of the table area.

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.



The screenshot shows the 'Client Information' page with various client details and a 'Case Title' field highlighted with a red box and a red arrow. The page includes sections for Client Information, Incomes, Assets, Goals and Objectives, Recommendations, Advisor Notes, and Disclosure. It also shows initial plan dates and revision dates for both Client one and Client two.

Step 3: Initial Plan Age: Enter in age.



Client Information

Case Title: New Client

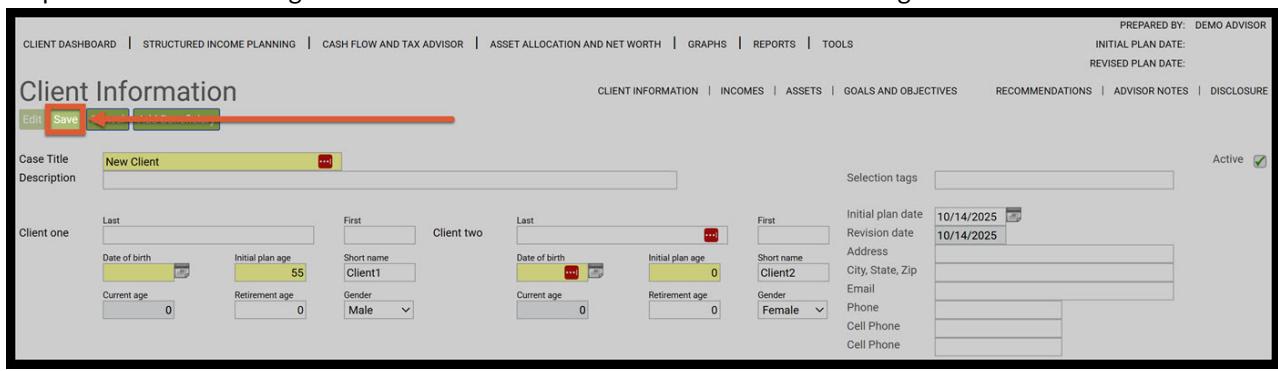
Client one: Last, First, Date of birth, Initial plan age (0), Current age (0), Retirement age (0), Gender (Male)

Client two: Last, First, Short name (Client1), Date of birth, Initial plan age (0), Current age (0), Retirement age (0), Gender (Male)

Initial plan date: 10/13/2025

Revision date: 10/13/2025

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



Client Information

Case Title: New Client

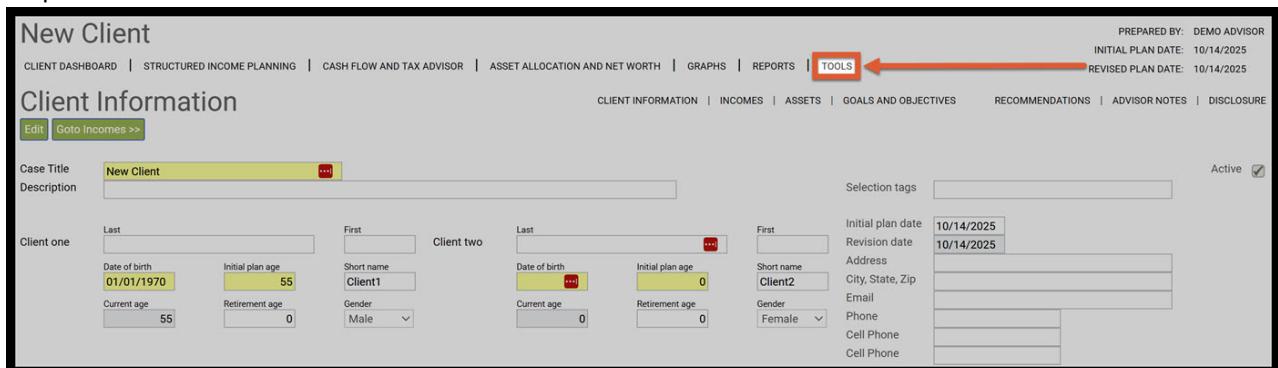
Client one: Last, First, Date of birth, Initial plan age (55), Current age (0), Retirement age (0), Gender (Male)

Client two: Last, First, Short name (Client1), Date of birth, Initial plan age (0), Current age (0), Retirement age (0), Gender (Male)

Initial plan date: 10/14/2025

Revision date: 10/14/2025

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



New Client

Client Information

Case Title: New Client

Client one: Last, First, Date of birth (01/01/1970), Initial plan age (55), Current age (55), Retirement age (0), Gender (Male)

Client two: Last, First, Short name (Client1), Date of birth, Initial plan age (0), Current age (0), Retirement age (0), Gender (Male)

Initial plan date: 10/14/2025

Revision date: 10/14/2025

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

New Client

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: 10/14/2025
REVISED PLAN DATE: 10/14/2025

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

New Client

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INITIAL PLAN DATE: 10/14/2025
REVISED PLAN DATE: 10/14/2025

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 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 Client

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Fiscal Cliff

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

Years until retirement

years

12

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

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

New Client

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Fiscal Cliff

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Years until retirement

years

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number of years to defer before retiring

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combined wages annual earned income amount

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Fixed

annual savings to be added to nestegg

Current retirement nestegg

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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 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.

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Fiscal Cliff

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annual savings Fixed annual savings to be added to nestegg

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

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client 1 social security at retirement
client 2 social security at retirement

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

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Fiscal Cliff

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

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client 1 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 inflation assumption

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

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Fiscal Cliff

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

Years until retirement

years

12

number of years to defer before retiring

Current wages and any savings

combined wages

100,000 annual earned income amount

annual savings

12,000

Fixed annual savings to be added to nestegg

Current retirement nestegg

balance

500,000

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

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.

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Fiscal Cliff

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

Years until retirement

years

12

number of years to defer before retiring

Current wages and any savings

combined wages

100,000 annual earned income amount

annual savings

12,000

Fixed annual savings to be added to nestegg

Current retirement nestegg

balance

500,000

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

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 Client

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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
Pension
annual amount
annual amount
annual amount
annual amount

Target income after retirement
target inflation inflation assumption

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

New Client

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annual amount income title
Pension
annual amount
annual amount
annual amount
annual amount

Target income after retirement
target inflation inflation assumption

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

New Client

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Structured Income Planning

Edit Dynamic Mode

Scenario | Fiscal Cliff - Retirement Assessment

Planning Horizon		40 years Retirement Nestegg (1)											
Year	Client1	Account	Income	Accounts Total	Planned Distribution	Combined Wages (1)	Client1 SS (1)	Pension (1)	Total Income	Target (1)	Income Gap	Year	
net return	55	4.00 %		500,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor		Infl Factor	from total income to target		
initial amount		500,000		0		2.50 %	2.50 %	0.00 %					
bonus %		0.00 %		500,000									
w/bonus		500,000											
end of 1	56	532,000	(12,000)	532,000	(12,000)	100,000	0	0	88,000	70,000	18,000	end of 1	
end of 2	57	565,280	(12,000)	565,280	(12,000)	102,500	0	0	90,500	71,750	18,750	end of 2	
end of 3	58	599,891	(12,000)	599,891	(12,000)	105,062	0	0	93,062	73,544	19,519	end of 3	
end of 4	59	635,887	(12,000)	635,887	(12,000)	107,689	0	0	95,689	75,382	20,307	end of 4	
end of 5	60	673,322	(12,000)	673,322	(12,000)	110,381	0	0	98,381	77,267	21,114	end of 5	
end of 6	61	712,255	(12,000)	712,255	(12,000)	113,141	0	0	101,141	79,199	21,942	end of 6	
end of 7	62	752,745	(12,000)	752,745	(12,000)	115,969	0	0	103,969	81,179	22,791	end of 7	
end of 8	63	794,855	(12,000)	794,855	(12,000)	118,869	0	0	106,869	83,208	23,661	end of 8	
end of 9	64	838,649	(12,000)	838,649	(12,000)	121,840	0	0	109,840	85,288	24,552	end of 9	
end of 10	65	884,195	(12,000)	884,195	(12,000)	124,886	0	0	112,886	87,420	25,466	end of 10	
end of 11	66	931,563	(12,000)	931,563	(12,000)	128,008	0	0	116,008	89,606	26,403	end of 11	
end of 12	67	942,979	25,846	942,979	25,846	0	18,000	48,000	91,846	91,846	0	end of 12	
end of 13	68	953,006	27,692	953,006	27,692	0	18,450	48,000	94,142	94,142	0	end of 13	
end of 14	69	961,542	29,584	961,542	29,584	0	18,911	48,000	96,496	96,496	0	end of 14	
end of 15	70	968,480	31,524	968,480	31,524	0	19,384	48,000	98,908	98,908	0	end of 15	
end of 16	71	973,706	33,512	973,706	33,512	0	19,869	48,000	101,381	101,381	0	end of 16	
end of 17	72	977,105	35,550	977,105	35,550	0	20,365	48,000	103,915	103,915	0	end of 17	
end of 18	73	978,550	37,639	978,550	37,639	0	20,874	48,000	106,513	106,513	0	end of 18	
end of 19	74	977,912	39,780	977,912	39,780	0	21,396	48,000	109,176	109,176	0	end of 19	
end of 20	75	975,054	41,974	975,054	41,974	0	21,931	48,000	111,905	111,905	0	end of 20	
end of 21	76	969,833	44,224	969,833	44,224	0	22,480	48,000	114,703	114,703	0	end of 21	
end of 22	77	962,097	46,529	962,097	46,529	0	23,042	48,000	117,571	117,571	0	end of 22	
end of 23	78	951,689	48,892	951,689	48,892	0	23,618	48,000	120,510	120,510	0	end of 23	
end of 24	79	938,442	51,315	938,442	51,315	0	24,208	48,000	123,523	123,523	0	end of 24	
end of 25	80	922,182	53,798	922,182	53,798	0	24,813	48,000	126,611	126,611	0	end of 25	
end of 26	81	902,726	56,342	902,726	56,342	0	25,434	48,000	129,776	129,776	0	end of 26	
end of 27	82	879,884	58,951	879,884	58,951	0	26,069	48,000	133,020	133,020	0	end of 27	
end of 28	83	853,455	61,625	853,455	61,625	0	26,721	48,000	136,346	136,346	0	end of 28	
end of 29	84	823,228	64,365	823,228	64,365	0	27,389	48,000	139,755	139,755	0	end of 29	
end of 30	85	788,982	67,175	788,982	67,175	0	28,074	48,000	143,248	143,248	0	end of 30	
end of 31	86	750,487	70,054	750,487	70,054	0	28,776	48,000	146,830	146,830	0	end of 31	
end of 32	87	707,502	73,005	707,502	73,005	0	29,495	48,000	150,500	150,500	0	end of 32	
end of 33	88	659,771	76,030	659,771	76,030	0	30,232	48,000	154,263	154,263	0	end of 33	
end of 34	89	607,031	79,131	607,031	79,131	0	30,988	48,000	158,119	158,119	0	end of 34	
end of 35	90	549,003	82,309	549,003	82,309	0	31,763	48,000	162,072	162,072	0	end of 35	
end of 36	91	485,396	85,567	485,396	85,567	0	32,557	48,000	166,124	166,124	0	end of 36	
end of 37	92	415,905	88,906	415,905	88,906	0	33,371	48,000	170,277	170,277	0	end of 37	
end of 38	93	340,212	92,329	340,212	92,329	0	34,205	48,000	174,534	174,534	0	end of 38	
end of 39	94	257,984	95,837	257,984	95,837	0	35,060	48,000	178,898	178,898	0	end of 39	
end of 40	95	168,870	99,433	168,870	99,433	0	35,937	48,000	183,370	183,370	0	end of 40	

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.