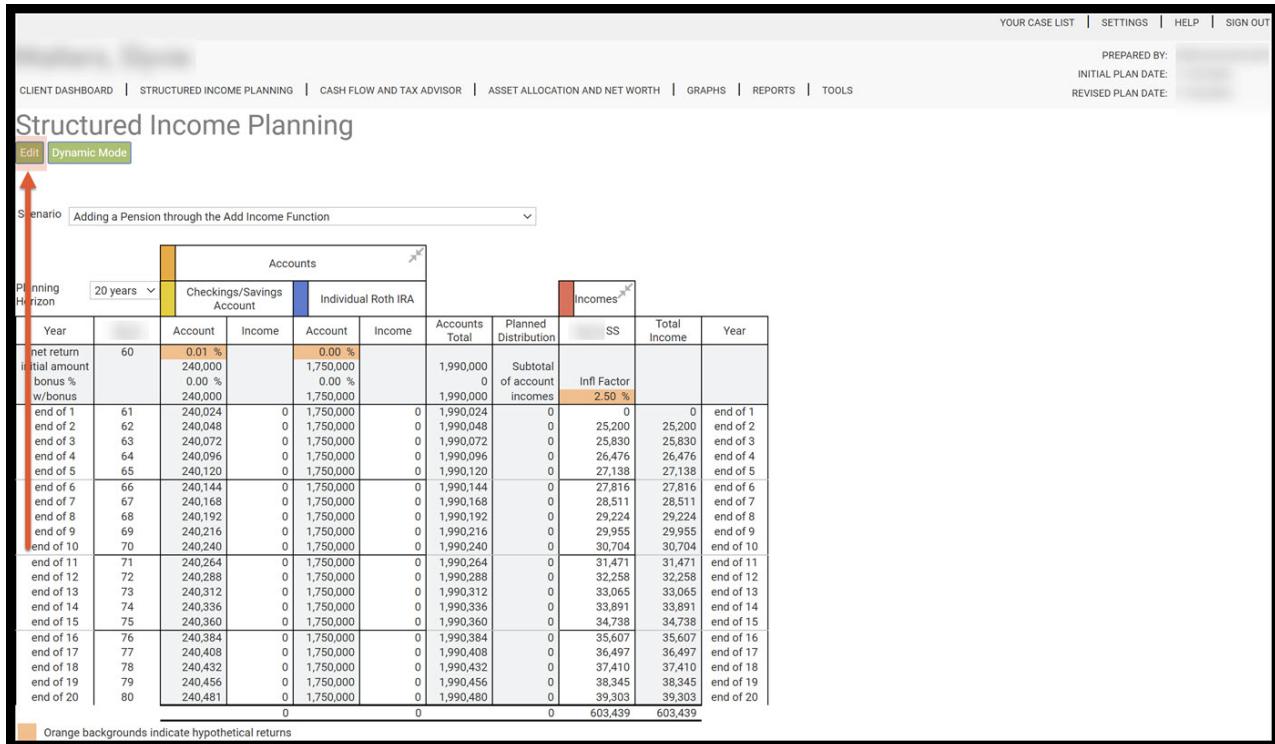


# Adding a Pension through the Add Income Function

01/12/2026 10:47 am EST

On the structured income planning page, you can add a pension to an existing plan through the Add income function. Below is the step-by-step guideline for adding a pension through the add income function.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.



The screenshot shows the 'Structured Income Planning' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NETWORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. Below the header, the main title 'Structured Income Planning' is displayed, followed by 'Edit' and 'Dynamic Mode' buttons. A red arrow points to the 'Edit' button. The main content is a table titled 'Accounts' with columns for 'Planning Horizon', 'Year', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The table shows data for a 20-year planning horizon, starting at year 60. Rows 61 through 80 are visible, showing various account values and total income. An orange background is used for certain cells, such as the 'Income' column for the first few rows and the 'Planned Distribution' column for the last few rows. A legend at the bottom left indicates that orange backgrounds represent hypothetical returns.

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

## Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario Adding a Pension through the Add Income Function

Planning Horizon 20 years

Year	Accounts				Incomes*				
	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	0.01 %	0.00 %	0.00 %	0.00 %	1,990,024	Subtotal of account incomes	0	0	
initial amount	240,000	1,750,000	0	1,750,000	1,990,000	Manage Infl Factor	2.50 %		
bonus % w/bonus	0.00 %	0.00 %	0.00 %	0.00 %	1,990,024				
	240,000	1,750,000	0	1,750,000	1,990,000				
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	25,200	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	25,830	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	26,476	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	end of 5
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	end of 6
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	end of 7
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	end of 8
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	end of 9
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	end of 10
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	31,471	end of 11
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	32,258	end of 12
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	33,065	end of 13
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	33,891	end of 14
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	34,738	end of 15
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	35,607	end of 16
end of 17	77	240,408	0	1,750,000	0	1,990,408	0	36,497	end of 17
end of 18	78	240,432	0	1,750,000	0	1,990,432	0	37,410	end of 18
end of 19	79	240,456	0	1,750,000	0	1,990,456	0	38,345	end of 19
end of 20	80	240,481	0	1,750,000	0	1,990,480	0	39,303	end of 20
		0	0	0	0	603,439	603,439		

Orange backgrounds indicate hypothetical returns

Step 3: Other Income Name: Enter in a title for the other income name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name

This is a Social Security income

First year Income

Inflation rate 0.0 %

Number of months of income in first year 12.0

Income description

Delay the income start until age

Age to begin income 0  Client 1 age  Client 2 age

Tax calculation option Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Income adjustment

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

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18

19

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22

23

24

Note that entered values WILL roll down to following years when blank

Orange backgrounds indicate hypothetical returns

Step 4: First Year Income: Enter in the numeric amount of income for the first year. SIPS recognizes dollar marks and commas.

Manage Income

Save | Cancel

Other income name	Pension
This is a Social Security income	<input type="checkbox"/>
First year income	\$54,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	<input type="text"/>
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Income adjustment

1

2

3

4

5

6

7

8

9

10

11

12

13

14

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17

18

19

20

21

22

23

24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

### Step 5: Inflation Rate: Enter in the inflation rate.

Manage Income

Save | Cancel

Other income name	Pension
This is a Social Security income	<input type="checkbox"/>
First year income	\$54,000
Inflation rate	0 %
Number of months of income in first year	12.0
Income description	<input type="text"/>
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Income adjustment

1

2

3

4

5

6

7

8

9

10

11

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13

14

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Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

### Step 6: Number of Months of Income in First Year: Enter in the number of months of income in the first year. The default amount is set a 12.

Manage Income

Save | Cancel

Other income name	Pension	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	\$54,000	Pick year(s) to remove	Income adjustment
Inflation rate	2.5 %	Reset all years	1
Number of months of income in first year	12.0		2
Income description			3
Delay the income start until age	<input type="checkbox"/>		4
Age to begin income	0		5
Tax calculation option	Not Taxable		6
			7
			8
			9
			10
			11
			12
			13
			14
			15
			16
			17
			18
			19
			20
			21
			22
			23
			24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

### Step 7: Income Description: Enter in the income description.

Manage Income

Save | Cancel

Other income name	Pension	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	\$54,000	Pick year(s) to remove	Income adjustment
Inflation rate	2.5 %	Reset all years	1
Number of months of income in first year	12.0		2
Income description			3
Delay the income start until age	<input type="checkbox"/>		4
Age to begin income	0		5
Tax calculation option	Not Taxable		6
			7
			8
			9
			10
			11
			12
			13
			14
			15
			16
			17
			18
			19
			20
			21
			22
			23
			24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

### Step 8: Delay the Income Start Until Age: Check this box if the income will start at a different age than the start age of the structured income plan.

Manage Income

Save | Cancel

Other income name	Pension	ADD ADJUSTMENT	
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	
First year income	\$54,000	Pick year(s) to remove	
Inflation rate	2.5 %	Reset all years	
Number of months of income in first year	12.0	Income Adjustments	
Income description	Pension	Year	Income adjustment
Delay the income start until age	<input type="checkbox"/>	1	
Age to begin income	0	2	
Tax calculation option	Not Taxable	3	
		4	
		5	
		6	
		7	
		8	
		9	
		10	
		11	
		12	
		13	
		14	
		15	
		16	
		17	
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		22	
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		24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 9: Age to Begin Income: Enter in the numeric number the pension will start.

Manage Income

Save | Cancel

Other income name	Pension	ADD ADJUSTMENT	
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	
First year income	\$54,000	Pick year(s) to remove	
Inflation rate	2.5 %	Reset all years	
Number of months of income in first year	12.0	Income Adjustments	
Income description	Pension	Year	Income adjustment
Delay the income start until age	<input checked="" type="checkbox"/>	1	
Age to begin income	0	2	
Tax calculation option	Not Taxable	3	
		4	
		5	
		6	
		7	
		8	
		9	
		10	
		11	
		12	
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		23	
		24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 10: Radio Buttons: Click which radio button the income is associated with. The default is set with Client 1.

Manage Income

Save | Cancel

Other income name	Pension	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	\$54,000	Pick year(s) to remove	Income adjustment
Inflation rate	2.5 %	Reset all years	1
Number of months of income in first year	12.0		2
Income description	Pension		3
Delay the income start until age	<input checked="" type="checkbox"/>		4
Age to begin income	62		5
Tax calculation option	Not Taxable		6
			7
			8
			9
			10
			11
			12
			13
			14
			15
			16
			17
			18
			19
			20
			21
			22
			23
			24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 11: Tax Calculation Option Down Carrot Arrow: In the text box, click on the down carrot arrow and select which tax option this income will be.

Manage Income

Save | Cancel

Other income name	Pension	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	\$54,000	Pick year(s) to remove	Income adjustment
Inflation rate	2.5 %	Reset all years	1
Number of months of income in first year	12.0		2
Income description	Pension		3
Delay the income start until age	<input checked="" type="checkbox"/>		4
Age to begin income	62		5
Tax calculation option	Not Taxable		6
			7
			8
			9
			10
			11
			12
			13
			14
			15
			16
			17
			18
			19
			20
			21
			22
			23
			24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 12: Save: Click the green save button underneath the add income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save | Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5 %

Number of months of income in first year: 12.0

Income description: Pension

Delay the Income start until age: 62  Client 1 age  Client 2 age

Tax calculation option: Pension (line 4 of the tax form)

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 13: Structured Income Planning Page: The new pension income column will automatically appear underneath the income side in the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHICS | REPORTS | TOOLS

## Structured Income Planning

Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Accounts

Year	Checkings/Savings Account		Individual Roth IRA		Incomes		Total Income	Year	
	Account	Income	Account	Income	Accounts Total	Planned Distribution			
net return	60	0.01 %	0.00 %						
initial amount		240,000		1,990,000	0	Subtotal of account incomes			
bonus % w/bonus		0.00 %	0.00 %						
		240,000							
end of 1	61	240,024	0	1,990,024	0	0	0	end of 1	
end of 2	62	240,048	0	1,990,048	0	25,200	54,000	79,200	end of 2
end of 3	63	240,072	0	1,990,072	0	25,830	55,350	81,180	end of 3
end of 4	64	240,096	0	1,990,096	0	26,476	56,734	83,210	end of 4
end of 5	65	240,120	0	1,990,120	0	27,138	58,152	85,290	end of 5
end of 6	66	240,144	0	1,990,144	0	27,816	59,606	87,422	end of 6
end of 7	67	240,168	0	1,990,168	0	28,511	61,096	89,608	end of 7
end of 8	68	240,192	0	1,990,192	0	29,224	62,623	91,848	end of 8
end of 9	69	240,216	0	1,990,216	0	29,955	64,189	94,144	end of 9
end of 10	70	240,240	0	1,990,240	0	30,704	65,794	96,498	end of 10
end of 11	71	240,264	0	1,990,264	0	31,471	67,439	98,910	end of 11
end of 12	72	240,288	0	1,990,288	0	32,258	69,125	101,383	end of 12
end of 13	73	240,312	0	1,990,312	0	33,065	70,853	103,917	end of 13
end of 14	74	240,336	0	1,990,336	0	33,891	72,624	106,515	end of 14
end of 15	75	240,360	0	1,990,360	0	34,738	74,440	109,178	end of 15
end of 16	76	240,384	0	1,990,384	0	35,607	76,301	111,907	end of 16
end of 17	77	240,408	0	1,990,408	0	36,497	78,208	114,705	end of 17
end of 18	78	240,432	0	1,990,432	0	37,410	80,163	117,573	end of 18
end of 19	79	240,456	0	1,990,456	0	38,345	82,167	120,512	end of 19
end of 20	80	240,481	0	1,990,480	0	39,303	84,222	123,525	end of 20
		0	0	0	603,439	1,293,084	1,896,524		

Orange backgrounds indicate hypothetical returns

Step 14: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

## Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Accounts				Incomes						
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Pension	Total Income	Year
net return	60	0.01 %	0.00 %		1,990,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
initial amount		240,000		1,750,000	0	2.50 %	2.50 %			
bonus %		0.00 %		0.00 %						
w/bonus		240,000		1,750,000						
				1,750,000						
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	0	0
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	25,200	54,000	79,200
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	25,830	55,350	81,180
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	26,476	56,734	83,210
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	58,152	85,290
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	59,606	87,422
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	61,096	89,608
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	62,623	91,848
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	64,189	94,144
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	65,794	96,498
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	31,471	67,439	98,910
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	32,258	69,125	101,383
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	33,065	70,853	103,917
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	33,891	72,624	106,515
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	34,738	74,440	109,178
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	35,607	76,301	111,907
end of 17	77	240,408	0	1,750,000	0	1,990,408	0	36,497	78,208	114,705
end of 18	78	240,432	0	1,750,000	0	1,990,432	0	37,410	80,163	117,573
end of 19	79	240,456	0	1,750,000	0	1,990,456	0	38,345	82,167	120,512
end of 20	80	240,481	0	1,750,000	0	1,990,480	0	39,303	84,222	123,525
				0	0	603,439	1,293,084	1,896,524		

Orange backgrounds indicate hypothetical returns

Step 15: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

## Structured Income Planning

Edit Dynamic Mode

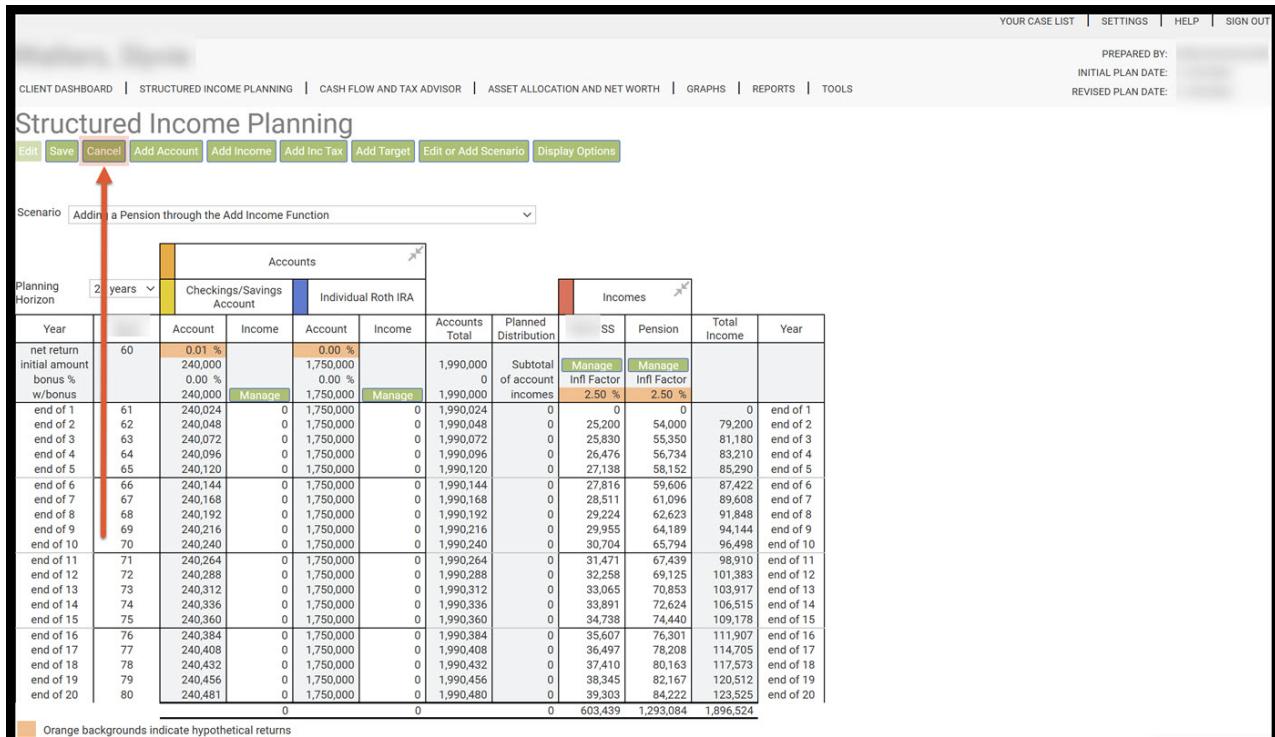
Scenario: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Accounts				Incomes						
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Pension	Total Income	Year
net return	60	0.01 %	0.00 %		1,990,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
initial amount		240,000		1,750,000	0	2.50 %	2.50 %			
bonus %		0.00 %		0.00 %						
w/bonus		240,000		1,750,000						
				1,750,000						
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	0	0
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	25,200	54,000	79,200
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	25,830	55,350	81,180
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	26,476	56,734	83,210
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	58,152	85,290
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	59,606	87,422
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	61,096	89,608
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	62,623	91,848
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	64,189	94,144
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	65,794	96,498
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	31,471	67,439	98,910
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	32,258	69,125	101,383
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	33,065	70,853	103,917
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	33,891	72,624	106,515
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	34,738	74,440	109,178
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	35,607	76,301	111,907
end of 17	77	240,408	0	1,750,000	0	1,990,408	0	36,497	78,208	114,705
end of 18	78	240,432	0	1,750,000	0	1,990,432	0	37,410	80,163	117,573
end of 19	79	240,456	0	1,750,000	0	1,990,456	0	38,345	82,167	120,512
end of 20	80	240,481	0	1,750,000	0	1,990,480	0	39,303	84,222	123,525
				0	0	603,439	1,293,084	1,896,524		

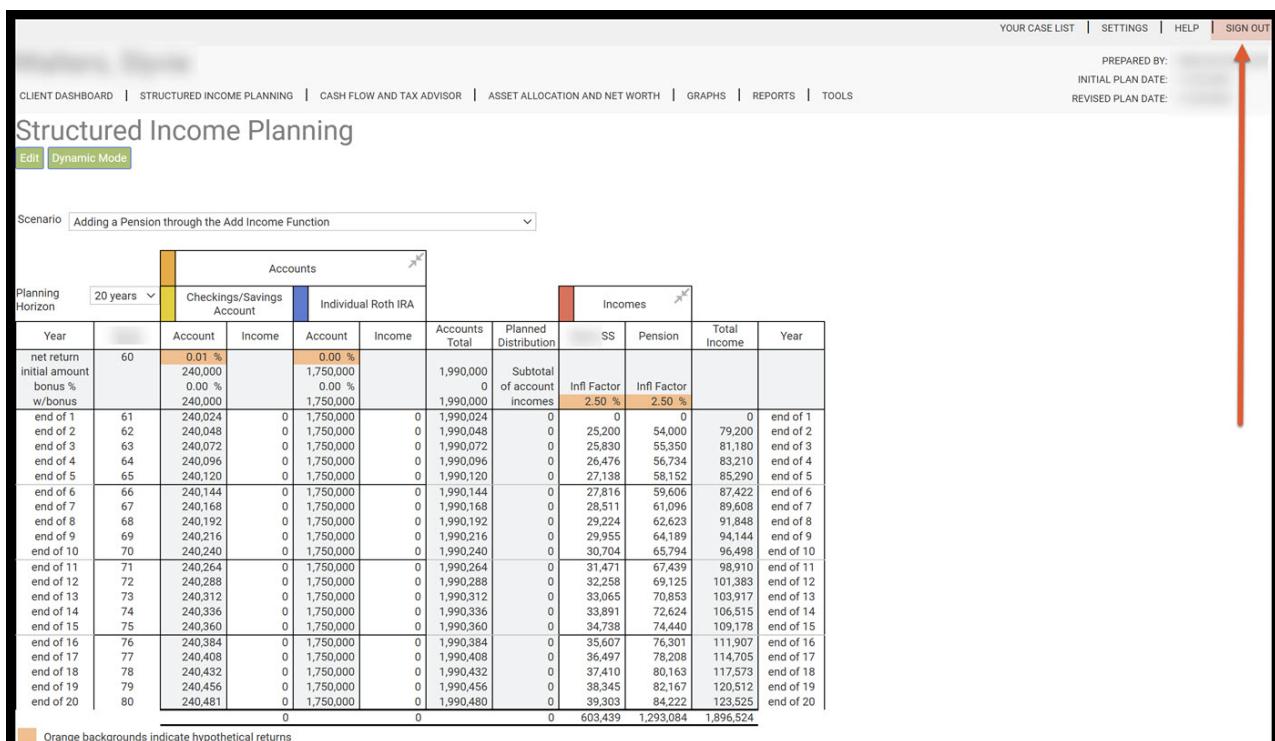
Orange backgrounds indicate hypothetical returns

Step 16: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.



The screenshot shows the 'Structured Income Planning' page. At the top, there are several buttons: 'Edit', 'Save', 'Cancel', 'Add Account', 'Add Income', 'Add Inc Tax', 'Add Target', 'Edit or Add Scenario', and 'Display Options'. The 'Cancel' button is highlighted with a red box and an arrow pointing to it. The main area is a table titled 'Accounts' and 'Incomes'. The table has columns for Year, Account, Income, Accounts Total, Planned Distribution, SS, Pension, Total Income, and Year. The table shows data for a 20-year planning horizon, starting from year 60. Rows are color-coded: orange for hypothetical returns and grey for actual data. The table is titled 'Scenario: Adding a Pension through the Add Income Function'.

Step 17: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.



The screenshot shows the 'Structured Income Planning' page. At the top, there are several buttons: 'Edit' and 'Dynamic Mode'. The 'Dynamic Mode' button is highlighted with a red box and an arrow pointing to it. The main area is a table titled 'Accounts' and 'Incomes', identical to the one in the previous screenshot. The table shows data for a 20-year planning horizon, starting from year 60. Rows are color-coded: orange for hypothetical returns and grey for actual data. The table is titled 'Scenario: Adding a Pension through the Add Income Function'.

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](mailto:support@planscout.com).

