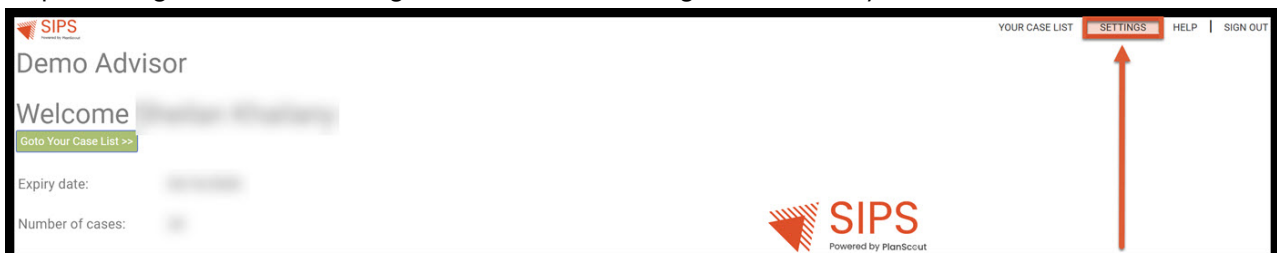# Adding a Default Recommendation

12/20/2024 3:46 pm EST

Default recommendations are the prewritten text that are available for selection from the recommendations page underneath the Client Dashboard. If you are at administrator status, you can add a recommendation to the list of prewritten text that can be selected on the Reports page. Below are the step-by-step instructions for adding a default recommendation starting from the login page.
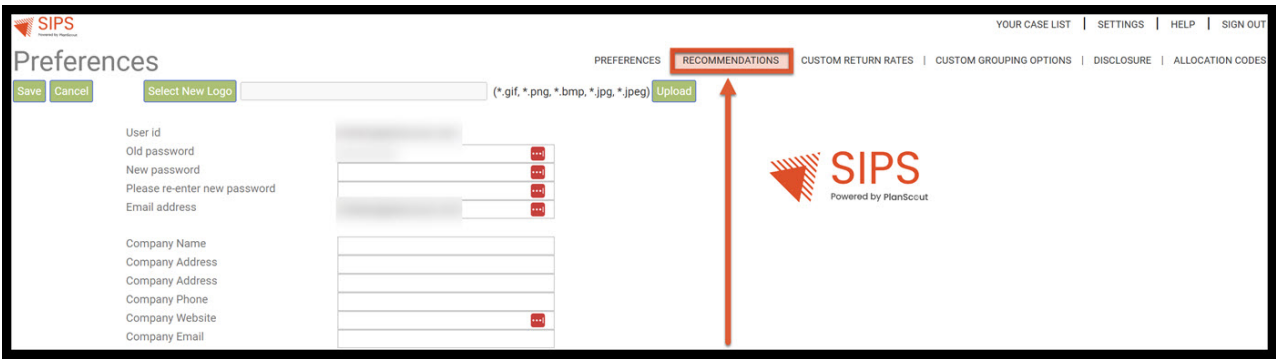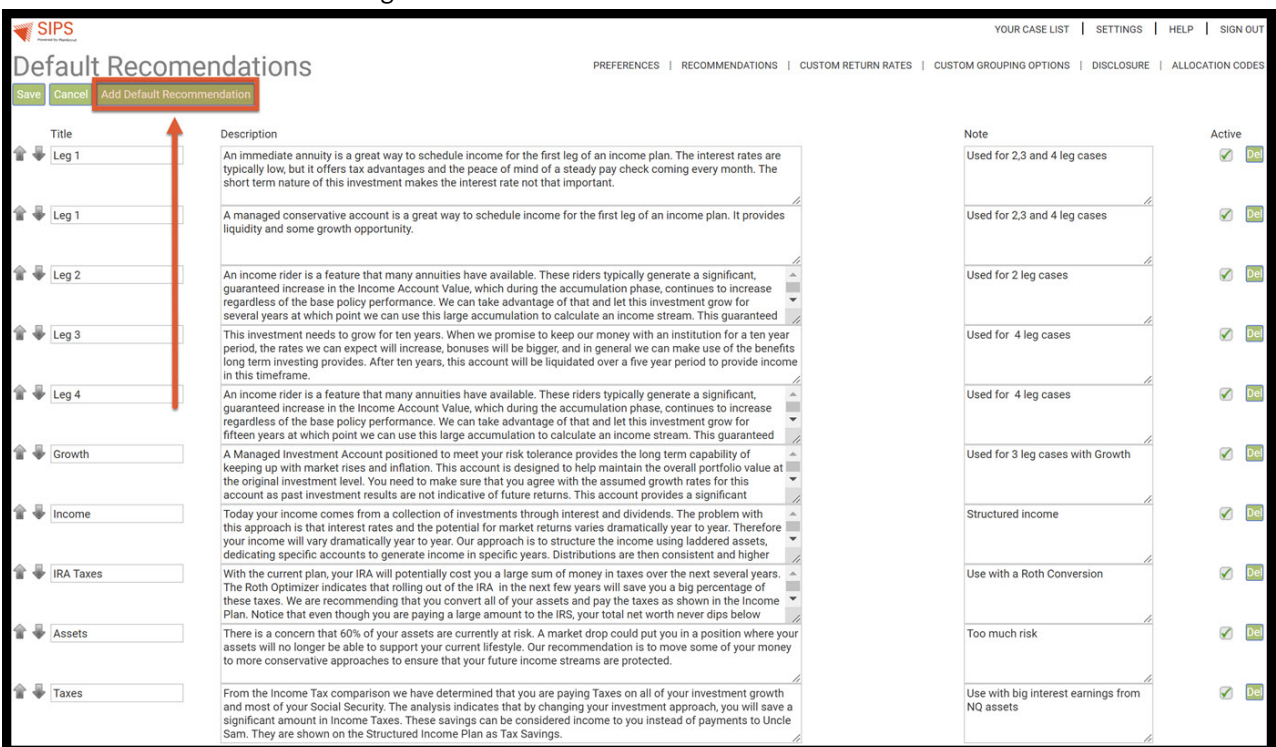
Step 1: Log In: Log in into SIPS.

Step 2: Settings: Click on the settings button located on the right-hand side of your screen.

Step 3: Recommendations: Click on the Recommendations button on the right-hand side of the screen.

Step 4: Add Default Recommendation: Click on the green Add Default Recommendation button underneath the Default Recommendations heading.

Step 5: Title: Type a title for your recommendation.

Default Recomendations

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel Add Default Recommendation

Title	Description	Note	Active
Leg 1	An immediate annuity is a great way to schedule income for the first leg of an income plan. The interest rates are typically low, but it offers tax advantages and the peace of mind of a steady pay check coming every month. The short term nature of this investment makes the interest rate not that important.	Used for 2,3 and 4 leg cases	✓ Del
Leg 1	A managed conservative account is a great way to schedule income for the first leg of an income plan. It provides liquidity and some growth opportunity.	Used for 2,3 and 4 leg cases	✓ Del
Leg 2	An income rider is a feature that many annuities have available. These riders typically generate a significant, guaranteed increase in the Income Account Value, which during the accumulation phase, continues to increase regardless of the base policy performance. We can take advantage of that and let this investment grow for several years at which point we can use this large accumulation to calculate an income stream. This guaranteed	Used for 2 leg cases	✓ Del
Leg 3	This investment needs to grow for ten years. When we promise to keep our money with an institution for a ten year period, the rates we can expect will increase, bonuses will be bigger, and in general we can make use of the benefits long term investing provides. After ten years, this account will be liquidated over a five year period to provide income in this timeframe.	Used for 4 leg cases	✓ Del
Leg 4	An income rider is a feature that many annuities have available. These riders typically generate a significant, guaranteed increase in the Income Account Value, which during the accumulation phase, continues to increase regardless of the base policy performance. We can take advantage of that and let this investment grow for fifteen years at which point we can use this large accumulation to calculate an income stream. This guaranteed	Used for 4 leg cases	✓ Del
Growth	A Managed Investment Account positioned to meet your risk tolerance provides the long term capability of keeping up with market rises and inflation. This account is designed to help maintain the overall portfolio value at the original investment level. You need to make sure that you agree with the assumed growth rates for this account as past investment results are not indicative of future returns. This account provides a significant	Used for 3 leg cases with Growth	✓ Del
Income	Today your income comes from a collection of investments through interest and dividends. The problem with this approach is that interest rates and the potential for market returns varies dramatically year to year. Therefore your income will vary dramatically year to year. Our approach is to structure the income using laddered assets, dedicating specific accounts to generate income in specific years. Distributions are then consistent and higher	Structured income	✓ Del
IRA Taxes	With the current plan, your IRA will potentially cost you a large sum of money in taxes over the next several years. The Roth Optimizer indicates that rolling out of the IRA in the next few years will save you a big percentage of these taxes. We are recommending that you convert all of your assets and pay the taxes as shown in the Income Plan. Notice that even though you are paying a large amount to the IRS, your total net worth never dips below	Use with a Roth Conversion	✓ Del
Assets	There is a concern that 60% of your assets are currently at risk. A market drop could put you in a position where your assets will no longer be able to support your current lifestyle. Our recommendation is to move some of your money to more conservative approaches to ensure that your future income streams are protected.	Too much risk	✓ Del
Taxes	From the Income Tax comparison we have determined that you are paying Taxes on all of your investment growth and most of your Social Security. The analysis indicates that by changing your investment approach, you will save a significant amount in Income Taxes. These savings can be considered income to you instead of payments to Uncle Sam. They are shown on the Structured Income Plan as Tax Savings.	Use with big interest earnings from NQ assets	✓ Del
[highlighted empty field]			✓ unsaved

Step 6: Description: Provide a description.

Default Recomendations

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel Add Default Recommendation

Title	Description	Note	Active
Leg 1	An immediate annuity is a great way to schedule income for the first leg of an income plan. The interest rates are typically low, but it offers tax advantages and the peace of mind of a steady pay check coming every month. The short term nature of this investment makes the interest rate not that important.	Used for 2,3 and 4 leg cases	✓ Del
Leg 1	A managed conservative account is a great way to schedule income for the first leg of an income plan. It provides liquidity and some growth opportunity.	Used for 2,3 and 4 leg cases	✓ Del
Leg 2	An income rider is a feature that many annuities have available. These riders typically generate a significant, guaranteed increase in the Income Account Value, which during the accumulation phase, continues to increase regardless of the base policy performance. We can take advantage of that and let this investment grow for several years at which point we can use this large accumulation to calculate an income stream. This guaranteed	Used for 2 leg cases	✓ Del
Leg 3	This investment needs to grow for ten years. When we promise to keep our money with an institution for a ten year period, the rates we can expect will increase, bonuses will be bigger, and in general we can make use of the benefits long term investing provides. After ten years, this account will be liquidated over a five year period to provide income in this timeframe.	Used for 4 leg cases	✓ Del
Leg 4	An income rider is a feature that many annuities have available. These riders typically generate a significant, guaranteed increase in the Income Account Value, which during the accumulation phase, continues to increase regardless of the base policy performance. We can take advantage of that and let this investment grow for fifteen years at which point we can use this large accumulation to calculate an income stream. This guaranteed	Used for 4 leg cases	✓ Del
Growth	keeping up with market rises and inflation. This account is designed to help maintain the overall portfolio value at the original investment level. You need to make sure that you agree with the assumed growth rates for this account as past investment results are not indicative of future returns. This account provides a significant emergency bucket of money to use as unforeseen financial issues arise.	Used for 3 leg cases with Growth	✓ Del
Income	Today your income comes from a collection of investments through interest and dividends. The problem with this approach is that interest rates and the potential for market returns varies dramatically year to year. Therefore your income will vary dramatically year to year. Our approach is to structure the income using laddered assets, dedicating specific accounts to generate income in specific years. Distributions are then consistent and higher	Structured income	✓ Del
IRA Taxes	With the current plan, your IRA will potentially cost you a large sum of money in taxes over the next several years. The Roth Optimizer indicates that rolling out of the IRA in the next few years will save you a big percentage of these taxes. We are recommending that you convert all of your assets and pay the taxes as shown in the Income Plan. Notice that even though you are paying a large amount to the IRS, your total net worth never dips below	Use with a Roth Conversion	✓ Del
Assets	There is a concern that 60% of your assets are currently at risk. A market drop could put you in a position where your assets will no longer be able to support your current lifestyle. Our recommendation is to move some of your money to more conservative approaches to ensure that your future income streams are protected.	Too much risk	✓ Del
Taxes	From the Income Tax comparison we have determined that you are paying Taxes on all of your investment growth and most of your Social Security. The analysis indicates that by changing your investment approach, you will save a significant amount in Income Taxes. These savings can be considered income to you instead of payments to Uncle Sam. They are shown on the Structured Income Plan as Tax Savings.	Use with big interest earnings from NQ assets	✓ Del
Company Contact Info	[highlighted empty description field]		✓ unsaved

Step 7: Note: Enter in a note.

Default Recomendations

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save | Cancel | Add Default Recommendation

Title	Description	Note	Active
Leg 1	An immediate annuity is a great way to schedule income for the first leg of an income plan. The interest rates are typically low, but it offers tax advantages and the peace of mind of a steady pay check coming every month. The short term nature of this investment makes the interest rate not that important.	Used for 2,3 and 4 leg cases	✓ Del
Leg 1	A managed conservative account is a great way to schedule income for the first leg of an income plan. It provides liquidity and some growth opportunity.	Used for 2,3 and 4 leg cases	✓ Del
Leg 2	An income rider is a feature that many annuities have available. These riders typically generate a significant, guaranteed increase in the Income Account Value, which during the accumulation phase, continues to increase regardless of the base policy performance. We can take advantage of that and let this investment grow for several years at which point we can use this large accumulation to calculate an income stream. This guaranteed	Used for 2 leg cases	✓ Del
Leg 3	This investment needs to grow for ten years. When we promise to keep our money with an institution for a ten year period, the rates we can expect will increase, bonuses will be bigger, and in general we can make use of the benefits long term investing provides. After ten years, this account will be liquidated over a five year period to provide income in this timeframe.	Used for 4 leg cases	✓ Del
Leg 4	regardless of the base policy performance. We can take advantage of that and let this investment grow for fifteen years at which point we can use this large accumulation to calculate an income stream. This guaranteed income payment will never run out regardless of how long you live. This leg is designed to potentially have all of your original principal in fifteen years based on the assumed rates used for growth in the cash value.	Used for 4 leg cases	✓ Del
Growth	keeping up with market rises and inflation. This account is designed to help maintain the overall portfolio value at the original investment level. You need to make sure that you agree with the assumed growth rates for this account as past investment results are not indicative of future returns. This account provides a significant emergency bucket of money to use as unforeseen financial issues arise.	Used for 3 leg cases with Growth	✓ Del
Income	Today your income comes from a collection of investments through interest and dividends. The problem with this approach is that interest rates and the potential for market returns varies dramatically year to year. Therefore your income will vary dramatically year to year. Our approach is to structure the income using laddered assets, dedicating specific accounts to generate income in specific years. Distributions are then consistent and higher	Structured income	✓ Del
IRA Taxes	With the current plan, your IRA will potentially cost you a large sum of money in taxes over the next several years. The Roth Optimizer indicates that rolling out of the IRA in the next few years will save you a big percentage of these taxes. We are recommending that you convert all of your assets and pay the taxes as shown in the Income Plan. Notice that even though you are paying a large amount to the IRS, your total net worth never dips below	Use with a Roth Conversion	✓ Del
Assets	There is a concern that 60% of your assets are currently at risk. A market drop could put you in a position where your assets will no longer be able to support your current lifestyle. Our recommendation is to move some of your money to more conservative approaches to ensure that your future income streams are protected.	Too much risk	✓ Del
Taxes	From the Income Tax comparison we have determined that you are paying Taxes on all of your investment growth and most of your Social Security. The analysis indicates that by changing your investment approach, you will save a significant amount in Income Taxes. These savings can be considered income to you instead of payments to Uncle Sam. They are shown on the Structured Income Plan as Tax Savings.	Use with big interest earnings from NQ assets	✓ Del
Company Contact Info	Your Company Name, Street Address, City, State, Zip Code, Phone Number, Email Address, Website		✓ unsaved

Step 8: Save: Click on the green Save button underneath the Default Recommendations heading.

Default Recomendations

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save | Cancel | Add Default Recommendation

Title	Description	Note	Active
Leg 1	An immediate annuity is a great way to schedule income for the first leg of an income plan. The interest rates are typically low, but it offers tax advantages and the peace of mind of a steady pay check coming every month. The short term nature of this investment makes the interest rate not that important.	Used for 2,3 and 4 leg cases	✓ Del
Leg 1	A managed conservative account is a great way to schedule income for the first leg of an income plan. It provides liquidity and some growth opportunity.	Used for 2,3 and 4 leg cases	✓ Del
Leg 2	An income rider is a feature that many annuities have available. These riders typically generate a significant, guaranteed increase in the Income Account Value, which during the accumulation phase, continues to increase regardless of the base policy performance. We can take advantage of that and let this investment grow for several years at which point we can use this large accumulation to calculate an income stream. This guaranteed	Used for 2 leg cases	✓ Del
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Leg 4	regardless of the base policy performance. We can take advantage of that and let this investment grow for fifteen years at which point we can use this large accumulation to calculate an income stream. This guaranteed income payment will never run out regardless of how long you live. This leg is designed to potentially have all of your original principal in fifteen years based on the assumed rates used for growth in the cash value.	Used for 4 leg cases	✓ Del
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Taxes	From the Income Tax comparison we have determined that you are paying Taxes on all of your investment growth and most of your Social Security. The analysis indicates that by changing your investment approach, you will save a significant amount in Income Taxes. These savings can be considered income to you instead of payments to Uncle Sam. They are shown on the Structured Income Plan as Tax Savings.	Use with big interest earnings from NQ assets	✓ Del
Company Contact Info	Your Company Name, Street Address, City, State, Zip Code, Phone Number, Email Address, Website	Company Contact Information	✓ unsaved

Step 9: Ordering the Recommendations: Use the up and down caret arrows on the left-hand side of the screen to reorder the list of recommendations.

Step 10: Save: Click on the green Save button underneath the Default Recommendations heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Default Recomendations

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel Add Default Recommendation

Title	Description	Note	Active
Company Contact Info	Your Company Name, Street Address, City, State, Zip Code, Phone Number, Email Address, Website	Company Contact Information	✓ Del
Leg 1	An immediate annuity is a great way to schedule income for the first leg of an income plan. The interest rates are typically low, but it offers tax advantages and the peace of mind of a steady pay check coming every month. The short term nature of this investment makes the interest rate not that important.	Used for 2,3 and 4 leg cases	✓ Del
Leg 1	A managed conservative account is a great way to schedule income for the first leg of an income plan. It provides liquidity and some growth opportunity.	Used for 2,3 and 4 leg cases	✓ Del
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Assets	There is a concern that 60% of your assets are currently at risk. A market drop could put you in a position where your assets will no longer be able to support your current lifestyle. Our recommendation is to move some of your money to more conservative approaches to ensure that your future income streams are protected.	Too much risk	✓ Del
Taxes	From the Income Tax comparison we have determined that you are paying Taxes on all of your investment growth and most of your Social Security. The analysis indicates that by changing your investment approach, you will save a significant amount in Income Taxes. These savings can be considered income to you instead of payments to Uncle Sam. They are shown on the Structured Income Plan as Tax Savings.	Use with big interest earnings from NQ assets	✓ Del

Step 11: Your Case List: Click on the Your Case List button located at the upper left-hand side of the screen.
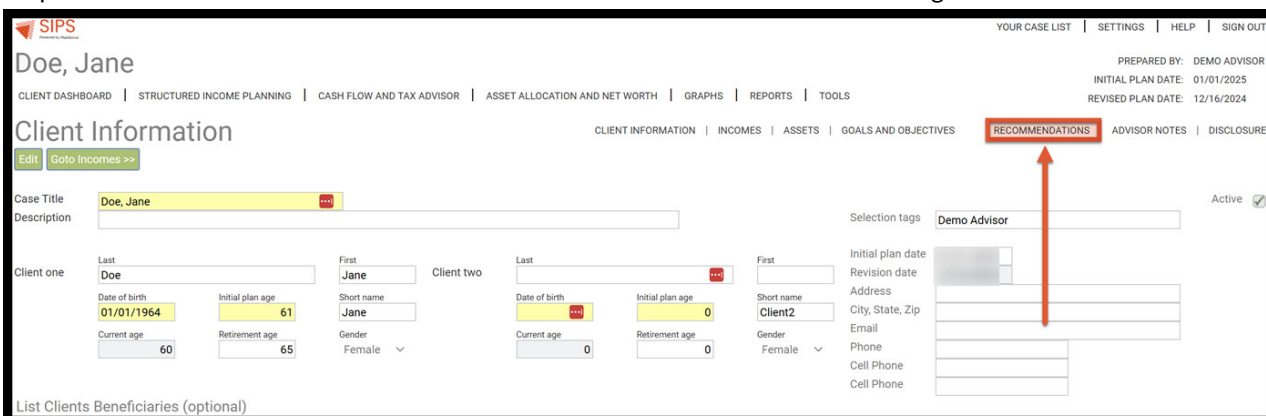
Step 12: View All Cases: Click on the green View All Cases button underneath the Your Case List heading.
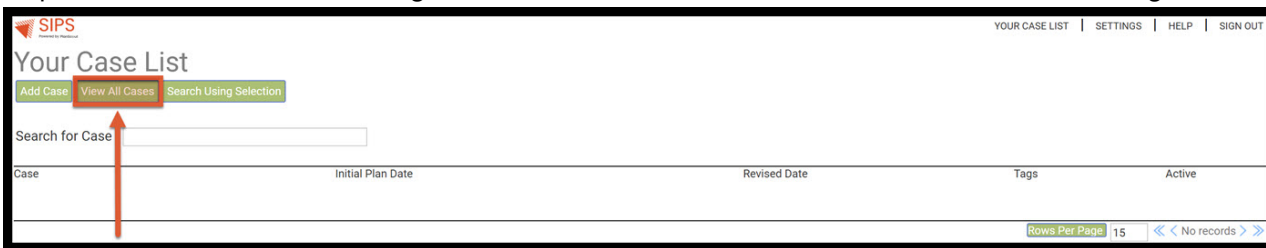

Step 13: Case Selection: Select a case.
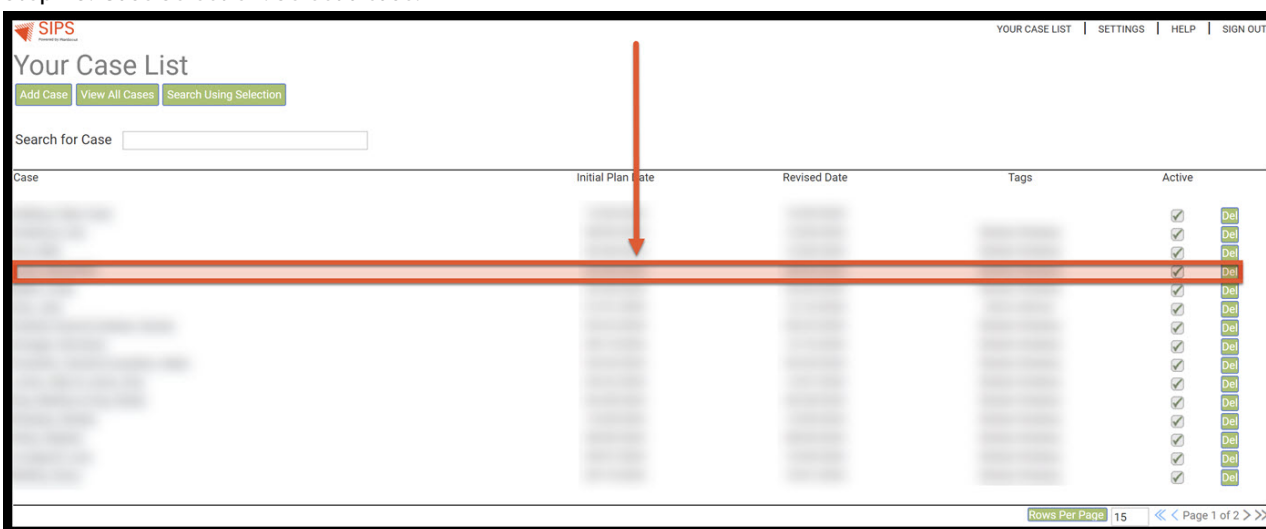
Step 14: Recommendations: Click on the Recommendations button located on the right-hand side of the screen.


Step 15: Edit: Click on the green Edit button underneath the Recommendations for Client's name heading.

Step 16: Dropdown Caret Arrow: Click on the down caret arrow in the description text box. The recommendation you added should appear on the list.
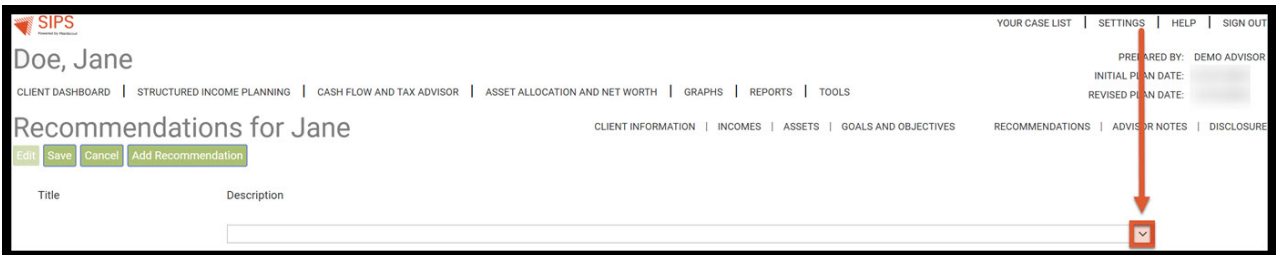
Step 17: Add Recommendation: Click on the green Add Recommendation button underneath the Recommendations for Client Name subheading.
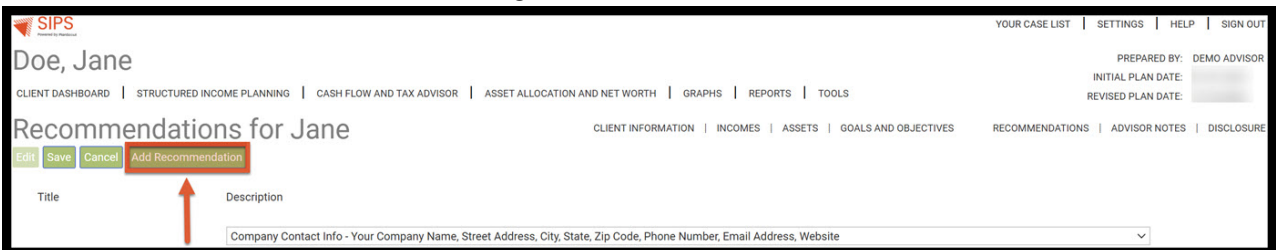
Step 18: Save: Click on the green Save button underneath the Recommendations for Clients Name subheading.
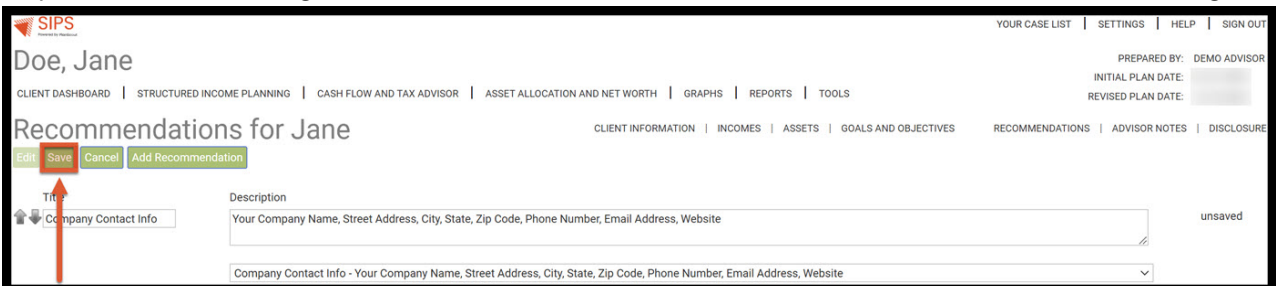
For more articles on Recommendations, please see article Recommendations. If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.