

Adding a Default Recommendation

01/02/2026 9:18 am 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.

SIPS
Powered by PlanScout

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Preferences

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

Save | Cancel | Select New Logo | (*.gif, *.png, *.bmp, *.jpg, *.jpeg) | Upload

User id
Old password
New password
Please re-enter new password
Email address

Company Name
Company Address
Company Address
Company Phone
Company Website
Company Email

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

SIPS
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YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Default Recommendations

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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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 this and let the 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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 this and let the 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> Del

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Default Recomendations

Save | Cancel | Add Default Recommendation

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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	<input checked="" type="checkbox"/> Del
Company Contact Info			<input checked="" type="checkbox"/> unsaved

Step 6: Description: Provide a description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Default Recomendations

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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> Del
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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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> Del
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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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> Del
Company Contact Info			<input checked="" type="checkbox"/> unsaved

Step 7: Note: Enter in a note.

Default Recommendations

Save Cancel Add Default Recommendation

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

Note	Active
Used for 2,3 and 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 2,3 and 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 2 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 3 leg cases with Growth	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Structured income	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Use with a Roth Conversion	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Too much risk	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Use with big interest earnings from NQ assets	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Company Contact Information	<input checked="" type="checkbox"/> unsaved

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

Default Recommendations

Save Cancel Add Default Recommendation

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

Note	Active
Used for 2,3 and 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 2,3 and 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 2 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 4 leg cases	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Used for 3 leg cases with Growth	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Structured income	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Use with a Roth Conversion	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Too much risk	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Use with big interest earnings from NQ assets	<input checked="" type="checkbox"/> <input type="button" value="Del"/>
Company Contact Information	<input checked="" type="checkbox"/> 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.

Default Recommendations

SIPS | Powered by Medicare

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> Del
Company Contact Info	Your Company Name, Street Address, City, State, Zip Code, Phone Number, Email Address, Website	Company Contact Information	<input checked="" type="checkbox"/> unsaved

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Default Recomendations

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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> Del
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Step 11: Your Case List: Click on the Your Case List button located at the upper left-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

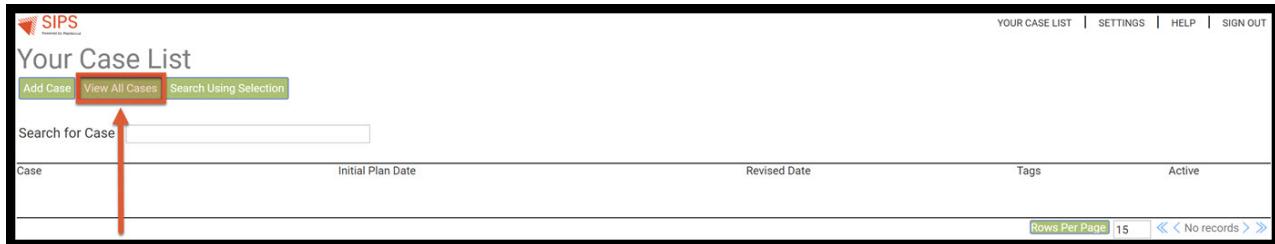
PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Default Recomendations

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	<input checked="" type="checkbox"/> Del
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Step 12: View All Cases: Click on the green View All Cases button underneath the Your Case List heading.



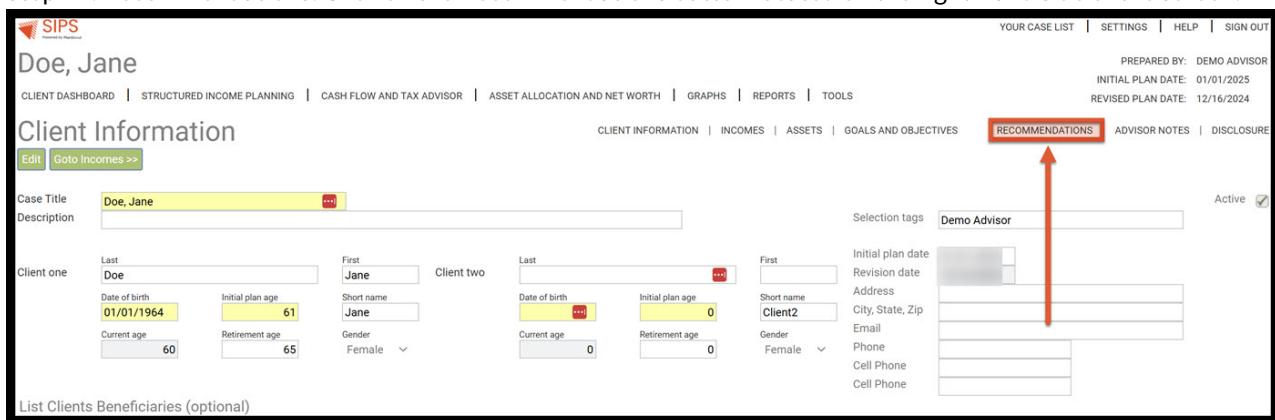
The screenshot shows the 'Your Case List' page. At the top, there are three buttons: 'Add Case' (green), 'View All Cases' (green, highlighted with a red box), and 'Search Using Selection' (green). Below these are search fields for 'Case' and 'Search for Case'. The main area is a table with columns: 'Case', 'Initial Plan Date', 'Revised Date', 'Tags', and 'Active'. The 'Tags' column contains checkboxes and a 'Del' link. At the bottom right are buttons for 'Rows Per Page' (15), navigation arrows, and a message 'No records >>'. The 'SIPS' logo is in the top left corner.

Step 13: Case Selection: Select a case.



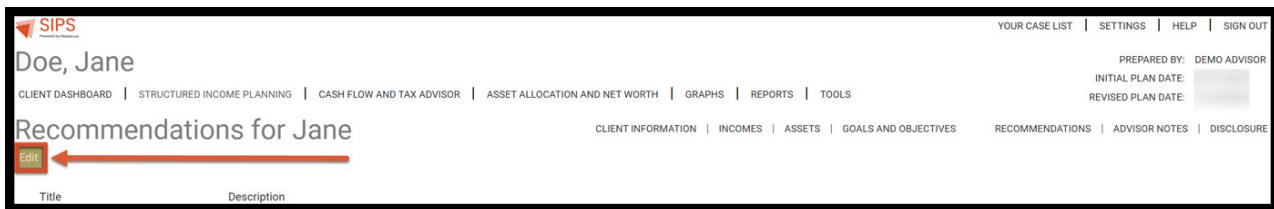
The screenshot is identical to Step 12, but a red arrow points to the 'View All Cases' button, and another red arrow points to the selected row in the case list table, which is highlighted with a red box.

Step 14: Recommendations: Click on the Recommendations button located on the right-hand side of the screen.



The screenshot shows the 'Client Information' page for 'Doe, Jane'. It includes sections for 'Case Title' (Doe, Jane), 'Description', 'Client one' (Last: Doe, First: Jane, Date of birth: 01/01/1964, Initial plan age: 61, Current age: 60, Retirement age: 65), 'Client two' (Last: Jane, First: Client2, Date of birth: 01/01/1964, Initial plan age: 0, Current age: 0, Retirement age: 0), 'Selection tags' (Demo Advisor, Active checked), and 'List Clients Beneficiaries (optional)'. At the top right, there are buttons for 'YOUR CASE LIST', 'SETTINGS', 'HELP', 'SIGN OUT', 'PREPARED BY: DEMO ADVISOR', 'INITIAL PLAN DATE: 01/01/2025', and 'REVISED PLAN DATE: 12/16/2024'. A red arrow points to the 'RECOMMENDATIONS' button, which is highlighted with a red box.

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



Doe, Jane

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:

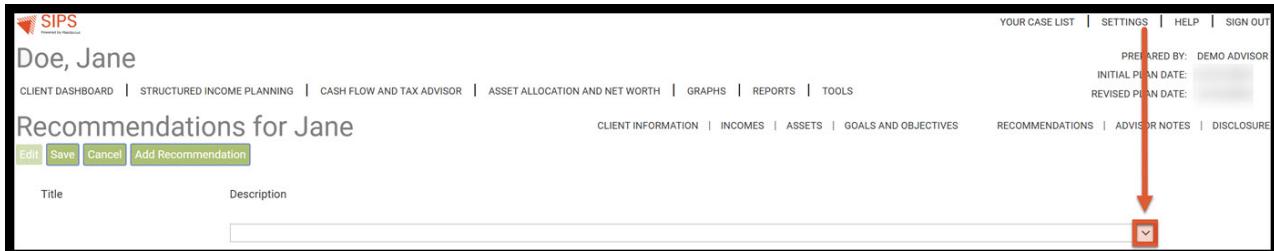
Recommendations for Jane

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Edit

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.



Doe, Jane

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:

Recommendations for Jane

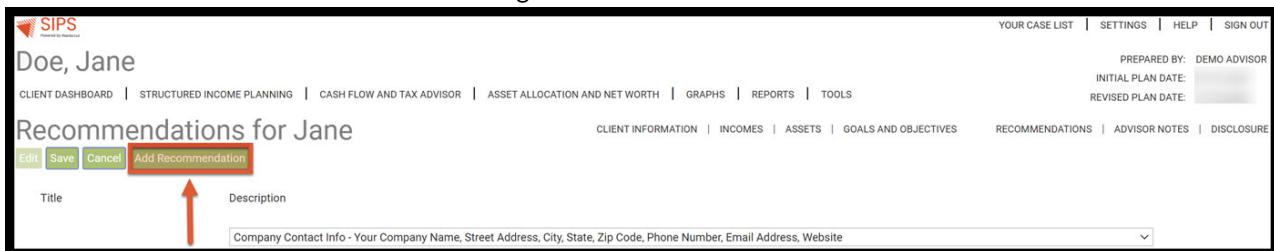
CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Edit **Save** **Cancel** **Add Recommendation**

Title

Step 17: Add Recommendation: Click on the green Add Recommendation button underneath the Recommendations for Client Name subheading.



Doe, Jane

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INITIAL PLAN DATE:
REVISED PLAN DATE:

Recommendations for Jane

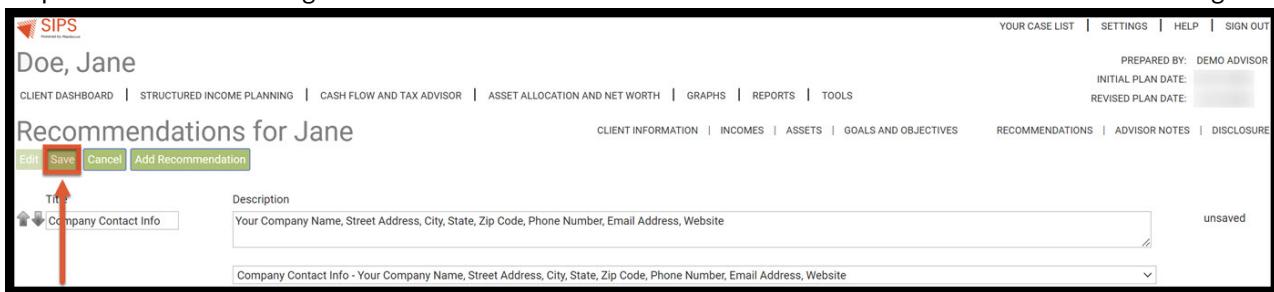
CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Edit **Save** **Cancel** **Add Recommendation**

Title

Step 18: Save: Click on the green Save button underneath the Recommendations for Clients Name subheading.



Doe, Jane

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REVISED PLAN DATE:

Recommendations for Jane

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Edit **Save** **Cancel** **Add Recommendation**

Title **Save**

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: support@planscout.com.