

Troubleshooting: "social security information is blank." Error Message

01/12/2026 10:47 am EST

This article provides a step-by-step solution for the 'social security information is blank' error message. This error occurs when you try to add Social Security income to the Structured Income Planning Page before entering the details on the Client Dashboard. Below is a hypothetical example of a client that would like to retire at age 67 and you would like to enter in the social security income when you are at the Structured Income Planning page.

To learn more about Add Inc Tax functions within SIPS Essentials see articles:

- [Calculating and Applying Tax Rates in SIPS Essentials](#)
- [Setting Effective Tax Rates for SIPS Essentials](#)

If you would like to learn more about advanced tax planning in SIPS Advanced see article:

- [Understanding the Advanced Tax Planning Page](#)

To learn about setting up tax calculations options for income and expenses see articles:

- [Tax Calculation Option: Adding Assets into a Structured Income Plan](#)
- [Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan](#)

To learn more about forecasting effective tax rates see articles:

- [Part One: Forecasting Effective Tax Rates While the Client is working](#)

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

Structured Income Planning

EditDynamic Mode

ScenarioSS Error Message

Planning Horizon20 years

Accounts

Brokerage AccountIRAROTH

Incomes

Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	Total Income	Target Income	Income Gap	Year	
net return	60	3.00 %		3.50 %	Jane IRA	4.00 %		1,800,000								
initial amount		1,000,000		750,000		50,000		0								
bonus % w/bonus		0.00 %		0.00 %	Jane inc	0.00 %		0								
		1,000,000		750,000		50,000		1,800,000	Subtotal of account incomes		Infl Factor 2.00 %		Infl Factor 2.00 %	from total income to target		
end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	150,000	0	150,000	end of 1	
end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	153,000	0	153,000	end of 2	
end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	156,060	0	156,060	end of 3	
end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	159,181	0	159,181	end of 4	
end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	162,365	0	162,365	end of 5	
end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	165,612	0	165,612	end of 6	
end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	168,924	0	168,924	end of 7	
end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	172,303	0	172,303	end of 8	
end of 9	68	1,290,773	74,000	1,022,173	0	70,166	1,000	2,323,111	75,000	3.23 %	0	75,000	75,000	0	0	end of 9
end of 10	69	1,192,196	75,500	1,057,949	0	71,972	1,000	2,322,117	76,500	3.29 %	0	76,500	76,500	0	0	end of 10
end of 11	70	1,150,932	77,030	1,094,977	0	73,851	1,000	2,319,760	78,030	3.36 %	0	78,030	78,030	0	0	end of 11
end of 12	71	1,106,869	78,591	1,133,301	0	75,805	1,000	2,315,975	79,591	3.43 %	0	79,591	79,591	0	0	end of 12
end of 13	72	1,059,893	80,182	1,172,967	0	77,837	1,000	2,310,696	81,182	3.51 %	0	81,182	81,182	0	0	end of 13
end of 14	73	1,009,883	81,806	1,214,020	0	79,951	1,000	2,303,854	82,806	3.58 %	0	82,806	82,806	0	0	end of 14
end of 15	74	956,718	83,462	1,256,511	0	82,149	1,000	2,295,377	84,462	3.67 %	0	84,462	84,462	0	0	end of 15
end of 16	75	951,345	34,074	1,249,411	51,078	84,435	1,000	2,285,191	86,151	3.75 %	0	86,151	86,151	0	0	end of 16
end of 17	76	945,729	34,157	1,240,423	52,718	86,812	1,000	2,272,964	87,874	3.85 %	0	87,874	87,874	0	0	end of 17
end of 18	77	939,636	34,465	1,229,671	54,167	89,285	1,000	2,258,591	89,632	3.94 %	0	89,632	89,632	0	0	end of 18
end of 19	78	933,294	34,530	1,216,815	55,894	91,856	1,000	2,241,966	91,425	4.05 %	0	91,425	91,425	0	0	end of 19
end of 20	79	926,709	34,584	1,201,734	57,669	94,530	1,000	2,222,974	93,253	4.16 %	0	93,253	93,253	0	0	end of 20
		722,381		271,525		12,000		1,005,907			1,287,445	2,293,352	1,005,907	1,287,445		

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

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

ScenarioSS Error Message

Planning Horizon20 years

Accounts

Brokerage AccountIRAROTH

Incomes

Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	Total Income	Target Income	Income Gap	Year
View Beneficial RMD																
REGULAR RMD	net return	60	3.00 %		3.50 %	Jane IRA	4.00 %									
across all accounts	initial amount		1,000,000		750,000		50,000		1,800,000	Subtotal of account incomes		Manage Inflation Factor		Manage Inflation Factor	from total income to target	
Jane	bonus %		0.00 %		0.00 %	Jane inc	0.00 %		0			2.00 %		2.00 %		
total RMD	w/bonus		1,000,000	Manage	750,000	Manage	50,000	Manage	1,800,000							
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	150,000	0	150,000	end of 1
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	153,000	0	153,000	end of 2
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	156,060	0	156,060	end of 3
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	159,181	0	159,181	end of 4
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	162,365	0	162,365	end of 5
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	165,612	0	165,612	end of 6
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	168,924	0	168,924	end of 7
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	172,303	0	172,303	end of 8
0	end of 9	68	1,230,773	74,000	1,022,173	0	70,166	1,000	2,323,111	75,000	3.23 %	0	75,000	75,000	0	end of 9
0	end of 10	69	1,192,196	75,500	1,057,949	0	71,972	1,000	2,322,117	76,500	3.29 %	0	76,500	76,500	0	end of 10
0	end of 11	70	1,150,932	77,030	1,094,977	0	73,851	1,000	2,319,760	78,030	3.36 %	0	78,030	78,030	0	end of 11
0	end of 12	71	1,106,869	78,591	1,133,301	0	75,805	1,000	2,315,975	79,591	3.43 %	0	79,591	79,591	0	end of 12
0	end of 13	72	1,059,893	80,182	1,172,967	0	77,837	1,000	2,310,696	81,182	3.51 %	0	81,182	81,182	0	end of 13
0	end of 14	73	1,009,883	81,806	1,214,020	0	79,951	1,000	2,303,854	82,806	3.58 %	0	82,806	82,806	0	end of 14
0	end of 15	74	956,718	83,462	1,256,511	0	82,149	1,000	2,295,377	84,462	3.67 %	0	84,462	84,462	0	end of 15
51,078	end of 16	75	951,345	34,074	1,249,411	51,078	84,435	1,000	2,285,191	86,151	3.75 %	0	86,151	86,151	0	end of 16
52,718	end of 17	76	945,729	34,157	1,240,423	52,718	86,812	1,000	2,272,964	87,874	3.85 %	0	87,874	87,874	0	end of 17
54,167	end of 18	77	939,636	34,465	1,229,671	54,167	89,285	1,000	2,258,591	89,632	3.94 %	0	89,632	89,632	0	end of 18
55,894	end of 19	78	933,294	34,530	1,216,815	55,894	91,856	1,000	2,241,966	91,425	4.05 %	0	91,425	91,425	0	end of 19
57,669	end of 20	79	926,709	34,584	1,201,734	57,669	94,530	1,000	2,222,974	93,253	4.16 %	0	93,253	93,253	0	end of 20
			722,381		271,525		12,000		1,005,907			1,287,445	2,293,352	1,005,907	1,287,445	

Step 3: Other Income Name: Enter in a title for the column. (SS)

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

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

Income adjustment

Step 4: This is Social Security Checkbox: Click on the checkbox.

Manage Income

[Save](#) [Cancel](#)

Other income name

☐ This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age ☐

Age to begin income ☒ Client 1 age ☐ Client 2 age

Tax calculation option

ADD ADJUSTMENT

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

Income Adjustments

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

Step 5: Ok for The Error Message: Click the okay button for the error message.

Manage Income

[Save](#) [Cancel](#)

Client 1 social security information is blank. Please visit the client information page to add this information.

Other income name

ADD ADJUSTMENT

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	

Step 6: Cancel: Click the green cancel button underneath the manage income subheading.

Client Information

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

[Edit](#) [Goto Incomes >>](#)

Case Title: **Doe, Jane** Active

Description:

Selection tags: **Demo Advisor**

Client one: Last: **Doe** First: **Jane** Client two: Last: First:

Date of birth: **01/01/1965** Initial plan age: **60** Date of birth: Initial plan age: **0**

Current age: **60** Retirement age: **67** Current age: **0** Retirement age: **0**

Gender: **Female** Gender: **Female**

Initial plan date: **01/01/2025** Revision date: **07/08/2025**

Short name: **Client2** Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

Step 9: Edit: Click on the green edit button underneath the Incomes heading.

Incomes

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

[Edit](#) [Goto Assets >>](#)

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	67		Projected benefits	unknown	
	70			70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 10: Social Security: Enter the Social Security Information. (Client will retire at 67, yearly pay \$24,000, 2% COLA)

Incomes

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

[Edit](#) [Save](#) [Cancel](#)

☐ Enter monthly amounts ☒ Enter yearly amounts

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	67		Projected benefits	unknown	
	70			70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 11: Save: Click on the green save button underneath the Incomes heading.

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

Edit Save Cancel

☐ Enter monthly amounts ☒ Enter yearly amounts

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	24,000	Projected benefits	62	
	67			67	unknown
	70			70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.0	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 12: Social Security Numbers: SIPS will have automatically filtered in the all the years' social security number.

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

Edit Goto Assets >>

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	\$16,800	Projected benefits	62	
	67	\$24,000		67	unknown
	70	\$29,760		70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.0	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 13: Structured Income Planning: Click on the Structured Income Planning button underneath the client's name.

Doe, Jane PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 07/08/2025

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

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

Edit Goto Assets >>

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %		0.0	Expected wage increase while working %		0.0

Social security	At age	Yearly amount	Social security	At age	Yearly amount
Projected benefits	62	\$16,800	Projected benefits	62	
	67	\$24,000		67	unknown
	70	\$29,760		70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.0	Expected COLA increase %		0.0

Pensions	At age	Yearly amount	Pensions	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 14: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

Structured Income Planning

EditDynamic Mode

ScenarioSS Error Message

Accounts																	Incomes				
Planning Horizon	20 years	Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year					
		Account	Income	Account	Income	Account	Income														
Net return	60	3.00 %		3.50 %	Jane IRA	4.00 %		1,800,000	Subtotal of account incomes						from total income to target						
Initial amount		1,000,000		750,000	Jane inc	50,000		0			Infl Factor	Infl Factor		Infl Factor							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		1,800,000			2.00 %	0.00 %		2.00 %							
		1,000,000		750,000		50,000															
end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	0	150,000	0	150,000	end of 1					
end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	0	153,000	end of 2					
end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	0	156,060	end of 3					
end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	0	159,181	end of 4					
end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	0	162,365	end of 5					
end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	end of 6					
end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	end of 7					
end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	0	172,303	0	172,303	end of 8					
end of 9	68	1,230,773	74,000	1,022,173	0	70,166	1,000	2,323,111	75,000	3.23 %	0	0	75,000	75,000	0	end of 9					
end of 10	69	1,192,196	75,500	1,057,949	0	71,972	1,000	2,322,117	76,500	3.29 %	0	0	76,500	76,500	0	end of 10					
end of 11	70	1,150,932	77,030	1,094,977	0	73,851	1,000	2,319,760	78,030	3.36 %	0	0	78,030	78,030	0	end of 11					
end of 12	71	1,106,869	78,591	1,133,301	0	75,805	1,000	2,315,975	79,591	3.43 %	0	0	79,591	79,591	0	end of 12					
end of 13	72	1,059,893	80,182	1,172,967	0	77,837	1,000	2,310,696	81,182	3.51 %	0	0	81,182	81,182	0	end of 13					
end of 14	73	1,009,883	81,806	1,214,020	0	79,951	1,000	2,303,854	82,806	3.58 %	0	0	82,806	82,806	0	end of 14					
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end of 16	75	951,345	34,074	1,249,411	51,078	84,435	1,000	2,285,191	86,151	3.75 %	0	0	86,151	86,151	0	end of 16					
end of 17	76	945,729	34,157	1,240,423	52,718	86,812	1,000	2,272,964	87,874	3.85 %	0	0	87,874	87,874	0	end of 17					
end of 18	77	939,636	34,465	1,229,671	54,167	89,285	1,000	2,258,591	89,632	3.94 %	0	0	89,632	89,632	0	end of 18					
end of 19	78	933,294	34,530	1,216,815	55,894	91,856	1,000	2,241,966	91,425	4.05 %	0	0	91,425	91,425	0	end of 19					
end of 20	79	926,709	34,584	1,201,734	57,669	94,530	1,000	2,222,974	93,253	4.16 %	0	0	93,253	93,253	0	end of 20					
		722,381		271,525		12,000		1,005,907			1,287,445	0	2,293,352	1,005,907	1,287,445						

Step 15: Manage: Click on the green Manage button within the SS column.

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

ScenarioSS Error Message

Planning Horizon20 years

Accounts

Brokerage Account

IRA

ROTH

Incomes

Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year
View Beneficial RMD	net return	60	3.00 %		3.50 %	Jane IRA	4.00 %					Manage	Manage				
REGULAR RMD	Initial amount		1,000,000		750,000	Jane Inc	50,000		1,800,000	Subtotal of account incomes		Infl Factor	Infl Factor		Infl Factor	Income to target	
across all accounts	bonus % w/bonus		0.00 %		0.00 %		0.00 %		0			2.00 %	0.00 %		2.00 %		
Jane total RMD			1,000,000	Manage	750,000	Manage	50,000	Manage	1,800,000								
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	0	150,000	0	150,000	end of 1
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	0	153,000	end of 2
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	0	156,060	end of 3
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	0	159,181	end of 4
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	0	162,365	end of 5
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	end of 6
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	end of 7
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	0	172,303	0	172,303	end of 8
0	end of 9	68	1,230,773	74,000	1,022,173	0	70,166	1,000	2,323,111	75,000	3.23 %	0	0	75,000	75,000	0	end of 9
0	end of 10	69	1,192,196	75,500	1,057,949	0	71,972	1,000	2,322,117	76,500	3.29 %	0	0	76,500	76,500	0	end of 10
0	end of 11	70	1,150,932	77,030	1,094,977	0	73,851	1,000	2,319,760	78,030	3.36 %	0	0	78,030	78,030	0	end of 11
0	end of 12	71	1,106,869	78,591	1,133,301	0	75,805	1,000	2,315,975	79,591	3.43 %	0	0	79,591	79,591	0	end of 12
0	end of 13	72	1,059,893	80,182	1,172,967	0	77,837	1,000	2,310,696	81,182	3.51 %	0	0	81,182	81,182	0	end of 13
0	end of 14	73	1,009,883	81,806	1,214,020	0	79,951	1,000	2,303,854	82,806	3.58 %	0	0	82,806	82,806	0	end of 14
0	end of 15	74	956,718	83,462	1,256,511	0	82,149	1,000	2,295,377	84,462	3.67 %	0	0	84,462	84,462	0	end of 15
51,078	end of 16	75	951,345	34,074	1,249,411	51,078	84,435	1,000	2,285,191	86,151	3.75 %	0	0	86,151	86,151	0	end of 16
52,718	end of 17	76	945,729	34,157	1,240,423	52,718	86,812	1,000	2,272,964	87,874	3.85 %	0	0	87,874	87,874	0	end of 17
54,167	end of 18	77	939,636	34,465	1,229,671	54,167	89,285	1,000	2,258,591	89,632	3.94 %	0	0	89,632	89,632	0	end of 18
55,894	end of 19	78	933,294	34,530	1,216,815	55,894	91,856	1,000	2,241,966	91,425	4.05 %	0	0	91,425	91,425	0	end of 19
57,669	end of 20	79	926,709	34,584	1,201,734	57,669	94,530	1,000	2,222,974	93,253	4.16 %	0	0	93,253	93,253	0	end of 20
			722,381		271,525		12,000		1,005,907			1,287,445	0	2,293,352	1,005,907	1,287,445	

Step 16: This is Social Security Checkbox: Uncheck the 'This is Social Security Income' Checkbox.

Manage Income

Save Cancel

Other income name

☒ This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age ☒

Age to begin income ☒ Client 1 age ☐ Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Step 17: This is Social Security Checkbox: Click on the 'This is Social Security Income' Checkbox. The information that was put in on the Incomes page in the Client Dashboard should automatically be filtered in after you click on the checkbox.

Manage Income

Save Cancel

Other income name

☐ This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age ☒

Age to begin income ☒ Client 1 age ☐ Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Step 18: Tax Calculation Option: SIPS should have automatically changed the tax calculation option to Social Security (Line 6a of the tax form).

Manage Income

Save **Cancel**

Other income name:

This is a Social Security income: ☒

First year income:


Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age: ☒

Age to begin income: ☒ Client 1 age ☐ Client 2 age

Tax calculation option: 

ADD ADJUSTMENT

Pick year(s)


Pick year(s) to remove

Reset all years

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Step 19: Save: Click on the green Save button underneath the Manage Income heading.

Manage Income

Save **Cancel** 

Other income name:

This is a Social Security income: ☒

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age: ☒

Age to begin income: ☒ Client 1 age ☐ Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Step 20: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

ScenarioSS Error Message

Accounts										Incomes							
Planning Horizon		20 years	Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year
Total required	Year	Jane	Account	Income	Account	Income	Account	Income									
View Beneficial RMD	net return	60	3.00 %		3.50 %	Jane IRA	4.00 %		1,800,000	Subtotal of account incomes		Manage Infr Factor	Manage Infr Factor		Manage Infr Factor	from total income to target	
REGULAR RMD	initial amount		1,000,000		750,000	Jane inc	50,000		1,800,000			2.00 %	2.00 %				
across all accounts	bonus % w/bonus		0.00 %		0.00 %		0.00 %										
Jane total RMD			1,000,000	Manage	750,000	Manage	50,000	Manage	1,800,000								
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	0	150,000	0	150,000	end of 1
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	0	153,000	end of 2
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	0	156,060	end of 3
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	0	159,181	end of 4
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	0	162,365	end of 5
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	end of 6
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	end of 7
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	26,498	198,801	0	198,801	end of 8
0	end of 9	68	1,257,801	46,972	1,022,173	0	70,166	1,000	2,350,139	47,972	2.07 %	0	27,028	75,000	75,000	0	end of 9
0	end of 10	69	1,247,603	47,931	1,057,949	0	71,972	1,000	2,377,524	48,931	2.08 %	0	27,569	76,500	76,500	0	end of 10
0	end of 11	70	1,236,121	48,910	1,094,977	0	73,851	1,000	2,404,949	49,910	2.10 %	0	28,120	78,030	78,030	0	end of 11
0	end of 12	71	1,223,296	49,908	1,133,301	0	75,805	1,000	2,432,402	50,908	2.12 %	0	28,682	79,591	79,591	0	end of 12
0	end of 13	72	1,209,069	50,926	1,172,967	0	77,837	1,000	2,459,873	51,926	2.14 %	0	29,256	81,182	81,182	0	end of 13
0	end of 14	73	1,193,376	51,965	1,214,020	0	79,951	1,000	2,487,347	52,965	2.15 %	0	29,841	82,806	82,806	0	end of 14
0	end of 15	74	1,176,153	53,024	1,256,511	0	82,149	1,000	2,514,812	54,024	2.17 %	0	30,438	84,462	84,462	0	end of 15
51,078	end of 16	75	1,208,410	3,027	1,249,411	51,078	84,435	1,000	2,542,256	55,105	2.19 %	0	31,047	86,151	86,151	0	end of 16
52,718	end of 17	76	1,242,173	2,489	1,240,423	52,718	86,812	1,000	2,569,408	56,207	2.21 %	0	31,668	87,874	87,874	0	end of 17
54,167	end of 18	77	1,277,274	2,164	1,229,671	54,167	89,285	1,000	2,596,230	57,331	2.23 %	0	32,301	89,632	89,632	0	end of 18
55,894	end of 19	78	1,314,009	1,584	1,216,815	55,894	91,856	1,000	2,622,680	58,478	2.25 %	0	32,947	91,425	91,425	0	end of 19
57,669	end of 20	79	1,352,451	978	1,201,734	57,669	94,530	1,000	2,648,716	59,647	2.28 %	0	33,606	93,253	93,253	0	end of 20
			359,880		271,525		12,000		643,405			1,287,445	388,999	2,319,850	1,005,907	1,313,943	

Step 21: SS Column: A new column will automatically be within the plan, the SS column displaying the correct amounts.

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

ScenarioSS Error Message

Planning Horizon20 years

Accounts

Brokerage AccountIRAROTH

Incomes

Total required	Year	Jan	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year
View Beneficial RMD																	
REGULAR RMD	net return	60	3.00 %		3.50 %	Jane IRA	4.00 %										
across all accounts	initial amount		1,000,000		750,000		50,000		1,800,000	Subtotal of account incomes							
Jane	bonus %		0.00 %		0.00 %	Jane inc	0.00 %		0								
total RMD	w/bonus		1,000,000	Manage	750,000	Manage	50,000	Manage	1,800,000			Manage	Manage		Manage	from total income to target	
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	0	150,000	0	150,000	end of 1
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	0	153,000	end of 2
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	0	156,060	end of 3
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	0	159,181	end of 4
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	0	162,365	end of 5
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	end of 6
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	end of 7
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	26,498	198,801	0	198,801	end of 8
0	end of 9	68	1,257,801	46,972	1,022,173	0	70,166	1,000	2,350,139	47,972	2.07 %	0	27,028	75,000	75,000	0	end of 9
0	end of 10	69	1,247,603	47,931	1,057,949	0	71,972	1,000	2,377,524	48,931	2.08 %	0	27,569	76,500	76,500	0	end of 10
0	end of 11	70	1,236,121	48,910	1,094,977	0	73,851	1,000	2,404,949	49,910	2.10 %	0	28,120	78,030	78,030	0	end of 11
0	end of 12	71	1,223,296	49,908	1,133,301	0	75,805	1,000	2,432,402	50,908	2.12 %	0	28,682	79,591	79,591	0	end of 12
0	end of 13	72	1,209,069	50,926	1,172,967	0	77,837	1,000	2,459,873	51,926	2.14 %	0	29,256	81,182	81,182	0	end of 13
0	end of 14	73	1,193,376	51,965	1,214,020	0	79,951	1,000	2,487,347	52,965	2.15 %	0	29,841	82,806	82,806	0	end of 14
0	end of 15	74	1,176,153	53,024	1,256,511	0	82,149	1,000	2,514,812	54,024	2.17 %	0	30,438	84,462	84,462	0	end of 15
51,078	end of 16	75	1,208,410	3,027	1,249,411	51,078	84,435	1,000	2,542,256	55,105	2.19 %	0	31,047	86,151	86,151	0	end of 16
52,718	end of 17	76	1,242,173	2,489	1,240,423	52,718	86,812	1,000	2,569,408	56,207	2.21 %	0	31,668	87,874	87,874	0	end of 17
54,167	end of 18	77	1,277,274	2,164	1,229,671	54,167	89,285	1,000	2,596,230	57,331	2.23 %	0	32,301	89,632	89,632	0	end of 18
55,894	end of 19	78	1,314,009	1,584	1,216,815	55,894	91,856	1,000	2,622,680	58,478	2.25 %	0	32,947	91,425	91,425	0	end of 19
57,669	end of 20	79	1,352,451	978	1,201,734	57,669	94,530	1,000	2,648,716	59,647	2.28 %	0	33,606	93,253	93,253	0	end of 20
			359,880		271,525		12,000		643,405			1,287,445	388,999	2,319,850	1,005,907	1,313,943	

Step 22: Save: Click on the green Save button underneath the Structured Income Planning heading.

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

ScenarioSS Error Message

Planning Horizon20 years

Accounts

Brokerage Account

IRA

ROTH

Incomes

		Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year
Total required	View	net return	60	3.00 %	3.50 %	Jane IRA	4.00 %											
REGULAR RMD		initial amount		1,000,000	750,000	Jane inc	50,000			1,800,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor		Manage Infl Factor	from total income to target	
accross all accounts		bonus % w/bonus		0.00 %	0.00 %		0.00 %			0			2.00 %	2.00 %		2.00 %		
Jane total RMD				1,000,000	750,000	Manage	50,000	Manage		1,800,000								
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	0	150,000	0	150,000	0	end of 1
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	0	153,000	0	end of 2
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	0	156,060	0	end of 3
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	0	159,181	0	end of 4
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	0	162,365	0	end of 5
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	0	end of 6
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	0	end of 7
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	26,498	198,801	0	198,801	0	end of 8
0	end of 9	68	1,257,801	46,972	1,022,173	0	70,166	1,000	2,350,139	47,972	2.07 %	0	27,028	75,000	75,000	0	end of 9	
0	end of 10	69	1,247,603	47,931	1,057,949	0	71,972	1,000	2,377,524	48,931	2.08 %	0	27,569	76,500	76,500	0	end of 10	
0	end of 11	70	1,236,121	48,910	1,094,977	0	73,851	1,000	2,404,949	49,910	2.10 %	0	28,120	78,030	78,030	0	end of 11	
0	end of 12	71	1,223,296	49,908	1,133,301	0	75,805	1,000	2,432,402	50,908	2.12 %	0	28,682	79,591	79,591	0	end of 12	
0	end of 13	72	1,209,069	50,926	1,172,967	0	77,837	1,000	2,459,873	51,926	2.14 %	0	29,256	81,182	81,182	0	end of 13	
0	end of 14	73	1,193,376	51,965	1,214,020	0	79,951	1,000	2,487,347	52,965	2.15 %	0	29,841	82,806	82,806	0	end of 14	
0	end of 15	74	1,176,153	53,024	1,256,511	0	82,149	1,000	2,514,812	54,024	2.17 %	0	30,438	84,462	84,462	0	end of 15	
51,078	end of 16	75	1,208,410	3,027	1,249,411	51,078	84,435	1,000	2,542,256	55,105	2.19 %	0	31,047	86,151	86,151	0	end of 16	
52,718	end of 17	76	1,242,173	2,489	1,240,423	52,718	86,812	1,000	2,569,408	56,207	2.21 %	0	31,668	87,874	87,874	0	end of 17	
54,167	end of 18	77	1,277,274	2,164	1,229,671	54,167	89,285	1,000	2,596,230	57,331	2.23 %	0	32,301	89,632	89,632	0	end of 18	
55,894	end of 19	78	1,314,009	1,584	1,216,815	55,894	91,856	1,000	2,622,680	58,478	2.25 %	0	32,947	91,425	91,425	0	end of 19	
57,669	end of 20	79	1,352,451	978	1,201,734	57,669	94,530	1,000	2,648,716	59,647	2.28 %	0	33,606	93,253	93,253	0	end of 20	
				359,880		271,525		12,000		643,405			1,287,445	388,999	2,319,850	1,005,907	1,313,943	

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.