

# Understanding the Data from the Select Pages in Reports

01/12/2026 11:33 am EST

In this how-to guide, we use a hypothetical example to detail where all the information in the [Name of Report] is gathered. This will show you precisely where each piece of information is gathered within SIPS before it is compiled into the final document.

To learn more about reports see articles:

- [Generate Report Function](#)
- [Understanding the Data from the Select Pages in Reports](#)

Step 1: Cover Page Report: The cover page will show who the report was prepared for, the date it was generated, the preparer, and the company logo.

Structured Income Plan

Prepared For: Doe, John

Prepared On: 09/18/2025

Prepared By: Demo Advisor

 SIPS  
Powered by PlanScout

 09/18/2025 PlanScout Page 1 of 11

Step 2: Cover Page Information in SIPS: This information is gathered from the client's name, the preparer, and the company logo being used.

**SIPS**  
STRUCTURED INCOME PLANNING

**Doe, John**

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR  
INITIAL PLAN DATE: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

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

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

**Client Information**

**SIPS**  
STRUCTURED INCOME PLANNING

**Doe, John**

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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**Client Information**

Step 3: Client Details Report Page: This report page automatically shows the client's information, incomes, and assets.

**Client Details for: Doe, John**

**Prepared By: Demo Advisor**

**Client 1** John Doe ( Male )  
 Current age 62 Retirement age 67  
 Birthday 01/01/1963 Initial plan age 62

**Wages / Income** Yearly amount  
 Current income (if still working) \$175,000  
 Expected wage increase % 2.60

**Social Security** Yearly amount  
 At age 62 \$16,800  
 Projected benefits 67 \$24,000  
 70 \$29,760  
 Expected COLA increase % 2.60

**Current Monetary Assets**

Description	Owner	Tax Qualification	Allocation	Return	Balance
Brokerage Account	John	NQ		2.00	\$2,500,000
ROTH 401 (k)	John	IRA		3.00	\$1,000,000
IRA	John	Roth		5.00	\$125,000

**Property List (homes, rentals, land)**

Description	Value	Amount owed
Home	\$500,000	

**Other Assets & Liabilities (boats, RV, collectibles)**

Description	Value	Amount owed
RV	\$100,000	

Initial plan date 01/01/2025  
 Revision date 09/18/2025

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Important: This report is a hypothetical illustration based on information provided by you the client with respect to your income, expenses, and asset holdings. The assumptions regarding investment returns, contract growth, cost of living increases, and/or inflation are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results and should be carefully considered. If any specific investment or contract is included in the plan, it must be accompanied by separate appropriate disclosures. This report is not complete without all pages. Please refer to the section titled Important Disclosures.

Step 4: Client Details in SIPS: This information is automatically pulled from the Client Dashboard's Client Information, Incomes, and Assets pages.

**Doe, John**

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: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

**Client Information**

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

Case Title: Doe, John

Description: Client one

Client two

Selection tags: Demo Advisor

Active:

Last: Doe	First: John
Date of birth: 01/01/1963	Initial plan age: 62
Current age: 62	Retirement age: 67
Gender: Male	

Last: John	First:
Date of birth: 01/01/1963	Initial plan age: 0
Current age: 0	Retirement age: 0
Gender: Female	

**Doe, John**

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: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

**Incomes**

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

Wages/Income	Current income (if still working)	Yearly amount: \$175,000	Expected wage increase while working %: 2.6
Social security	At age: 62	Yearly amount: \$16,800	Projected benefits: 67
	At age: 70	Yearly amount: \$24,000	Or: \$29,760
	Or: Current benefit if already retired	Expected COLA increase %: 2.6	Or: Expected COLA increase %: 0.0
Pensions	Projected benefits: 0	At age: 0	Or: 0
	Or: Current benefit if already retired	Expected COLA increase %: 0.0	Or: Expected COLA increase %: 0.0

**Doe, John**

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: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

**Assets**

[Edit](#) [Create Planning Scenario](#)

**Current Monetary Assets**

Title	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Brokerage Account	John	NQ	Cons	Conservative	2.0	\$2,500,000
ROTH 401 (k)	John	IRA	Mod	Moderate	3.0	\$1,000,000
IRA	John	Roth	Aggr	Aggressive	5.0	\$125,000

**Property List (homes, rentals, land)**

Description	Value	Amount owed
Home	\$500,000	

**Other Assets & Liabilities (boats, RV, collectibles)**

Description	Value	Amount owed
RV	\$100,000	

**Step 5: Cash Flow and Inc Taxes Report Page:** This report page automatically displays data for Cash Flow and Income Taxes.

**Cash Flow and Income Taxes for: Doe, John** Prepared By: Demo Advisor

Tax Filing	client1	2025	client1	2025
2025 Taxes			2025 Taxes	
	Cash Flow	Tax Return	Cash Flow	Tax Return
<b>Income</b>				
Wages				50,000
Qualified Dividends		10,000		10,000
All Dividends		10,000		10,000
IRA Distributions		30,487		30,487
Client1 Social Security				24,000
Total Social Security				24,000
			85% SS Taxable	20,400
Short Term Cap Gains		22,950		22,950
Long Term Cap Gains		96,994		67,891
<b>Income Total \$</b>		160,431	24,000	201,728
<b>Expenses</b>				
Schedule A Deductible \$				
<b>Expenses Total \$</b>				
<b>Income Taxes</b>				
Standard Deduction		17,000		17,000
Largest Ded - Schd A or Std		17,000		17,000
Cap Gains and Qual Dividends		106,994		77,891
TAXABLE INCOME		143,431		184,728
12 % Tax Bracket		115 % Eff Tax Rate		24 % Tax Bracket
Approximate Tax Calc		18,377		30,171
<b>Discretionary Income \$</b>		(18,917)		(6,651)

←

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Important: This report is a hypothetical illustration based on information provided by you the client with respect to your income, expenses, and asset holdings. The assumptions regarding investment returns, contract growth, cost of living increases, and/or inflation are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results and should be carefully considered. If any specific investment or contract is included in the plan, it must be accompanied by separate appropriate disclosures. This report is not complete without all pages. Please refer to the section titled Important Disclosures.

Step 6: Cash Flow and Inc Tax in SIPS: This information is automatically pulled from the Cash Flow and Tax Advisor page.

**Doe, John** PREPARED BY: DEMO ADVISOR INITIAL PLAN DATE: 01/01/2025 REVISED PLAN DATE: 09/18/2025

**Cashflow and Tax Advisor**

Edit Dynamic Mode

Tax Filing	John	2025 (PROV)	Tax Filing	John	2025 (PROV)
2025 Taxes			2025 Taxes		
	Cash Flow	Tax Return	Cash Flow	Tax Return	
<b>Income</b>					
1 Wages				50,000	
3 Qualified Dividends		10,000		10,000	
3 All Dividends		10,000		10,000	
4 IRA Distributions		30,487		30,487	
6 Client1 Social Security				24,000	
6 Total Social Security				24,000	20,400
			85% SS Taxable		
7 Short Term Cap Gains		22,950		22,950	
7 Long Term Cap Gains		96,994		67,891	
<b>Income Total \$</b>		160,431	24,000	201,728	
<b>Expenses</b>					
Expenses Total \$					
<b>Income Taxes</b>					
Standard Deduction	overrides	17,000	overrides	17,000	
1 Largest Ded - Schd A or Std		17,000		17,000	
1 Cap Gains and Qual Dividends		106,994		77,891	
1 TAXABLE INCOME		143,431		184,728	
2 Approximate Tax Calc	12 % Tax Bracket	11.5 % Eff Tax Rate	24 % Tax Bracket	14.7 % Eff Tax Rate	
<b>Discretionary Income \$</b>	(18,917)	18,377	30,171		
Used on "Print 1040" Form Only					
3 Amount you owe		18,377		30,171	
	<span style="border: 1px solid green; padding: 2px;">Print 1040</span>		<span style="border: 1px solid green; padding: 2px;">Print 1040</span>		

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Step 7: Asset Allocation and Net Worth Report Page: This report page automatically displays the pie chart from the Asset Allocation and Net Worth page.

**Asset Allocation and Net Worth for: Doe, John**

Prepared By: Demo Advisor

Scenario: Generate Report Function

Monetary Assets				
Description	Owner	Tax Qual.	Allocation	Balance
BA	John	NQ	Conservative	\$2,500,000
ROTH 401(k)	John	IRA	Moderate	\$1,000,000
IRA	John	ROTH	Aggressive	\$125,000
			Total	\$3,625,000

Major Assets			
Description	Value	Amount owed	Net
Home	\$500,000	\$500,000	
RV	\$100,000	\$100,000	
	Total	\$600,000	

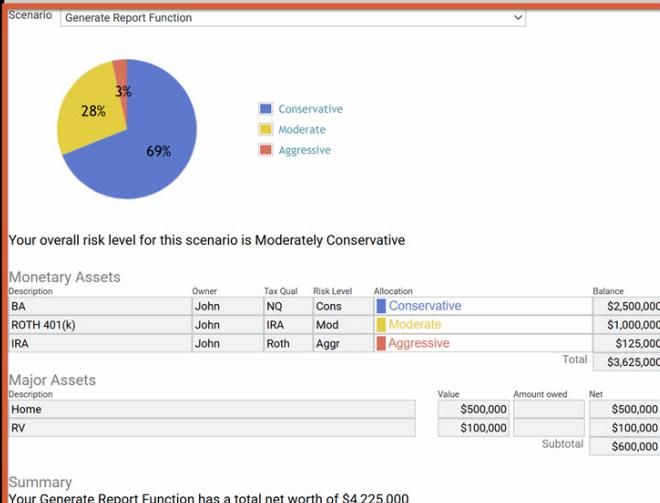
**Summary**  
Your Generate Report Function account has a total net worth of \$4,225,000

09/18/2025  
 PlanScout  
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Step 8: Asset Allocation and Net Worth in SIPS: This information on this page is automatically pulled from the Asset Allocation and Net Worth page.

## Asset Allocation and Net Worth

[View Comparison](#)

Step 9: Structured Income Plan Report Page: This report page automatically shows whichever scenario is displayed on the Structured Income Planning Page.

**Structured Income Plan for: Doe, John** Prepared By: Demo Advisor

Scenario: Generate Report Function

Accounts				Incomes					Expenses																			
Planning Horizon: 20 yrs		BA	ROTH 401(k)	IRA		Accounts Total	Planned Dist.	Percent Distribution	Wages	SS	Employer Match	Gift to GKS	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year										
Year	John	Account	Income	Account	Income	Account																						
net return	62	2.00 %		1,000.00	125,000	John IRA	5.00 %																					
init amount		2,500.00		1,000.00	125,000																							
bonus %		0.00 %		0.00 %	0.00 %	John inc	0.00 %																					
wbunobs		2,500.00		1,000.00	125,000																							
end of 1	62	2,562,000	(12,000)	1,035,250	(5,250)	139,250	(8,000)	3,736,500	(25,250)	-0.70 %	175,000	0	5,250	(24,000)	(10,000)	89,753	0	89,753 end of 1										
end of 2	63	2,625,240	(12,000)	1,071,116	(5,408)	154,212	(8,000)	3,851,168	(25,408)	-0.68 %	179,550	0	5,408	(24,000)	(10,000)	93,418	0	93,418 end of 2										
end of 3	64	2,689,745	(12,000)	1,109,437	(5,570)	169,923	(8,000)	3,969,104	(25,570)	-0.66 %	184,218	0	5,570	(24,000)	(10,000)	97,178	0	97,178 end of 3										
end of 4	65	2,755,540	(12,000)	1,148,457	(5,737)	186,419	(8,000)	4,096,416	(25,737)	-0.65 %	189,008	0	5,737	(24,000)	(10,000)	101,537	0	101,537 end of 4										
end of 5	66	2,868,958	(123,692)	1,182,911	(5,911)	195,740	(8,000)	4,065,609	(25,911)	-0.64 %	192,692	3.02 %	0	(24,000)	(10,000)	(17,692)	14%	72,000 end of 5										
end of 6	67	2,817,238	(123,459)	1,216,398	(5,98)	205,527	(8,000)	4,041,163	(26,111)	-0.63 %	197,000	0	0	(24,000)	(10,000)	(17,459)	14%	72,000 end of 6										
end of 7	68	2,546,362	(123,221)	1,254,950	(6,159)	215,804	(8,000)	4,017,115	(26,321)	-0.62 %	201,221	3.05 %	0	(24,000)	(10,000)	(17,221)	14%	72,000 end of 7										
end of 8	69	2,474,310	(122,979)	1,292,598	(6,330)	226,594	(8,000)	3,993,502	(26,570)	-0.61 %	205,979	3.06 %	0	(24,000)	(10,000)	(16,979)	14%	72,000 end of 8										
end of 9	70	2,439,154	(122,736)	1,331,376	(6,500)	237,923	(8,000)	4,008,454	(26,826)	-0.60 %	212,923	0	36,544	(24,000)	(10,000)	(15,186)	13%	72,000 end of 9										
end of 10	71	2,404,538	(83,400)	1,371,317	(6,677)	249,820	(8,000)	4,025,674	(27,084)	-0.59 %	218,820	2.06 %	0	(24,000)	(10,000)	(14,884)	12%	72,000 end of 10										
end of 11	72	2,370,502	(82,127)	1,412,457	(6,844)	262,311	(8,000)	4,045,269	(27,344)	-0.58 %	227,127	2.04 %	0	(24,000)	(10,000)	(14,596)	12%	72,000 end of 11										
end of 12	73	2,337,089	(80,823)	1,454,830	(7,011)	275,426	(8,000)	4,067,345	(27,605)	-0.57 %	236,823	2.00 %	0	(24,000)	(10,000)	(14,292)	12%	72,000 end of 12										
end of 13	74	2,304,343	(79,489)	1,498,475	(7,178)	289,197	(8,000)	4,092,015	(27,866)	-0.56 %	247,197	1.96 %	0	(24,000)	(10,000)	(13,983)	12%	72,000 end of 13										
end of 14	75	2,333,225	(78,156)	1,542,516	(7,335)	303,657	(8,000)	4,119,398	(28,125)	-0.55 %	258,657	1.91 %	0	(24,000)	(10,000)	(13,666)	11%	72,000 end of 14										
end of 15	76	2,365,728	(14,162)	1,564,438	(7,493)	62,553	(8,000)	4,149,006	(28,388)	-0.54 %	276,715	1.86 %	0	(24,000)	(10,000)	(13,344)	11%	72,000 end of 15										
end of 16	77	2,401,712	(11,330)	1,444,422	(7,649)	334,782	(8,000)	4,180,916	(28,649)	-0.53 %	295,279	1.82 %	0	(24,000)	(10,000)	(13,016)	11%	72,000 end of 16										
end of 17	78	2,441,596	(8,150)	1,422,099	(6,856)	351,521	(8,000)	4,215,216	(28,806)	-0.52 %	313,521	1.77 %	0	(24,000)	(10,000)	(12,680)	11%	72,000 end of 17										
end of 18	79	2,485,528	(4,899)	1,397,384	(6,7398)	369,097	(8,000)	4,251,990	(29,097)	-0.51 %	329,097	1.72 %	0	(24,000)	(10,000)	(12,338)	10%	72,000 end of 18										
end of 19	80	2,533,664	(1,575)	1,370,108	(6,9178)	387,552	(8,000)	4,291,324	(29,352)	-0.50 %	347,552	1.66 %	0	(24,000)	(10,000)	(11,989)	10%	72,000 end of 19										
end of 20	81	2,619,474	(35,136)	1,340,588	(7,024)	406,930	(8,000)	4,366,990	(29,624)	-0.49 %	364,930	0.93 %	0	(24,000)	(10,000)	(11,954)	10%	72,000 end of 20										
		878,015		438,306		(32,000)		1,284,320			727,776		507,004		21,964		(456,000)		(190,000)		(361,176)		1,533,886		1,152,000		381,886	

Important Note - the values shown in orange on various screens and reports indicate hypothetical values.

Step 10: Structured Income Planning Page in SIPS: This information on this page is automatically pulled from the Structured Income Planning page.

Doe, John

PREPARED BY: DEMO ADVISOR  
INITIAL PLAN DATE: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

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: Generate Report Function

Planning 20 years | Accounts | Incomes | Expenses

BA | ROTH 401(k) | IRA

Year | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Percent Distribution | Wages | SS | Employer Match | Gift to GKS | Travel | Approx Income Tax | After Tax Income | After Tax Target | Income Gap | Year

net return 62 2.00 % 3.00 % John IRA 5.00 % 3,625,000 0 Subtotal of account incomes 2.60 % 2.60 % 3.00 % 0.00 % 0.00 % Eff Tax Rate 89,753 from total income to target 0 89,753 end of 1

initial amount 2,500,000 0.00 % 0.00 % John Inc 0.00 % 125,000 3,625,000 0 175,000 0 5,250 (24,000) (10,000) (31,247)-18% 89,753 0 89,753 end of 1

bonus % w/bonus 2,500,000 1,000,000 1,000,000 125,000 3,625,000 0 175,000 0 5,250 (24,000) (10,000) (31,247)-18% 89,753 0 89,753 end of 1

end of 1 62 2,562,000 (12,000) 1,035,250 (5,250) 139,250 (8,000) 3,736,500 (25,250) -0.70 % 175,000 0 5,250 (24,000) (10,000) (31,247)-18% 89,753 0 89,753 end of 1

end of 2 63 2,560,040 (12,000) 1,036,616 (5,408) 154,212 (8,000) 3,851,168 (25,408) -0.70 % 179,550 0 5,408 (24,000) (10,000) (31,247)-18% 93,418 0 93,418 end of 2

end of 3 64 2,560,745 (12,000) 1,109,437 (5,570) 169,523 (8,000) 3,939,104 (25,570) -0.65 % 184,218 0 5,570 (24,000) (10,000) (33,040)-18% 97,178 0 97,178 end of 3

end of 4 65 2,755,540 (12,000) 1,148,457 (5,737) 186,119 (8,000) 4,006,116 (25,737) -0.65 % 189,008 0 5,737 (24,000) (10,000) (33,841)-18% 101,537 0 101,537 end of 4

end of 5 66 2,686,958 123,692 1,182,911 0 195,740 0 4,065,600 123,692 3.02 % 0 0 (24,000) (10,000) (34,692)-14% 72,000 0 72,000 end of 5

end of 6 67 2,617,238 123,459 1,216,398 0 205,527 0 4,041,163 123,459 3.04 % 0 0 (24,000) (10,000) (34,559)-14% 72,000 0 72,000 end of 6

end of 7 68 2,546,362 123,221 1,254,950 0 215,804 0 4,017,7115 123,221 3.05 % 0 0 (24,000) (10,000) (34,422)-14% 72,000 0 72,000 end of 7

end of 8 69 2,474,310 123,579 1,292,598 0 226,594 0 3,993,502 123,279 3.06 % 0 0 (24,000) (10,000) (34,291)-14% 72,000 0 72,000 end of 8

end of 9 70 2,439,154 84,642 1,231,376 0 237,923 0 4,008,454 84,642 2.12 % 0 36,544 (24,000) (10,000) (31,518)-13% 72,000 0 72,000 end of 9

end of 10 71 2,404,538 83,400 1,371,317 0 249,820 0 4,025,674 83,400 2.08 % 0 37,494 (24,000) (10,000) (34,894)-12% 72,000 0 72,000 end of 10

end of 11 72 2,370,502 82,127 1,412,457 0 262,311 0 4,045,269 82,127 2.04 % 0 38,469 (24,000) (10,000) (34,596)-12% 72,000 0 72,000 end of 11

end of 12 73 2,337,089 80,823 1,454,830 0 275,426 0 4,067,345 80,823 2.00 % 0 39,469 (24,000) (10,000) (34,292)-12% 72,000 0 72,000 end of 12

end of 13 74 2,304,343 79,488 1,498,475 0 289,197 0 4,092,015 79,488 1.96 % 0 40,495 (24,000) (10,000) (34,893)-12% 72,000 0 72,000 end of 13

end of 14 75 2,333,225 17,204 1,482,516 60,914 303,657 0 4,119,398 78,118 1.91 % 0 41,548 (24,000) (10,000) (34,666)-11% 72,000 0 72,000 end of 14

end of 15 76 2,365,728 14,162 1,464,438 62,553 318,840 0 4,149,006 76,715 1.86 % 0 42,629 (24,000) (10,000) (33,444)-11% 72,000 0 72,000 end of 15

end of 16 77 2,401,712 11,330 1,444,422 63,949 334,782 0 4,180,916 75,279 1.82 % 0 43,737 (24,000) (10,000) (30,161)-11% 72,000 0 72,000 end of 16

end of 17 78 2,441,596 8,150 1,422,099 65,566 351,521 0 4,215,521 73,806 1.77 % 0 44,874 (24,000) (10,000) (26,680)-11% 72,000 0 72,000 end of 17

end of 18 79 2,485,528 4,899 1,397,364 67,398 369,097 0 4,251,990 72,297 1.72 % 0 46,041 (24,000) (10,000) (23,338)-10% 72,000 0 72,000 end of 18

end of 19 80 2,533,664 1,575 1,370,108 69,176 387,552 0 4,291,324 70,751 1.66 % 0 47,238 (24,000) (10,000) (19,989)-10% 72,000 0 72,000 end of 19

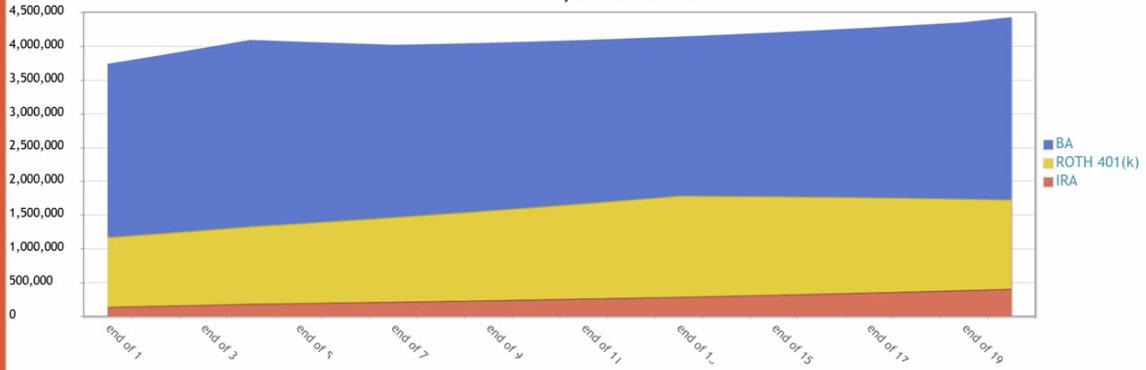
end of 20 81 2,619,474 (35,136) 1,340,588 70,624 406,930 0 4,366,990 35,488 0.83 % 0 48,466 0 0 (10,000) (19,54)-10% 72,000 0 72,000 end of 20

878,015 438,306 (32,000) 1,284,320 727,776 507,004 21,964 (456,000) (190,000) (361,178) 1,533,886 1,152,000 -381,886

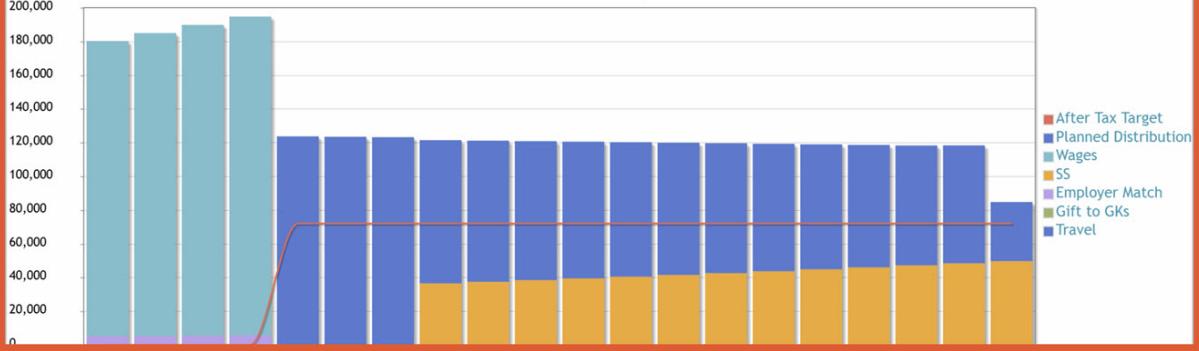
Step 11: Structured Income Plan Graphs Report Page: This report page automatically shows the graphs.

## Scenario: Generate Report Function

## Projected Account Value



## Planned Yearly Income



09/22/2025

PlanScout

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Important: This report is a hypothetical illustration based on information provided by you the client with respect to your income, expenses, and asset holdings. The assumptions regarding investment returns, contract growth, cost of living increases, and/or inflation are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results and should be carefully considered. If any specific investment or contract is included in the plan, it must be accompanied by separate appropriate disclosures. This report is not complete without all pages. Please refer to the section titled Important Disclosures.

Step 12: Graphs in SIPS: This information on this page is automatically pulled from the Graph page.

## Summary Graph



Step 13: Summary or Recommendations Reports Page: This report page automatically shows the summary of recommendations that are being displayed.

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 your current investment level.
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 risk is only associated with long term growth accounts.
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.



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Step 14: Recommendations in SIPS: This information on this page is automatically pulled from the Recommendations page.

Doe, John

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: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

Recommendations for John

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

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Title	Description
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 your current investment level.
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Step 15: Goals Report Page: This report page automatically shows the Goals and Objectives page.

Goals for: Doe, John

Prepared By: Demo Advisor

**Client's Goals and Objectives**  
This unique text will be displayed on the reports after it has been downloaded.

**Client's Biggest Concerns**  
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PlanScout

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Step 16: Goals and Objectives in SIPS: This information on this page is automatically pulled from the Goals and Objective page.

Doe, John

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: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

Goals and Concerns for John

[Edit](#)

Client's Goals and Objectives

- This unique text will be displayed on the reports after it has been downloaded.

Client's Biggest Concerns

- This unique text will be displayed on the reports after it has been downloaded.

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

Step 17: Notes Report Page: This report page automatically shows the advisor notes page that are being displayed.

## Notes

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Date created  
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PlanScout

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Step 18: Advisor Notes in SIPS: This information on this page is automatically pulled from the advisor notes page.

Doe, John

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: 01/01/2025  
REVISED PLAN DATE: 09/18/2025

Advisor Notes

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Edit

## Notes

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Date created  
09/18/2025

Step 19: Use Page 2 of the Income Plan Report Page: This page includes all the Assumptions, Criteria and Methodology, and Limitations and Risks in the report.

 Important Note - the values shown in orange on various screens and reports indicate hypothetical values.

This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

**ASSUMPTIONS** - This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses, and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees, flexibility, principal preservation, and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product.

The growth rates are hypothetical and have been shown to continue unchanged for all years of the plan, but this is not likely to occur, and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

**CRITERIA AND METHODOLOGY** - The income plan may contain investment accounts, annuities, life policies, income projections from sources like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes, and provide more effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved illustrations and/or brochures. Other investment recommendations must be accompanied by an approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and it must be furnished separately. All income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

**LIMITATIONS AND RISKS** - The information contained in this report is not guaranteed to be accurate, complete, or timely. Neither your advisor nor anyone who helped your advisor create or populate this report, including, but not limited to, any software or information provider, shall be liable for any damages or losses related to your use of the information contained in it. The information contained in the plan is to be used for informational purposes only.

The income plan does not provide tax advice. The tax calculations and tax projections shown in this plan are approximate and not intended to be accurate. An appropriate tax professional should be consulted prior to implementation of any strategy. The information provided in the plan is not intended to be used, nor can it be used for the purpose of avoiding U.S. Federal, state, or local tax penalties. Potential Social Security Benefits shown in the plan are for informational purposes only. Potential Cost of Living increases are shown at a fixed rate. This is not likely to happen. Actual Social Security Benefits may be impacted by a number of different factors related to your personal situation. You should refer to the Social Security Administration for information on your future benefit. We are not affiliated with the Social Security Administration or any other government agency.

This hypothetical report was created by first name, last name, credentials, company name, address, contact information.

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Step 20: Disclosure in SIPS: This information is automatically pulled from the Disclosures page.

## Disclosure

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

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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).