

# Goals and Objectives

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The Goals and Objectives section in SIPS allows you to enter a client's financial goals and primary concerns. Information entered here is automatically included in the Goals section of all generated reports. Below is the hypothetical client we will use as an example.

## Client Information:

- John Doe, age 58; birth date: 01/01/1968; retirement age: 67
- Jane Doe, age 54; birth date: 01/01/1972; retirement age: 67

## Incomes:

- John Doe — Wages: \$125,000 growing at 2.8% per year; Social Security (SS) at 67: \$32,626 COLA at 2.8%; Pension at 67: \$48,000 COLA at 2.0%
- Jane Doe — Wages: \$250,000 growing at 2.8% per year; Social Security (SS) at 67: \$36,000 COLA at 2.8%

## Assets:

- Taxable Joint Brokerage Account (BA): \$2,000,000; Moderate, 3% net growth per year
- Tax-Deferred Individual IRA (John): \$450,000; Conservative, 2% net growth per year
- Tax-Free Roth (Jane): \$750,000; Conservative, 2% net growth per year
- Residential home: \$750,000
- RV: \$175,000 in value, fully owned

## Goals and Objectives:

- Both clients would like to retire at their full retirement age (67).
- Target Income: The first year will start at \$250,000 with an inflation factor of 2.5%. When in retirement, the target income will continue to grow at 2.5%.
- Tax-Deferred Individual IRA (John): Contribute the full amount until the age of 67 and starting in retirement years withdrawal amounts to reach the target income for the remainder of the plan.
- Tax Free Roth (Jane): Contribute the full amount until the age of 67 and starting in retirement years withdrawal amounts to reach the target income for the remainder of the plan.
- Taxable Joint Brokerage Account (BA): Contribute the yearly excess amount from the target income until the age 67 and when retirement starts withdrawing to meet the target income. When there are excess amounts in retirement years, reinvest it back into the Brokerage Account.

## Expenses:

- Gifting to Children: While working \$12,000 per year, in retirement \$24,000 for the remainder of their lifespan.
- Travel: While working \$8,000 with an inflation factor of 2.8%, at 67 starts at \$16,000 with an inflation factor of 2.8% until age 80.

## Concerns:

- They would like to have enough money saved up in retirement to cover their basic needs.

- They would like to continue contributing to their children throughout their lifespan.
- They would like to travel regularly until age 80.

To learn more see articles:

- [Client Information](#)
- [Incomes](#)
- [Assets](#)
- [Goals and Objectives](#)
- [Downloading the Report for Your Clients](#)
- [Case Studies](#)

Step 1: Goals and Objectives: Click on the Goals and Objectives subheading.

The screenshot shows the 'Assets' page with a navigation bar at the top containing 'CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE'. The 'GOALS AND OBJECTIVES' link is highlighted with a red box, and a red arrow points to it from the right. Below the navigation bar, there is a section for 'Current Monetary Assets' with a table listing accounts like 'Joint Brokerage Account', 'Tax-Deferred Individual IRA', and 'Tax-Free Roth'. There are also sections for 'Property List (homes, rentals, land)' and 'Other Assets & Liabilities (boats, RV, collectibles)'.

Step 2: Edit: Click on the green Edit button underneath the Goals and Concerns for Clients Name heading.

The screenshot shows the 'Goals and Concerns for John and Jane' page with a navigation bar at the top containing 'CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE'. The 'GOALS AND OBJECTIVES' link is highlighted with a red box, and a red arrow points to it from the right. Below the navigation bar, there is a section for 'Goals and Concerns for John and Jane' with a green 'Edit' button highlighted by a red box and a red arrow pointing to it from the left. Below the 'Edit' button, there are sections for 'Client's Goals and Objectives' and 'Client's Biggest Concerns'.

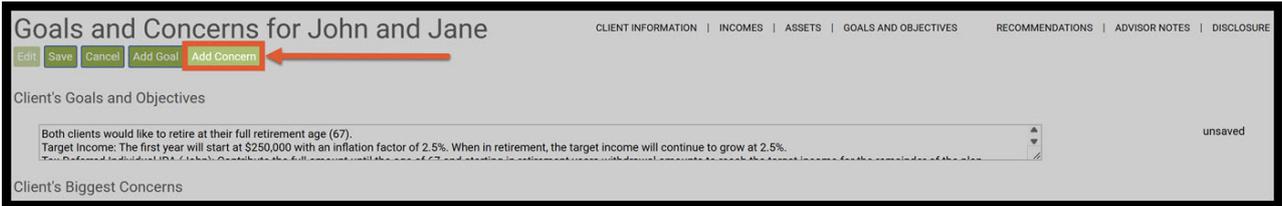
Step 3: Add Goal: Click on the green Add Goal button underneath the Goals and Concern heading.

The screenshot shows the 'Goals and Concerns for John and Jane' page with a navigation bar at the top containing 'CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE'. The 'GOALS AND OBJECTIVES' link is highlighted with a red box, and a red arrow points to it from the right. Below the navigation bar, there is a section for 'Goals and Concerns for John and Jane' with a green 'Add Goal' button highlighted by a red box and a red arrow pointing to it from the left. Below the 'Add Goal' button, there are sections for 'Client's Goals and Objectives' and 'Client's Biggest Concerns'.

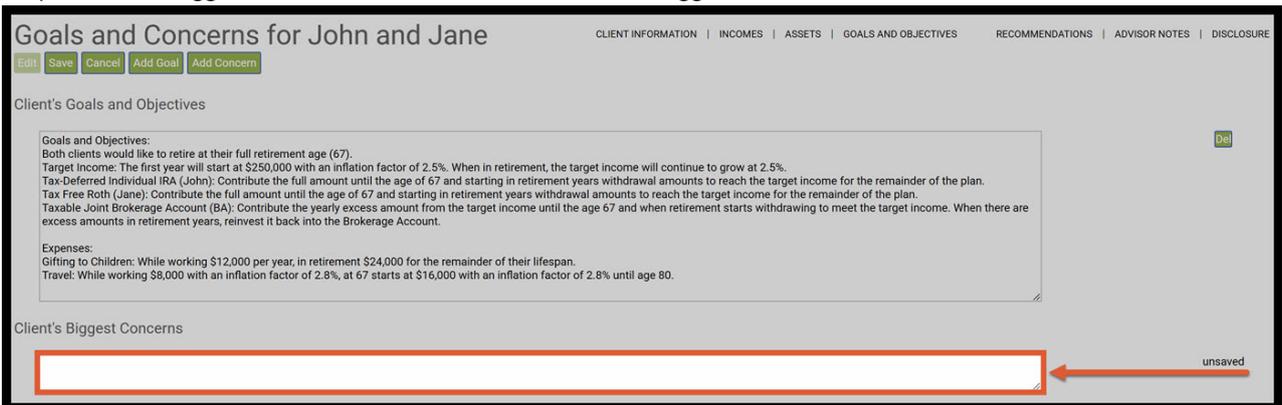
Step 4: Clients Goals and Objectives Textbox: Enter the client's goals and objectives within the textbox.



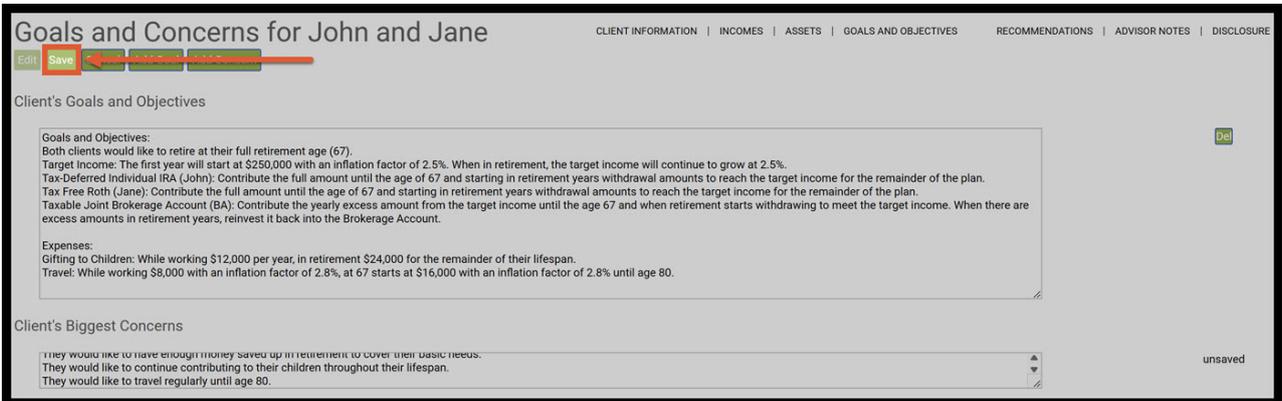
Step 5: Add Concern: Click on the green Add Concern button underneath the Goals and Concern heading.



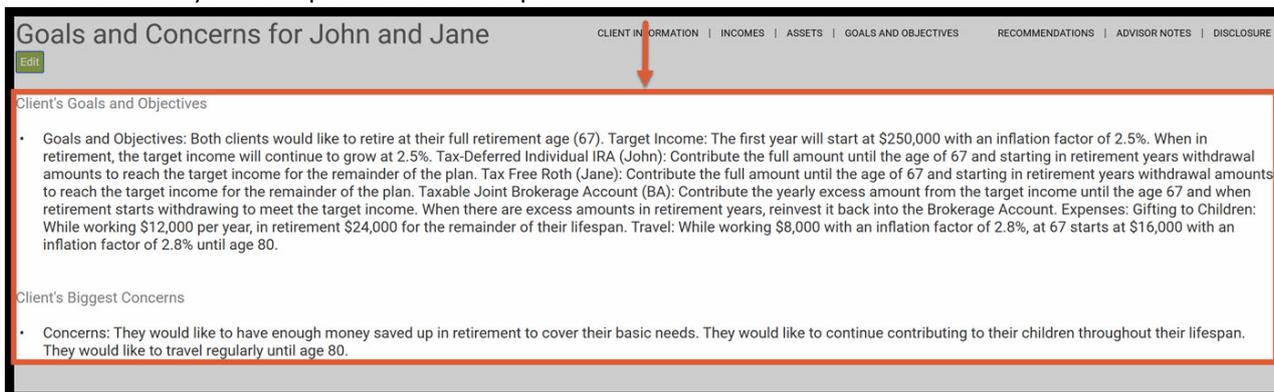
Step 6: Clients Biggest Concern Textbox: Enter the client's biggest concern within the textbox.



Step 7: Save: Click on the green Save button underneath the Goals and Concern heading.



Step 8: Report View: SIPS will automatically display the text for Client's Goals and Objectives and Client's Biggest Concerns the way it will be presented in the report.



The screenshot displays a web-based interface for a financial plan titled "Goals and Concerns for John and Jane". At the top, there is a navigation menu with links for "CLIENT INFORMATION", "INCOMES", "ASSETS", "GOALS AND OBJECTIVES", "RECOMMENDATIONS", "ADVISOR NOTES", and "DISCLOSURE". The "GOALS AND OBJECTIVES" link is highlighted with a red arrow pointing down to the main content area. Below the navigation bar, there is a section titled "Client's Goals and Objectives" which contains a detailed paragraph of text describing retirement goals, target income, and expenses. Below this, there is a section titled "Client's Biggest Concerns" which contains a paragraph of text describing the clients' concerns about retirement savings and travel.

Goals and Concerns for John and Jane

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

Client's Goals and Objectives

- Goals and Objectives: Both clients would like to retire at their full retirement age (67). Target Income: The first year will start at \$250,000 with an inflation factor of 2.5%. When in retirement, the target income will continue to grow at 2.5%. Tax-Deferred Individual IRA (John): Contribute the full amount until the age of 67 and starting in retirement years withdrawal amounts to reach the target income for the remainder of the plan. Tax Free Roth (Jane): Contribute the full amount until the age of 67 and starting in retirement years withdrawal amounts to reach the target income for the remainder of the plan. Taxable Joint Brokerage Account (BA): Contribute the yearly excess amount from the target income until the age 67 and when retirement starts withdrawing to meet the target income. When there are excess amounts in retirement years, reinvest it back into the Brokerage Account. Expenses: Gifting to Children: While working \$12,000 per year, in retirement \$24,000 for the remainder of their lifespan. Travel: While working \$8,000 with an inflation factor of 2.8%, at 67 starts at \$16,000 with an inflation factor of 2.8% until age 80.

Client's Biggest Concerns

- Concerns: They would like to have enough money saved up in retirement to cover their basic needs. They would like to continue contributing to their children throughout their lifespan. They would like to travel regularly until age 80.

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).