

Income Analysis - Income Requirements

21/02/2025 11:47 am GMT

This article is a continuation of [Income Analysis - Add Plans](#)

The **Income Requirements** area includes **Annual Client Basic Expenses** and **Level** or **Profiled Income**.

The screenshot shows the 'Income Analysis Research' tool interface. The top navigation bar includes 'Synaptic Pathways', 'Home', 'Paraplanner Access Centre', 'Contacts', 'Research', 'Portfolio Builder', 'Investment Pathways', 'Generic Funds', 'Configuration', 'Fund Lists', 'Knowledge Base', 'My Apps & Settings', 'Valuations', and 'Reports'. The main content area is titled 'Income Analysis Research..' and shows a client 'Susanna West' with a description 'Test Description' created by 'Amy Paulsen' on '20/02/2025, 13:51'. The 'Income Requirements' step is active, with a progress bar showing 'Income Requirements', 'Other Incomes', 'Annuity', and 'Results'. The 'Annual Client Basic Expenses' section has three input fields: 'Basic Cost of Living £' (empty), 'Lifestyle Expenditure £' (empty), and 'Total Baseline Expenditures' (displaying '£0.00'). The 'Income Type' section has two radio buttons: 'Level Income' (selected) and 'Profiled Income'. The 'Net Level Income Requirements' section has one input field for '*Annual Income Amount £' (empty) and a note: 'This annual income is assumed to be payable monthly in advance on a level basis'. A 'What's Shown Here' box on the right explains the two options: 'Model a level annual withdrawal throughout the term OR profile the withdrawals according to your client's specific needs - Everything can be adjusted at the results screen.' At the bottom, there are buttons for 'Back', 'Continue to Result Page', and 'Continue to Next Step'.

Annual Client Basic Expenses

Enter your client's annual basic expenses.

Complete the basic cost of living and lifestyle expenditure fields. This will calculate a Total Baseline Expenditure automatically:

This screenshot shows the 'Annual Client Basic Expenses' section with values entered. The 'Basic Cost of Living £' field contains '£15,000.00', the 'Lifestyle Expenditure £' field contains '£12,000.00', and the 'Total Baseline Expenditures' field displays '£27,000.00'.

These values are not used in the calculations, but allow you to capture this information for the final report.

Level Income

Level Income is selected by default once you land on the **Income Requirements** page.

Annual Client Basic Expenses

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures


Income Type

Net Level Income Requirements

* Annual Income Amount £

This annual income is assumed to be payable monthly in advance on a level basis

Enter an Annual Income Amount and Continue to Next Step



[Synaptic Pathways](#)
[Home](#)
[Paraplanner Access Centre](#)
[Contacts](#)
[Research](#)
[Portfolio Builder](#)
[Investment Pathways](#)
[Generic Funds](#)
[Configuration](#)
[Fund Lists](#)
[Knowledge Base](#)
[My Apps & Settings](#)

Income Analysis
Income Analysis Research..

Client: **Susanna West** |
 Description: **Test Description** |
 Created By: **Amy Paulsen**, 20/02/2025, 13:51

✓ ✓ **Income Requirements** Other Incomes Annuity

Annual Client Basic Expenses

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

Income Type

Net Level Income Requirements

* Annual Income Amount £

This annual income is assumed to be payable monthly in advance on a level basis

Profiled Income

Select Profiled Income:

Income Requirements

Annual Client Basic Expenses

Basic Cost of Living £
£15,000.00

Lifestyle Expenditure £
£15,000.00

Total Baseline Expenditures
£30,000.00

Income Type
Level Income Profilled Income

Profilled Income Requirements

You must add at least one income requirement (single or regular) to continue

Start Age: 67 Forecast Life Expectancy: 84

Regular Income Amounts
+ Add

Single (One Off) Amounts
+ Add

Regular and Single amounts can be added.

Regular

Click + Add:

Income Type
Level Income Profilled Income

Profilled Income Requirements

You must add at least one income requirement (single or regular) to continue

Start Age: 67 Forecast Life Expectancy: 84

Regular Income Amounts
+ Add

Single (One Off) Amounts
+ Add

Add Name of the Regular Income Amounts:

Add Regular Amount

* Name: Living Expenses

Choose Start: Age Date

Choose End: Age Date

* Amount: 0

* Frequency: Select an Option

* Frequency Type: Advanced Arrears

* Taken Monthly: Yes No

Indexation: None

Indexation Rate %: 0.00%

Reason: Add a reason...

Cancel Save Save & New

Choose Age or Date:

*Name Choose Start * Choose End *

Complete remaining details.

Add a Reason up to 500 words.

Add Regular Amount

*Name Choose Start * Choose End *

*Amount *Frequency *Frequency Type *Taken Monthly Indexation Indexation Rate %

Reason

Annual Client Basic Expenses

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

Income Type

Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **84**

Regular Income Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Taken Monthly	Included
Living Expenses	2049-09-17	2054-09-17	£1,500.00	Monthly	Advance		<input checked="" type="checkbox"/>

Single (One Off) Amounts

To edit any details, click into the drop down arrow to the right of the record and click **Edit**:

Profiled Income Requirements

Start Age: 67 Forecast Life Expectancy: 84

Regular Income Amounts

+ Add

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Taken Monthly	Included	
Living Expenses	2049-09-17	2054-09-17	£1,500.00	Monthly	Advance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;"> Edit </div> <div style="border: 1px solid black; padding: 2px;"> Delete </div>

Single (One Off) Amounts

+ Add

Save once done.

Single (One Off)

Click +Add:

Profiled Income Requirements

Start Age: 67 Forecast Life Expectancy: 84

Regular Income Amounts

+ Add

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Taken Monthly	Included	
Living Expenses	2049-09-17	2054-09-17	£1,500.00	Monthly	Advance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Single (One Off) Amounts

+ Add

Add Name of the Single (One Off) Amounts:

Add Single Amount

* Name: Choose Start:

* Amount:

Reason:

Choose Age or Date:

* Name: Choose Start:

Complete remaining details.

Add a Reason up to 500 words.

Add Single Amount

* Name Choose Start *

Living Expenses Age Date 67

* Amount

£1,700

Reason

Add Reason up to 500 words

Cancel Save Save & New

Save

Income Type

Level Income Profiled Income

Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **83**

Regular Income Amounts

+ Add

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Included
Living Expenses	67	72	£1,500.00	Monthly	Advance	<input checked="" type="checkbox"/>

Single (One Off) Amounts

+ Add

Name	Start Age/Date	Amount	Included
Living Expenses	67	£1,700.00	<input checked="" type="checkbox"/>

To edit any details, click into the drop down arrow to the right of the record and click **Edit**:

Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **83**

Regular Income Amounts

+ Add

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Included
Living Expenses	67	72	£1,500.00	Monthly	Advance	<input checked="" type="checkbox"/>

Single (One Off) Amounts

+ Add

Name	Start Age/Date	Amount	Included
Living Expenses	67	£1,700.00	<input checked="" type="checkbox"/>

Save once done.

For further information on Income Analysis research, see article [Income Analysis - Other Incomes](#)