

# Income Analysis - Income Requirements

01/04/2025 1:38 pm BST

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 named 'Susanna West' with a description 'Test Description' and created by 'Amy Paulsen' on '20/02/2025, 13:51'. The 'Income Requirements' section is active, showing a progress bar with steps: 'Annual Client Basic Expenses', 'Income Requirements', 'Other Incomes', 'Annuity', and 'Results'. The 'Income Requirements' section contains three main input areas: 'Annual Client Basic Expenses' with fields for 'Basic Cost of Living £', 'Lifestyle Expenditure £', and 'Total Baseline Expenditures £0.00'; 'Income Type' with radio buttons for 'Level Income' (selected) and 'Profiled Income'; and 'Net Level Income Requirements' with a field for '\*Annual Income Amount £' 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 options: 'You have 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:

The screenshot shows the 'Annual Client Basic Expenses' section of the tool. It contains three input fields: 'Basic Cost of Living £' with the value '£15,000.00', 'Lifestyle Expenditure £' with the value '£12,000.00', and 'Total Baseline Expenditures' with the value '£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

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**Income Type**


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**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


Q Search...

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**Income Analysis**  
**Income Analysis Research..**

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

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✓ ✓ **Income Requirements** Other Incomes Annuity

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**Annual Client Basic Expenses**

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

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**Income Type**

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**Net Level Income Requirements**

\* Annual Income Amount £

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

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## Profiled Income

Select **Profiled Income**:

✓ ✓ **Income Requirements** Other Incomes Annuity

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**Annual Client Basic Expenses**

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

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**Income Type**

---

**Profilled Income Requirements**

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

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

Regular Income Amounts

Single (One Off) Amounts

Regular and Single amounts can be added.

**Regular**

Click + Add:

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**Profilled Income Requirements**

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

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

Regular Income Amounts

Single (One Off) Amounts

Add Name of the Regular Income Amounts:

**Add Regular Amount**

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\* Name: 
 Choose Start:   
 Choose End:

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

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Reason:

---

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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;"> <a href="#">Edit</a> </div> <div style="border: 1px solid black; padding: 2px;"> <a href="#">Delete</a> </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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Single (One Off) Amounts

[+ Add](#)

Add Name of the **Single (One Off) Amounts**:

**Add Single Amount**

\* Name Choose Start \*

Living Expenses (One-off)    Age    Date     

\* Amount

0

Reason

Add a reason...

Cancel   
 Save   
 Save & New

Choose **Age or Date**:

\* Name Choose Start \*

Living Expenses    Age    Date

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

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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	☑

Single (One Off) Amounts

+ Add

Name	Start Age/Date	Amount	Included
Living Expenses	67	£1,700.00	☑

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	☑

Single (One Off) Amounts

+ Add

Name	Start Age/Date	Amount	Included
Living Expenses	67	£1,700.00	☑

Edit  
Delete

Save once done.

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