

# Income Analysis - Joint Life - Add Goal Details

24/02/2025 4:08 pm GMT

This article is a continuation of [Income Analysis - Creating Research](#)

Complete the **Add Goal Details** screen.

In this example, we have a joint client. The details below will be used throughout the research to provide a picture of how long the fund will last against a given income requirement.

The screenshot displays the 'Add Goal Details' interface. At the top, there's a search bar and navigation menu. Below, the 'Add Goal Details' section is active, showing input fields for 'Cashflow Start' (Age/Date), 'Client Details - Susanna West' (Age: 42, Date of Birth: 17/09/1982), 'Drawdown Start' (Age/Date), 'Retirement Start' (Age/Date), 'Forecast Life Expectancy' (54), and 'Tax Rate'. A 'What's Shown Here' box on the right states: 'These details will be used throughout the income analysis to provide a picture of how long the fund will last against a given income requirement.' Navigation buttons at the bottom include 'Cancel', 'Continue to Result Page', and 'Continue to Next Step'.

**Cashflow Start Age** – This information can be either an age or a date that you would like the drawdown scenario to start.

*Note - When doing joint research, Cashflow Age will be used for Drawdown Start Age & Retirement Start Age of Client 1 automatically, allowing you to select a different Age/Date for client 2.*

**Drawdown Start Age** - Age/Date the client goes into Drawdown. This will default to the Cashflow start age for Client 1. If doing joint research, you can set an age/date they go into drawdown.

**Retirement Start Age** - Age/Date the client starts Retirement. This field is not used in calculations, but will appear on the report.

**Forecast Life Expectancy** – This figure is pre calculated utilising ONS statistics, it is determined from the clients DOB and gender. If required this figure can be overridden.

**Scottish Tax Rules** – This option allows you to toggle whether the system uses Scottish Tax rules or not. This determines which tax bandings are applied within the calculations.

**Tax Rate** - Capture the client's Current Tax Rate and At Retirement Tax Rate

Once the first client details have been completed, click **+ Add Second Client**

**Add Goal Details**

**Cashflow Start**

Age | Date |  ⓘ  
Date: 17/09/2049

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**Client Details - Susanna West**

Age: **42** | Date of Birth: **17/09/1982**

**Drawdown Start**

Age | Date |  ⓘ  
Date: 17/09/2049

**Retirement Start**

Age | Date |  ⓘ  
Date: 17/09/2049

\* Forecast Life Expectancy:  ⓘ

Liable to Scottish Tax Rules? ⓘ  
Yes No

Tax Rate

Current Tax Rate:

At Retirement Tax Rate:

**Client Details - Second Client**

[+ Add Second Client](#)

**Select Existing Client or Create a New Client:**

**Add Client Information**

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**Client Details**

Select Existing Client

**Or Create a New Client**

First Name:

\* Last Name:

\* Birthdate:  ⓘ

\* Sex:

\* Occupation:  ⓘ

\* Employment Basis:

\* Salary:

We will select an existing client. Start typing to return results:

**Client Details**

Select Existing Client

Sam

Sam West

Or Create a New Client

Save

**Add Client Information**

**Client Details**

First Name	* Last Name
Sam	West

\* Birthdate

16 Nov 1984

\* Sex

Male

\* Occupation

Construction Work

\* Employment Basis

Self-employed

\* Salary

50,000.00

Cancel Save

✓ Client Updated  
Client has been updated successfully

Complete the details of second client:

Goal Details Plans Income Requirements Other Incomes Annuity Results  Mark Status as Complete

**Add Goal Details**

Cashflow Start \*Cashflow Start Age  
    
Date: 17/09/2049

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**Client Details - Susanna West**

Age **42** Date of Birth **17/09/1982**

Drawdown Start \*Drawdown Start Age  
    
Date: 17/09/2049

Retirement Start \*Retirement Start Age  
    
Date: 17/09/2049

\*Forecast Life Expectancy

Liable to Scottish Tax Rules?  Yes  No

Tax Rate  
 Current Tax Rate  
  
 At Retirement Tax Rate

**Client Details - Sam West**

Age **40** Date of Birth **16/11/1984**

Drawdown Start \*Drawdown Start Age  
    
Date: 16/11/1984

Retirement Start \*Retirement Start Age  
    
Date: 16/11/1984

\*Forecast Life Expectancy

Liable to Scottish Tax Rules?  Yes  No

Tax Rate  
 Current Tax Rate  
  
 At Retirement Tax Rate

**What's Shown Here**

These details will be used throughout the income analysis to provide a picture of how long the fund will last against a given income requirement.

Once complete, Continue to Next Step:

Goal Details Plans Income Requirements Other Incomes Annuity Results  Mark Status as Complete

**Add Goal Details**

Cashflow Start \*Cashflow Start Age  
    
Date: 17/09/2049

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**Client Details - Susanna West**

Age **42** Date of Birth **17/09/1982**

Drawdown Start \*Drawdown Start Age  
    
Date: 17/09/2049

Retirement Start \*Retirement Start Age  
    
Date: 17/09/2049

\*Forecast Life Expectancy

Liable to Scottish Tax Rules?  Yes  No

Tax Rate  
 Current Tax Rate  
  
 At Retirement Tax Rate

**Client Details - Sam West**

Age **40** Date of Birth **16/11/1984**

Drawdown Start \*Drawdown Start Age  
    
Date: 16/11/2051

Retirement Start \*Retirement Start Age  
    
Date: 16/11/2051

\*Forecast Life Expectancy

Liable to Scottish Tax Rules?  Yes  No

Tax Rate  
 Current Tax Rate  
  
 At Retirement Tax Rate

**What's Shown Here**

These details will be used throughout the income analysis to provide a picture of how long the fund will last against a given income requirement.

For further information on Income Analysis research, see article [Income Analysis - Joint Life - Charges](#)