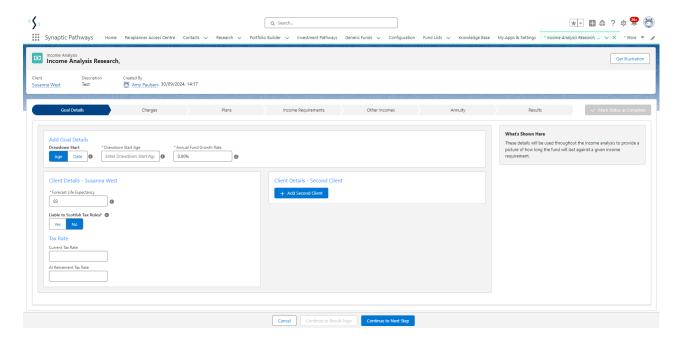
Income Analysis - Joint Life - Add Goal Details

Last Modified on 17/12/2024 12:22 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.



Drawdown Start - This information can be either an age or a date that you would like the drawdown plan to start.

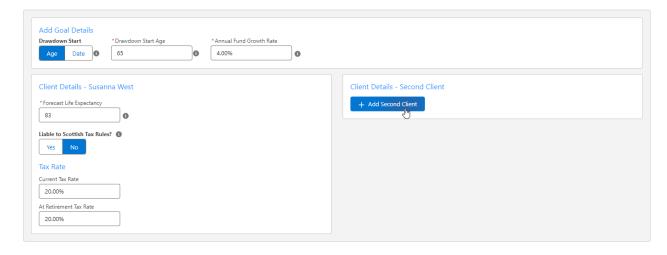
Forecast Life Expectancy – This figure is pre calculated utilising ONS statistics, it is determined from the clients DOB and gender. If required this figure can be overridden.

Annual Fund Growth Rate - Assumed growth rate. This rate will be used to establish how long the pension fund will last over the given term. If you have completed an Attitude to Risk Questionnaire for you client and have set it active, this will pre-populate based on your client's risk rating.

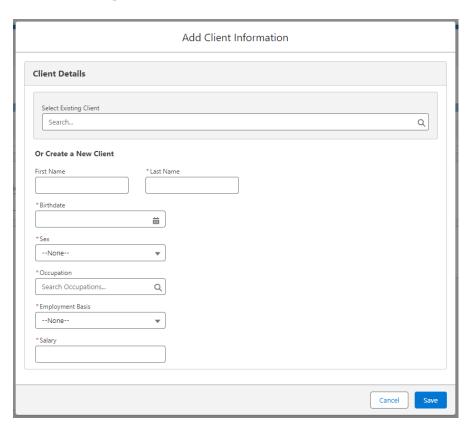
Scottish Tax Rules – This option allows you to toggle whether the system uses Scottish Tax rules or not. This determines which tax bandings are applied within the calculations.

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



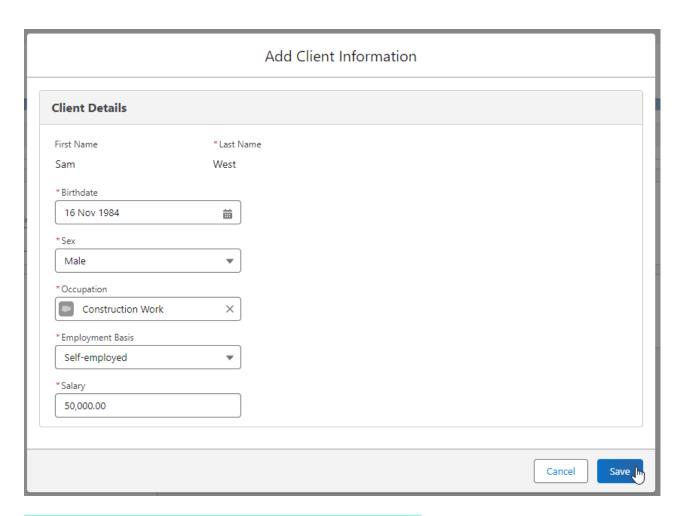
Select Existing Client or **Create a New Client**:

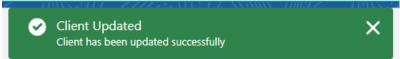


We will select an existing client. Start typing to return results:

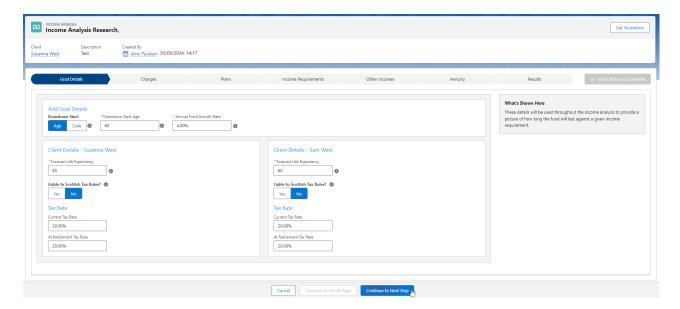


Save





Once complete, Continue to Next Step:



For further information on Income Analysis research, see article Income Analysis - Joint Life - Charges