Income Analysis - Joint Life - Add Goal Details

22/04/2025 12:20 pm BST

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.

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Dincome Analysis Joint Income Analysis Research			Get Illustration Edit Delete
Cirent Description Created By Sustanna West Test Description III Army Paulsen, 22/04/2025, 12:11			
Goal Details Plans Incom	e Requirements Other Incomes	Annuity	Results V Mark Status as Complete
Add Goal Details Cardrow Start Age Date Effect Cardrow Start Age Date 17:08/1982 Clent Details - Susanna West Age Date Bitch Age Date Date Bitch Age Date Date Bitch Date 17:09/1982 Referenced Start Age Date 17:09/1982 Referenced Start Age Referenced Start Age R	Client Details - Second Client + Add Second Client		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.
At Distances Rev Pate	Cancel Continue to Result Page 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 67 Date: 17/09/2049	I Details tart *Cashflow Start Age Date 67 Dete: 17/09/2049	
Client Details - Susanna West Age Date of Birth 42 17/09/1982 Drawdown Start *Drawdown Start 67 Date 17/09/2049 Retirement Start *Retirement Start Age	Client Details - Second Client + Add Second Client	
Age Date 67 Date: 17/09/2049 *Forecast Life Expectancy		
Eable to Scottish Tax Rules?		
Tax Rate Current Tax Rate 20.00% At Retirement Tax Rate 20.00%		

Select Existing Client or Create a New Client:

	Add Client Information		
Client Details			
Select Existing Client			
Search			Q
First Name	* Last Name		
* Birthdate			
			
*Sex			
None	•		
* Occupation			
Search Occupations	Q		
* Employment Basis			
None	•		
* Salary			
、			
			Cancel Save

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

Client Details		
Select Existing Client		
Sam	٩	
Greate a New Client		

Save

Add Client Information		
Client Details		
First Name	*Last Name	
Sam	West	
* Birthdate		
16 Nov 1984	ä	
* Sex		
Male	•	
Occupation		
Administrator - office	×	
Employment Basis		
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Salary		
50,000.00		
		Cancel



Complete the details of second client:

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Client Details - Susanna West Ige Date of Birth 12 17/09/1982	Client Details - Sam West Age Date of Birth 40 16/11/1984
Age Date *Drawdown Start Age 67 • Date: 17/09/2049 •	Drawdown Start * Drawdown Start Age Age Date Enter Drawdown Start Age Date Date Date Date Date Date: 16/11/1964 Date: 16/11/1964
ketirement Start * Retirement Start Age Age Date 67 Date: Date: 17/09/2049	Retirement Start Age Date Enter Retirement Start Age Date: 16/11/1984
Forecast Life Expectancy 84	Forecast Life Expectancy 80
Jable to Scottish Tax Rules? Vies No	Liable to Scottish Tax Rules?
Tax Rate	Tax Rate Current Tax Rate
it Retirement Tax Rate	At Retirement Tax Rate

Once complete, Continue to Next Step:

Add Goal Details	* Cashflow Start Age	
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Nge Duie	Date: 17/09/2049	
Client Details - Su	sanna West	Client Details - Sam West
Age	Date of Birth	Age Date of Birth
42	17/09/1982	40 16/11/1984
Drawdown Start	* Drawdown Start Age	Drawdown Start * Drawdown Start Age
Age Date	67 0	Age Date 67
	Date: 17/09/2049	Date: 16/11/2051
Retirement Start	* Retirement Start Age	Retirement Start * Retirement Start Age
Age Date	67 0	Age Date 67
lige oute	Date: 17/09/2049	Date: 16/11/2051
· Constant Mar Constant		a Present Mr. Presenter
04	0	
Liable to Scottish Tax F	Rules?	Liable to Scottish Tax Rules?
Yes No		Yes No
Tax Rate		Tax Rate
Current Tax Rate		Current Tax Rate
20.00%		20.00%
At Retirement Tay Pate	At Betrement Tax Rate	
20.00%		
		Cancel Continue to Result Page Continue to Next Step 1

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