

Income Analysis - Joint Life - Plans

22/04/2025 12:48 pm BST

This article is a continuation of [Income Analysis - Joint Life - Charges](#)

The **Add Plans** screen is where you can include Phased Drawdown (if applicable) manage plans, which includes plan specific investment strategies, growth rates, projected values and charges.

Both clients existing plans can be selected.

Income Analysis
Joint Income Analysis Research

Client: Susanna West | Description: Test Description | Created By: Amy Paulsen, 22/04/2025, 12:11

Progress: Plans (Active), Income Requirements, Other Incomes, Annuity, Results

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends: * Phased Period End Age
Age: [] Date: [] Enter Phased Period End / []

Sam West - Phased Drawdown

Phased Period Ends: * Phased Period End Age
Age: [] Date: [] Enter Phased Period End / []

Plans + Manage Plans

There are currently no plans to show. Please use the "Manage Plans" button to select existing plans or create new ones.

Fund Value Summary

Total Fund Value £	Remaining Fund Value £
£0.00	£0.00

What's Shown Here
Enter all plans to be included in your Drawdown analysis.
Please ensure all projections are based on the same age.
The remaining fund value will be the value that is used throughout the journey

Buttons: Back, Continue to Result Page, Continue to Next Step

If this is a Phased Drawdown scenario, you will need to add phased plans through the **Manage Plans +** area before entering **Phased Period Ends, Age or Date** and **Phased Period End Age**.

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends: * Phased Period End Age
Age: [] Date: [] Enter Phased Period End / []

Sam West - Phased Drawdown

Phased Period Ends: * Phased Period End Age
Age: [] Date: [] Enter Phased Period End / []

Plans + Manage Plans

There are currently no plans to show. Please use the "Manage Plans" button to select existing plans or create new ones.

Fund Value Summary

Total Fund Value £	Remaining Fund Value £
£0.00	£0.00

In the example we are using, we will leave **Phased Drawdown** blank. If doing an Phased Drawdown scenario, see article [Income Analysis - Phased Drawdown](#).

Pull holdings through from the contact record using the **Manage Plans** button:

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends

Age

Date

* Phased Period End Age

Enter Phased Period End /

Sam West - Phased Drawdown

Phased Period Ends

Age

Date

* Phased Period End Age

Enter Phased Period End /

Plans

+ Manage Plans

There are currently no plans to show. Please use the "Manage Plans" button to select existing plans or create new ones.

Fund Value Summary

Total Fund Value £

£0.00

Remaining Fund Value £

£0.00

Either select one or more existing plans, or **Add New Plan**.

The holding list will include the client name against each plan.

Manage Plans

Reminder: Ensure all projections are based on the same age: **Projected Value(s) Based on Age 67**

Select existing holding plans and optionally add new holding plans to be included in your Drawdown Analysis.

Your Existing Holding Plan(s)

<input type="checkbox"/>	Plan Name	Type	Client	Current Value	Income Strategy	Growth Rate	Projected Value
<input type="checkbox"/>	Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	Susanna West	£13,434.84		0%	£13,434.84
<input type="checkbox"/>	Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	Susanna West	£258,450.00		6.12%	£1,107,666.31
<input type="checkbox"/>	Cofunds Pension Account	Self Invested Personal Pension (Full)	Susanna West	£107,933.02		0%	£107,933.02
<input type="checkbox"/>	Collective Retirement Account Fully Insured	Personal Pension (Fully Insured)	Susanna West	£259,543.03		0%	£259,543.03
<input type="checkbox"/>	Collective SIPP	Income Drawdown	Susanna West	£104,682,693.84		0%	£104,682,693.84
<input type="checkbox"/>	Elevate - GIA	General Investment Account	Susanna West	£50,284.03		0%	£50,284.03
<input type="checkbox"/>	Flexible Transitions Account (LV= Core Funds) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£312,077.52		0%	£312,077.52
<input type="checkbox"/>	Personal Pension (TEST) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£346,567.00		0%	£346,567.00
<input type="checkbox"/>	Personal Pension Fully Insured	Personal Pension (Fully Insured)	Susanna West	£114,162.54		7.59%	£685,386.20

Add New Holding Plan(s)

+ Add New Plan

Cancel

Save

When selecting a plan, If it is a pension holding, you will need to select which investment strategy you would like to use in the analysis.

Reminder: Ensure all projections are based on the same age: **Projected Value(s) Based on Age 67**

Select existing holding plans and optionally add new holding plans to be included in your Drawdown Analysis.

Your Existing Holding Plan(s)

<input type="checkbox"/>	Plan Name	Type	Client	Current Value	Income Strategy	Growth Rate	Projected Value
<input type="checkbox"/>	Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	Susanna West	£13,434.84		0%	£13,434.84
<input type="checkbox"/>	Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	Susanna West	£258,450.00		6.12%	£1,107,666.31
<input type="checkbox"/>	Cofunds Pension Account	Self Invested Personal Pension (Full)	Susanna West	£107,933.02		0%	£107,933.02
<input type="checkbox"/>	Collective Retirement Account Fully Insured	Personal Pension (Fully Insured)	Susanna West	£259,543.03		0%	£259,543.03
<input type="checkbox"/>	Collective SIPP	Income Drawdown	Susanna West	£104,682,693.84		0%	£104,682,693.84
<input type="checkbox"/>	Elevate - GIA	General Investment Account	Susanna West	£50,284.03		0%	£50,284.03
<input checked="" type="checkbox"/>	Flexible Transitions Account (LV= Core Funds) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£312,077.52		0%	£312,077.52
<input type="checkbox"/>	Personal Pension (TEST) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£346,567.00		0%	£346,567.00
<input type="checkbox"/>	Personal Pension Fully Insured	Personal Pension (Fully Insured)	Susanna West	£114,162.54		7.59%	£685,386.20

PCLS, UFPLS or Phased Drawdown:

Add Plan

Income Strategy
 * Choose Strategy

Plan Details
 * Plan Name: Flexible Transitions Account (LV+ Core Funds) | Fully Insured
 * Client: Susanna West
 * Current Value: £290,738.46
 Growth Rate: 0.00%

Adviser Fees
 Initial Fee: 1.50%
 Regular Annual Fee: 0.20%
 One off Fee £: £200.00

Provider Product Charges
 Individual Charges: 0.00%
 *Reduction in Yield (excluding Adviser Fees)

Projected Plan Value
 * Projected Value: £280,281.33

If you select PCLS the system will take out the percentage of PCLS specified and remove it from the income calculations.

UFPLS will keep the total plan values invested in the drawdown plan, when income is taken from the drawdown plan 25% of the income withdrawn will be tax free, this will be taken into account when calculating the tax liability.

Phased drawdown allows you to specify the phased period end age, and choose either PCLS or UFPLs for the phased period and remaining term.

For this example, we will select **PCLS**.

You can specify how much PCLS out of the total you would like to remove. The system defaults to the 25% tax-free amount. However, this can be overwritten up or down to suit your clients' needs.

Income Strategy
 * Choose Strategy

PCLS Amount %
 25.00%

Use Excess PCLS Amount in Calculation

Select whether you would like to use any excess PCLS amount in the calculations.

For e.g. If your client would like to take 15% of their tax free cash, would you like the system to take the remaining 10% into account in the calculations? Select **Yes** if that is the case. If they have already taken some tax-free cash in the past, the client may want 15% but you don't want the 10% to be used in the calculations. Select **No**.

Use Excess PCLS Amount in Calculation

When completing the **Growth Rate**, the **Projected Value** will automatically calculate.

Add Plan

Income Strategy

• Choose Strategy PCLS UFPLS Phased Drawdown PCLS Amount % 25.00% Use Excess PCLS Amount in Calculation Yes No

Plan Details

• Plan Name Flexible Transitions Account (IV+ Core Funds) | Fully Insured • Client Susanna West • Current Value £298,738.46 Growth Rate 0

Adviser Fees

Initial Fee 1.50% Regular Annual Fee 0.20% One off Fee £ £200.00

Provider Product Charges

Individual Charges Reduction in Yield *Reduction in Yield (excluding Adviser Fees) 0.00%

Projected Plan Value

• Projected Value £280,281.33

Cancel Save

Add Plan

Income Strategy

• Choose Strategy PCLS UFPLS Phased Drawdown PCLS Amount % 25.00% Use Excess PCLS Amount in Calculation Yes No

Plan Details

• Plan Name Flexible Transitions Account (IV+ Core Funds) | Fully Insured • Client Susanna West • Current Value £298,738.46 Growth Rate 5.00%

Adviser Fees

Initial Fee 1.50% Regular Annual Fee 0.20% One off Fee £ £200.00

Provider Product Charges

Individual Charges Reduction in Yield *Reduction in Yield (excluding Adviser Fees) 0.00%

Projected Plan Value

• Projected Value £918,736.55

Cancel Save

Adviser Fees automatically populate if entered on the holding. If not, free type the details:

Adviser Fees

Initial Fee 1.50% Regular Annual Fee 0.20% One off Fee £ £200.00

Provider Product Charges

Individual Charges Reduction in Yield *Initial Charge % 0.00% *Annual Charge % 0.00%

Enter **Provider Charges**. Select **Individual Charges** or **Reduction in Yield**:

Adviser Fees

Initial Fee 1.50% Regular Annual Fee 0.20% One off Fee £ £200.00

Provider Product Charges

Individual Charges Reduction in Yield *Initial Charge % 0.00% *Annual Charge % 0.00%

Save

Add Plan

Income Strategy
 * Choose Strategy: PCLS UFPLS Phased Drawdown ⓘ
 PCLS Amount %: % £
 Use Excess PCLS Amount in Calculation: Yes No

Plan Details
 * Plan Name:
 * Client: Susanna West ▼
 * Current Value:
 Growth Rate:

Adviser Fees
 Initial Fee: % £
 Regular Annual Fee: % £
 One off Fee £:

Provider Product Charges
 * Initial Charge %:
 * Annual Charge %:

Projected Plan Value
 * Projected Value:

Cancel Save

Manage Plans

Reminder: Ensure all projections are based on the same age. **Projected Value(s) Based on Age 67**

Select existing holding plans and optionally add new holding plans to be included in your Drawdown Analysis.

Your Existing Holding Plan(s)

Plan Name	Type	Client	Current Value	Income Strategy	Growth Rate	Projected Value
<input type="checkbox"/> Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	Susanna West	£12,869.20		0%	£0.00
<input type="checkbox"/> Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	Susanna West	£241,759.90		6.12%	£0.00
<input type="checkbox"/> Cofunds Pension Account	Self Invested Personal Pension (Full)	Susanna West	£100,386.13		0%	£0.00
<input type="checkbox"/> Collective Retirement Account Fully Insured	Personal Pension (Fully Insured)	Susanna West	£258,999.72		0%	£0.00
<input type="checkbox"/> Collective SIPP	Income Drawdown	Susanna West	£97,427,599.47		0%	£0.00
<input type="checkbox"/> Elevate - GIA	General Investment Account	Susanna West	£47,036.81		0%	£0.00
<input checked="" type="checkbox"/> Flexible Transitions Account (LV= Core Funds) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£298,758.46	PCLS	5%	£871,123.88
<input type="checkbox"/> Personal Pension (TEST) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£346,567.00		0%	£0.00
<input type="checkbox"/> Personal Pension Fully Insured	Personal Pension (Fully Insured)	Susanna West	£105,398.58		7.59%	£0.00

Add New Holding Plan(s) + Add New Plan

Cancel Save

You must add at least one plan per client:

Base Projected Value at Age 67

Susanna West - Phased Drawdown
 Phased Period Ends: Age Date
 * Phased Period End Age: ⓘ

Sam West - Phased Drawdown
 Phased Period Ends: Age Date
 * Phased Period End Age: ⓘ

Plans + Manage Plans

ⓘ You must add at least one plan per a client to continue

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included
Flexible Transitions Accou...	Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88	<input checked="" type="checkbox"/>

Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£871,123.88	£853,501.40	£213,375.35	£640,126.05

If you need to add a new holding, click **+ Add New Plan** within the Manage plans area:

Manage Plans

Reminder: Ensure all projections are based on the same age. **Projected Value(s) Based on Age 67**

Select existing holding plans and optionally add new holding plans to be included in your Drawdown Analysis.

Your Existing Holding Plan(s)

Plan Name	Type	Client	Current Value	Income Strategy	Growth Rate	Projected Value
<input type="checkbox"/> Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	Susanna West	£12,889.20		0%	£0.00
<input type="checkbox"/> Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	Susanna West	£241,759.90		6.12%	£0.00
<input type="checkbox"/> Cofunds Pension Account	Self Invested Personal Pension (Full)	Susanna West	£100,386.13		0%	£0.00
<input type="checkbox"/> Collective Retirement Account Fully Insured	Personal Pension (Fully Insured)	Susanna West	£258,999.72		0%	£0.00
<input type="checkbox"/> Collective SIPP	Income Drawdown	Susanna West	£97,427,599.47		0%	£0.00
<input type="checkbox"/> Elevate - GIA	General Investment Account	Susanna West	£47,036.81		0%	£0.00
<input checked="" type="checkbox"/> Flexible Transitions Account (LV= Core Funds) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£298,758.46	PCLS	5%	£871,123.88
<input type="checkbox"/> Personal Pension (TEST) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£346,567.00		0%	£0.00
<input type="checkbox"/> Personal Pension Fully Insured	Personal Pension (Fully Insured)	Susanna West	£105,398.58		7.59%	£0.00

Add New Holding Plan(s)

+ Add New Plan

Cancel Save

We'll be adding a **Non-pension Holding** in this example. Complete details, selecting the client and **Save**:

Add Plan

Holding Plan Type

Choose a holding type

Pension Holding Non-Pension Holding

Plan Details

Plan Name

Sam's Plan

Client

Select an Option

Susanna West

Sam West

Current Value

0

Growth Rate

0.00%

Adviser Fees

Initial Fee

% £ 0.00%

Regular Annual Fee

% £ 0.00%

One off Fee £

£0.00

Provider Product Charges

Individual Charges Reduction in Yield

*Reduction in Yield (excluding Adviser Fees)

0.00%

Projected Plan Value

Projected Value

0

Cancel Save

Save:

Add Plan

Holding Plan Type

Choose a holding type

Pension Holding Non-Pension Holding

Plan Details

Plan Name

Sam's Plan

Client

Sam West

Current Value

£352,163.00

Growth Rate

5.00%

Adviser Fees

Initial Fee

% £ 1.00%

Regular Annual Fee

% £ 0.80%

One off Fee £

£200.00

Provider Product Charges

Individual Charges Reduction in Yield

*Initial Charge %

0.50%

*Annual Charge %

0.20%

Projected Plan Value

Projected Value

£892,853.96

Cancel Save

Manage Plans

Reminder: Ensure all projections are based on the same age. **Projected Value(s) Based on Age 67**

Select existing holding plans and optionally add new holding plans to be included in your Drawdown Analysis.

Your Existing Holding Plan(s)

Plan Name	Type	Client	Current Value	Income Strategy	Growth Rate	Projected Value
<input type="checkbox"/> Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	Susanna West	£12,869.20		0%	£0.00
<input type="checkbox"/> Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	Susanna West	£241,759.90		6.12%	£0.00
<input type="checkbox"/> Cofunds Pension Account	Self Invested Personal Pension (Full)	Susanna West	£100,386.13		0%	£0.00
<input type="checkbox"/> Collective Retirement Account Fully Insured	Personal Pension (Fully Insured)	Susanna West	£258,999.72		0%	£0.00
<input type="checkbox"/> Collective SIPP	Income Drawdown	Susanna West	£97,427,599.47		0%	£0.00
<input type="checkbox"/> Elevate - GIA	General Investment Account	Susanna West	£47,036.81		0%	£0.00
<input checked="" type="checkbox"/> Flexible Transitions Account (LV: Core Funds) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£298,758.46	PCLS	5%	£871,123.88
<input type="checkbox"/> Personal Pension (TEST) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£346,567.00		0%	£0.00
<input type="checkbox"/> Personal Pension Fully Insured	Personal Pension (Fully Insured)	Susanna West	£105,398.58		7.59%	£0.00

Add New Holding Plan(s)

+ Add New Plan

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value
Sam's Plan	Sam West	Non-Pension	N/A	£352,163.00	5%	0%	£892,853.96

Cancel

Save

Add additional new plans and **Save**

Add New Holding Plan(s)

+ Add New Plan

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value
Sam's Pension	Sam West	Pension	UFPLS	£201,555.00	5%	0%	£356,242.22
Sam's Plan	Sam West	Non-Pension	N/A	£352,163.00	5%	0%	£892,853.96

Cancel

Save

You are able to select different investment strategies for each plan, these will be found in the **Plans** table:

✓

Plans

Income Requirements

Other Incomes

Annuity

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends

* Phased Period End Age

Age

Date

Enter Phased Period End /

Sam West - Phased Drawdown

Phased Period Ends

* Phased Period End Age

Age

Date

Enter Phased Period End /

Plans

+ Manage Plans

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou...	Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88	<input checked="" type="checkbox"/>	
Sam's Pension	Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22	<input checked="" type="checkbox"/>	
Sam's Plan	Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96	<input checked="" type="checkbox"/>	

Susanna West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£871,123.88	£853,501.40	£213,375.35	£640,126.05

Sam West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,249,096.18	£1,231,940.75	£0.00	£1,231,940.75

Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£2,120,220.06	£2,085,442.15	£213,375.35	£1,872,066.80

You can distinguish between the holdings by the client name column:

Plans

+ Manage Plans

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou...	Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88	<input checked="" type="checkbox"/>	
Sam's Pension	Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22	<input checked="" type="checkbox"/>	
Sam's Plan	Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96	<input checked="" type="checkbox"/>	

Add additional details, through the Edit button:

Plans								+ Manage Plans
Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou...	Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88	<input checked="" type="checkbox"/>	
Sam's Pension	Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22	<input checked="" type="checkbox"/>	
Sam's Plan	Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96	<input checked="" type="checkbox"/>	

Edit
Delete

A **Fund Value Summary** can be found under the holdings, broken down by client and overall fund summary:

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends

Age

Date

* Phased Period End Age

Enter Phased Period End /

Sam West - Phased Drawdown

Phased Period Ends

Age

Date

* Phased Period End Age

Enter Phased Period End /

Plans

+ Manage Plans

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou...	Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88	<input checked="" type="checkbox"/>	
Sam's Pension	Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22	<input checked="" type="checkbox"/>	
Sam's Plan	Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96	<input checked="" type="checkbox"/>	

Susanna West - Fund Value Summary

Total Fund Value £

Fund Value After Fees £

PCLS Amount £

Remaining Fund Value £

£871,123.88

£853,501.40

£213,375.35

£640,126.05

Sam West - Fund Value Summary

Total Fund Value £

Fund Value After Fees £

PCLS Amount £

Remaining Fund Value £

£1,249,096.18

£1,231,940.75

£0.00

£1,231,940.75

Fund Value Summary

Total Fund Value £

Fund Value After Fees £

PCLS Amount £

Remaining Fund Value £

£2,120,220.06

£2,085,442.15

£213,375.35

£1,872,066.80

Plans will be automatically included in the analysis, but can be unselected:

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends

* Phased Period End Age

Age

Date

Enter Phased Period End /

Sam West - Phased Drawdown

Phased Period Ends

* Phased Period End Age

Age

Date

Enter Phased Period End /

Plans

+ Manage Plans

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou...	Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88	<input checked="" type="checkbox"/>	
Sam's Pension	Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22	<input checked="" type="checkbox"/>	
Sam's Plan	Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96	<input checked="" type="checkbox"/>	

Susanna West - Fund Value Summary

Total Fund Value £

Fund Value After Fees £

PCLS Amount £

Remaining Fund Value £

£871,123.88

£853,501.40

£213,375.35

£640,126.05

Sam West - Fund Value Summary

Total Fund Value £

Fund Value After Fees £

PCLS Amount £

Remaining Fund Value £

£1,249,096.18

£1,231,940.75

£0.00

£1,231,940.75

Fund Value Summary

Total Fund Value £

Fund Value After Fees £

PCLS Amount £

Remaining Fund Value £

£2,120,220.06

£2,085,442.15

£213,375.35

£1,872,066.80

You can add as many plans as you would like to take into the drawdown scenario. The projected total value of all plans is calculated. If you have chosen a PCLS income strategy then you can specify how much PCLS out of the total you would like to remove. The system defaults to the 25% tax-free amount. However, this can be overwritten up or down to suit your clients' needs.

The remaining fund value will be the figure used for the drawdown plan 'initial investment' when calculating if your income profile is achievable for the duration specified.

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