

Income Analysis - Joint Life - Plans

01/04/2025 2:06 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.

The screenshot shows the 'Income Analysis Research' application. 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', 'Reports', and 'Income Analysis Research'. The main content area is titled 'Income Analysis Research' and includes a search bar and buttons for 'Get Illustration', 'Edit', and 'Delete'. The 'Plans' tab is active, showing a progress bar with 'Plans' highlighted. Below the progress bar, there are two sections for 'Phased Drawdown' plans: 'Susanna West - Phased Drawdown' and 'Sam West - Phased Drawdown'. Each section has input fields for 'Phased Period Ends' (Age and Date) and '* Phased Period End Age'. A 'Manage Plans' button is visible. Below the plans section, there is a 'Fund Value Summary' table:

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

If this is a Phased Drawdown scenario, enter the **Phased Period Ends** and **Phased Period End Age** for both clients.

The screenshot shows the 'Income Analysis Research' application with the 'Plans' tab active. The 'Phased Period Ends' and '* Phased Period End Age' fields are filled in for both clients. The 'Fund Value Summary' table shows a total fund value of £0.00 and a remaining fund value of -£500.00.

Fund Value Summary	
Total Fund Value £	Remaining Fund Value £
£0.00	-£500.00

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 * 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

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

Enter the plan name, current value and growth to determine the projected value, enter 0% growth rate if rate unknown. **Reminder: Ensure all projections are based on the same age. Projected Value(s) Based on Age 67**

Income Strategy
 * Choose Strategy
 PCLS UFPLS Phased Drawdown

Plan Details
 * Plan Name: Flexible Transitions Account (LV= Core Funds) | Fully Insured
 * Client: Susanna West
 * Current Value: £312,077.52
 Growth Rate: 0.00%
 * Projected Value: £312,077.52

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%

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 UFPLS Phased Drawdown

PCLS Amount %
 % £ 25.00%

Use Excess PCLS Amount in Calculation
 Yes No

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
 Yes No

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

Add Plan

Enter the plan name, current value and growth to determine the projected value, enter 0% growth rate if rate unknown. **Reminder: Ensure all projections are based on the same age. Projected Value(s) Based on Age 67**

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 (LV= Core Funds) | Fully Insured | *Client: Susanna West | *Current Value: £312,077.52 | Growth Rate: 5.00% | *Projected Value: £1,031,336.32

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%

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

*Reduction in Yield (excluding Adviser Fees): 0.00%

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

Provider Product Charges

Individual Charges | Reduction in Yield

*Initial Charge %
0.00%

*Annual Charge %
0.00%

Save

Add Plan

Enter the plan name, current value and growth to determine the projected value, enter 0% growth rate if rate unknown. **Reminder: Ensure all projections are based on the same age. Projected Value(s) Based on Age 67**

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 (LV= Core Funds) | Fully Insured | *Client: Susanna West | *Current Value: £312,077.52 | Growth Rate: 5.00% | *Projected Value: £1,031,336.32

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 %: 1.00% | *Annual Charge %: 0.40%

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	£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	£107,993.02		0%	£107,993.02
<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 (LVs Core Funds) Fully Insured	Personal Pension (Fully Insured)	Susanna West	£312,077.52	PCLS	5%	£1,031,336.32
<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

You must add at least one plan per client:

Income Analysis: Income Analysis Research

Client: Susanna West | Description: Test Description | Created By: Amy Paulsen, 24/02/2025, 15:13

Plans | Income Requirements | Other Incomes | Annuity | Results

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends: Age Date Enter Phased Period End /

Sam West - Phased Drawdown

Phased Period Ends: Age Date Enter Phased Period End /

Plans

You must add at least one plan per client to continue.

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value	Included
Flexible Transitions Acc...	Susanna West	Pension	PCLS	£312,077.52	5%	0%	£1,031,336.32	<input checked="" type="checkbox"/>

Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,031,336.32	£1,005,352.91	£251,338.23	£754,014.68

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.

+ Manage Plans

When adding multiple plans, you are able to select different investment strategies in the analysis. As seen below:

Income Analysis: Income Analysis Research

Client: Susanna West | Description: Test Description | Created By: Amy Paulsen, 24/02/2025, 15:13

Plans | Income Requirements | Other Incomes | Annuity | Results

Base Projected Value at Age 67

Susanna West - Phased Drawdown

Phased Period Ends: Age Date Enter Phased Period End /

Sam West - Phased Drawdown

Phased Period Ends: Age Date Enter Phased Period End /

Plans

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value	Included
Aviva Wrap ISA Portfolio	Susanna West	Pension	N/A	£13,434.84	5%	0%	£44,398.71	<input checked="" type="checkbox"/>
Flexible Transitions Acc...	Susanna West	Pension	PCLS	£312,077.52	5%	0%	£1,031,336.32	<input checked="" type="checkbox"/>
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42	<input checked="" type="checkbox"/>

Susanna West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,075,735.03	£1,049,629.80	£251,338.23	£798,291.57

Sam West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£768,708.42	£755,540.38	£0.00	£755,540.38

Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,844,443.45	£1,805,170.18	£251,338.23	£1,553,831.95

Back Continue to Result Page Continue to Next Step

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	Ongoing Charge	Projected Value	Included	
Aviva Wrap ISA Portfolio	Susanna West	Pension	N/A	£13,434.84	5%	0%	£44,398.71	<input checked="" type="checkbox"/>	▼
Flexible Transitions Acc...	Susanna West	Pension	PCLS	£312,077.52	5%	0%	£1,031,336.32	<input checked="" type="checkbox"/>	▼
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42	<input checked="" type="checkbox"/>	▼

Add additional details, through the Edit button:

Plans | Income Requirements | Other Incomes | Annuity | Results Mark Status as Complete

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 /

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

Plans + Manage Plans

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value	Included	
Aviva Wrap ISA Portfolio	Susanna West	Pension	N/A	£13,434.84	5%	0%	£44,398.71	<input checked="" type="checkbox"/>	▼
Flexible Transitions Acc...	Susanna West	Pension	PCLS	£312,077.52	5%	0%	£1,031,336.32	<input checked="" type="checkbox"/>	▼
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42	<input checked="" type="checkbox"/>	▼

Susanna West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,075,735.03	£1,049,629.80	£251,338.23	£798,291.57

Sam West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£768,708.42	£755,540.38	£0.00	£755,540.38

Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,844,443.45	£1,805,170.18	£251,338.23	£1,553,831.95

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 checked="" type="checkbox"/> Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	Susanna West	£13,434.84		5%	£44,398.71
<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	PCLS	5%	£1,031,336.32
<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

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42

Cancel Save

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

Add Plan

Enter the plan name, current value and growth to determine the projected value, enter 0% growth rate if rate unknown. **Reminder: Ensure all projections are based on the same age. Projected Value(s) Based on Age 67**

Holding Plan Type
 * Choose a holding type
 Pension Holding Non-Pension Holding

Plan Details
 * Plan Name: * Client: * Current Value: Growth Rate: * Projected Value:

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

Provider Product Charges
 Individual Charges Reduction in Yield
 * Initial Charge %: * Annual Charge %:

Save:

Add Plan

Enter the plan name, current value and growth to determine the projected value, enter 0% growth rate if rate unknown. **Reminder: Ensure all projections are based on the same age. Projected Value(s) Based on Age 67**

Holding Plan Type
 * Choose a holding type
 Pension Holding Non-Pension Holding

Plan Details
 * Plan Name: * Client: * Current Value: Growth Rate: * Projected Value:

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

Provider Product Charges
 Individual Charges Reduction in Yield
 * Initial Charge %: * Annual Charge %:

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 checked="" type="checkbox"/> Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	Susanna West	£13,434.84		5%	£44,398.71
<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	PCLS	5%	£1,031,336.32
<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%	£665,386.20

Add New Holding Plan(s)

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42
Sam's ISA	Sam West	Non-Pension	N/A	£19,523.00	5%	0%	£64,518.52

Save

Add New Holding Plan(s) + Add New Plan

Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42
Sam's ISA	Sam West	Non-Pension	N/A	£19,523.00	5%	0%	£64,518.52

Cancel Save

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

Income Analysis
Income Analysis Research . Get Illustration Edit Delete

Client: Susanna West Description: Test Description Created By: Amy Plautkin, 24/02/2025, 15:13

Plans Income Requirements Other Incomes Annuity Results Mark Status as Complete

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	Ongoing Charge	Projected Value	Included
Aviva Wrap ISA Portfolio	Susanna West	Pension	N/A	£13,434.84	5%	0%	£44,398.71	<input type="checkbox"/>
Flexible Transitions Acc...	Susanna West	Pension	PCLS	£312,077.52	5%	0%	£1,031,336.32	<input type="checkbox"/>
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42	<input type="checkbox"/>
Sam's ISA	Sam West	Non-Pension	N/A	£19,523.00	5%	0%	£64,518.52	<input type="checkbox"/>

Susanna West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,075,735.03	£1,049,629.80	£251,338.23	£798,291.57

Sam West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£833,226.94	£818,926.60	£0.00	£818,926.60

Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,908,961.97	£1,868,556.41	£251,338.23	£1,617,218.18

Back Continue to Result Page Continue to Next Step

Ensure the plans you would like to see in the results are included:

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	Ongoing Charge	Projected Value	Included
Aviva Wrap ISA Portfolio	Susanna West	Pension	N/A	£13,434.84	5%	0%	£44,398.71	<input checked="" type="checkbox"/>
Flexible Transitions Acc...	Susanna West	Pension	PCLS	£312,077.52	5%	0%	£1,031,336.32	<input checked="" type="checkbox"/>
Pension Plan - Sam West	Sam West	Pension	UFPLS	£250,000.00	5%	0.3%	£768,708.42	<input checked="" type="checkbox"/>
Sam's ISA	Sam West	Non-Pension	N/A	£19,523.00	5%	0%	£64,518.52	<input checked="" type="checkbox"/>

Susanna West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,075,735.03	£1,049,629.80	£251,338.23	£798,291.57

Sam West - Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£833,226.94	£818,926.60	£0.00	£818,926.60

Fund Value Summary

Total Fund Value £	Fund Value After Fees £	PCLS Amount £	Remaining Fund Value £
£1,908,961.97	£1,868,556.41	£251,338.23	£1,617,218.18

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
