

# Income Analysis - Joint Life - Other Incomes

25/02/2025 12:02 pm GMT

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

The Other Incomes area allows you to complete State Pension information and any other income to include in the analysis. State Pension and Other Incomes can be added for both clients.

## State Pension

Income Analysis Research .

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

Other Incomes

State Pension - Susanna West

Include State Pension in the Calculation

State Pension Age

\*Years: 68 | \*Months: 0 | \*Yearly Income: 11502.4

Include additional State Pension in the Calculation

State Pension - Sam West

Include State Pension in the Calculation

State Pension Age

\*Years: 68 | \*Months: 0 | \*Yearly Income: 11502.4

Include additional State Pension in the Calculation

Other Income to be Included

+ Add

What's Shown Here

Please enter client's State pension to be included in the calculation including additional State pension. Add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

Refer to the gov.uk website to check entitlement.

<https://www.gov.uk/state-pension/eligibility>

Back | Continue to Result Page | Continue to Next Step

State Pension is automatically selected for both clients. Values are populated from the Gov.uk website.

These figures can be overridden:

State Pension - Susanna West

Include State Pension in the Calculation

State Pension Age

\*Years: 68 | \*Months: 0 | \*Yearly Income: 11502.4

Include additional State Pension in the Calculation

State Pension - Sam West

Include State Pension in the Calculation

State Pension Age

\*Years: 68 | \*Months: 0 | \*Yearly Income: 11502.4

Include additional State Pension in the Calculation

Additional state pension can be added:

State Pension - Susanna West

Include State Pension in the Calculation

State Pension Age

\*Years: 68 | \*Months: 0 | \*Yearly Income: 11502.4

Include additional State Pension in the Calculation

State Pension - Sam West

Include State Pension in the Calculation

State Pension Age

\*Years: 68 | \*Months: 0 | \*Yearly Income: 11502.4

Include additional State Pension in the Calculation


Complete details of the additional pension. This will be taken into account in the results:

|   |  |
|---|--|
| <b>State Pension - Susanna West</b><br>Include State Pension in the Calculation <sup>1</sup><br><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No<br>State Pension Age<br>*Years: 68 *Months: 0 *Yearly Income: 11502.4<br>Include additional State Pension in the Calculation <sup>1</sup><br><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No<br>*Annual Amount: Enter Amount *Indexation: None Indexation Rate %: 0.00%<br>6,000.00 | <b>State Pension - Sam West</b><br>Include State Pension in the Calculation <sup>1</sup><br><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No<br>State Pension Age<br>*Years: 68 *Months: 0 *Yearly Income: 11502.4<br>Include additional State Pension in the Calculation <sup>1</sup><br><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
|---|--|

### Other Income to be included

Click **Add**:

Other Income to be Included **+ Add**  
Add Other Incomes



Complete details of the **Other Income**, selecting the **Client**

### Add Other Income

<sup>1</sup> Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

|                                       |  |                          |                          |                             |
|---------------------------------------|--|--------------------------|--------------------------|-----------------------------|
| *Income Name<br>Buy to let            | *Client<br>Susanna West                          | *Date From<br>[Calendar] | Age Date                 | *Date To<br>[Calendar]      |
| *Frequency<br>Select an Option        | ✓ Susanna West<br>Sam West                       | *Type<br>Advance Arrears | *Taken Monthly<br>Yes No | *Amount (Gross)<br>£ Amount |
| *Indexation<br>None                   | Indexation Rate %<br>0.00%                       | *Taxable<br>Yes No       |                          |                             |
| *Product Category<br>Select an Option | Other Product Category<br>Other Product Category |                          |                          |                             |

**Save**

### Add Other Income

ⓘ Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

\*Income Name:  \*Client:  \*Date From:  Age:

\*Frequency:  \*Frequency Type:   \*Taken Monthly:   \*Amount (Gross):

\*Indexation:  Indexation Rate %:  \*Taxable:

\*Product Category:  Other Product Category:

Once saved, you can enter details of how the income will be used in the event of excess income:

Other Income to be Included + Add

| Name       | Client       | Start Date | Age To | Frequency | Taken ... | Amount (Gross) | Taxable | Product Category | Included                            |
|------------|--------------|------------|--------|-----------|-----------|----------------|---------|------------------|-------------------------------------|
| Buy to let | Susanna West | 9 Dec 2024 | 72     | Monthly   | Yes       | £1,500.00      | Yes     | Property         | <input checked="" type="checkbox"/> |

In the event of excess income, this income will be used to...

ⓘ Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

Additional other incomes can be added.

Other Income to be Included + Add Add Other Incomes

| Name       | Client       | Start Date  | Age To | Frequency | Taken ... | Amount (Gross) | Taxable | Product Cat... | Included                            |
|------------|--------------|-------------|--------|-----------|-----------|----------------|---------|----------------|-------------------------------------|
| Buy to let | Susanna West | 5 Sept 2024 | 80     | Monthly   | No        | £1,000.00      | Yes     | Property       | <input checked="" type="checkbox"/> |

ⓘ Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

## Savings Accounts to be included

Click Add+

Saving Accounts to be Included + Add Add Saving Account

ⓘ Please add any other saving accounts to be included in the analysis.

Complete details of the **Savings Account**, selecting the client the Savings account belongs to:

### Add Saving Account

\* Income Name

\* Client

Susanna West

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✓ Susanna West

Sam West

\* Threshold

\* Amount (Gross)

Enter a **Threshold**, the system will no longer withdraw from the Savings account when it hits the threshold.

Save.

### Add Saving Account

\* Income Name

\* Client

\* Amount (Gross)

\* Interest Rate

\* Threshold

Saving Accounts to be Included + Add

| Name            | Client       | Amount (Gross) | Interest Rate | Threshold  |
|-----------------|--------------|----------------|---------------|------------|
| Savings Account | Susanna West | £58,962.00     | 6%            | £40,000.00 |

ⓘ Please add any other saving accounts to be included in the analysis.

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