

Income Analysis - Joint Life - Annuity

27/02/2025 2:34 pm GMT

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

From Provider Quote

An annuity quote will automatically generate when clicking into the Annuity tab. This is an Indicative quote based on the projection:

The screenshot shows the 'Income Analysis Research' interface. At the top, it displays 'Client: Susanna West', 'Description: Test Description', and 'Created By: Amy Paulsen, 24/02/2025, 15:13'. Below this is a progress bar with the 'Annuity' tab selected. Two panels are visible: 'Indicative Annuity Income - Susanna West' and 'Indicative Annuity Income - Sam West'. Each panel has a 'From Provider Quote' button selected. The Susanna West panel shows a quote of £68,452.44 per annum gross from Scottish Widows. The Sam West panel shows a quote of £52,975.44 per annum gross from Scottish Widows. An 'Additional Information' box on the right explains that the value returned is the best available Open Market Option (OMO) income.

From Projection

This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

If not complete, enter both client's smoker status and postcode:

This screenshot shows the 'From Projection' section for both Susanna West and Sam West. Each panel includes a 'Client is a smoker' dropdown (set to 'No'), a '* Client Postcode' field, and a 'Get Quote' button. The text below each panel states: 'This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.' The 'Overriding Annuity Income' section is also visible, with an 'Override indicative annuity quote' checkbox.

Click Get Quote

This screenshot shows the 'From Projection' section after clicking 'Get Quote'. The 'Client is a smoker' dropdown is now set to 'Yes', and the '* Client Postcode' field contains 'HD1 6NA'. The 'Get Quote' button is now disabled. The 'Indicative Annuity Income' for Les West is displayed as £12,740.41 per annum gross. The 'Overriding Annuity Income' section remains visible.

A provider quote will be returned.

Indicative Annuity Income - Susanna West

Include Indicative Annuity Income

[From Projection](#) [From Provider Quote](#)

This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

Standard Life Indicative Annuity Income Quote
£27,710.28 per annum gross.
Pension Annuity

[Get Enhanced Annuity Quote](#)

Overriding Annuity Income

Override indicative annuity quote

Indicative Annuity Income - Les West

Include Indicative Annuity Income

[From Projection](#) [From Provider Quote](#)

The indicative annuity income as per the projections.

Indicative Annuity Income
£12,740.41 per annum gross.

Overriding Annuity Income

Override indicative annuity quote

Repeat for the second client:

Income Analysis
Income Analysis Research- [Get Illustration](#) [Edit](#) [Delete](#)

Client: **Susanna West** Description: **Test Description** Created By: **Amy Paulsen, 01/10/2024, 10:34**

Progress: ✓ ✓ ✓ ✓ ✓ **Annuity** Results ✓ Mark Status as Complete

Indicative Annuity Income - Susanna West

Include Indicative Annuity Income

[From Projection](#) [From Provider Quote](#)

This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

Standard Life Indicative Annuity Income Quote
£27,710.28 per annum gross.
Pension Annuity

[Get Enhanced Annuity Quote](#)

Overriding Annuity Income

Override indicative annuity quote

Indicative Annuity Income - Les West

Include Indicative Annuity Income

[From Projection](#) [From Provider Quote](#)

This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

SCOTTISH WIDOWS Indicative Annuity Income Quote
£10,040.40 per annum gross.
Standard Annuity

[Get Enhanced Annuity Quote](#)

Overriding Annuity Income

Override indicative annuity quote

Additional Information

The value returned will be the best available OMO income at that time. If you already have an annuity quote or you know your client will benefit from an enhanced annuity you can override the indicative standard annuity quote value by using the functionality.

Click **Get Enhanced Annuity Quote** if needed. This will open Synaptic Webline in a new tab.

Indicative Annuity Income - Susanna West

Include Indicative Annuity Income

[From Projection](#) [From Provider Quote](#)

This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

Standard Life Indicative Annuity Income Quote
£27,710.28 per annum gross.
Pension Annuity

[Get Enhanced Annuity Quote](#)

Overriding Annuity Income

Override indicative annuity quote

Indicative Annuity Income - Les West

Include Indicative Annuity Income

[From Projection](#) [From Provider Quote](#)

This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

SCOTTISH WIDOWS Indicative Annuity Income Quote
per annum gross.
Standard Annuity

[Get Enhanced Annuity Quote](#)

[Refresh Quote](#)

Overriding Annuity Income

Override indicative annuity quote


Product Details: > **11** Client Questions
 > **11** Product Information
 Client A:
 Client B:

Detailed Quote Form


Client Details

Clients		Life A	Life B
Title	<input type="text"/>	<input type="text"/>	<input type="text"/>
Forename	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Male <input type="radio"/> Female
Date of Birth	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>
Is a smoker	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Marital Status	<input type="text" value="Please choose"/>	<input type="text" value="Please choose"/>	<input type="text" value="Please choose"/>
Present Occupation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Time	<input type="radio"/> Full time <input type="radio"/> Part time	<input type="radio"/> Full time <input type="radio"/> Part time	<input type="radio"/> Full time <input type="radio"/> Part time
Previous Occupation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date Ceased	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>

Untick Include Indicative Annuity Income if not required.

<p>Indicative Annuity Income - Susanna West</p> <p><input type="checkbox"/> Include Indicative Annuity Income</p> <p>Overriding Annuity Income</p> <p><input type="checkbox"/> Override indicative annuity quote</p>	<p>Indicative Annuity Income - Les West</p> <p><input checked="" type="checkbox"/> Include Indicative Annuity Income</p> <p><input type="button" value="From Projection"/> <input type="button" value="From Provider Quote"/></p> <p>This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.</p> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  <p>Indicative Annuity Income Quote per annum gross. Standard Annuity</p> </div> <p><input type="button" value="Get Enhanced Annuity Quote"/> <input type="button" value="Refresh Quote"/></p> <p>Overriding Annuity Income</p> <p><input type="checkbox"/> Override indicative annuity quote</p>
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Override Annuity Quote

<p>Indicative Annuity Income - Susanna West</p> <p><input type="checkbox"/> Include Indicative Annuity Income</p> <p>Overriding Annuity Income</p> <p><input checked="" type="checkbox"/> Override indicative annuity quote</p>	<p>Indicative Annuity Income - Les West</p> <p><input checked="" type="checkbox"/> Include Indicative Annuity Income</p> <p><input type="button" value="From Projection"/> <input type="button" value="From Provider Quote"/></p> <p>This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.</p> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  <p>Indicative Annuity Income Quote per annum gross. Standard Annuity</p> </div> <p><input type="button" value="Get Enhanced Annuity Quote"/> <input type="button" value="Refresh Quote"/></p> <p>Overriding Annuity Income</p> <p><input type="checkbox"/> Override indicative annuity quote</p>
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Indicative Annuity Income - Susanna West

Include Indicative Annuity Income

Overriding Annuity Income

Override indicative annuity quote

Please enter the value here if you already have an annuity quote. Your value will override any indicative standard annuity quote value shown in the results and reports generated.

*Amount

Please fill out this field.

*Basis

Indicative Annuity Income - Les West

Include Indicative Annuity Income

From Projection

From Provider Quote

This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

SCOTTISH WIDOWS

Indicative Annuity Income Quote

per annum gross.
Standard Annuity

Get Enhanced Annuity Quote

Refresh Quote

Overriding Annuity Income

Override indicative annuity quote