

# Income Analysis - Joint Life - Results

Last Modified on 01/10/2024 12:51 pm BST

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

Once you have completed the **Annuity** area, **Continue to Next Step:**

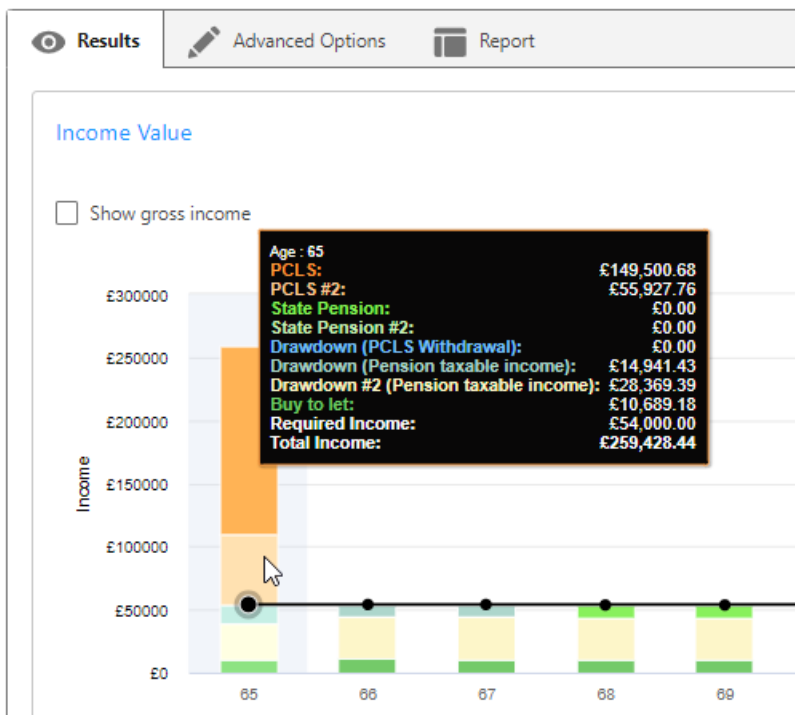
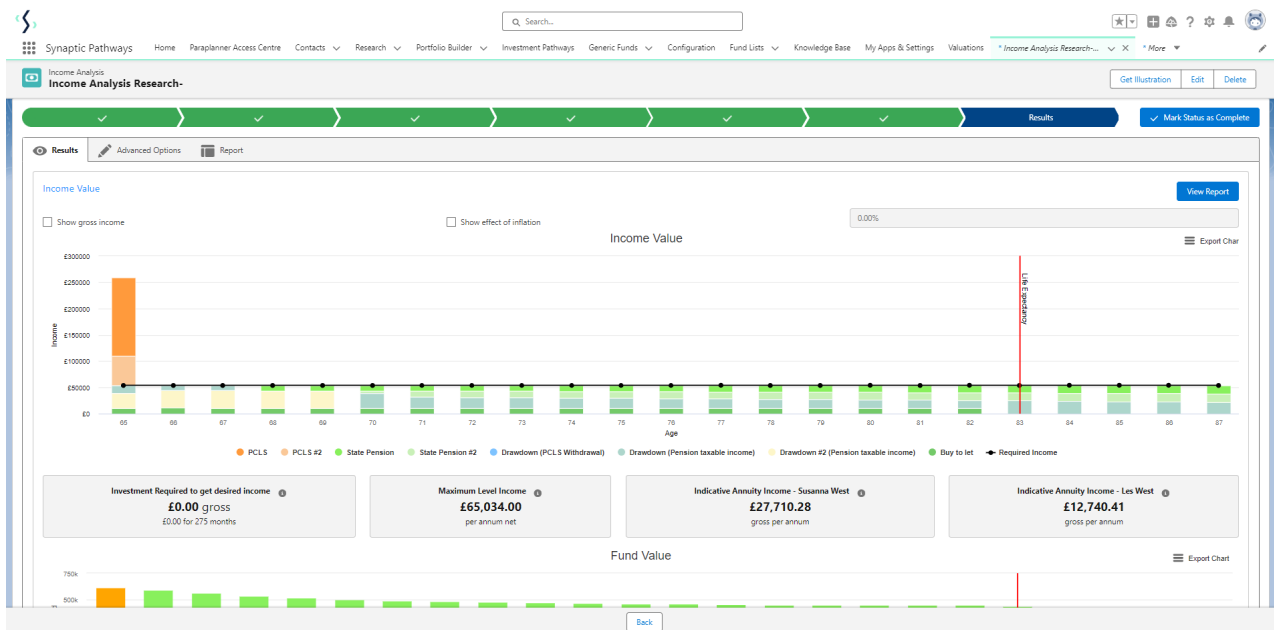
The screenshot shows the 'Income Analysis Research' interface. At the top, there is a navigation menu with options like Synaptic Pathways, Home, Paraplanner Access Centre, etc. The main header displays 'Income Analysis Research' with buttons for 'Get Illustration', 'Edit', and 'Delete'. Below this, client and description information is shown: Client 'Susanna West', Description 'Test Description', and Created By 'Amy Paulsen' on '01/10/2024 10:34'. A progress bar at the top indicates the current step is 'Annuity'. The main content area is divided into two columns. The left column, titled 'Indicative Annuity Income - Susanna West', shows a quote from Standard Life for £27,710.28 per annum gross. The right column, titled 'Indicative Annuity Income - Les West', shows a quote from Standard Annuity. Both columns include checkboxes for 'Include Indicative Annuity Income' and 'Override indicative annuity quote'. An 'Additional Information' box on the right explains that the value returned is the best available Open Market Option (OMO) income. At the bottom, there are buttons for 'Back', 'Continue to Result Page', and 'Continue to Next Step'.

The Results screen will load, showing a combined Income Value Graph for both clients.

The graph at the top of the page shows if the income requirement has been met for each year of the goal. Each bar is comprised of the income components that make up the income for that year.

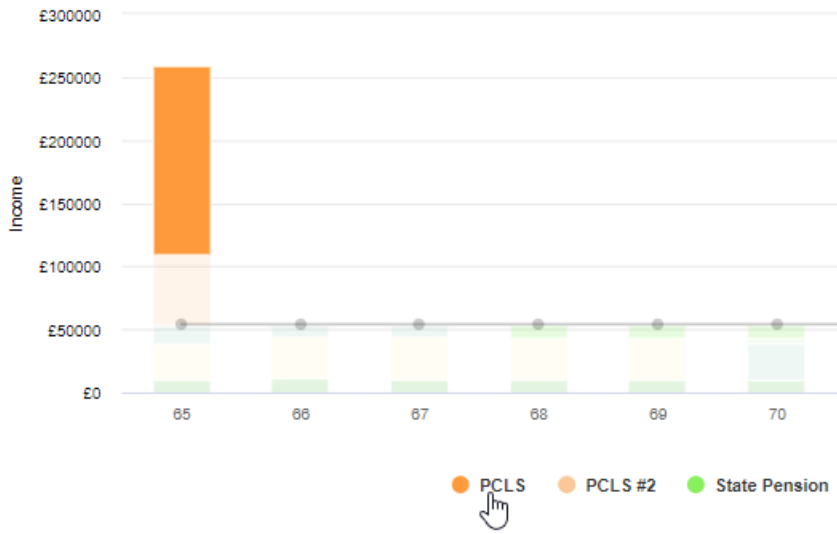
Hovering over the bar for a particular year will display the values for that year.

The income requirements are input into the system as a net figure, the system then determines how much will need to be withdrawn from the drawdown fund to satisfy the net income requirement, factoring in other income and tax that would be paid.



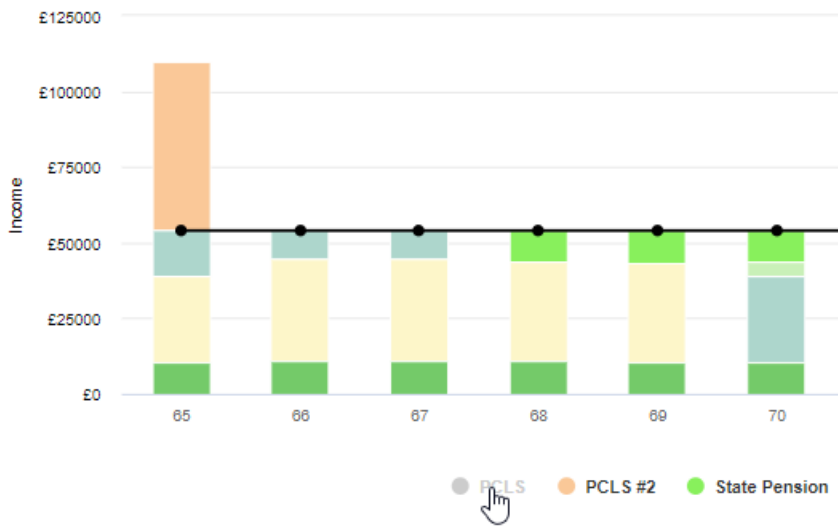
You can unselect any income from the graph by clicking on it in the legend.

Show gross income



### Income Value

Show gross income



In the example below, I have unselected income from the graph



The graph can be toggled so that it shows the gross figures rather than the net position, also an inflation figure can be input to show what the effects inflation will have on the income over the course of the term.

👁 Results
✎ Advanced Options
📄 Report

Income Value

Show gross income

Show effect of inflation

Beneath the income graph there are information boxes.

**Investment required to get desired income** – this box displays values when the income profile has not been achieved for the duration. The figure displayed shows the extra investment required to reach the desired income level.

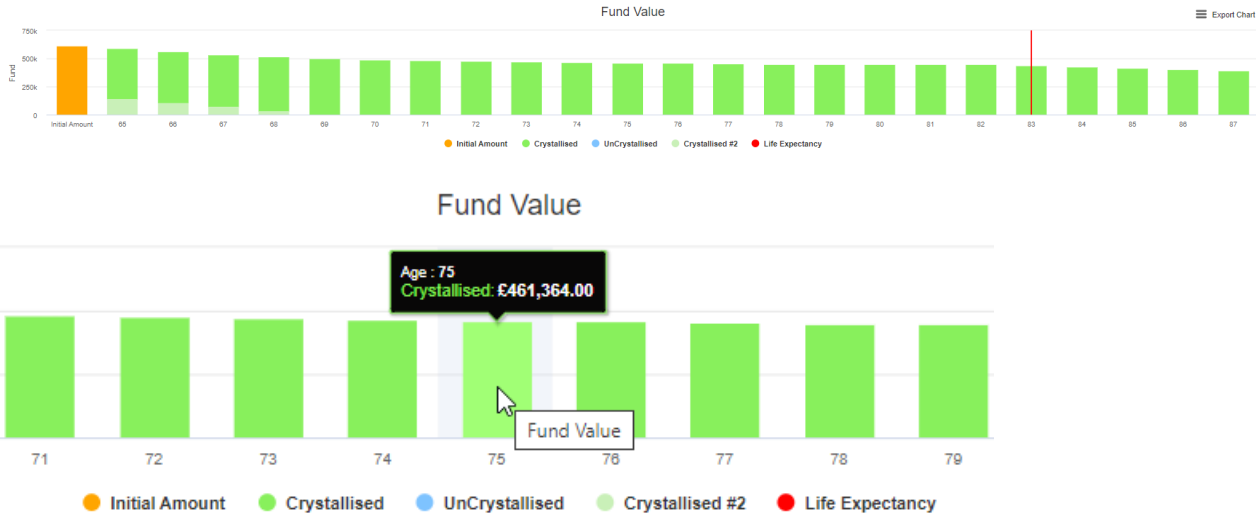
**Maximum level income** – this shows you how much income is achievable on a level basis. If the income requirement is set to this figure, the drawdown plan will aim to reach a final value of zero by the time the scenario ends.

**Indicative Annuity Income - First Client**

**Indicative Annuity Income - Second Client**

Investment Required to get desired income <b>£0.00</b> gross <small>£0.00 for 275 months</small>	Maximum Level Income <b>£65,034.00</b> <small>per annum net</small>	Indicative Annuity Income - Susanna West <b>£27,710.28</b> <small>gross per annum</small>	Indicative Annuity Income - Les West <b>£12,740.41</b> <small>gross per annum</small>
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The second graph displayed is the **Fund Value** graph.



The fund value graph displays how much remains in the fund each year until the end of the goal. Hovering over any of the bars will display the fund value at the end of that year.