Income Analysis - Joint Life - Results

This article is a continuation of Income Analysis - Joint Life - Annuity

Once you have completed the **Annuity** area, **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The income requirements are input into the system as a net figure, the system then determines how much will need to be withdrawn from the drawdown fund to satisfy the net income requirement, factoring in other income and tax that would be paid.
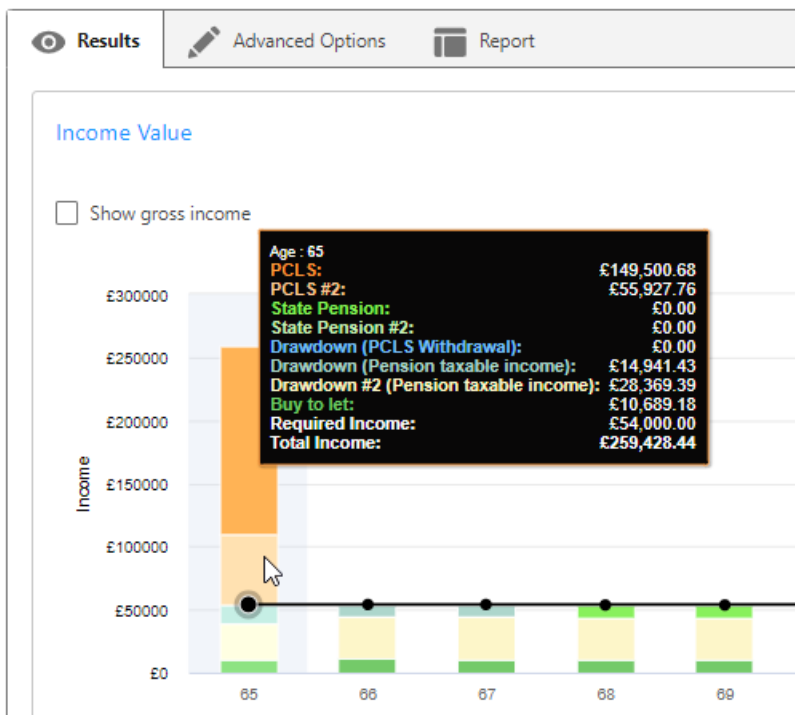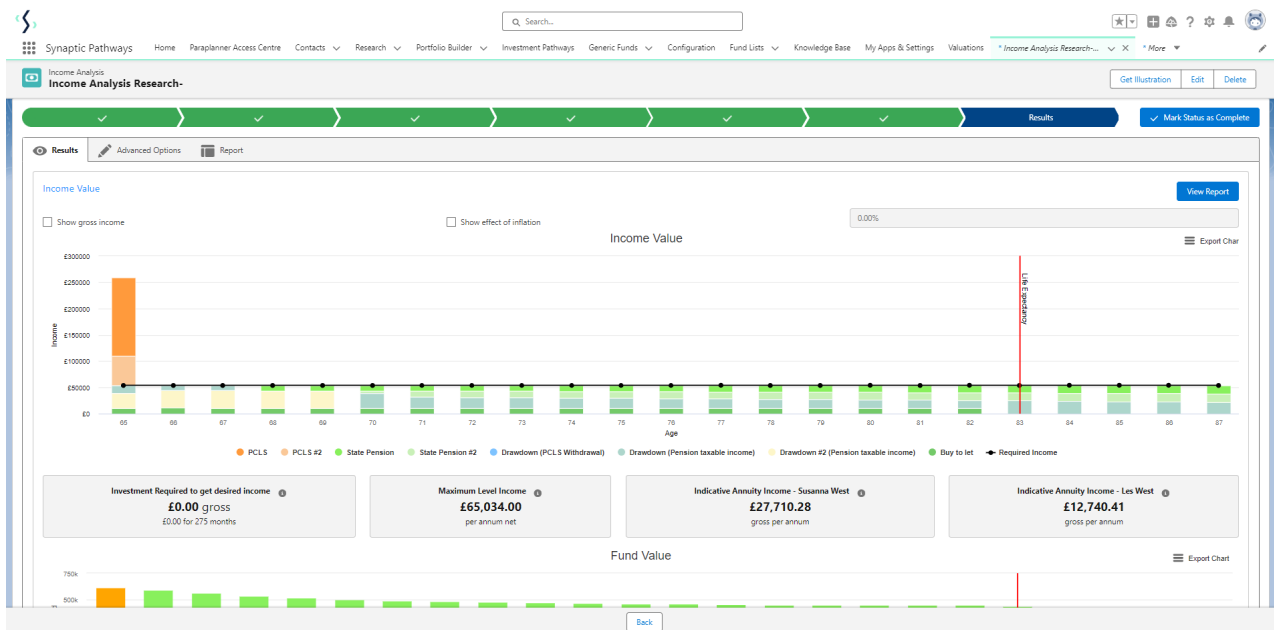
You can unselect any income from the graph by clicking on it in the legend.
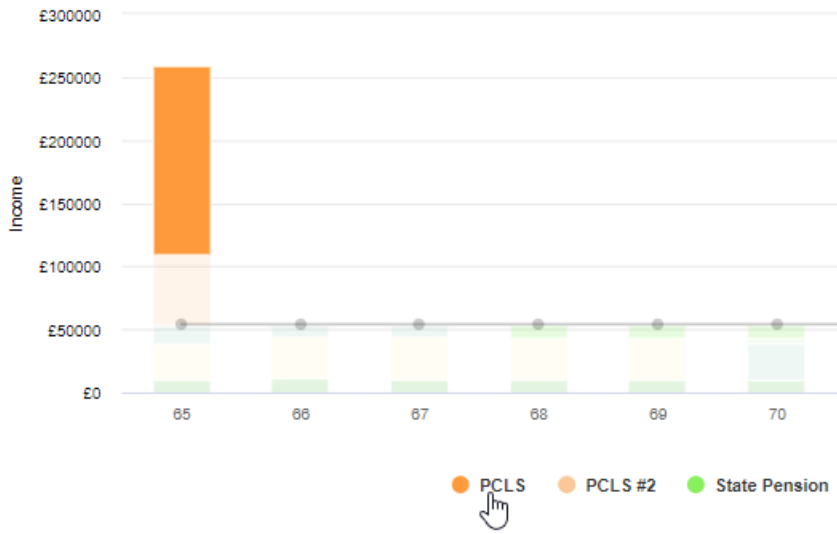
Income Value

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

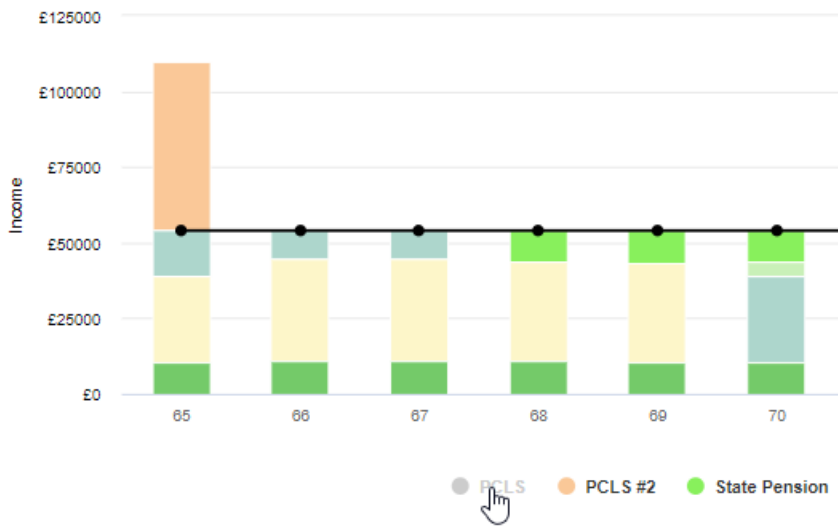The graph can be toggled so that it shows the gross figures rather than the net position, also an inflation figure can be input to show what the effects inflation will have on the income over the course of the term.

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	Maximum Level Income	Indicative Annuity Income - Susanna West	Indicative Annuity Income - Les West
£0.00 gross	**£65,034.00**	**£27,710.28**	**£12,740.41**
£0.00 for 275 months	per annum net	gross per annum	gross per annum

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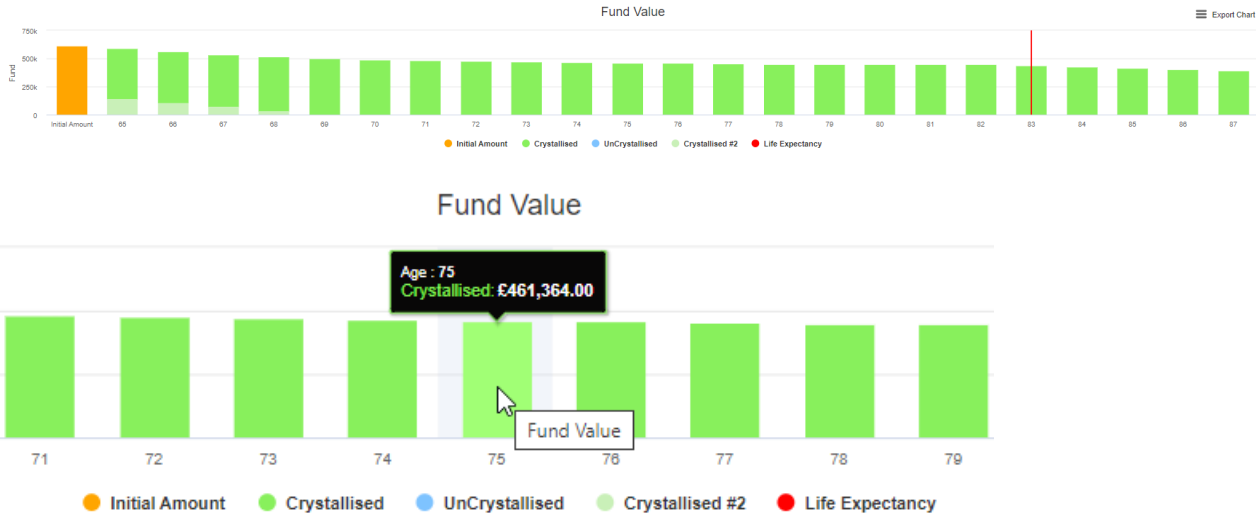
The fund value graph displays how much remains in the fund each year until the end of the goal. Hovering over any of the bars will display the fund value at the end of that year.