

Income Analysis - Add Goal Details

27/02/2025 11:30 am GMT

This article is a continuation of [Income Analysis - Creating Research](#)

If you are looking to complete joint life research, see article [Income Analysis - Joint Life - Create Research](#)

Complete the **Add Goal Details** screen. These details will be used throughout the research to provide a picture of how long the fund will last against a given income requirement:

The screenshot shows the 'Add Goal Details' screen in the Income Analysis software. The interface includes a navigation bar at the top with various menu items like 'Synaptic Pathways', 'Home', 'Paraplanner Access Centre', etc. The main content area is titled 'Income Analysis Research..' and contains several sections:

- Add Goal Details:** Includes fields for 'Cashflow Start' (Age/Date), 'Drawdown Start' (Age/Date), 'Retirement Start' (Age/Date), 'Forecast Life Expectancy' (84), 'Liable to Scottish Tax Rules?' (Yes/No), and 'Tax Rate' (Current and At Retirement).
- Client Details - Susanna West:** Includes 'Age' (42) and 'Date of Birth' (17/09/1982).
- Client Details - Second Client:** Includes a '+ Add Second Client' button.
- What's Shown Here:** A note stating: 'These details will be used throughout the income analysis to provide a picture of how long the fund will last against a given income requirement.'

At the bottom of the screen, there are three buttons: 'Cancel', 'Continue to Result Page', and 'Continue to Next Step'.

Cashflow Start Age – This information can be either an age or a date that you would like the drawdown scenario to start.

Drawdown Start Age - Age/Date the client goes into Drawdown. This will default to the Cashflow start age for Client 1. If doing joint research, you can set an age/date they go into drawdown.

Retirement Start Age - Age/Date the client starts Retirement. This field is not used in calculations, but will appear on the report.

Forecast Life Expectancy – This figure is pre calculated utilising ONS statistics, it is determined from the clients DOB and gender. If required this figure can be overridden.

Scottish Tax Rules – This option allows you to toggle whether the system uses Scottish Tax rules or not. This determines which tax bandings are applied within the calculations.

Tax Rate - Capture the client's Current Tax Rate and At Retirement Tax Rate

Once complete, **Continue to Next Step:**

Income Analysis Research... Get Illustration Edit Delete

Goal Details Plans Income Requirements Other Incomes Annuity Results Mark Status as Complete

Add Goal Details

Cashflow Start *Cashflow Start Age
Age Date 65
Date: 17/09/2047

Client Details - Susanna West

Age Date of Birth
42 17/09/1982

Drawdown Start *Drawdown Start Age
Age Date 65
Date: 17/09/2047

Retirement Start *Retirement Start Age
Age Date 65
Date: 17/09/2047

*Forecast Life Expectancy
64

Liable to Scottish Tax Rules?
 Yes No

Tax Rate
Current Tax Rate
20.00%

At Retirement Tax Rate
20.00%

Client Details - Second Client
[+ Add Second Client](#)

What's Shown Here
These details will be used throughout the income analysis to provide a picture of how long the fund will last against a given income requirement.

Cancel Continue to Result Page Continue to Next Step

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