

# Income Analysis - Income Requirements

01/04/2025 1:38 pm BST

This article is a continuation of [Income Analysis - Add Plans](#)

The **Income Requirements** area includes **Annual Client Basic Expenses** and **Level** or **Profiled Income**.

The screenshot shows the 'Income Analysis Research' tool interface. The top navigation bar includes 'Synaptic Pathways', 'Home', 'Paraplanner Access Centre', 'Contacts', 'Research', 'Portfolio Builder', 'Investment Pathways', 'Generic Funds', 'Configuration', 'Fund Lists', 'Knowledge Base', 'My Apps & Settings', 'Valuations', and 'Reports'. The main content area is titled 'Income Analysis Research..' and shows a client 'Susanna West' with a description 'Test Description' created by 'Amy Paulsen' on '20/02/2025, 13:51'. The 'Income Requirements' step is active, with a progress bar showing 'Income Requirements', 'Other Incomes', 'Annuity', and 'Results'. The 'Annual Client Basic Expenses' section has three input fields: 'Basic Cost of Living £' (empty), 'Lifestyle Expenditure £' (empty), and 'Total Baseline Expenditures' (displaying '£0.00'). The 'Income Type' section has two radio buttons: 'Level Income' (selected) and 'Profiled Income'. The 'Net Level Income Requirements' section has an input field for '\*Annual Income Amount £' (empty) and a note: 'This annual income is assumed to be payable monthly in advance on a level basis'. A 'What's Shown Here' box on the right explains the options: 'You have two options - Model a level annual withdrawal throughout the term OR profile the withdrawals according to your client's specific needs - Everything can be adjusted at the results screen.' At the bottom, there are buttons for 'Back', 'Continue to Result Page', and 'Continue to Next Step'.

## Annual Client Basic Expenses

Enter your client's annual basic expenses.

Complete the basic cost of living and lifestyle expenditure fields. This will calculate a Total Baseline Expenditure automatically:

This screenshot shows the 'Annual Client Basic Expenses' section with values entered. The 'Basic Cost of Living £' field contains '£15,000.00', the 'Lifestyle Expenditure £' field contains '£12,000.00', and the 'Total Baseline Expenditures' field displays '£27,000.00'.

These values are not used in the calculations, but allow you to capture this information for the final report.

## Level Income

**Level Income** is selected by default once you land on the **Income Requirements** page.

**Annual Client Basic Expenses**

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

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**Income Type**

---

**Net Level Income Requirements**

\* Annual Income Amount £

This annual income is assumed to be payable monthly in advance on a level basis

## Enter an Annual Income Amount and Continue to Next Step

Synaptic Pathways
Home
Paraplanner Access Centre
Contacts
Research
Portfolio Builder
Investment Pathways
Generic Funds
Configuration
Fund Lists
Knowledge Base
My Apps & Settings
Val

**Income Analysis**

**Income Analysis Research..**

Client	Description	Created By
Susanna West	Test Description	Amy Paulsen, 20/02/2025, 13:51

✓

✓

**Income Requirements**

Other Incomes

Annuity

**Annual Client Basic Expenses**

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

---

**Income Type**

---

**Net Level Income Requirements**

\* Annual Income Amount £

This annual income is assumed to be payable monthly in advance on a level basis

Back
Continue to Result Page
Continue to Next Step

## Profiled Income

Select **Profiled Income**:

**Income Requirements**  Other Incomes  Annuity

---

**Annual Client Basic Expenses**

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

---

**Income Type**

---

**Profiled Income Requirements**

**i** You must add at least one income requirement (single or regular) to continue

Start Age **67**      Forecast Life Expectancy **84**

Regular Income Amounts

Single (One Off) Amounts

Regular and Single amounts can be added.

**Regular**

Click + Add:

---

**Profiled Income Requirements**

**i** You must add at least one income requirement (single or regular) to continue

Start Age **67**      Forecast Life Expectancy **84**

Regular Income Amounts

Single (One Off) Amounts

Add Name of the Regular Income Amounts:

**Add Regular Amount**

---

\* Name 
 Choose Start   
 Choose End

---

\* Amount 
 \* Frequency 
 \* Frequency Type  
 \* Taken Monthly  
 Indexation 
 Indexation Rate %

---

Reason

---

Choose Age or Date:

\*Name  Choose Start \*    Choose End \*

Complete remaining details.

Add a Reason up to 500 words.

### Add Regular Amount

\*Name  Choose Start \*    Choose End \*

\*Amount  \*Frequency  \*Frequency Type   \*Taken Monthly   Indexation  Indexation Rate %

Reason

### Annual Client Basic Expenses

Basic Cost of Living £

Lifestyle Expenditure £

Total Baseline Expenditures

### Income Type

### Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **84**

Regular Income Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Taken Monthly	Included
Living Expenses	2049-09-17	2054-09-17	£1,500.00	Monthly	Advance		<input checked="" type="checkbox"/>

Single (One Off) Amounts

To edit any details, click into the drop down arrow to the right of the record and click **Edit**:

Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **84**

Regular Income Amounts

[+ Add](#)

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Taken Monthly	Included	
Living Expenses	2049-09-17	2054-09-17	£1,500.00	Monthly	Advance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;"> <a href="#">Edit</a> </div> <div style="border: 1px solid black; padding: 2px;"> <a href="#">Delete</a> </div>

Single (One Off) Amounts

[+ Add](#)

Save once done.

### Single (One Off)

Click +Add:

Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **84**

Regular Income Amounts

[+ Add](#)

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Taken Monthly	Included	
Living Expenses	2049-09-17	2054-09-17	£1,500.00	Monthly	Advance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Single (One Off) Amounts

[+ Add](#)

Add Name of the Single (One Off) Amounts:

#### Add Single Amount

\* Name Choose Start \*

Living Expenses (One-off)

\* Amount

0

Reason

Add a reason...

Choose Age or Date:

\* Name Choose Start \*

Living Expenses

Complete remaining details.

Add a Reason up to 500 words.

### Add Single Amount

\* Name Choose Start \*

Living Expenses Age Date 67

\* Amount

£1,700

Reason

Add Reason up to 500 words

Cancel Save Save & New

Save

Income Type

Level Income Profiled Income

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Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **83**

Regular Income Amounts

+ Add

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Included
Living Expenses	67	72	£1,500.00	Monthly	Advance	<input checked="" type="checkbox"/>

Single (One Off) Amounts

+ Add

Name	Start Age/Date	Amount	Included
Living Expenses	67	£1,700.00	<input checked="" type="checkbox"/>

To edit any details, click into the drop down arrow to the right of the record and click **Edit**:

Profiled Income Requirements

Start Age **67** Forecast Life Expectancy **83**

Regular Income Amounts

+ Add

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Included
Living Expenses	67	72	£1,500.00	Monthly	Advance	<input checked="" type="checkbox"/>

Single (One Off) Amounts

+ Add

Name	Start Age/Date	Amount	Included
Living Expenses	67	£1,700.00	<input checked="" type="checkbox"/>

Edit  
Delete

Save once done.

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