

Income Analysis - Joint Life - Add Goal Details

24/02/2025 4:08 pm GMT

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

Complete the **Add Goal Details** screen.

In this example, we have a joint client. The details below will be used throughout the research to provide a picture of how long the fund will last against a given income requirement.

The screenshot displays the 'Add Goal Details' interface. At the top, there's a search bar and navigation menu. Below, the 'Add Goal Details' section is active, showing input fields for 'Cashflow Start' (Age/Date), 'Client Details - Susanna West' (Age 42, Date of Birth 17/09/1982), 'Drawdown Start' (Age/Date), 'Retirement Start' (Age/Date), 'Forecast Life Expectancy' (54), and 'Tax Rate'. A 'What's Shown Here' box on the right states: '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.' Navigation buttons at the bottom include '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.

Note - When doing joint research, Cashflow Age will be used for Drawdown Start Age & Retirement Start Age of Client 1 automatically, allowing you to select a different Age/Date for client 2.

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 the first client details have been completed, click **+ Add Second Client**

Add Goal Details

Cashflow Start

Age | Date | ⓘ
Date: 17/09/2049

Client Details - Susanna West

Age: **42** | Date of Birth: **17/09/1982**

Drawdown Start

Age | Date | ⓘ
Date: 17/09/2049

Retirement Start

Age | Date | ⓘ
Date: 17/09/2049

* Forecast Life Expectancy: ⓘ

Liable to Scottish Tax Rules? ⓘ
 Yes No

Tax Rate

Current Tax Rate:

At Retirement Tax Rate:

Client Details - Second Client

[+ Add Second Client](#)

Select Existing Client or Create a New Client:

Add Client Information

Client Details

Select Existing Client

Or Create a New Client

First Name: | * Last Name:

* Birthdate: ⓘ

* Sex: ⌵

* Occupation: ⓘ

* Employment Basis: ⌵

* Salary:

We will select an existing client. Start typing to return results:

Client Details

Select Existing Client

Sam

Sam West

Or Create a New Client

Save

Add Client Information

Client Details

First Name	* Last Name
Sam	West
* Birthdate	
16 Nov 1984	
* Sex	
Male	
* Occupation	
Construction Work	
* Employment Basis	
Self-employed	
* Salary	
50,000.00	

Cancel Save

✓ Client Updated
Client has been updated successfully

Complete the details of second client:

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

Add Goal Details

Cashflow Start *Cashflow Start Age

Date: 17/09/2049

Client Details - Susanna West

Age 42 Date of Birth 17/09/1982

Drawdown Start *Drawdown Start Age

Date: 17/09/2049

Retirement Start *Retirement Start Age

Date: 17/09/2049

*Forecast Life Expectancy

Liable to Scottish Tax Rules? Yes No

Tax Rate
 Current Tax Rate
 At Retirement Tax Rate

Client Details - Sam West

Age 40 Date of Birth 16/11/1984

Drawdown Start *Drawdown Start Age

Date: 16/11/1984

Retirement Start *Retirement Start Age

Date: 16/11/1984

*Forecast Life Expectancy

Liable to Scottish Tax Rules? Yes No

Tax Rate
 Current Tax Rate
 At Retirement Tax Rate

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.

Once complete, Continue to Next Step:

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

Add Goal Details

Cashflow Start *Cashflow Start Age

Date: 17/09/2049

Client Details - Susanna West

Age 42 Date of Birth 17/09/1982

Drawdown Start *Drawdown Start Age

Date: 17/09/2049

Retirement Start *Retirement Start Age

Date: 17/09/2049

*Forecast Life Expectancy

Liable to Scottish Tax Rules? Yes No

Tax Rate
 Current Tax Rate
 At Retirement Tax Rate

Client Details - Sam West

Age 40 Date of Birth 16/11/1984

Drawdown Start *Drawdown Start Age

Date: 16/11/2051

Retirement Start *Retirement Start Age

Date: 16/11/2051

*Forecast Life Expectancy

Liable to Scottish Tax Rules? Yes No

Tax Rate
 Current Tax Rate
 At Retirement Tax Rate

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.

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