

# Income Analysis - Joint Life - Add Goal Details

22/04/2025 12:20 pm BST

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 shows the 'Add Goal Details' screen in the Synaptic Pathways software. The screen is titled 'Income Analysis - Joint Income Analysis Research'. It features a navigation bar with tabs for 'Goal Details', 'Plans', 'Income Requirements', 'Other Incomes', 'Annuity', and 'Results'. The 'Goal Details' tab is active. The form includes the following sections:

- Cashflow Start:** A dropdown menu for 'Cashflow Start' with options 'Age' and 'Date'. The 'Date' option is selected, and the 'Date' field shows '17/09/1982'.
- Client Details - Susanna West:** Fields for 'Age' (42), 'Date of Birth' (17/09/1982), 'Drawdown Start' (Age/Date), 'Retirement Start' (Age/Date), 'Forecast Life Expectancy' (84), and 'Liable to Scottish Tax Rules?' (Yes/No).
- Client Details - Second Client:** A section with a '+ Add Second Client' button.

The bottom of the screen has 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.

*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

67

\* Cashflow Start Age

Date: 17/09/2049

Client Details - Susanna West

Age
Date of Birth

42
17/09/1982

Drawdown Start

Age
Date

67

\* Drawdown Start Age

Date: 17/09/2049

Retirement Start

Age
Date

67

\* Retirement Start Age

Date: 17/09/2049

\* Forecast Life Expectancy

84

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

Select Existing Client or Create a New Client:

Add Client Information

Client Details

Select Existing Client

Search...

Or Create a New Client

First Name

\* Last Name

\* Birthdate

\* Sex

--None--

\* Occupation

Search Occupations...

\* Employment Basis

--None--

\* Salary

Cancel

Save


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

Client Details

Select Existing Client

Sam

Q

 Sam West

Or Create a New Client

Save

Add Client Information

Client Details

First Name

Sam

\* Last Name

West


\* Birthdate

16 Nov 1984

\* Sex

Male

Occupation

 Administrator - office

X

Employment Basis

Full-time

Salary

50,000.00

Cancel

Save

✓

Client Updated  
Client has been updated successfully

X

Complete the details of second client:

Add Goal Details

Cashflow Start

Age

Date

\* Cashflow Start Age

67

Date: 17/09/2049

Client Details - Susanna West

Age

42

Date of Birth

17/09/1982

Drawdown Start

Age

Date

\* Drawdown Start Age

67

Date: 17/09/2049

Retirement Start

Age

Date

\* Retirement Start Age

67

Date: 17/09/2049

\* Forecast Life Expectancy

84

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

Age

Date

\* Drawdown Start Age

Enter Drawdown Start Age

Date: 16/11/1984

Retirement Start

Age

Date

\* Retirement Start Age

Enter Retirement Start Age

Date: 16/11/1984

\* Forecast Life Expectancy

80

Liable to Scottish Tax Rules?

Yes

No

Tax Rate

Current Tax Rate

At Retirement Tax Rate

Cancel

Continue to Result Page

Continue to Next Step

Once complete, Continue to Next Step:

Add Goal Details

Cashflow Start

Age

Date

\* Cashflow Start Age

67

Date: 17/09/2049

Client Details - Susanna West

Age

42

Date of Birth

17/09/1982

Drawdown Start

Age

Date

\* Drawdown Start Age

67

Date: 17/09/2049

Retirement Start

Age

Date

\* Retirement Start Age

67

Date: 17/09/2049

\* Forecast Life Expectancy

84

Liable to Scottish Tax Rules?

Yes

No

Tax Rate

Current Tax Rate

20.00%

At Retirement Tax Rate

20.00%

Client Details - Sam West

Age

40

Date of Birth

16/11/1984

Drawdown Start

Age

Date

\* Drawdown Start Age

67

Date: 16/11/2051

Retirement Start

Age

Date

\* Retirement Start Age

67

Date: 16/11/2051

\* Forecast Life Expectancy

80

Liable to Scottish Tax Rules?

Yes

No

Tax Rate

Current Tax Rate

20.00%

At Retirement Tax Rate

20.00%

Cancel

Continue to Result Page

Continue to Next Step

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