# **Income Analysis - Joint Life - Plans**

22/04/2025 12:48 pm BST

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

The **Add Plans** screen is where you can include Phased Drawdown (if applicable) manage plans, which includes plan specific investment strategies, growth rates, projected values and charges.

Both clients existing plans can be selected.

Synaptic Pathways Hore Paraplaner Access Centre Contacts v Research v Portfolio Builder v	Q, Search Investment Pathways Generic Funds v Configuration Fund Lists v Knowledge Base My Appt & Settings	★     ■     ●     ?     ☆     ●     ●       Valuations     Reports      * Addret Income Analysis Rese     ×     ×     * More
Income Analysis     Joint Income Analysis Research		Get Illustration Edit Delete
Cirent Description Created By Susanna West Test Description I Army Paulsen, 22/04/2025, 12:11		
Plans Income Rec	uirements Other Incomes Annuity	Results V Mark Status as Complete
Base Projected Value at Age 67  Susanna West - Phased Drawdown Praced Period End Dag  Prace Plans  Fund Value Summary Tota Fund Value E E0.00  E0.00	Sam West - Phased Drawdown Phased Period End Phased Period End J • + Manage Parior Phase Period End J • + Manage Parior Phase Period End J •	What's Shown Here Ente al plans to be included in your Direndom analysis. Please entore all projections are based on the same ege. The remaining fund value will be the value that is used throughout the journey
	Back Continue to Result Page Continue to Next Step	

If this is a Phased Drawdown scenario, you will need to add phased plans through the **Manage Plans +** area before entering **Phased Period Ends, Age** or **Date** and **Phased Period End Age.** 

Base Projected Value at Age 67							
Susanna West - Phased Drawdown Phased Period Ends *Phased Period End Age Age Date Enter Phased Period End /	Sam West - Phased Drawdown       Phased Period Ends       Age       Date       Enter Phased Period End J						
Plans	+ Manage Plans						
There are currently no plans to show. Please use the "Manage Plans" button to select existing plans or create new ones.							
Fund Value Summary           Total Fund Value £         Remaining Fund Value £           £0.00         £0.00							

In the example we are using, we will leave **Phased Drawdown** blank. If doing an Phased Drawdown scenario, see article Income Analysis - Phased Drawdown.

Pull holdings through from the contact record using the Manage Plans button:

Base Projected Value at Age 67							
Susanna West - Phased Drawdown Phased Period Ends Age Date Enter Phased Period End J	Sam West - Phased Drawdown       Phased Period Ends     *Phased Period End Age       Age     Date       Enter Phased Period End /     •						
Plans	+ Manage Plans Manage Plans						
There are currently no plans to show. Please use the "Manage Plans" button to select existing plans or create new ones.							
Fund Value Summary           Total Fund Value £         Remaining Fund Value £           £0.00         £0.00							

## Either select one or more existing plans, or Add New Plan.

The holding list will include the client name against each plan.

eminder: Ensure all projections are based on the same age. Projected Va			ng plans and optionally add new holdir					
rminder: Ensure all projections are based on the same age. Projected Va	lue(s) Based on Age 6/	Select existing hold	ng plans and optionally add new holdir	g plans to be included in your t	Jrawdown Analysis.			
r Existing Holding Plan(s)								
Plan Name	Туре	Client	Current Value	Income Strategy	Growth Rate	Projected Value		
Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	🚨 Susanna West	£13,434.84		0%	£13,434.84		
Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	🚊 Susanna West	£258,450.00		6.12%	£1,107,666.31		
Cofunds Pension Account	Self Invested Personal Pension (Full)	🚨 Susanna West	£107,933.02		0%	£107,933.02		
Collective Retirement Account   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£259,543.03		0%	£259,543.03		
Collective SIPP	Income Drawdown	🚨 Susanna West	£104,682,693.84		0%	£104,682,693.84		
Elevate - GIA	General Investment Account	🚊 Susanna West	£50,284.03		0%	£50,284.03		
Flexible Transitions Account (LV= Core Funds)   Fully Insured	Personal Pension (Fully Insured)	🚊 Susanna West	£312,077.52		0%	£312,077.52		
Personal Pension (TEST)   Fully Insured	Personal Pension (Fully Insured)	🚊 Susanna West	£346,567.00		0%	£346,567.00		
Personal Pension   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£114,162.54		7.59%	£685,386.20		
Add New Holding Plan(s) + Add New Plan + Add New Plan +								

When selecting a plan, If it is a pension holding, you will need to select which investment strategy you would like to use in the analysis.

Reminder: Ensure all projections are based on the same age. <b>Projected V</b>	Select existing holding	plans and optionally add new holding	ng plans to be included in your l	Drawdown Analysis.				
Your Existing Holding Plan(s)								
Plan Name	Туре	Client	Current Value	Income Strategy	Growth Rate	Projected Value		
Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	🚨 Susanna West	£13,434.84		0%	£13,434.84		
Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	🚊 Susanna West	£258,450.00		6.12%	£1,107,666.31		
Cofunds Pension Account	Self Invested Personal Pension (Full)	🚊 Susanna West	£107,933.02		0%	£107,933.02		
Collective Retirement Account   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£259,543.03		0%	£259,543.03		
Collective SIPP	Income Drawdown	🚊 Susanna West	£104,682,693.84		0%	£104,682,693.84		
Elevate - GIA	General Investment Account	💄 Susanna West	£50,284.03		0%	£50,284.03		
Flexible Transitions Account (LV= Core Funds)   Fully Insured	Personal Pension (Fully Insured)	🚊 Susanna West	£312,077.52		0%	£312,077.52		
Personal Pension (TEST)   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£346,567.00		0%	£346,567.00		
Personal Pension   Fully Insured	Personal Pension (Fully Insured)	🔔 Susanna West	£114,162.54		7.59%	£685,386.20		

PCLS, UFPLS or Phased Drawdown:

· · · · · · ·	Add	d Plan		I INFIDUCIATION I PAUL
Income Strategy  Choose Strategy  CCLS UPILS Phased Drawdown				
Plan Details *Pan Nane Flexible Transitions Account (LV= Core Funds)   Fully Insured	*Client Susanna West 👻	*Current Value £298,758.46	Growth Rate	)
Adviser Fees     Regular Annual Fee       % £     1.50%       % £     0.20%       Provider Product Charges       Individual Charges       Reduction in Yield       Individual Charges	One off Fee £ £200.00			
Projected Plan Value • Projected Value  • £280,281.33				Cancel See

If you select PCLS the system will take out the percentage of PCLS specified and remove it from the income calculations.

UFPLS will keep the total plan values invested in the drawdown plan, when income is taken from the drawdown plan 25% of the income withdrawn will be tax free, this will be taken into account when calculating the tax liability.

Phased drawdown allows you to specify the phased period end age, and choose either PCLS or UFPIs for the phased period and remaining term.

For this example, we will select PCLS.

You can specify how much PCLS out of the total you would like to remove. The system defaults to the 25% tax-free amount. However, this can be overwritten up or down to suit your clients' needs.

	Income S	Strategy									
1	* Choose S	trategy		0	PCLS Arr	10unt %			Use Exces	s PCLS A	mount in Calculation
	PCLS	UFPLS	Phased Drawdown	]	%	£	25.00%	]	Yes	No	

Select whether you would like to use any excess PCLS amount in the calculations.

For e.g. If your client would like to take 15% of their tax free cash, would you like the system to take the remaining 10% into account in the calculations? Select **Yes** if that is the case. If they have already taken some tax-free cash in the past, the client may want 15% but you don't want the 10% to be used in the calculations. Select **No**.

Use Excess PCLS Amount in Calculation

When completing the Growth Rate, the Projected Value will automatically calculate.

	Add Plan	
Income Strategy *Choose Strategy PCLS UFPLS Phased Drawdown K É 2500%	Use Excess PCIS Amount in Calculation Yes No	
Plan Details *Pan Name Flexible Transitions Account (LV= Core Funds)   Fully Insured	*Cilent *Current Value Susanna West ♥ £298,758.46	Growth Rete
Adviser Fees Initial Fee St E Provider Product Charges Provider Charges *Reduction in Yield (excluding Adviser Fees) Endividual Charges *Reduction in Yield	One off Fee £ £200.00	0.00% 0.50% 0.5 0.40% 0.4 0.50%
Projected Plan Value *ngected Value @ £280,281.33		Cancel Sove

Income Strategy     * Choose Strategy     * Choose Strategy     * Close Strategy     Plan Details     * Close Strategy        * Close Strategy                 * Close Strategy		Add Plan	
* Par Name       * Outert       * Current Vaue       Growth Rate         Flexible Transitions Account (Ur= Core Fund)    Fully Insured       Susanna West       £ 258,758.46       5.00%         Adviser Fees       Insta Fee       © core of Fee £       5.00%       5.00%         Insta Fee       © gi gi 0.20%       © core of Fee £       5.00%         Provider Product Charges       * Reduction in Yield (including Adviser Fee)       • Oto 5%         Individual Charge       Reduction in Yield (including Adviser Fee)       • Oto 5%	Choose Strategy     O     PCLS Amount %     U		
Initial Fee Regular Annual Fee One off Fee £ State 150% Provider Product Charges *Reduction in Yield (socialing Adviser Fee) Individual Charges Reduction in Yield (socialing Adviser Fee) One off Fee Projected Plan Value Projected Plan Value	* Plan Name		
* Projected Value 0	Initial Fee           X         £         150%         Provider Product Charges         *Reduction In Yield (sociuding Adviser Fees)		
Cancel Save	* Projected Value		

Adviser Fees automatically populate if entered on the holding. If not, free type the details:

Instal Free     Regular Annual Free     One off Free ≟       %     £     1.50%     €     200%     €       Provider Product Charges     *     €     2000     ●       Individual Charge %     0.00%     0.00%     ●	Adviser Fees	
Provider Product Charges * Annual Charge %		
*Initial Orarge % *Annual Charge %	% £ 1.50% 0 % £ 0.20%	£200.00
*Initial Charge % *Annual Charge %	Provider Product Charges	
Individual Charges Reduction in Yield 0.00% 0.00%	*Initial Charge % *Annual Cha	
	Individual Charges Reduction in Yield 0.00% 0.00%	0

Enter Provider Charges. Select Individual Charges or Reduction in Yield:

Adviser Fees								
Initial Fee		Regular Annual Fee				One off Fee £		
% <u>f</u> 1.50%	0	% <u>£</u> 0.20%		6		£200.00		0
Provider Product Charges		* Initial Charge %		*Annual Chan	70 e %			
Individual Charges Reduction in Yield		0.00%	0	0.00%	ge /e		0	

Save

	Add	Plan		Get Budration Filt
	te Excess PCLS Amount in Calculation			
Plan Details *Pan Name Flexible Transitions Account (LV= Core Funds)   Fully Insured	*Client Susanna West	*Current Value £298,758.46	Growth Rate	]
Adviser Fees         Initial Fee         Stati Fee         Individual Charges         Individual Charges         Individual Charges         Individual Charges         Individual Charges         Projected Plan Value         Projected Value         E871,123.88	0re off fee £ £20000 % 0			
				Cancel Save In

eminder: Ensure all projections are based on the same age. Projected Valu	e(s) Based on Age 67	Select existing holding plans an	d optionally add new holding plans	to be included in your Drawdor	wn Analysis.	
r Existing Holding Plan(s)						
Plan Name	Туре	Client	Current Value	Income Strategy	Growth Rate	Projected Value
Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	🚨 Susanna West	£12,869.20		0%	£0.00
Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	🚨 Susanna West	£241,759.90		6.12%	£0.00
Cofunds Pension Account	Self Invested Personal Pension (Full)	🚨 Susanna West	£100,386.13		0%	£0.00
Collective Retirement Account   Fully Insured	Personal Pension (Fully Insured)	🚊 Susanna West	£258,999.72		0%	£0.00
Collective SIPP	Income Drawdown	🚊 Susanna West	£97,427,599.47		0%	£0.00
Elevate - GIA	General Investment Account	🚨 Susanna West	£47,036.81		0%	£0.00
Flexible Transitions Account (LV= Core Funds)   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£298,758.46	PCLS	5%	£871,123.88
Personal Pension (TEST)   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£346,567.00		0%	£0.00
Personal Pension   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£105,398.58		7.59%	£0.00
d New Holding Plan(s)						+ Add New Pla

# You must add at least one plan per client:

	Drawdown sed Period End Age ver Phased Period End /			Sam West - P Phased Period Er Age Dat				
lans			i You must add at	least one plan per a client to co	ntinue		+	Manage Plans
Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou	L Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88		

If you need to add a new holding, click + Add New Plan within the Manage plans area:

minder: Ensure all projections are based on the same age. Projected Va	ue(s) Based on Age 67	Select existing holding plans an	d optionally add new holding plans	to be included in your Drawdor	wn Analysis.	
r Existing Holding Plan(s)						
Plan Name	Туре	Client	Current Value	Income Strategy	Growth Rate	Projected Value
Aviva Wrap ISA Portfolio	Individual Savings Accounts (ISA)	🚨 Susanna West	£12,869.20		0%	£0.00
Aviva Wrap Pension Portfolio	Self Invested Personal Pension (Full)	🚨 Susanna West	£241,759.90		6.12%	£0.00
Cofunds Pension Account	Self Invested Personal Pension (Full)	🚨 Susanna West	£100,386.13		0%	£0.00
Collective Retirement Account   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£258,999.72		0%	£0.00
Collective SIPP	Income Drawdown	Susanna West	£97,427,599.47		0%	£0.00
Elevate - GIA	General Investment Account	🚊 Susanna West	£47,036.81		0%	£0.00
Flexible Transitions Account (LV= Core Funds)   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£298,758.46	PCLS	5%	£871,123.88
Personal Pension (TEST)   Fully Insured	Personal Pension (Fully Insured)	💄 Susanna West	£346,567.00		0%	£0.00
Personal Pension   Fully Insured	Personal Pension (Fully Insured)	🚨 Susanna West	£105,398.58		7.59%	£0.00
l New Holding Plan(s)						+ Add New Plan

# We'll be adding an Non-pension Holding in this example. Complete details, selecting the client and Save:

ri ere e		Get Illustration   Edit
	Add Plan	
Holding Plan Type		
* Choose a holding type		
Pension Holding Non-Pension Holding		
Plan Details		
* Plan Name	Client     Current Value	Growth Rate
Sam's Plan	Select an Option 💌 0	0.00%
	Susanna West	
Adviser Fees	Sam West Im	
Initial Fee Regular Annual Fee	One off Fee £	
% £ 0.00% 0 % £ 0.00% 0	£0.00	
Provider Product Charges		
Reduction in Yield (excluding Adviser Fees)      Individual Charges     Reduction in Yield     0.00%		
Individual Charges Reduction in Yield 0.00%		
Projected Plan Value  Projected Value		
		Cancel Save

#### Save:

· · · · ·				Let Illustration   Mit
		Add Plan		
Holding Plan Type				
Choose a holding type				
Pension Holding Non-Pension Holding				
Plan Details				
* Plan Name	*Client	*Current Value	Growth Rate	
Sam's Plan	Sam West	▼ £352,163.00	5.00%	
Adviser Fees				
Initial Fee Regular Annual Fee	One off Fee £			
<u>% €</u> 1.00% <b>0</b> <u>%</u> € 0.80%	0 £200.00 0			
Provider Product Charges				
*Initial Charge % *Annual Cha				
Individual Charges Reduction in Yield 0.50% 0.20%	0			
Projected Plan Value				
Projected Value				
£892,853.96				
				Cancel Save In

			Select existing holding plans and optionally add new holding plans to be included in your Drawdown Analysis.							
s)										
	Туре	Clie	nt	Current Value	Income Strategy	Growth Rate	Projected Value			
	Individual Savings Accounts (ISA)	<u>*</u>	Susanna West	£12,869.20		0%	£0.00			
lio	Self Invested Personal Pension (Full)	±	Susanna West	£241,759.90		6.12%	£0.00			
	Self Invested Personal Pension (Full)	±	Susanna West	£100,386.13		0%	£0.00			
unt   Fully Insured	Personal Pension (Fully Insured)	±	Susanna West	£258,999.72		0%	£0.00			
	Income Drawdown	±	Susanna West	£97,427,599.47		0%	£0.00			
	General Investment Account	±	Susanna West	£47,036.81		0%	£0.00			
t (LV= Core Funds)   Fully Insured	Personal Pension (Fully Insured)	<u>*</u>	Susanna West	£298,758.46	PCLS	5%	£871,123.88			
ully Insured	Personal Pension (Fully Insured)	±	Susanna West	£346,567.00		0%	£0.00			
ured	Personal Pension (Fully Insured)	<u>*</u>	Susanna West	£105,398.58		7.59%	£0.00			
							+ Add New P			
Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value				
🚨 Sam West	Non-Pension	N/A	£352,163.00	5%	0%	£892,853.96	(			
	io unt   Fully Insured t (LVs: Core Funds)   Fully Insured J/J Insured urred Client	Type           Individual Savings Accounts (ISA)           io         Self Invested Personal Person (Full)           Self Invested Personal Person (Full)         Self Invested Personal Person (Full)           unt   Fully Insured         Personal Person (Full) Insured)           Income Drawdown         General Investment Account           Like Core Fundaj   Fully Insured         Personal Persion (Fully Insured)           July Insured         Personal Persion (Fully Insured)           ured         Personal Persion (Fully Insured)	Type         Clie           Individual Savings Accounts (ISA)         1           io         Self Invested Personal Pension (Full)         1           Self Invested Personal Pension (Full)         1         1           Individual Savings Accounts (ISA)         1         1           Self Invested Personal Pension (Fully Insured)         1         1           Income Drandown         1         1         1           General Investment Account         1         1         1         1           It (UA Core Funda) [ Fully Insured)         1	Type         Client           Individual Savings Accounts (ISA) <ul></ul>	Type         Client         Current Value           Individual Savings Accounts (ISA) <ul></ul>	Type         Client         Current Value         Income Strategy           Individual Savings Accounts (ISA) <ul></ul>	Type         Client         Current Value         Income Strategy         Growth Rate           Individual Savingn Accounts (SA) <ul></ul>			

#### Add additional new plans and Save

Add New Holding Plan(s)								+ Add New Plan
Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Ongoing Charge	Projected Value	
Sam's Pension	🚊 Sam West	Pension	UFPLS	£201,555.00	5%	0%	£356,242.22	
Sam's Plan	🚨 Sam West	Non-Pension	N/A	£352,163.00	5%	0%	£892,853.96	V
4								
								Cancel Saw

## You are able to select different investment strategies for each plan, these will be found in the **Plans** table:

	Drawdown ased Period End Age nter Phased Period End /			Sam West - Ph Phased Period End Age Date	s *Phased Period End Age Enter Phased Period End Age	4 k		
lans Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	+ Manage Plans
Flexible Transitions Accou	💄 Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88		
Sam's Pension	💄 Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22		
Sam's Plan	🚨 Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96	~	
	alue Summary Value After Fees £ PCLS An ,501.40 £213,37:		nd Value £	Sam West - Fui Total Fund Value £ £1,249,096.18	nd Value Summary Fund Value After Fees £ £1,231,940.75	PCLS Amount £ £0.00	Remaining Fund Value £ £1,231,940.75	

## You can distinguish between the holdings by the client name column:

Plans							+ Manage	Plans
Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou	💄 Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88		-
Sam's Pension	💄 Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22		-
Sam's Plan	💄 Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96		

Add additional details, through the Edit button:

Plans								+ Manage Plans
Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Rate	Projected Value	Included	
Flexible Transitions Accou	💄 Susanna West	Pension	PCLS	£298,758.46	5%	£871,123.88		
Sam's Pension	💄 Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22	<ul> <li>Image: A start of the start of</li></ul>	Edit
Sam's Plan	💄 Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96		Delete

#### A **Fund Value Summary** can be found under the holdings, broken down by client and overall fund summary:

	ased Peri	lown iad End Age sed Period End #	0					Sam West - Phase Phased Period Ends Age Date	ed Drawdown *Phased Period End Age Enter Phased Period End	0		
Plans Plan Name	Clie	nt		Holding	Туре	Income Strategy	Curre	nt Value	Growth Rate	Projected Value	Included	+ Manage Plans
Flexible Transitions Accou	±	Susanna West		Pension		PCLS	£298,	758.46	5%	£871,123.88	<b>~</b>	
Sam's Pension		Sam West		Pension		UFPLS	£201,	555.00	5%	£356,242.22	<b>~</b>	•
Sam's Plan	<u>*</u>	Sam West		Non-Pen	ion	N/A	£352,	163.00	5%	£892,853.96		V
usanna West - Fund Va	alue Su	immary						Sam West - Fund	Value Summary			
	Value A 501.40		CLS Amo 213,375.3		Remaining Fund Val £640,126.05	ue £		Total Fund Value £ £1,249,096.18	Fund Value After Fees £ £1,231,940.75	PCLS Amount £ £0.00	Remaining Fund Valu £1,231,940.75	le £
und Value Summary												
	Value A		CLS Amo 213.375		Remaining Fund Val £1,872,066.80	ue £						

Plans will be automatically included in the analysis, but can be unselected:

	Drawdown ased Period End Age nter Phased Period End /	)		Sam West - Phase Phased Period Ends Age Date	ed Drawdown *Phased Period End Age Enter Phased Period En	d /		
Plans Plan Name	Client	Holding Type	Income Strategy	Current Value	Growth Bate	Projected Value	_	Manage Plans
Flexible Transitions Accou		Pension	PCLS	£298,758.46	5%	£871,123.88		
Sam's Pension	Sam West	Pension	UFPLS	£201,555.00	5%	£356,242.22		
Sam's Plan	💄 Sam West	Non-Pension	N/A	£352,163.00	5%	£892,853.96		
usanna West - Fund Va	alue Summary			Sam West - Fund	Value Summary			
	Value After Fees £ PCLS 501.40 £213,	Amount £ Remaining Fur 875.35 £640,126.05	d Value £	Total Fund Value £ £1,249,096.18	Fund Value After Fees £ £1,231,940.75	PCLS Amount £ £0.00	Remaining Fund Value £ £1,231,940.75	
und Value Summary								
		Amount £ Remaining Fur 375.35 £1,872,066.80						

You can add as many plans as you would like to take into the drawdown scenario. The projected total value of all plans is calculated. If you have chosen a PCLS income strategy then you can specify how much PCLS out of the total you would like to remove. The system defaults to the 25% tax-free amount. However, this can be overwritten up or down to suit your clients' needs.

The remaining fund value will be the figure used for the drawdown plan 'initial investment' when calculating if your income profile is achievable for the duration specified.

For further information on Income Analysis research, see article Income Analysis - Joint Life - Income Requirements