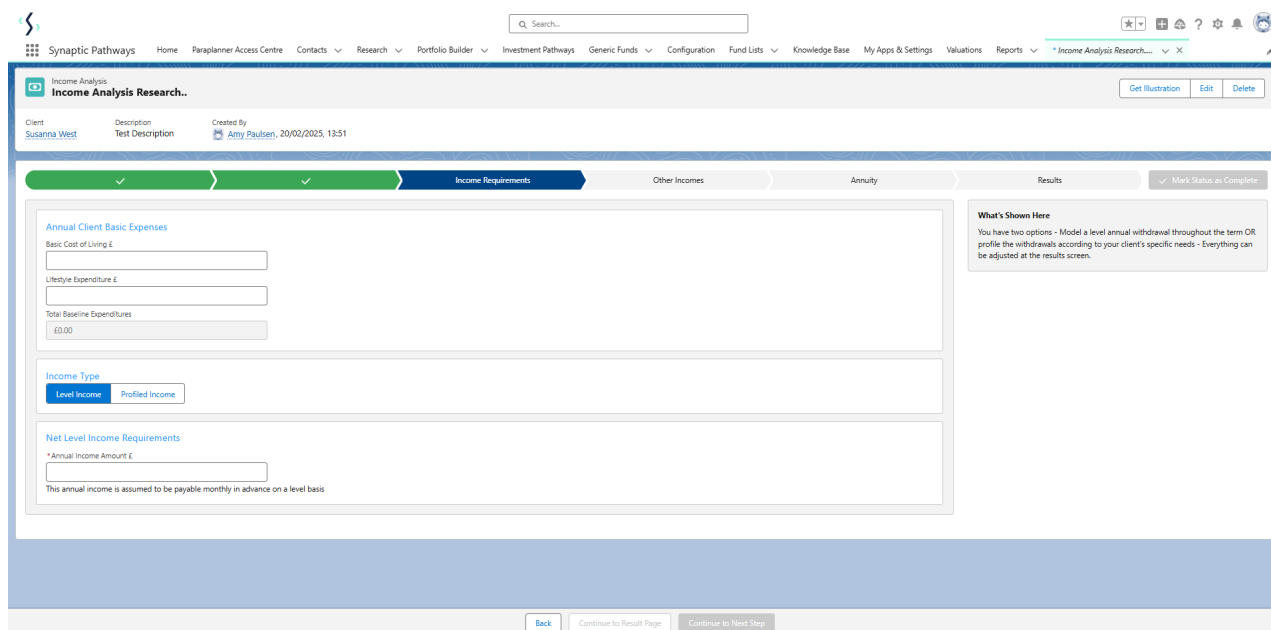


Income Analysis - Joint Life - Income Requirements

25/02/2025 11:26 am GMT

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

The **Income Requirements** area includes **Annual Client Basic Expenses** and **Level** or **Profiled Income**. If a joint client, this will be the clients combined income requirements.



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:

The screenshot shows the 'Annual Client Basic Expenses' form with the following values entered: 'Basic Cost of Living £' is £30,000.00, 'Lifestyle Expenditure £' is £24,000.00, and 'Total Baseline Expenditures' is £54,000.00.

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

Income Type


Level Income Profiled Income

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
Susanna West

Description
Test Description

Created By
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

Level Income Profiled Income

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

Profilled 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:

Profilled 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 **65** Forecast Life Expectancy **83**

Regular Income Amounts

[+ Add](#)

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Taken Monthly	Included
Living Expenses	65	72	£1,500.00	Monthly	Advance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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 *

* Amount

Reason

Choose Age or Date:

* Name Choose Start *

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

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"/>

Save once done.

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