

Income Analysis - Joint Life - Other Incomes

25/02/2025 12:02 pm GMT

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

The Other Incomes area allows you to complete State Pension information and any other income to include in the analysis. State Pension and Other Incomes can be added for both clients.

State Pension

The screenshot shows the 'Income Analysis Research' interface. At the top, it displays the client name 'Susanna West', description 'Test Description', and creator 'Amy Paulsen' with the date '24/02/2025, 15:13'. A progress bar indicates the current step is 'Other Incomes'. The main content area is divided into two columns for 'State Pension - Susanna West' and 'State Pension - Sam West'. Each column has a 'Yes' button selected for 'Include State Pension in the Calculation'. Below this, 'State Pension Age' is set to 68 years, 'Months' to 0, and 'Yearly Income' to 11502.4. There is also a 'Yes' button selected for 'Include additional State Pension in the Calculation'. To the right, a 'What's Shown Here' box provides instructions on including state pension and other income. At the bottom, there is an 'Other Income to be Included' section with an '+ Add' button and a decorative illustration of a cactus and sun. Navigation buttons 'Back', 'Continue to Result Page', and 'Continue to Next Step' are at the bottom.

State Pension is automatically selected for both clients. Values are populated from the Gov.uk website.

These figures can be overridden:

This image shows a close-up of the State Pension settings for both clients. For 'State Pension - Susanna West', the 'Include State Pension in the Calculation' button is 'Yes', 'State Pension Age' is 68, 'Months' is 0, and 'Yearly Income' is 11502.4. The 'Include additional State Pension in the Calculation' button is also 'Yes'. The same settings are shown for 'State Pension - Sam West'.

Additional state pension can be added:

This image shows a close-up of the State Pension settings for both clients, identical to the previous image. However, the 'No' button for 'Include additional State Pension in the Calculation' is highlighted with a red border for both clients, indicating that additional state pension can be added.


Complete details of the additional pension. This will be taken into account in the results:

State Pension - Susanna West Include State Pension in the Calculation ¹ <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No State Pension Age *Years: 68 *Months: 0 *Yearly Income: 11502.4 Include additional State Pension in the Calculation ¹ <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No *Annual Amount: Enter Amount *Indexation: None Indexation Rate %: 0.00% 6,000.00	State Pension - Sam West Include State Pension in the Calculation ¹ <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No State Pension Age *Years: 68 *Months: 0 *Yearly Income: 11502.4 Include additional State Pension in the Calculation ¹ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Other Income to be included

Click **Add**:

Other Income to be Included **+ Add**
Add Other Incomes



Complete details of the **Other Income**, selecting the **Client**

Add Other Income

¹ Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

*Income Name Buy to let	*Client Susanna West	*Date From [Calendar]	Age Date	*Date To [Calendar]
*Frequency Select an Option	✓ Susanna West Sam West	*Type Advance Arrears	*Taken Monthly Yes No	*Amount (Gross) £ Amount
*Indexation None	Indexation Rate % 0.00%	*Taxable Yes No		
*Product Category Select an Option	Other Product Category Other Product Category			

Save

Add Other Income

ⓘ Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

*Income Name: *Client: *Date From: Age Date *Age To:

*Frequency: *Frequency Type: *Taken Monthly: *Amount (Gross):

*Indexation: Indexation Rate %: *Taxable:

*Product Category: Other Product Category:

Once saved, you can enter details of how the income will be used in the event of excess income:

Other Income to be Included + Add

Name	Client	Start Date	Age To	Frequency	Taken ...	Amount (Gross)	Taxable	Product Category	Included
Buy to let	Susanna West	9 Dec 2024	72	Monthly	Yes	£1,500.00	Yes	Property	<input checked="" type="checkbox"/>

In the event of excess income, this income will be used to...

ⓘ Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

Additional other incomes can be added.

Other Income to be Included + Add

Name	Client	Start Date	Age To	Frequency	Taken ...	Amount (Gross)	Taxable	Product Cat...	Included
Buy to let	Susanna West	5 Sept 2024	80	Monthly	No	£1,000.00	Yes	Property	<input checked="" type="checkbox"/>

ⓘ Please add any other income to be included in the analysis. It is important to indicate whether the income is taxable for accurate calculations.

Savings Accounts to be included

Click Add+

Saving Accounts to be Included + Add

ⓘ Please add any other saving accounts to be included in the analysis.

Complete details of the **Savings Account**, selecting the client the Savings account belongs to:

Add Saving Account

* Income Name

* Client

Susanna West

✓ Susanna West

Sam West

* Threshold

* Amount (Gross)

Enter a **Threshold**, the system will no longer withdraw from the Savings account when it hits the threshold.

Save.

Add Saving Account

* Income Name

* Client

* Amount (Gross)

* Interest Rate

* Threshold

Saving Accounts to be Included + Add

Name	Client	Amount (Gross)	Interest Rate	Threshold
Savings Account	Susanna West	£58,962.00	6%	£40,000.00

Please add any other saving accounts to be included in the analysis.

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