

Income Analysis - Joint Life - Other Incomes

Last Modified on 17/12/2024 2:33 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', and creator 'Amy Paulsen' with a timestamp '30/09/2024, 14:17'. 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 toggle for 'Include State Pension in the Calculation' (set to 'Yes'), a 'State Pension Age' section with fields for '*Years' (68), '*Months' (0), and '*Yearly Income' (11502.4), and another toggle for 'Include additional State Pension in the Calculation' (set to 'No'). A 'What's Shown Here' box on the right provides instructions on including state pension and other income. At the bottom, there are navigation buttons: 'Back', 'Continue to Result Page', and 'Continue to Next Step'.

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

These figures can be overridden:

Two side-by-side close-up screenshots of the State Pension input fields. The left one is for 'State Pension - Susanna West' and the right one is for 'State Pension - Sam West'. Both show the 'Include State Pension in the Calculation' toggle set to 'Yes', the 'State Pension Age' fields with values 68, 0, and 11502.4, and the 'Include additional State Pension in the Calculation' toggle set to 'No'.

Additional state pension can be added:

Two side-by-side close-up screenshots of the State Pension input fields, identical to the previous ones. In this version, the 'Include additional State Pension in the Calculation' toggle for both clients is highlighted with a red border, and the 'Yes' option is selected.


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

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

Click **Add**:

Other Income to be Included Add Other Incomes



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

Add Other Income

¹Please 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: <input type="text" value="Buy to let"/>	* Client: <input type="text" value="Select an Option"/> <div style="border: 1px solid gray; padding: 2px;"><input type="text" value="Susanna West"/> <input type="text" value="Sam West"/></div>	* Date From: <input type="text"/>	* Age To: <input type="text" value="Age To"/>
* Frequency: <input type="text" value="Select an Option"/>	* Indexation: <input type="text" value="None"/>	Indexation Rate %: <input type="text" value="0.00%"/>	* Taken Monthly: <input type="button" value="Yes"/> <input type="button" value="No"/>
* Amount (Gross): <input type="text" value="£ Amount"/>		* Taxable: <input type="button" value="Yes"/> <input type="button" value="No"/>	
* Product Category: <input type="text" value="Select an Option"/>	Other Product Category: <input type="text" value="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 Buy to let	* Client Susanna West	* Date From 5 Sept 2024	* Age To 80
* Frequency Monthly	* Frequency Type Advance Arrears	* Taken Monthly Yes No	* Amount (Gross) £1,000.00
* Indexation None	Indexation Rate % 0.00%	* Taxable Yes No	
* Product Category Property	Other 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](#)