

### Creating a Client File Worksheet

Before you can create a client file, you will need to collect personal and financial information from your clients. To this end, NaviPlan includes a **Blank Fact Finder** that you can distribute to clients. To access this document, click **Blank Fact Finder** on the **Clients** page.

### Client Information

To get started creating a client file, click **Create New Client** from the **Clients** page in NaviPlan. This will open the **Client & Plan Creation** dialogue box to the **Client Information** section.

Make sure to enter and review the following information before continuing to the next screen:

- Select either the **Individual** or **Joint Analysis** option for your client(s).
- Enter your clients' names, date of birth, gender, tax filing status, and full address.

When you are satisfied with these options, click **Next**.

### Family Members & Beneficiaries

These sections allow you to add any family members or other people to the plan who may be the object of a financial goal or the beneficiary of an account or policy.

Make sure to enter and review the following information before continuing to the next screen:

- Enter all necessary personal information.
- For family members, make sure you indicate to whom (if anyone) the family member is dependent.


When you are satisfied with these options, click **Next**.

### Advisor Information

The **Advisor Information** page is somewhat different from the other pages in this process. Advisor information neither affects the plan nor appears on any input screens in the application.

However, advisor information can appear in client reports you distribute later. Therefore, it is important to ensure that the information entered here is accurate and current.

Make sure to enter and review the following information before continuing to the next screen:

- Ensure that all advisors working on the client case have been added.
- If you want detailed contact information to appear on client reports click  and enter additional detailed information.

When you are satisfied with these options, click **Next**.

### Plan Selection

This section is the most important step of creating a new client. Your selection here will have consequences for the rest of the plan.

Analyses are organized into three types:

#### Calculators:

- Creates a quick snapshot of your clients' goals.
- Use calculators to probe clients for additional needs.
- Estimated time to complete: 5min.

#### Assessments:

- Plans for a discrete goal, either a basic financial or asset allocation assessment.
- Use assessments for clients who have few, simple goals.
- Estimated time to complete: 10-15min

### Plans:

- Plans for multiple goals in detail.
- Level 2 plans allow for advanced planning features
- Use plans for clients with many goals and more complicated net worth and cash flow situations
- Estimates time to complete: Varies.

Make sure to enter and review the following information before continuing to the next screen:

- Carefully select an analysis appropriate for your clients.
- If your clients are already retired, make sure to select a plan for them and select the **Clients are already retired** option.

When you are satisfied with these options, click **Next**.

### Income Tax Method

Two tax methods are available in NaviPlan. Carefully consider your clients' situation and select the appropriate method.

**Average Tax Method:** This method uses user-entered rates of taxation and allows for a limited number of deductions.

**Detailed Tax Method:** This method automatically applies bracketed federal and provincial rates to taxable income on a year-by-year and allows for many types of deductions.

- Carefully select the tax method appropriate for your clients.

When you are satisfied with these options, click **Next**.

## Modules

Modules describe a set of functions that relate to a specific subject or goal. Selecting a module enables the associated functionality. This allows you to tailor your plan to your clients' needs by enabling only modules required for their specific goals.

A full list of modules available for your selected analysis level and method of taxation will appear on the **Modules** page. Select all that apply.

Make sure to enter and review the following information before continuing to the next screen:

- Select all modules relevant to your clients' goals.
- Reconsider your selections for **Income Tax**.  
**Method** and **Plan Selection** if you cannot locate a module you need.

When you are satisfied with these options, click **Next**.

## Summary

Take this opportunity to review your selections in each of the previous sections.

Make sure to enter and review the following information before continuing to the next screen:

- Ensure that all information from the **Blank Fact Finder** has been entered correctly.
- Make a final evaluation of your choices for **Income Plan Selection**, **Income Tax Method**, and **Modules** to ensure that they reflect your clients goals and situation.

When you are satisfied with the client and plan, click **Finish**.