What's New In...

NaviPlan® v15.0 – Canada

Release Date: December 5, 2014

NaviPlan's latest updates save you time by reducing data-entry and making your favourite resources even quicker to access.

- Instant Access to Current Plan Results
- Additional Fact Finders
- Forecaster Assessment Planning Level
- Annuities & Guaranteed Withdrawal Benefits
- Next-Gen Reporting Content
- My Quick Picks for User-Defined Text
- Ibbotson Quarterly Update
- Updated Education Costs in Peterson Undergraduate Database

HERE ARE THE DETAILS...

Instant Access to Current Plan Results

NaviPlan now offers instant goal coverage results as you enter clients' financial data and goals. You can view a detailed summary graph and a breakdown of clients' accounts and incomes vs. their goal projections, as well as options to increase goal coverage.

HOW?

To view real-time goal coverage information, go to the *Quick Actions* menu and select **Current Results**.

Results will be visible for Cash Flow, Net Worth, and any other goals entered in the analysis.

Access this popup instantly from anywhere in the plan to see the latest results based on the data entered.
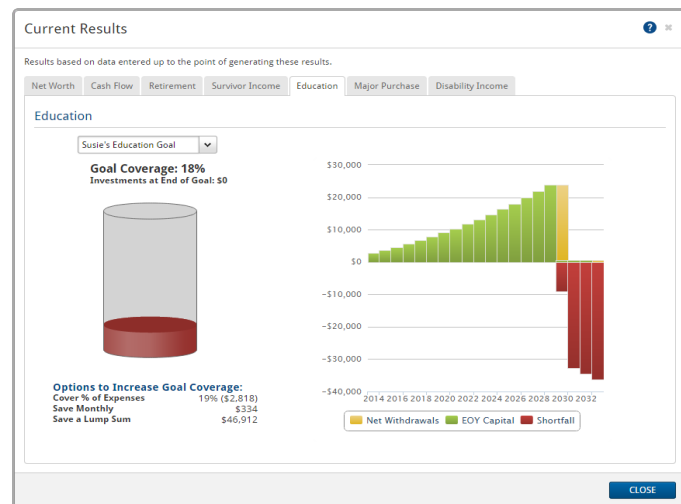
Additional Fact Finders

Fact finders that are tailored to data-entry in each planning level have been added into NaviPlan to help you get the level of information you need. These interactive documents can be filled out using a PDF reader or printed to fill out by hand. Since they follow the same data-entry flow as NaviPlan, you'll save time and stay ahead of the game.

There are also new, guided fact finders that correspond to the conversations you have with clients. They include discussion questions and help you get a better idea of what's most important to clients before you meet with them.

WHERE? To access all available fact finders, go to the *Quick Actions* menu and select **Fact Finders**.

Supported Platforms for NaviPlan® v15.0

Applications:
- Microsoft Word: version 2003 +
- Adobe® Reader: version 9.0 +
- Adobe® Flash Player: version 10.0 +

Browsers:
- Microsoft® Internet Explorer: version 8.0 +
- Google® Chrome
- Mozilla Firefox®
- Apple® Safari

Display:
- 1366 x 768 or higher

Forecaster Assessment Planning Level

NaviPlan's simplest planning level, formerly known as the Financial Assessment, has been upgraded with additional features, usability enhancements, and Next-Gen reporting! The upgrade provides such a new experience that we thought the level deserved a new name: the Forecaster Assessment.

Perfect for new clients or clients with less complex financial situations and goals, this streamlined analysis is designed to give a financial overview in under 10 minutes. Structured to follow the conversations you have with clients, it maintains the simplicity of the Financial Assessment with a fresh perspective on the same data.

WHY? NaviPlan has always been noted for its adaptability — especially for high net worth clients. This update aims to make NaviPlan equally as friendly for clients on the other end of the spectrum or new clients who just want a quick financial overview.

- Any client data saved in a Financial Assessment is still available in the upgraded Forecaster Assessment.

INTUITIVE LAYOUT

Forecaster uses the familiar left navigation bar to offer a similar layout to Level 1 and Level 2 plans.

Survivor Income and *Disability Income* have individual pages to allow for more in-depth discussions about insurance needs.

Cash Flow and Net Worth are separated into three smaller pages: *Income & Expenses*, *Assets & Liabilities*, and *Savings & Investments*.
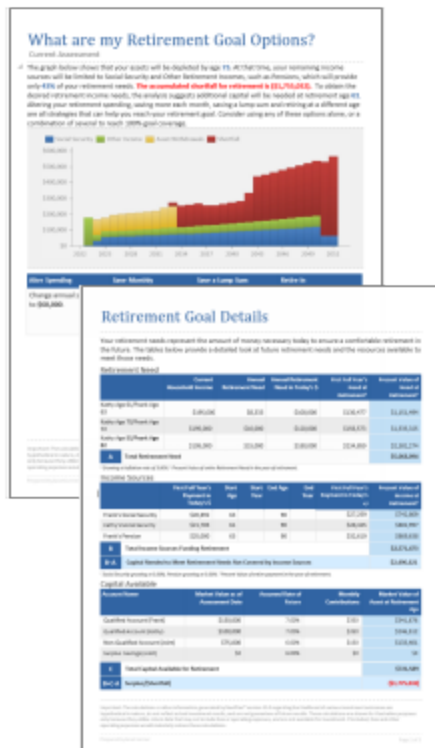
FORECASTER REPORTS

Forecaster brings an entirely new set of client reports that are easier to understand. Reports are still as detailed and configurable, but much more client-friendly now.

Present an overview of your clients' progress for each of their goals, as well as the options they can take to implement your recommendations.

For more information on Forecaster, watch our Training Video in the Learning Centre: *Using the Forecaster Assessment*.

Annuities & Guaranteed Withdrawal Benefits

Strengthen your strategies by including guaranteed income streams as part of your clients' retirement plan. NaviPlan now supports guaranteed withdrawal benefits, existing annuities, and the ability to model future annuity purchases in Level 1 and Level 2 Plans. Guaranteed withdrawal benefits are also available in Asset Allocation assessments.

Enter Financial Data section – *Net Worth* category – *Annuities* page

HOW? To add guaranteed income streams, go to the new *Annuities* page (*Enter Financial Data – Net Worth*).
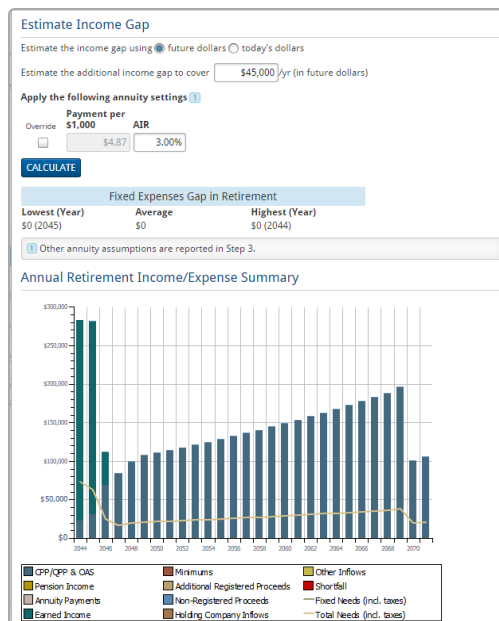
Estimate Income Gap calculator

Annuities and Guaranteed Withdrawal Benefits are also incorporated into Scenario Manager under the *Net Worth* section to model and target specific annuity recommendations and alternatives.

To analyze how your clients may benefit from annuities in retirement scenarios, go to the *Results – Analyze Goals – Scenario Manager – Retirement – Annuitization* tab.

Here, NaviPlan allows you to set the percentage of assets to convert to annuities, as well as to establish the annuitization order by asset type.

You can also use the *Estimate Income Gap* calculator to identify and cover any potential shortfalls during retirement.

For more information, check out the new resources on the *Annuities* page in the Learning Centre.

Next-Gen Reporting Content

DELIVERY ACKNOWLEDGMENT PAGE

Next-Gen Reporting now offers a *Delivery Acknowledgment* report page to make it easy for clients to confirm that they have received their report. This new page is available on the *Build Report* page under *Supplementary Pages*.

BETTER ORGANIZATION OF USER-DEFINED TEXT

Each Next-Gen Reporting goal category now displays any custom notes entered on the *User-Defined Text* page separately for individual goals. This allows advisors to further customize exactly what information is shared with clients at each step of the report and creates a more logical content flow.

Custom text can be classified as *Objectives*, *Recommendations* or *Action Plans* and linked to any existing plan goals.

My Quick Picks for User-Defined Text

You now have the ability to enter and save your own custom notes and recommendations that can be used for multiple clients and multiple plans. Save time by applying your frequently used comments on goal progress, goal recommendations, and client action plans easily to any client report for each individual goal.

> **HOW?** Go to the *Results – User-Defined Text* page. Select a category from the *User-Defined Text Summary* menu. You can enter a new custom comment or note for that category by clicking **Add** for the appropriate category: *Objectives*, *Recommendations*, or *Action Plan*.
>
> In the *Text Entry* dialog box, either enter a new note or select an existing note to edit from the *My Quick Picks* menu. Once you're satisfied with your text, to save the note as a *Quick Pick*, select the **Save to my Quick Picks for future use** option near the bottom of the screen. Click **OK** to save your new note.
>
> Quick Picks can be managed on the *User-Defined Text* page or from the *Settings* menu (⚙).

Ibbotson Quarterly Update

Ibbotson's quarterly update slightly adjusts asset rates of return and ticker symbol classifications.

What's New In...

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Updated Education Costs in Peterson Undergraduate Database

Get the most accurate cost projection of clients' education goals with Peterson's updated database of tuition at over 4,000 North American colleges and universities.

SPOTLIGHT ON TRAINING

Learn more about NaviPlan v15.0 by attending one of these complimentary What's New Webinars:

- December 11, 2014 @ 12PM CST
- December 16th, 2014 @ 12PM CST

To register, access the **What's New Webinars** page in the Learning Centre.

Other updated training materials available in the Learning Centre include:

- **NEW:** Forecaster Assessment User Manual (**User Manuals** page)
- **NEW:** "Using Fixed Income Streams for Retirement" Functional Document (**Annuities** page)
- **NEW:** "Entering Fixed Income Streams" Quick Reference Guide (**Annuities** page)
- **NEW:** "Entering Annuities" Training Video (**Annuities** page)
- **NEW:** Forecaster Assessment Training Videos (**Forecaster Assessment** page)
- **NEW:** Annotated Client Report Samples (**Annotated Reports** page)
- **UPDATED:** All existing User Manuals (**User Manuals** page)