NaviPlan®
Financial Planning Application

What's New in...
NaviPlan® v16.1 – Canada

Release Date: July 8, 2016

NaviPlan's latest updates provide new planning options, functionality improvements, and updated tax information to improve the flexibility and accuracy of your client plans.

- Narrator Clients powered by NaviPlan
- Enhanced User Preferences - Plan Settings
- New Estate Analysis Client Report
- Miscellaneous Updates

- Updated Client Presentation - Tracking Your Progress
- New Client Reports - Net Worth Timeline
- Enhanced User Defined Text - Private Corporations

HERE ARE THE DETAILS...

Narrator Clients powered by NaviPlan

Give your clients a new way of viewing their results with *Narrator Clients powered by NaviPlan*. With *Narrator Clients*, setup and manage clients with a unique username and password for the *Narrator Client Portal*, submit delivered plans to the portal, and create a new planning experience for your clients.

Once it has been submitted to the portal, *Narrator Clients powered by NaviPlan* gives client digital on demand viewing of their plan results. Clients can, at their own pace, analyze their results, develop questions for advisors, and to gain confidence in the results presented.

NOTE: This feature requires additional licensing for access. Contact your NaviPlan Account Executive for more information.
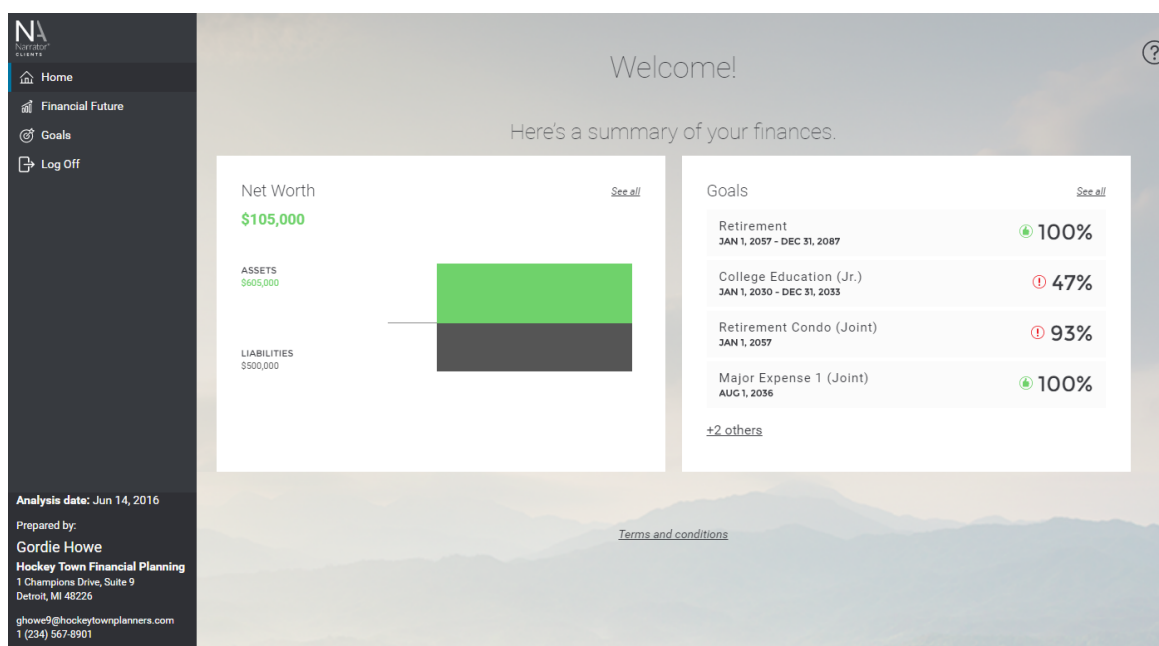
Narrator Clients Powered By NaviPlan Client Portal - Home

Updated Client Presentation - Tracking Your Progress

The **Tracking Your Progress** presentation provides the opportunity for you and your client(s) to evaluate progress towards meeting their financial goals. This includes reviewing and updating net worth and cash flow information and comparing it to the previously delivered plan. As you go through the presentation, you will be able to review progress on investments and goals.

Updates to the **Tracking Your Progress** presentation include additional analysis for the Retirement, Education, Major Purchase and Emergency Fund goals, with the added "Change in Value of Investments" graph, making it easier for clients to understand how their assets have changed in value since their last plan. A convenient new table that summarizes all goals with their respective funding status has also been added to the Retirement, Education, Major Purchase and Emergency Fund slides.

This presentation is only available for use within Progress Plans.
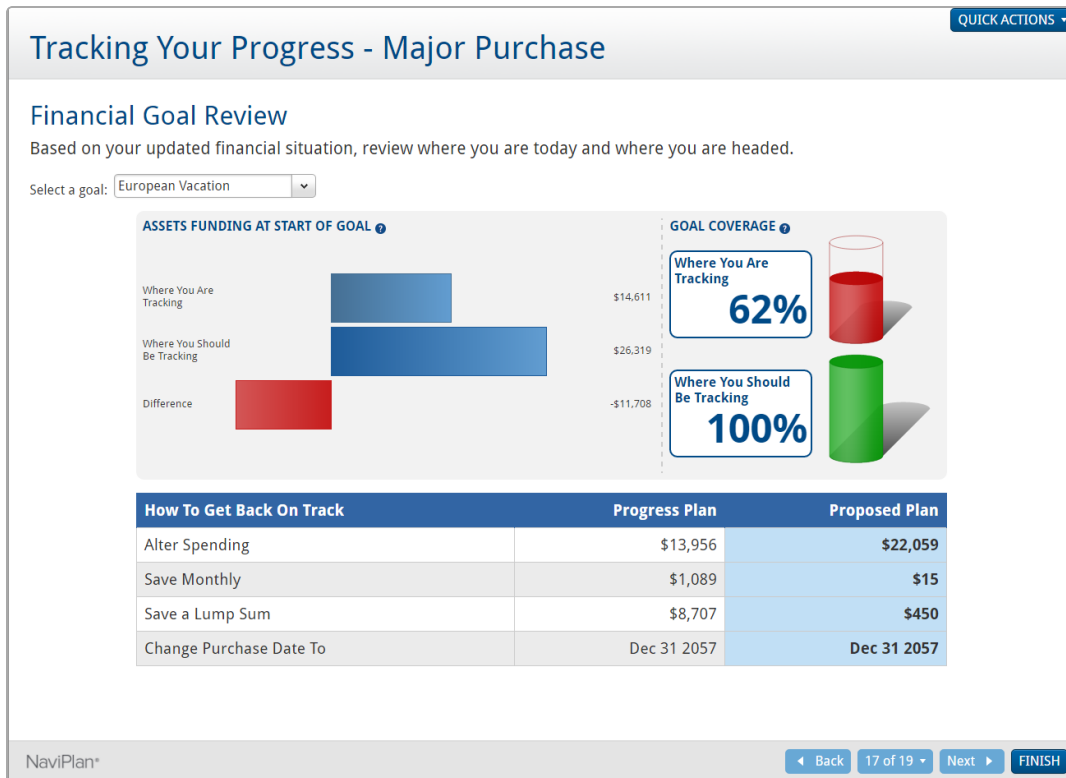
Tracking Your Progress presentation - Major Purchase Slide

Enhanced User Preferences - Plan Settings

Plan settings (located within the ⚙ icon in the top right of the screen) allow for account wide plan defaults to be setup, making commonly used preferences or settings automatically chosen whenever a new plan is created within a client. These options can be individually adjusted within the plan in situations where other preferences or settings are desired.

The **Net Worth** and **Cash Flow** sections of **User Preferences - Plan Settings** have been enhanced and now allows for pre-defined settings for pre-retirement deficits. You can make accounts eligible to be withdrawn automatically in the instance of pre-retirement deficits, set liability expenses that cause pre-retirement deficits to be covered by account withdrawals, and allow pre-retirement lifestyle, medical, and/or deductible expenses that cause pre-retirement deficits to be covered by account withdrawals.

This improvement minimizes confusion on cash flow reports commonly seen when these settings are not used within a plan, and accelerates plan creation by saving required steps for plans that might have deficit issues early in their planning schedule.

⚙ - User Preferences - Plan Settings - Net Worth/Cash Flow

NOTE : This is only applicable to Level 1 and Level 2 plans using the Detailed Tax method.

New Client Reports - Net Worth Timeline

Client timeline reports provide colorful detailed graphs over the course of a plan or goal. These reports are a great option for clients who prefer visual representations on their accounts or cash flow during plan years.

The *Net Worth Timeline* reports offer similar information to the *Net Worth Timeline Comparison*, which compares the current plan's net worth to an alternative plan's net worth. In some situations, an advisor might want to show or clients might prefer to see one plan scenario instead of a comparison, the *Net Worth Timeline* reports are the ideal solution to this need.
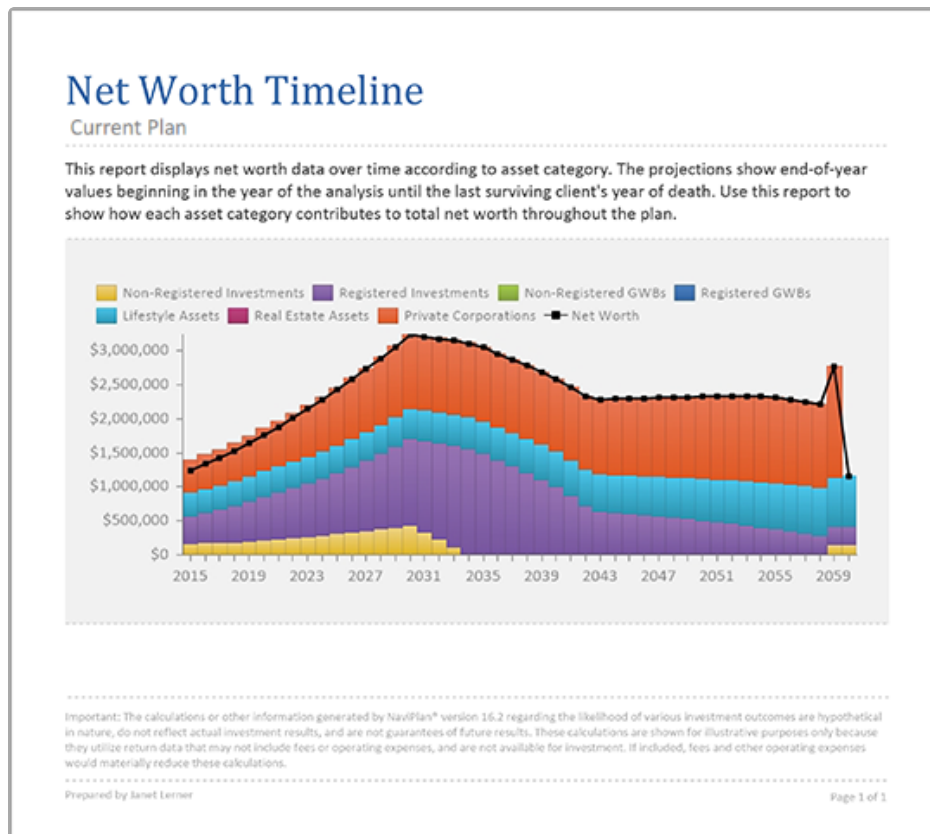
Client Report - Net Worth Timeline

New Estate Analysis Client Report

The *Detailed Estate Analysis* report is now available for use within the *Client Report* section of NaviPlan. This report provides your client with the in-depth information of a quick action report in the easy to understand simplicity of a client report.

The estate analysis report provides an in-depth view of an estate net worth and the corresponding expenses incurred in the event of a death during the current year, and during future years. This report provides clients insight on their net worth growth during the plan providing an idea on how net worth will be impacted by potential taxes or fees.

Detailed Estate Analysis
Current Plan

This report is designed to show the effects of dying in a given year, and the resulting impact of taxation on the estate.

|	2016	2029	2042	2055	2070
Non-Registered Investments					
Subtotal	$0	$0	$0	$0	$0
Registered Investments					
Subtotal	$0	$0	$0	$0	$0
Private Corporations					
Subtotal	$0	$0	$0	$0	$0
Lifestyle Assets					
Principal Residence	$1,520,000	$1,966,282	$2,543,596	$3,290,412	$4,428,461
Cottage	$76,500	$112,343	$164,979	$242,278	$377,461
Subtotal	$1,596,500	$2,078,625	$2,708,575	$3,532,690	$4,805,922
Real Estate Assets					
Subtotal	$0	$0	$0	$0	$0
Liabilities					
Subtotal	($0)	($0)	($0)	($0)	($0)
Pro-Forma Net Worth	$1,596,500	$2,078,625	$2,708,575	$3,532,690	$4,805,922
Insurance Proceeds					
Subtotal	$0	$0	$0	$0	$0
Death Benefits					
CPP/QPP Death Benefits	$5,000	$5,000	$5,000	$5,000	$2,500
Subtotal	$5,000	$5,000	$5,000	$5,000	$2,500
Change in Value of Private Corporations	$0	$0	$0	$0	$0
Estate Before Taxes & Expenses	$1,601,500	$2,083,625	$2,713,575	$3,537,690	$4,808,422
Additional Income Taxes	$0	($479)	($7,482)	($28,945)	($65,551)
Transfers on Death	$0	$0	$0	$0	$0
Charitable Bequests	($0)	($0)	($0)	($0)	($0)
Estate Expenses					
Subtotal	$0	$0	$0	$0	$0
Net Estate	$1,601,500	$2,083,146	$2,706,093	$3,508,745	$4,742,871

Important: The calculations or other information generated by NaviPlan® version 16.2 regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. These calculations are shown for illustrative purposes only because they utilize return data that may not include fees or operating expenses, and are not available for investment. If included, fees and other operating expenses would materially reduce these calculations.

Prepared by Bob Person

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Enhanced User Defined Text - Private Corporations

Personalize client reports with user defined text options that allow you to enter client objectives, recommendations, and action plan items. Easily organize personalized text by varying topic categories, applying formatting, and controlling the order in which they will appear within the client report.

Private Corporations are now included as a separate category within user defined text, and can be organized separately from other topics within the user defined text client pages.
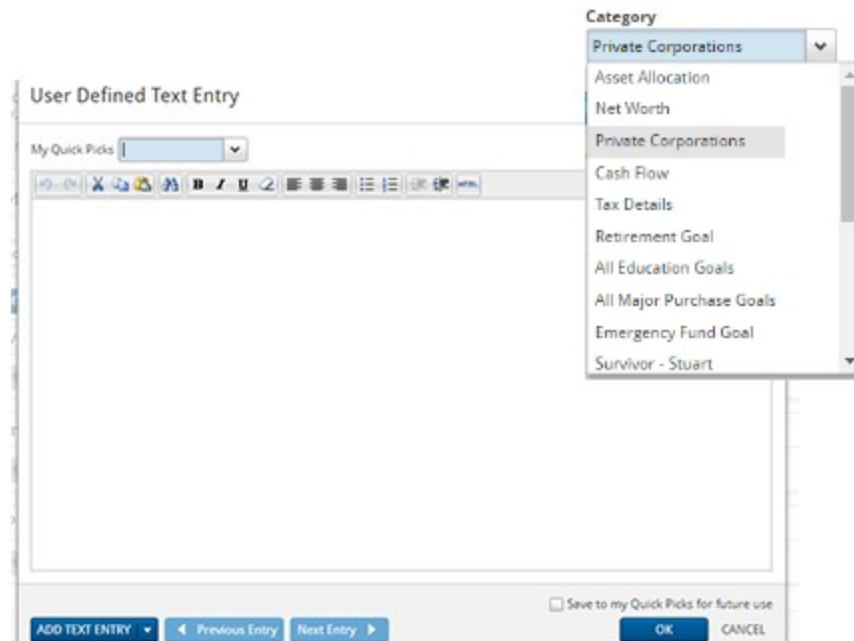
Results - User-defined Text

Miscellaneous Updates

MICROSOFT® EDGE SUPPORT

Microsoft®'s new default browser, Microsoft® Edge, is now supported in NaviPlan.

MORNINGSTAR UPDATES

Morningstar has provided us with updated capital market assumptions. They have also updated their risk tolerance questionnaire and scoring and provided updates to the asset classifier database.

Morningstar Capital Market Assumptions data updated for:

- Asset class return rates and standard deviations
- Correlation values
- Portfolio weightings

Supported Platforms for NaviPlanv16.1

Applications:

- Microsoft® Word: version 2010 +
- Adobe® Reader: version 11.0 +
- Adobe® Flash Player: version 15.0 +

Display:

- 1280 x 720 or higher

Browsers:

- Microsoft® Internet Explorer: version 9.0 +
- Microsoft® Edge
- Google® Chrome
- Mozilla Firefox®
- Apple® Safari