

What's New in...

NaviPlan® v16 – Canada

Release Date: March 18, 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.

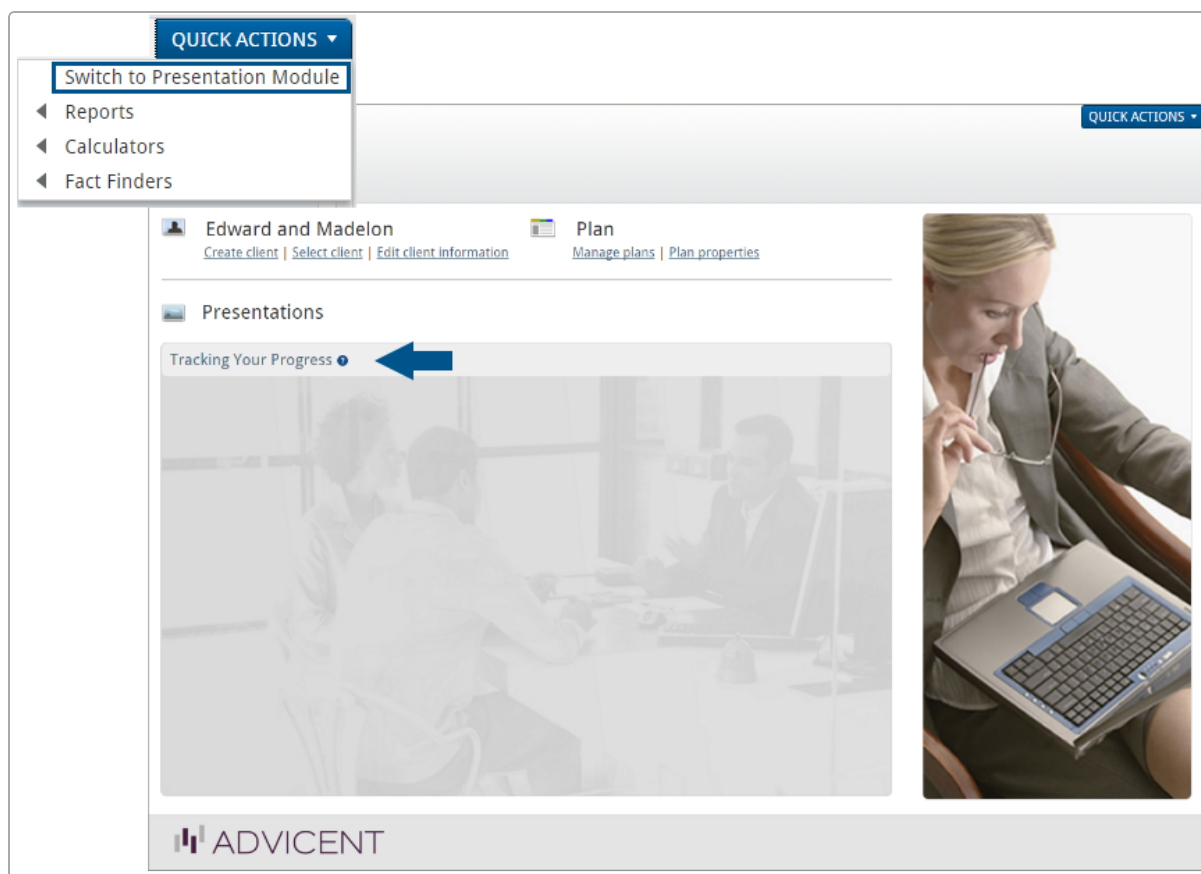
- [New Presentation - Tracking Your Progress](#)
- [Tax Updates](#)
- [Private Corporation Improvements](#)

HERE ARE THE DETAILS...

New Client Presentation - Tracking Your Progress

In the effort to create a complete planning experience within the **Progress Planning** plan option, NaviPlan v16.0 includes a brand new **Client Presentation** found exclusively within the **Progress Planning** level. This new presentation goes through the steps of a Progress Plan in an interactive and engaging way that allows you and your client to work together through the Progress Plan, giving your client the ability to give immediate feedback and suggestion to their planning progress and ongoing goals.

This Presentation can be found within **Quick Actions - Switch to Presentation Module**, while within a Progress Plan.



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Private Corporation Improvements

As part of ongoing improvements to private corporation functionality within NaviPlan, the Private Corporation data entry pages have been enhanced with several new net worth options. These changes allow for greater efficiency when tracking a client's total asset portfolio and supports greater diversity of asset types within a NaviPlan Private Corporation client report.

MULTIPLE COMMON SHARE CLASSES

Expanding on share class options within the Private Corporation data entry, it is now possible to enter multiple common share classes within the **Share Structure** section of the **Private Corporation Details**.

This change gives expanded flexibility in share class entry, and allows for more accurate reporting for clients who have a diverse range of common shares within their Private Corporation structure.

Common Share Details

Specify the structure of this common share class.
Note: A plan member must own at least one common or preferred share.

Common Shares

Common Class Description: **Class A**

Shareholder	# of Shares Owned	Market Value	Paid-Up Capital		Adjusted Cost Base	
			Per Share	Total	Per Share	Total
John	100	\$17,017	\$50	\$5,000	\$45	\$4,500
Jane	0	\$0	\$0	\$0	\$0	\$0
Other	0	\$0	\$0	\$0	\$0	\$0
Total	100	\$17,017	\$50	\$5,000	\$45	\$4,500

Ownership Details

Valuation Date*: Jan 20 2016

Common Shares ADD NEW COMMON SHARE CLASS

Description	Total # of Shares	Market Value Per Share	Actions
Class A	100	\$17,017	[Edit] [Delete]
Class B	600	\$102,103	[Edit] [Delete]

ADD COMMON SHARE CLASS | Previous Entry | Next Entry | OK | CANCEL

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MULTIPLE INVESTMENT ACCOUNTS IN A PRIVATE CORPORATION

Private Corporations within NaviPlan now supports multiple investment accounts within the *Investment Accounts* section of *Private Corporation Details*.

This enhancement, simplifies the creation of a diverse investment profile within a Private Corporation and can be created all within one location, reducing data entry time and improves overall calculation accuracy within Private Corporation stand alone and client reports.

Description	Market Value	Cost Base	Valuation Date	Asset Class Weightings	Return Rates	Subaccounts	Actions
Investment Account	\$50,000	\$45,000	Jan 7 2016	US Equity	6.25%	Add...	[Edit] [Delete]
Cash Account	\$5,000	\$5,000	Jan 7 2016	Canadian Casl	2.16%	Add...	[Edit] [Delete]
International Account	\$45,000	\$32,000	Jan 7 2016	International I	7.37%	Add...	[Edit] [Delete]

REAL ESTATE WITHIN A PRIVATE CORPORATION

Real estate can now be included within a Private Corporation's portfolio, and has been given its own separate data entry section within the *Private Corporation Details*.

This functionality improvement offers a more accurate picture of a real estate asset within a Private Corporation and provides expanded data entry possibilities to illustrate passive income.

Description	Market Value	Rental Income	Actions
Real Estate	\$150,000	\$750 /mo	[Edit] [Delete]

Purchase Date	Purchase Amount	Portion not Depreciable (\$ or % of Purchase Amount)	Depreciation Amount per Year	Number of Years
Dec 31 2015	\$45,000	\$0	\$560	81

Current Market Value	Current Value As Of	Start of Year Market Value	Start of Year Cost Basis
\$150,000	Jan 20 2016	\$150,000	\$150,000

Rental Income	Rental Expenses (\$ or % of Rental Income)	Frequency	Net Rental Income	Annual Rental Growth Rate	Start Date	End Date	Direct Net Rental Income To	Actions
\$750	\$500	Monthly	\$250	3.00%	Jan 1 2016	Death (2nd)	Investment Accou	[Delete]

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Federal and Provincial Tax Update

Federal and provincial consist of updates to values that are indexed on an annual basis. These values include:

FEDERAL

- Tax Brackets
- CPP/QPP & OAS
- Non-Refundable Credits
- TFSA Contribution Limits
- Private Corporation Tax Rates

PROVINCIAL

- Tax Brackets
- Tax Credits
- Private Corporation Tax Rates

TIP: For more detailed information on these changes, see the [2016 Canadian Federal & Provincial Tax Update](#) document.

Supported Platforms for NaviPlan v16.0

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 +
- Google® Chrome
- Mozilla Firefox®
- Apple® Safari