

NaviPlan Premium v17.0 Canada

Release Date: February 10, 2017

NaviPlan's latest updates provide a new client report giving in depth data reporting, updates to Federal and Provincial tax calculations and various other improvements to offer accuracy and transparency for your client's plans.

- [New Client Report - Synopsis Report](#)
- [Federal and Provincial Tax Updates](#)
- [Miscellaneous Updates](#)

Here are the Details...

Expanded Client Report - Plan Analysis Synopsis Report

Provide clients with all data entered into their plan with modern report design and branding with the expanded **Plan Analysis Synopsis** report. This report presents client data in an easy to read and understand format and style that is consistent with other client reports. This like all other client reports the **Plan Analysis Synopsis** report can be included within a client presentation as a compliance requirement, as part of a template with other client reports, as a special inclusion to a presentation , or as a standalone report for your clients.

Plan Analysis Synopsis				
Client Information				
	Tom Smith		Theresa Smith	
Birth Date	1954/01/29		1956/05/31	
Gender	Male		Female	
Address	123 Maple Ln		123 Maple Ln	
	Victoria, British Columbia V8N 1A1		Victoria, British Columbia V8N 1A1	
	Canada		Canada	
Citizenship	Canada		Canada	
Advisor Information				
Name	Advisor Type	Business Phone	Cell Phone	
MargeFr Simpson	Other	(204) 555-2000		
Plan Assumptions				
Individual Assumptions				
	Tom Smith		Theresa Smith	
Retirement Date	2018/01/01		2018/01/01	
Life Expectancy	90		90	
Shared Assumptions				
Marital Status			Married	
Income Tax Method			Detailed Tax	
Inflation Rate			2.00%	
Elect to Split Pension Income			Yes	
Estate Assumptions				
Detail				
	Tom		Theresa	
Is there a will?	No		No	
Last revised?	n/a		n/a	
Where are the wills kept?				
Income Information				
Regular Income Source	Member	Applicable	Current Amount	Indexed By
Salary	Tom	2017/01/01 to 2017/12/31	\$11,667/mo	2.00%

Client Reports - Plan Analysis Synopsis Report

Federal and Provincial Tax Updates

NaviPlan's federal and provincial tax calculations have been updated to provide the most up to date analysis. Some of the key changes include:

Federal

- Federal tax brackets
- Federal tax rates
- Federal tax credits
- 2017 Eligible and Non-Eligible Tax Credits

Provincial

- Provincial tax bracket
- Provincial tax rates
- Provincial tax credits
- Bracket changes to Quebec Health Services Funds and Health Contributions

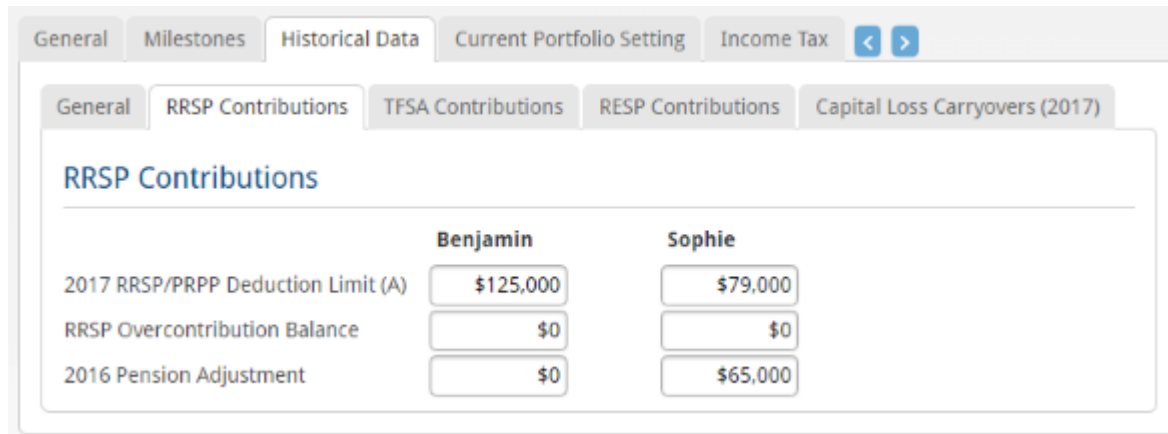
TIP: For more detailed information on these changes, see the [2017 CDN General Tax Update](#) document.

Changes to RRSP Historical Data

As of 2016, the CRA now reports the RRSP/PRPP Deduction Limit for the upcoming tax year rather than providing data from the previous tax so that the deduction limit could be calculated. The change is outlined by the CRA here: <http://www.cra-arc.gc.ca/gncy/ntcsltrts/n/lmts-eng.html>.

The Historical Data > RRSP Contributions page has been updated to reflect the change with the CRA. Users only need enter the RRSP/PRPP Deduction Limit for the current plan year to ensure that the correct deduction limit used in NaviPlan. The field has been named the same as it appears on the Notice of Assessment from the CRA.

Additionally, Advicent has chosen to leave the previous year Pension Adjustment field exposed. The Pension Adjustment field has no impact on the deduction limit for the current year. The field does apply to the RRSP Contribution Limits report from the Planning Assistant and the RRSP standalone reports, but does not have an impact on the calculations nor any Client Reports.



The screenshot shows the 'Historical Data' tab selected in the software. Underneath, the 'RRSP Contributions' sub-tab is active. The interface displays a table for two individuals, Benjamin and Sophie, with input fields for their RRSP/PRPP Deduction Limit (A), RRSP Overcontribution Balance, and 2016 Pension Adjustment.

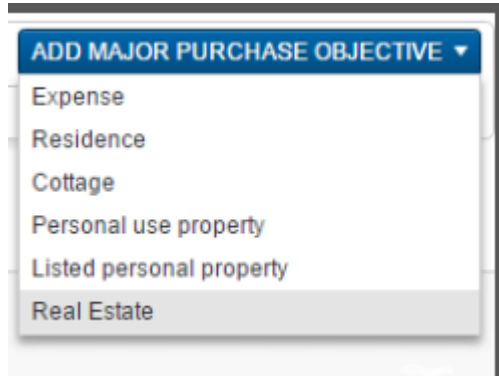
	Benjamin	Sophie
2017 RRSP/PRPP Deduction Limit (A)	\$125,000	\$79,000
RRSP Overcontribution Balance	\$0	\$0
2016 Pension Adjustment	\$0	\$65,000

Plan Management - Assumptions - Historical Data - RRSP Contributions

Miscellaneous Updates

Major Purchase Enhancements

Real estate assets may now be a possible objective for a major purchase goal. Data entry will be identical to any real estate asset and the goal functions identically to any major purchase goal for planning and within reporting.



Set Goals - Major Purchase

Morningstar Updates

Morningstar has provided us with updated asset classifier database. This update provides data for:

- Account/Holding classifications

Supported Platforms for NaviPlan v17.0

Applications:

- Microsoft Word: version 2013, 2016
- Adobe Reader: version 11.0+
- Adobe Flash Player: version 20.0+

Display:

- 1280 x 720 or higher

Browsers:

- Microsoft Internet Explorer: version 11.0+
- Microsoft Edge
- Google® Chrome
- Mozilla Firefox®
- Apple® Safari