

## NaviPlan<sup>®</sup> 18.0 release

NaviPlan has been updated with improvements to the Presentation Module; new client reports; improved data entry and report functionality; and federal and provincial tax updates.

- [Presentation Module enhancements](#)
- [New client reports](#)
- [2018 federal and provincial tax updates](#)
- [Other improvements](#)

### Details

#### Presentation Module enhancements

Improvements have been made to Presentation Module, including a modern design scheme across presentations as well as new visual elements and infographics. These updates have changed the visual style of the presentations but do not change the data collected.


QUICK ACTIONS ▾

The road to retirement

It all starts with a plan

The strategies you undertake today can have a dramatic effect on your lifestyle during retirement.

To help create a complete financial strategy, we will take a detailed look at both your current and future lifestyles.



Do you have a retirement plan?

If not, you are not alone.

41 percent

report that either they or their spouse have tried to calculate how much money they will need for retirement.

38 percent

of workers have estimated how much they will need per month in retirement.

Source: Greenwald, Lisa, Craig Copeland, and Jack VanDerhel. "The 2017 Retirement Confidence Survey: Many Workers Lack Retirement Confidence and Feel Stressed About Retirement Preparations." Employee Benefit Research Institute, 21 Mar. 2017

NaviPlan<sup>®</sup>

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FINISH

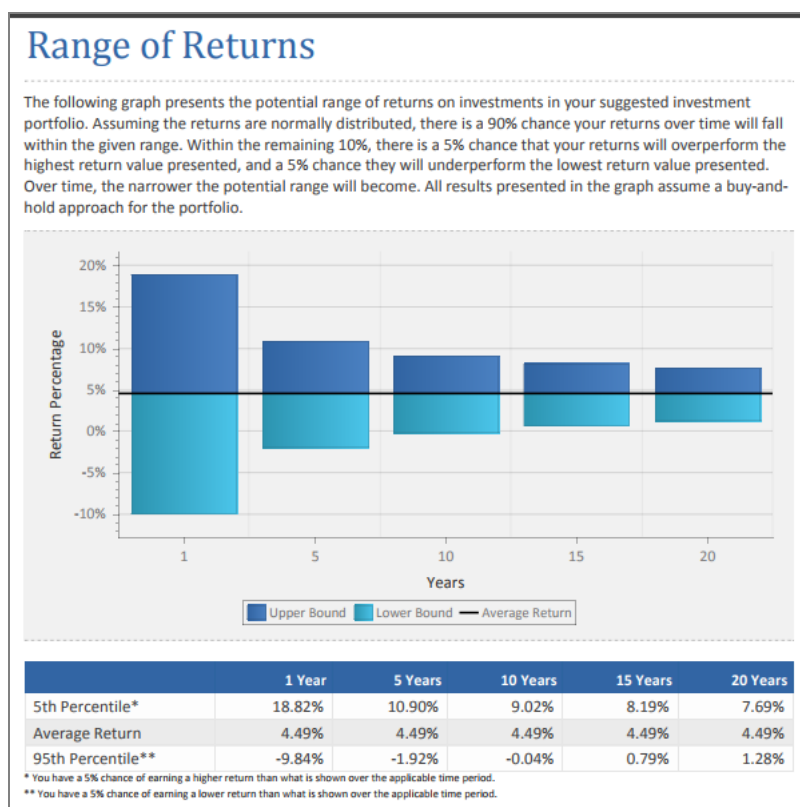
Presentation Module - "The road to retirement"

## New client reports

NaviPlan includes several new client reports, each going into various detail on asset allocation earning rates, class weightings, and questionnaire responses.

### "Range of Returns" report

The newly updated "Range of Returns" report provides clients with insight into the potential range of their account returns over the course of multiple years. This report can be used as an explanation for how returns vary throughout a plan's life.



Client report - "Range of Returns" report

## "Current Portfolio Breakdown" report

The "Current Portfolio Breakdown" report lists how asset holdings fit into the various asset classes available within NaviPlan. This report helps clients understand which asset classes make up their portfolio and how much of it is weighted into one or another.

Current Portfolio Breakdown					
This report displays a breakdown of the percentages and dollar values for each asset class in the current portfolio.					
Asset Class	Holding	Type	% of Asset Class	% of Portfolio	Asset Value
Large Cap Growth Equity					
	Microsoft Corp	Non-Qualified	100.00%	8.82%	\$15,000
Total Large Cap Growth Equity				8.82%	\$15,000
Mid Cap Equity					
	Twitter Inc	Non-Qualified	41.18%	10.29%	\$17,500
	Fastenal Co	IRA	11.76%	2.94%	\$5,000
	Cullen/Frost Bankers Inc	401(k)	47.06%	11.76%	\$20,000
Total Mid Cap Equity				25.00%	\$42,500
Large Cap Value Equity					
	Apple Inc	Non-Qualified	100.00%	4.41%	\$7,500
Total Large Cap Value Equity				4.41%	\$7,500
Small Cap Equity					
	Noble Midstream Partners LP	IRA	7.89%	4.41%	\$7,500
	Globant SA	IRA	18.42%	10.29%	\$17,500
	Addus HomeCare Corp	401(k)	21.05%	11.76%	\$20,000
	Emclaire Financial Corp	401(k)	10.53%	5.88%	\$10,000
	Caesarstone Ltd	Roth 401(k)	42.11%	23.53%	\$40,000
Total Small Cap Equity				55.88%	\$95,000
International Small Cap Equity					
	InterXion Holding NV	Roth 401(k)	100.00%	5.88%	\$10,000
Total International Small Cap Equity				5.88%	\$10,000
Total Portfolio				100.00%	\$170,000

Client report - "Current Portfolio Breakdown" report

## "Risk Tolerance Analysis" report

The "Risk Tolerance Analysis" report aggregates a client's risk tolerance questionnaire into the modern style of client reports. This report acts as a great reference for clients who may be wondering why their return rates have changed in an alternative scenario on various client reports.

# Risk Tolerance Analysis

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## Risk Tolerance Analysis results:

Portfolio	Investment Profile	Time Horizon
Entire Portfolio	Moderate Conservative	Very Long
Retirement	Moderate Conservative	Intermediate-Long

Different investors have different risk tolerances. Much of the difference stems from time horizon. That is, someone with a short investment time horizon is less able to withstand losses. The remainder of the difference is attributable to the individual's appetite for risk. Volatility can be nerve-wracking for many people, and they are more comfortable when they can avoid it. However, there is a relationship between risk and return. Investors need to recognize this risk/return trade-off. The following risk tolerance questionnaire is designed to measure an individual's ability (time horizon) and willingness (risk tolerance) to accept uncertainties in their investment's performance. The total score recommends which of five distinct risk profiles is most appropriate for the investor.

## Investment History (not scored)

### 1. What is your experience and overall knowledge of investments?

- a) I have no investment experience and a very low knowledge level regarding investments.
- b) I have very little investment experience and a fairly low knowledge level.
- c) I have some experience investing in mutual funds and am somewhat knowledgeable.
- d) I have some experience investing in mutual funds, individual stocks and bonds and am somewhat knowledgeable.
- e) I am an experienced investor and have a solid knowledge base regarding investments and am aware that markets can be volatile and unpredictable.

A	B	C	D	E
Entire Portfolio				
		X		
Retirement				
		X		

Client report - "Risk Tolerance Analysis" report

## 2018 federal and provincial tax updates

Federal and provincial tax calculations in NaviPlan have been updated to provide the most up-to-date analysis. Some of the keys changes include:

### Federal

- Tax brackets
- Tax rates
- Tax credits
- Changes to RRSP limits and CPP/QPP benefits
- 2018 Eligible and Non-Eligible Tax Credits

### Provincial

- Tax brackets
- Tax rates
- Tax credits
- Bracket changes to British Columbia and Quebec rates, including Quebec Health Services Fund

**TIP:** For more detailed information on these changes, see the [2018 CDN General Tax Update](#) document.

## Other improvements

### Capital cost allowance

Capital cost allowances can now be added to both personal and corporate real estate assets. These additions improve the accuracy of tax planning in situations when a client may have a real estate asset they wish to include in their plan.

Real Estate Details

Description \*

Real Estate

Owner

Joint

Purchase Date

Dec 31 2016

Purchase Amount

\$350,000

Portion not Depreciable (\$ or % of Purchase Amount)

\$0

CCA Rate

4%

UCC

\$0

Current Market Value

\$500,000

Current Value As Of

Feb 22 2017

Start of Year Market Value

\$0

Start of Year Cost Basis

\$0

Enter financial data - net worth - real estate details

### Historical RRSP contribution improvements

RRSP contributions, found within the "historic data" tab, can now be modified to make contributions optional. By default, no contribution room is carried forward from the previous year. NaviPlan will use the current year deduction limit on current year net income as its base. This allows for contribution limits to be manually changed to whatever value is most applicable to the client's situation, making for a more accurate picture of their situation.

RRSP Contributions

Him

Her

☐ Estimate deduction limit using current year's income information

2017 RRSP/PRPP Deduction Limit (A)

\$0

\$0

RRSP Overcontribution Balance

\$0

\$0

2016 Pension Adjustment

\$0

\$0

Active plan - assumptions - historical data - RRSP contributions

## Retirement savings in disability

When planning for a disability goal, pre-retirement shortfalls can now be either ignored or factored into the scenario. This change allows for isolated planning that focuses solely on the disability or a more inclusive approach that factors in retirement planning as well.

**Retirement**

☒ Consider any pre-retirement savings needed to fund retirement shortfalls as a disability need

☐ Ignore retirement shortfalls as a disability need

Set goals - disability income - ongoing expenses

## "Probability of Success" report improvements

The "Probability of Success" reports have been expanded to include additional tables and alternative scenarios.

### Supported platforms for NaviPlan® v18

#### Applications:

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

#### Display:

- 1280 x 720 or higher

#### Browsers:

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