

NaviPlan[®] 19.2 release

September 27, 2019

NaviPlan 19.2 includes operating company enhancements, visual updates, surplus strategy changes, and several additional improvements.

[Operating company improvements](#)

[Surplus savings split](#)

[Visual updates](#)

[Miscellaneous changes](#)

Details

Operating company improvements



Note: To add operating company functionality to your current NaviPlan experience, contact Advicent at (855) 885-7526.

Automatic operating company to holding company distribution

Distributions from an operating company now automatically flow into a linked holding company. This change:

- Ensures private corporation taxes are accurate.
- Adjusts GRIP and CDA values automatically.
- Saves time during data entry.

To apply automatic tax-free distributions, ensure:

- The holding company is the operating company's parent.
- The holding company owns at least one share in the operating company.
- The **Connected** checkbox on the **Share Structure** page is selected.

Ownership Details

Valuation Date * Aug 30 2019
 Parent Holding Company Holding Company Connected

Quebec 5500 hour rule support

Operating companies taxed in Quebec have the option to include or omit the **Small Business Deduction** on the **Historical Data tab**. This change improves tax accuracy for Quebec operating companies.

General Setup

Business Limit

	Federal	<input type="checkbox"/> Provincial	?
Previous Year AAIL	\$0		
Holding Company Previous Year AAIL	\$0		
Calculated Business Limit	\$500,000	\$500,000	
Percentage of Limit to use (Schedule 23)	100.00%		
Quebec Small Business Deduction		<input checked="" type="checkbox"/> Qualifies	?
Applied Business Limit	\$500,000	\$500,000	

Tool-tip additions to the Historical Data tab

Help tool-tips have been added next to most operating company checkboxes. This change clarifies how the checkboxes effect tax and value calculations.

General Setup				Notional Account
Business Limit				RDTOH
	Federal	<input type="checkbox"/> Provincial	?	End-of-Year Value
Previous Year AAIL	\$0			
Holding Company Previous Year AAIL	\$0			
Calculated Business Limit	\$500,000	\$500,000		CDA End-of-Year Value
Percentage of Limit to use (Schedule 23)	100.00%			Capital Loss Carryover
Quebec Small Business Deduction		<input checked="" type="checkbox"/> Qualifies	?	
Applied Business Limit	\$500,000	\$500,000		

Checkbox applies the federal passive income limit and SBD grind-down to provincial tax calculations.

Surplus savings split

Surplus savings strategies now allow for client and co-client incomes to be factored and saved individually. Different savings percentages for each client can be entered using each client's individual surplus. This change expands tax accuracy for non-joint filing plans and allows for additional savings strategy flexibility.

Go to the **Assumptions page - General tab** to select the **Surplus Splitting** setting. Surplus split strategies can be added on the **Strategies page - Surplus tab**.

Surplus Splitting

Checking this box will enable % fields to split Surplus Savings strategies between Client and Co-Client.

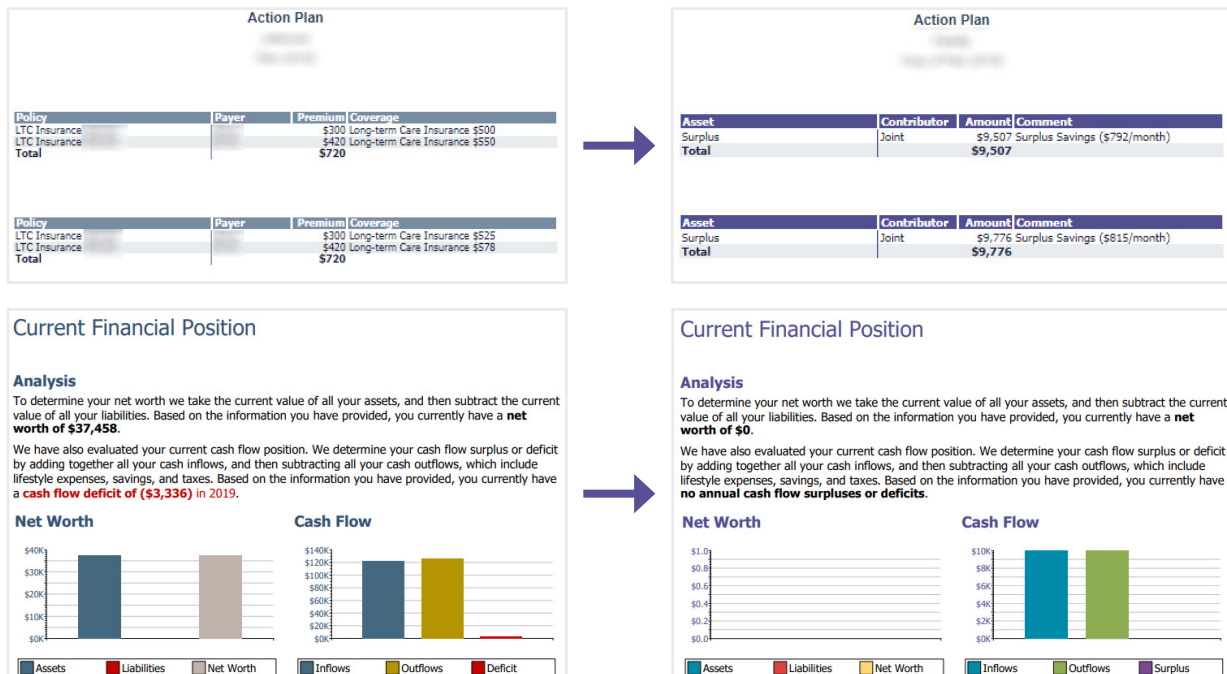
Surplus Savings

Direct Surplus To	% of Surplus	% of Surplus	Surplus	Start Year	End Year
Surplus	100.00%	100.00%		2019	Ret. (1st)

Visual updates

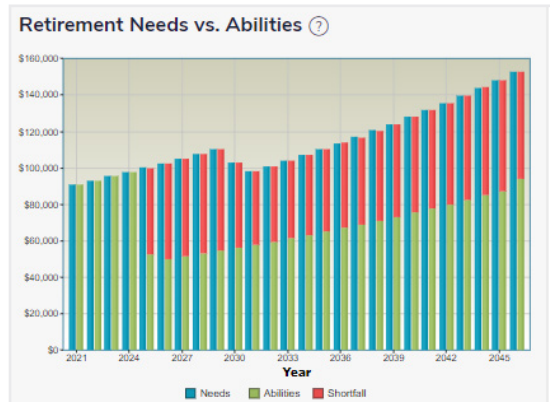
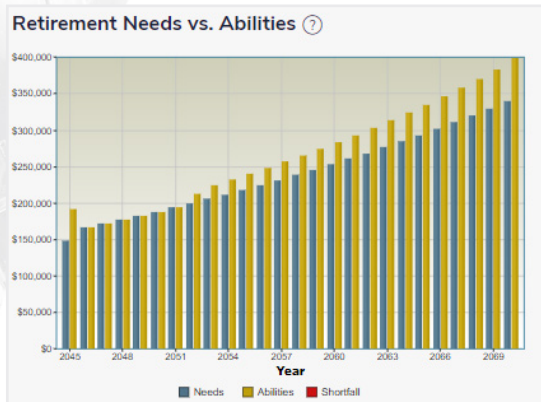
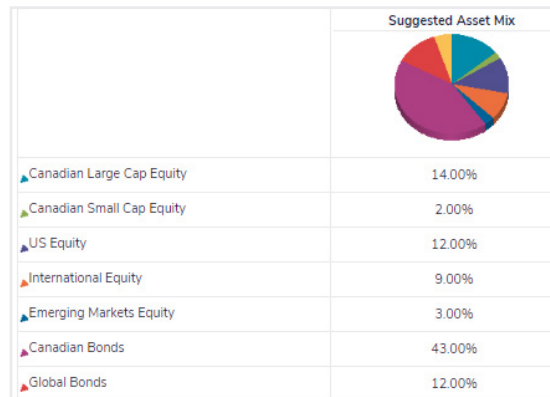
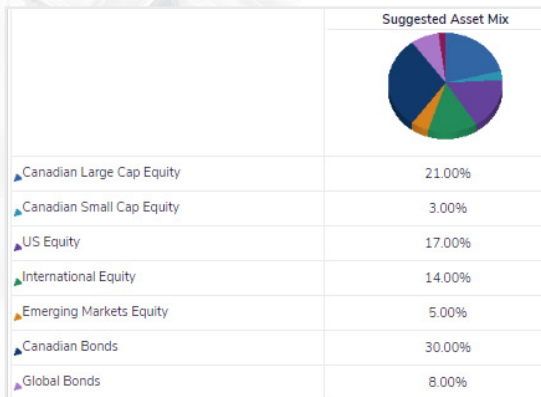
Updates for quick action reports and legacy client reports

The Quick Action and Legacy Client reports have been updated to be consistent with the version 19.0 visual design updates. All functionality of the reports and their location within the application remains the same.



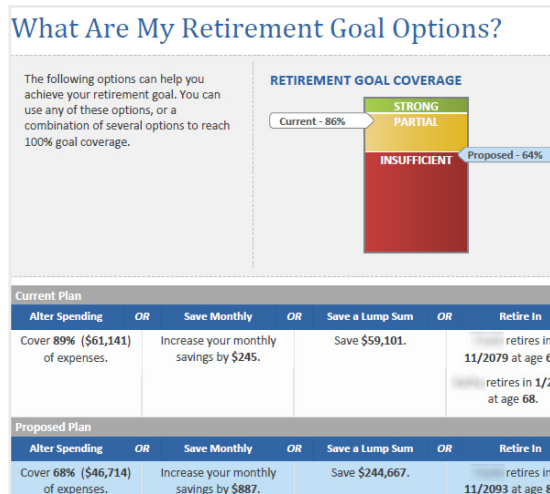
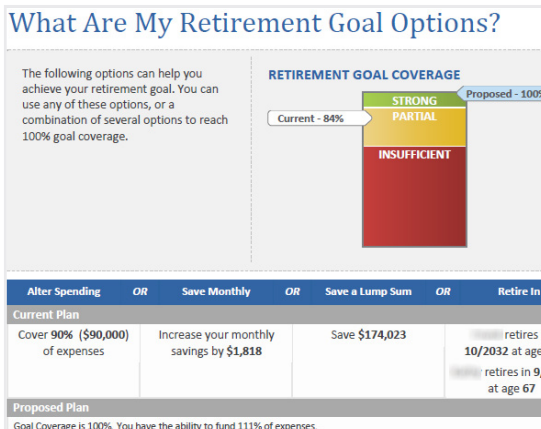
Asset allocation and graph colour updates

The colours for the asset allocation classes and graphs have been updated to be consistent with the version 19.0 visual design updates. The new colours appear where ever graphs or asset allocation values are present.



What Are My Options report changes

The What Are My Options reports now include a separate table for the What Are My Options choices. This change improves client readability.



Miscellaneous changes

Itemized Cash Flow quick action report changes

The **Itemized Cash Flow Quick Action** report now includes a separate header for the client's and co-client's age. This change improves readability especially when clients are nearing retirement.

Itemized Cash Flow Projection for All				
Plan (2019)				
Years	2019	2020	2021	2022
Age(s)	63/63	64/64	65/65	66/66

Canada Child Benefit calculation enhancement

The Canada Child Benefit calculation now can be excluded within the **Historical Data** tab of the **Assumptions** page via a checkbox. This change improves tax flexibility, allowing for NaviPlan to support more planning situations.

Canada Child Benefit
<input checked="" type="checkbox"/> Disable Canada Child Benefit
<small>Disabling the Canada Child Benefit (CCB) will prevent the CCB cash inflows from entering the plan. This can be used when anticipating that CCB benefits will be passed directly into beneficiary accounts and therefore don't factor into the client plan.</small>

Supported platforms for NaviPlan® 19.2

Browsers:

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

Applications:

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

Display:

- 1280 x 720 or higher