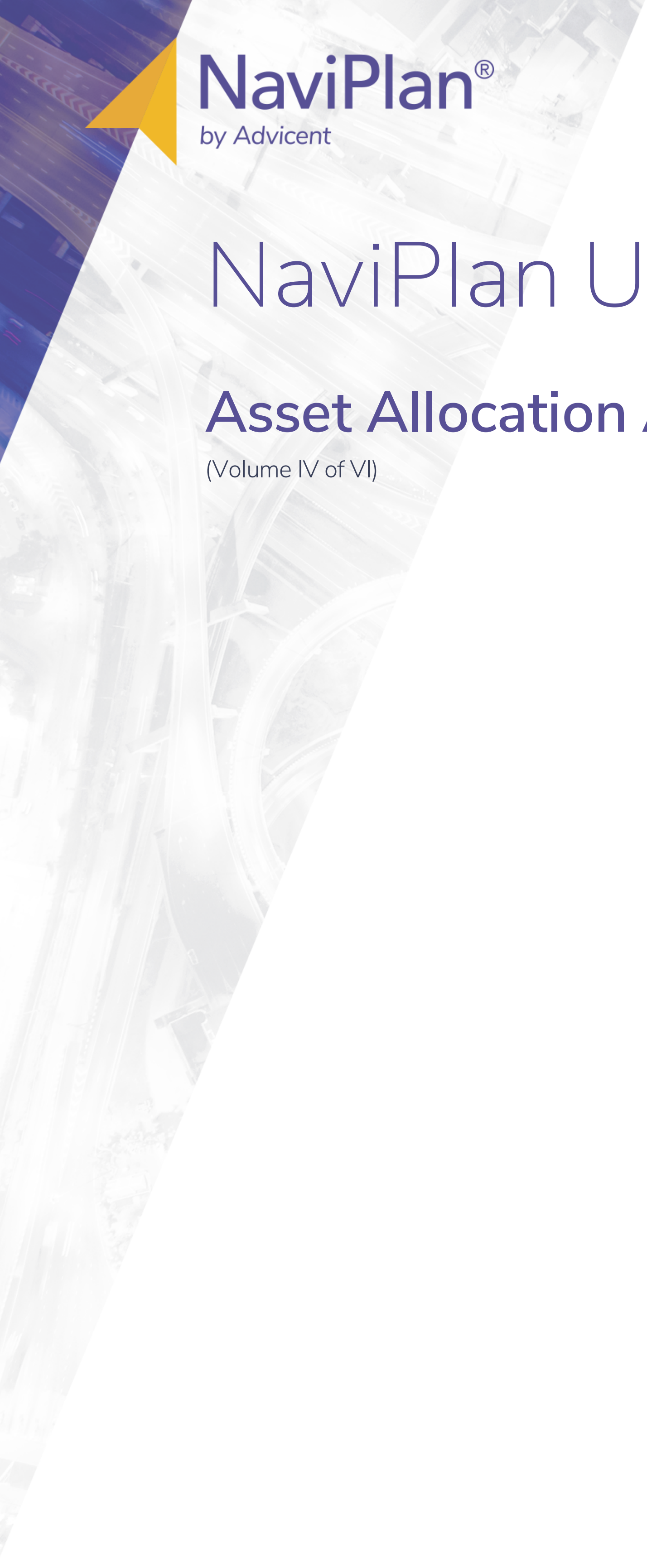

# NaviPlan User Manual:

## Asset Allocation Assessment

(Volume IV of VI)

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Advicent has engaged Morningstar Investment Management LLC, to develop proprietary asset allocation tools for educational purposes. Morningstar has granted to Advicent a licence for use thereof.

Canadian version

2019-04-09

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# NaviPlan Resources

Advicent provides several resources to help you use NaviPlan. The following table shows some of the resources available and where to find them.

| Advicent resource | Description and location |
|---|---|
| Help | The quickest way to get information about any item within NaviPlan is to use the application Help. To access Help, select **NaviPlan Help** from the **Help & Resources** menu. Help includes a glossary of terms. |
| Functional Documents | Functional documents explain NaviPlan functionality, underlying assumptions, and results calculations. You can access functional documents on specific topics on the related page in the Learning Centre, or a list of all available functional documents on the **Functional Documents** page. |
| Quick Reference Guides (QRGs) | Quick Reference Guides are designed to get you started with a particular workflow in NaviPlan. You can access QRGs on specific topics on the related page in the Learning Centre, or a list of all available QRGs on the **Quick Reference Guides** page. |
| User Guides | You can also access other user guides in this series . You can access user guides on the **User Guides** page in the NaviPlan Learning Centre. |
| Training Videos | Training videos are designed to give you an overview of completing a specific task in NaviPlan. You can access videos on specific topics on the related page in the Learning Centre, or a list of all available functional documents on the **Videos** page. |
| Take Action™ Webinars | The Take Action™ webinar series helps you get the best return on your investment in NaviPlan by showing you how to apply the software to real world situations . You can access webinars on specific topics on the related page in the Learning Centre, or a list of all available functional documents on the **Take Action Webinars** page. |

## Partner Support

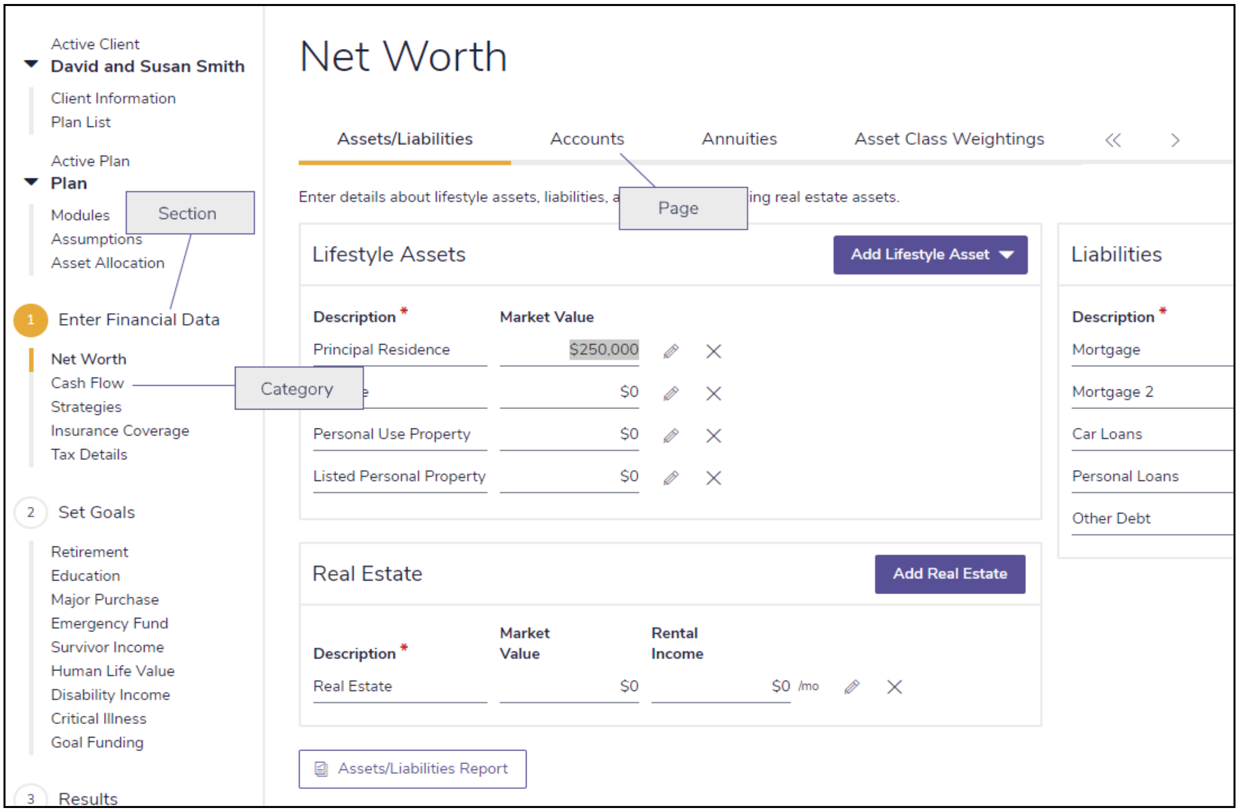
**Contact us by telephone at:**
(888) 692-3474
(Monday–Thursday, 7:30 am–6 pm Central Time)
(Friday, 7:30 am-5:00pm Central Time)

**Contact us by email at:**
support@advicentsolutions.com

# Conventions

This user guide uses the following conventions.

- The names of items on the screen are bolded and italicized. For example, the ***Clients*** page opens.
- The names of items that you must select, click, or enter appear in bold. For example, select **Recommended**, and then click **OK**.
- To help you navigate through the application, locations are separated by en dashes (–). For example, **Enter Financial Data – Net Worth – Accounts**.


Active Client
David and Susan Smith
Client Information
Plan List
Active Plan
Plan
Modules
Assumptions
Asset Allocation
1
Enter Financial Data
Net Worth
Cash Flow
Strategies
Insurance Coverage
Tax Details
2
Set Goals
Retirement
Education
Major Purchase
Emergency Fund
Survivor Income
Human Life Value
Disability Income
Critical Illness
Goal Funding
3
Results
Section
Category
Page
Net Worth
Assets/Liabilities
Accounts
Annuities
Asset Class Weightings
Add Lifestyle Asset
Add Real Estate
Assets/Liabilities Report

Enter details about lifestyle assets, liabilities, a … ing real estate assets.

Lifestyle Assets

| Description * | Market Value |
|---|---|
| Principal Residence | $250,000 |
| …e | $0 |
| Personal Use Property | $0 |
| Listed Personal Property | $0 |

Liabilities

| Description * |
|---|
| Mortgage |
| Mortgage 2 |
| Car Loans |
| Personal Loans |
| Other Debt |

Real Estate

| Description * | Market Value | Rental Income |
|---|---|---|
| Real Estate | $0 | $0 /mo |

*Enter Financial Data – Net Worth – Accounts*

To help you use this guide, please note the following abbreviations and graphics:

- FA – Refers to the Forecaster Assessment.
- Level 1 – Indicates that the step or paragraph applies to **Level 1 Plans** only.
- Level 2 – Indicates that the step or paragraph applies to **Level 2 Plans** only.
- A. Tax – Indicates that the step or paragraph only applies when you are using the **Average Tax** method.

- D. Tax – Indicates that the step or paragraph only applies when you are using the **Detailed Tax** method.

# An Intro to the Asset Allocation Assessment

The Asset Allocation Assessment allows you to enter the clients' accounts and create a suggested asset mix. You can also create a suggested asset mix in minutes by having your clients complete the asset allocation questionnaire.

**Note:** This manual assumes that you have already used NaviPlan to create and open a client file and an Asset Allocation Assessment. For information about creating and managing client files and Asset Allocation Assessments, see the *User Manual: Introduction*.

You can choose whether or not to use asset allocation in individual plans in NaviPlan. To use asset allocation in a plan, the **Asset Allocation** module on the **Plan Management** – **Modules** page must be selected.

There are two methods for determining your clients' ideal asset allocation in NaviPlan:

- Morningstar predefined asset allocation:
  - Utilize 13 asset classes to generate a suggested portfolio based on the completed asset allocation questionnaire.
  - Automatic quarterly database updates to ensure investment accuracy.
- User-defined asset allocation:
  - Enter your own user-defined asset classes and weightings.
  - Data must be manually updated to reflect market fluctuations.

**Important!** The methods available to you are based on the licence agreement arranged by your organization.

# Using predefined asset allocation

With predefined asset allocation, begin by using the questionnaire to determine your clients' investor profile or suggested asset mix, which is used as an asset allocation target throughout the Asset Allocation Assessment. While the questionnaire must be filled out to proceed, you can override the results or modify the suggested asset mix.

> **Note:** The **Questionnaire** page is only available if you are using NaviPlan with the predefined asset allocation option. If you do not have this option, you need to determine the investor profile yourself.

To generate a proposed portfolio, follow these steps:

1. Go to the **Questionnaire** page. A list of questions appears to help you identify your clients' investor profile.
2. Select your clients' responses to all the questions. NaviPlan calculates risk scores based on the answers you provided and then recommends an investor profile.
3. Go to the **Profile** page.
4. To view the asset allocation risk scores for the investor profile, click **Scoring**. The **Scoring Summary** dialog box displays the time horizon and investor profile that NaviPlan has calculated.
5. To view the predefined asset classes, investor profiles, and portfolios defined by Morningstar, click **Settings**.

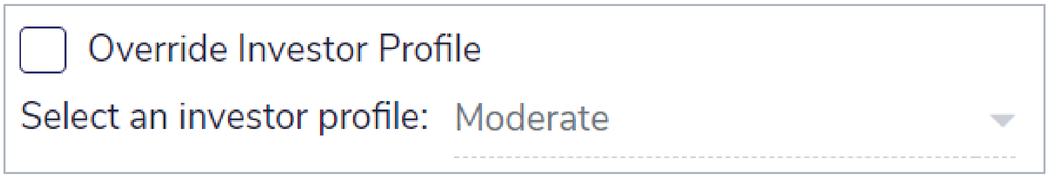
## Overriding the investor profile

If you do not feel that the investor profile accurately reflects your clients' risk tolerance and you have appropriate permissions, you can override the investor profile in the following ways:

- Select a different investor profile.
- Adjust the weightings manually for the investor profile using the **Weightings** feature.
- Use the **Optimize** feature to determine an optimal asset mix using Morningstar's Mean Variance Optimizer.

To override the clients' investor profile, follow these steps:

1. Go to the **Profile** page to view the asset mix suggested for the clients with the calculated investor profile.



☐ Override Investor Profile

Select an investor profile: Moderate

Asset Allocation – Profile

2. Select **Override Investor Profile**, and then choose another investor profile.

**Note:** If you have NaviPlan with user-defined asset allocation, you can override the investor profile without selecting a option.

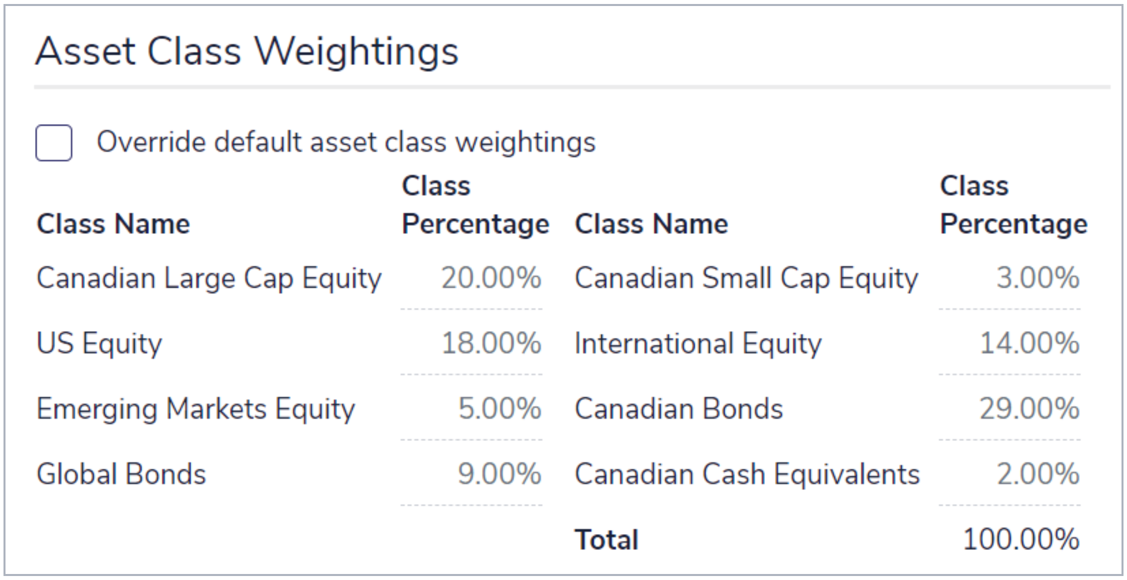
You can modify the suggested asset mix by clicking **Customize Asset Mix**, and then selecting either **Weightings** or **Optimize**.

- To manually adjust the asset class weightings, select **Weightings**.
- To use the Morningstar Mean Variance Optimizer to generate a new portfolio based on an efficient frontier graph, select **Optimize**.

### Customizing the asset mix using the Weightings feature

To use the **Weightings** feature, follow these steps:

1. On the **Profile** page, click **Customize Asset Mix**, and then select **Weightings**.



Asset Class Weightings

☐ Override default asset class weightings

| Class Name | Class Percentage | Class Name | Class Percentage |
|---|---|---|---|
| Canadian Large Cap Equity | 20.00% | Canadian Small Cap Equity | 3.00% |
| US Equity | 18.00% | International Equity | 14.00% |
| Emerging Markets Equity | 5.00% | Canadian Bonds | 29.00% |
| Global Bonds | 9.00% | Canadian Cash Equivalents | 2.00% |
| | | **Total** | 100.00% |

Asset Class Weightings

2. Select **Override default asset class weightings**, and then enter the desired weightings. The total must equal 100%.
   **Note:** Asset classes with a zero percent weighting do not appear.
3. Click **OK**.

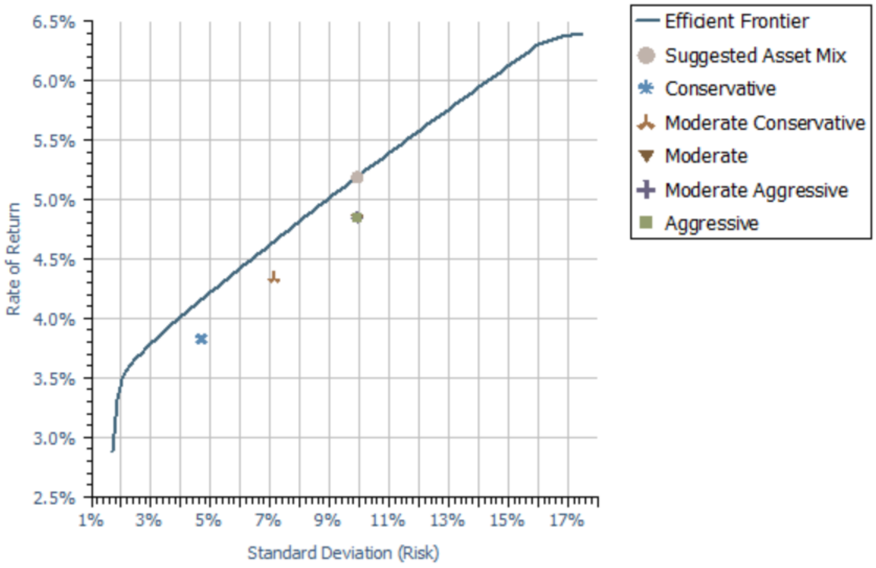
**Note:** To revert to the original asset class weightings, on the **Profile** page click **Customize Asset Mix**, and then select **Revert to Defaults**.

### Customizing the asset mix using the Optimize feature

To restrict the suggested asset classes, but still generate an optimal suggested asset mix, follow these steps:

1. On the **Profile** page, click the **Customize Asset Mix** button, and then select **Optimize**.

    For more information about this graph, see the Help.

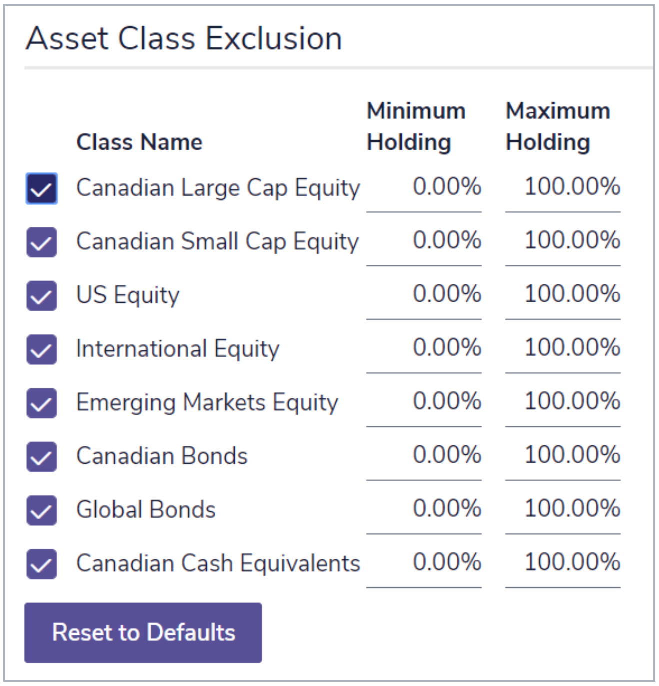


Optimize...

2. To manually enter a new standard deviation, select **Override Standard Deviation**, and then enter the standard deviation in the **Suggested Risk** field.The graph will show the entered standard deviation.

**Note:** Clicking anywhere on the **Efficient Frontier** line shows the standard deviation and return rate at that point. Double-clicking on the line selects the point as the new suggested asset mix. Use this process as an alternative to overriding the standard deviation manually.

3. To exclude asset classes and set minimum and maximum inclusion values for the suggested asset mix, click **Individual Constraints**.



Asset Class Exclusion

| | Class Name | Minimum Holding | Maximum Holding |
|---|---|---|---|
| ☑ | Canadian Large Cap Equity | 0.00% | 100.00% |
| ☑ | Canadian Small Cap Equity | 0.00% | 100.00% |
| ☑ | US Equity | 0.00% | 100.00% |
| ☑ | International Equity | 0.00% | 100.00% |
| ☑ | Emerging Markets Equity | 0.00% | 100.00% |
| ☑ | Canadian Bonds | 0.00% | 100.00% |
| ☑ | Global Bonds | 0.00% | 100.00% |
| ☑ | Canadian Cash Equivalents | 0.00% | 100.00% |

Individual Constraints

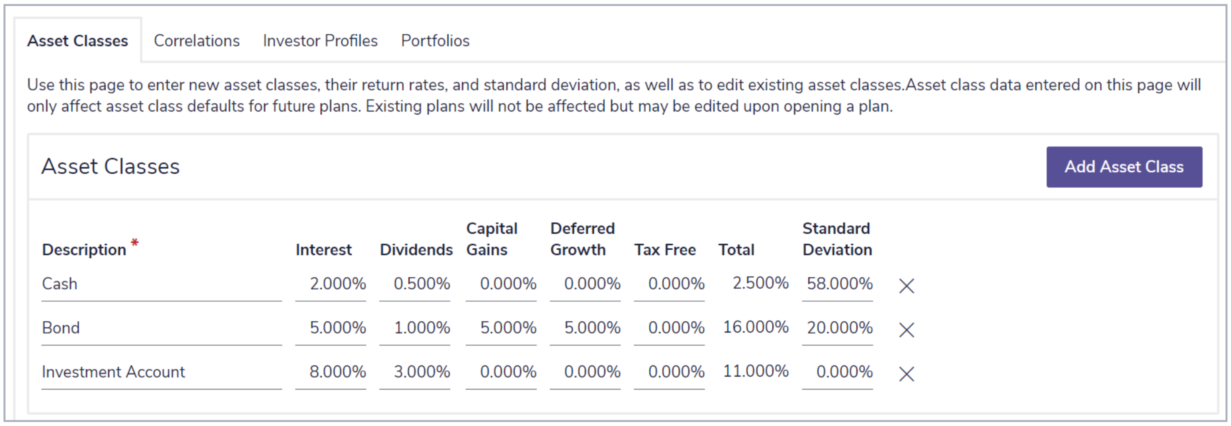
4. If applicable, clear the options for asset classes that you want excluded from the suggested asset mix, or modify the minimum and maximum holding percentage for the included asset classes.
5. (Optional) In the text field at the bottom of the dialog box, enter the reason(s) for the exclusion(s).

**Note:** To revert to the original asset class weightings, on the **Profile** page, click the **Customize Asset Mix** button, and then select **Revert to Defaults**.

# Using user-defined asset allocation

If you are using user-defined asset allocation (not predefined in NaviPlan), asset allocation defaults for all new assessments and plans are found under **Plan Settings** – **Asset Allocation Settings** – **Asset Allocation Settings**. You can override these defaults for an individual Asset Allocation Assessment if you need to.

1. Go to the **Asset Allocation** – **Asset Allocation** – **Profile** page.
2. Click **Settings**.
3. Click **Add Asset Class** to enter additional asset classes. For each asset class, enter a unique description, such as **Cash** or **Bonds**, and then define the return rates and standard deviation values that apply.



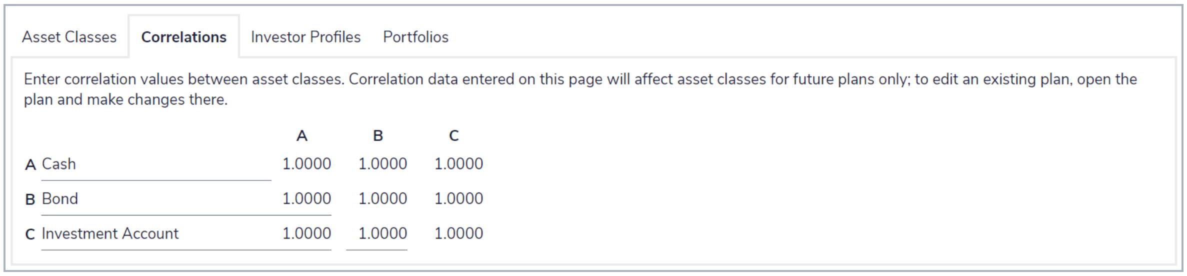
Use this page to enter new asset classes, their return rates, and standard deviation, as well as to edit existing asset classes.Asset class data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

| Description * | Interest | Dividends | Capital Gains | Deferred Growth | Tax Free | Total | Standard Deviation |
|---|---|---|---|---|---|---|---|
| Cash | 2.000% | 0.500% | 0.000% | 0.000% | 0.000% | 2.500% | 58.000% |
| Bond | 5.000% | 1.000% | 5.000% | 5.000% | 0.000% | 16.000% | 20.000% |
| Investment Account | 8.000% | 3.000% | 0.000% | 0.000% | 0.000% | 11.000% | 0.000% |

*Asset Allocation Settings – Asset Classes*

4. Once you have made the required changes, go to the **Correlations** tab. Correlation measures how much you can expect your clients' investments to change in price relative to each other.

| Correlation value | Historical relationship of the two asset classes |
|---|---|
| 1.0 | The two assets move in exactly the same direction. |
| -1.0 | The two assets move in exactly the opposite direction. |
| 0.0 | The two assets have no relationship. |

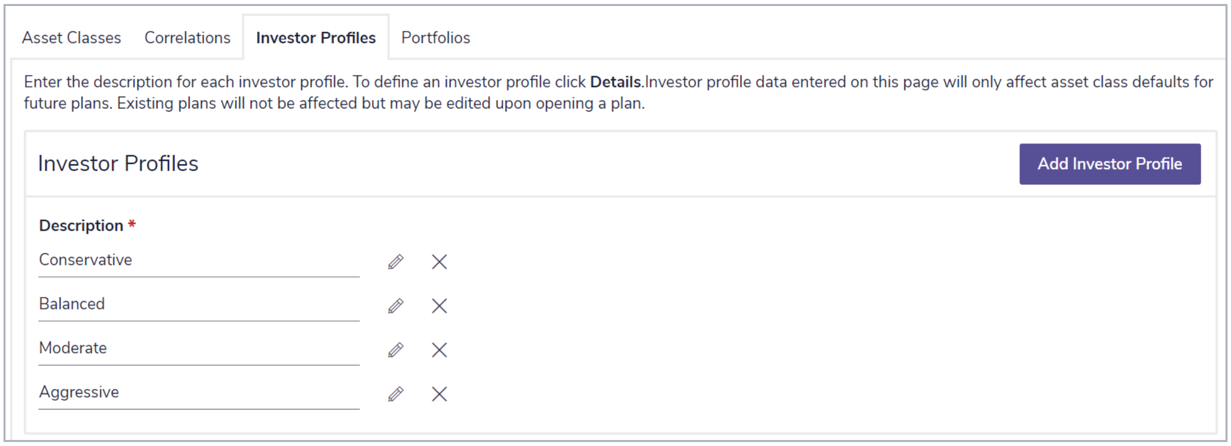


Enter correlation values between asset classes. Correlation data entered on this page will affect asset classes for future plans only; to edit an existing plan, open the plan and make changes there.

| | A | B | C |
|---|---|---|---|
| A Cash | 1.0000 | 1.0000 | 1.0000 |
| B Bond | 1.0000 | 1.0000 | 1.0000 |
| C Investment Account | 1.0000 | 1.0000 | 1.0000 |

*Asset Allocation Settings – Correlations*

5. To change the correlation between two asset classes, enter the new correlation value at the intersection of a row and column for the two asset classes. The default value is updated. For example, to change the correlation between **Large Cap Equity** and **Small Cap Equity**, go to the field that intersects row A and column B, and then enter a new correlation value.
6. Go to the **Investor Profiles** tab to view the investor profiles entered in the **User Preferences** menu.
7. Investor profiles should be added from lowest to highest risk tolerance. To add a new investor profile to the Asset Allocation Assessment, click the **Add Investor Profile** button, enter a name such as **Conservative**, and then click ✎. A dialog box opens where you can enter the details of the new profile.



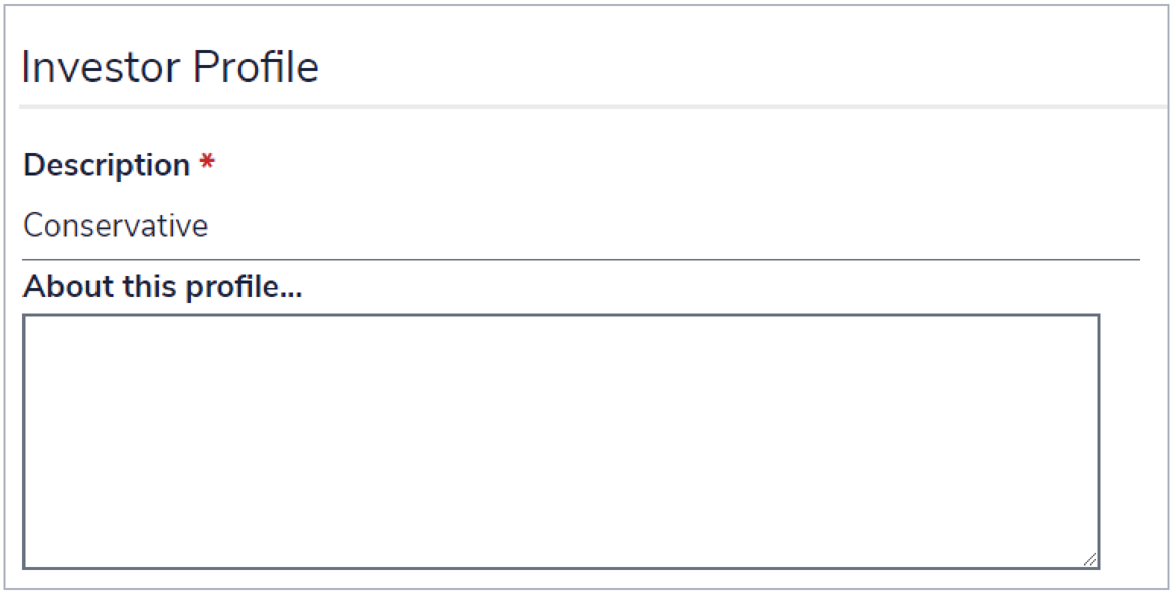
Enter the description for each investor profile. To define an investor profile click **Details**.Investor profile data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

Investor Profiles

| **Description** * | | |
|---|---|---|
| Conservative | ✎ | ✕ |
| Balanced | ✎ | ✕ |
| Moderate | ✎ | ✕ |
| Aggressive | ✎ | ✕ |

*Asset Allocation Settings – Investor Profiles*

8. Go to the **Portfolios** tab to edit the composition of all possible investor profiles in the assessment.



Investor Profile

**Description** *

Conservative

**About this profile...**

*Asset Allocation Settings – Portfolios*

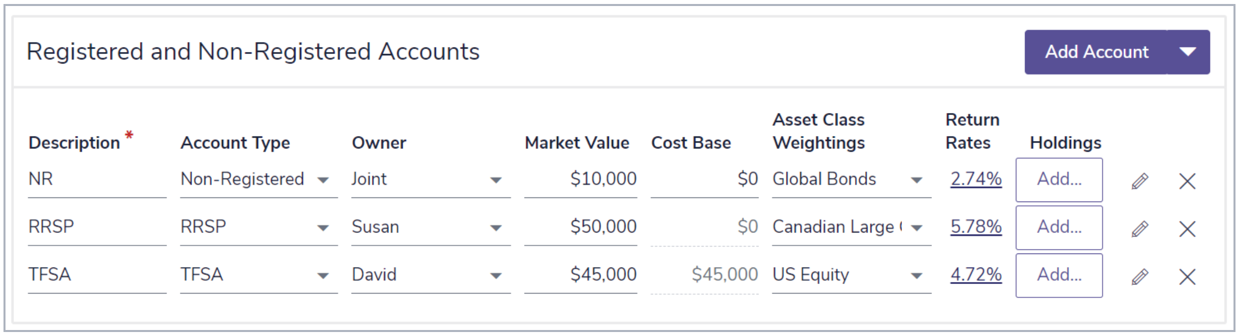
9. Under **Portfolio Criteria**, select the **Investor Profile** you want to change, and then under **Portfolios**, enter the asset class percentages for this profile.
10. To revert to the default asset mix values entered in the **User Preferences** menu, click **Reset Asset Allocation**. This button only appears when the default asset mix is overridden.
    - If no default values exist, clicking this button deletes what you have entered without replacing it.

# Entering account information

You can enter one account for each of your clients' investments, or you can group similar holdings together within one account. You cannot combine registered and non-registered holdings within the same account. Also, you cannot combine holdings owned by different people within the same account.

To enter an investment account in an Asset Allocation Assessment, follow these steps:

1. Go to the **Accounts** page.



Registered and Non-Registered Accounts

| Description * | Account Type | Owner | Market Value | Cost Base | Asset Class Weightings | Return Rates | Holdings | | |
|---|---|---|---|---|---|---|---|---|---|
| NR | Non-Registered | Joint | $10,000 | $0 | Global Bonds | 2.74% | Add... | ✎ | ✕ |
| RRSP | RRSP | Susan | $50,000 | $0 | Canadian Large | 5.78% | Add... | ✎ | ✕ |
| TFSA | TFSA | David | $45,000 | $45,000 | US Equity | 4.72% | Add... | ✎ | ✕ |

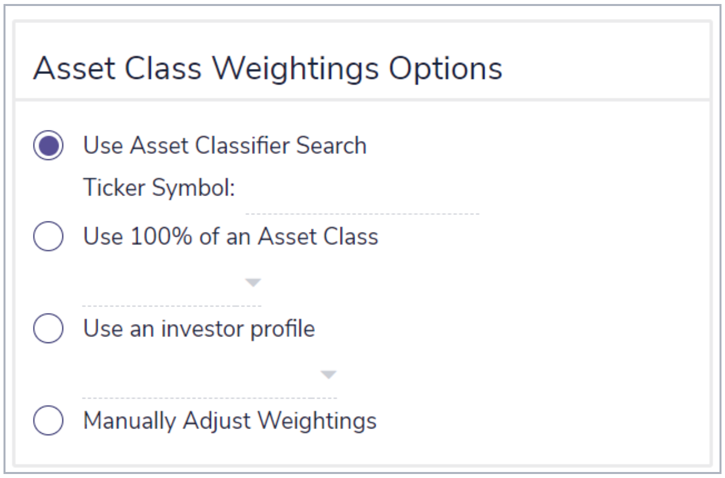
*Asset Allocation – Asset Allocation – Accounts*

2. Click **Add Account** or click  beside **Add Account**, and then select the type of account you want to create.
3. In the **Description** field, enter a unique name or account number to identify this account.
4. From the **Account Type** menu, select the tax category of the account (such as non-registered or RRSP).
5. From the **Owner** menu, select the owner of the account.
6. If you are entering a simple account, enter the current **Market Value** and, for a non-registered account, enter its basis in the **Base** field. If you're entering any other type of account, the **Market Value** and the **Base** fields will populate as you enter holdings for the account.
7. If the account is fully weighted in one asset class, select the asset class under **Asset Class Weightings**.
   OR
   If the account is weighted in multiple asset classes, select **Manual Classification** under **Asset Class Weightings**. Assign percentages to various asset classes to equal 100%, and then click **OK**.
8. To add holdings to a simple account, on the **Accounts** page, click **Add** under **Holdings**.

# Searching for asset class weightings

To use the Morningstar Asset Allocation option to search for asset class weightings for an account, you can search the Morningstar Asset Allocation database as follows:

1. From the **Asset Class Weightings** menu in various NaviPlan locations, click **Search**.



Asset Class Weightings Options

● Use Asset Classifier Search

Ticker Symbol:

○ Use 100% of an Asset Class

○ Use an investor profile

○ Manually Adjust Weightings

*Accounts – Asset Class Weightings – Search – Asset Class Weightings Details - Search*

2. Under **Asset Class Weightings Options**, select **Use Asset Classifier Search**.
3. Under **Search**, enter the search criteria, and then click **Search**. If you are unsure of all the letters in a symbol or name, insert an asterisk (*) for wildcard searches. For example, to search for assets that begin with “br”, enter br* in the **Ticker Symbol** field.
4. Under **Results**, select the appropriate asset, and then click **OK**.

# Entering holdings

To add holdings to an account, follow these steps:

1. Go to the **Accounts** page.
2. Under **Holdings**, click **Add** (or the numbered link) or ✎ for the appropriate account.
3. If holdings already exist and you are adding new holdings to the account, click **Add Holding** for each new holding you want to add or click beside **Add Holding**, and then select an option.
4. If you are using predefined asset allocation, enter the holding's **Symbol**, and then click **Classify**. NaviPlan enters the symbol's description and asset class weighting.
   OR
   If the holding is fully weighted in one asset class, select the class from the **Asset Class Weightings** menu.
   OR

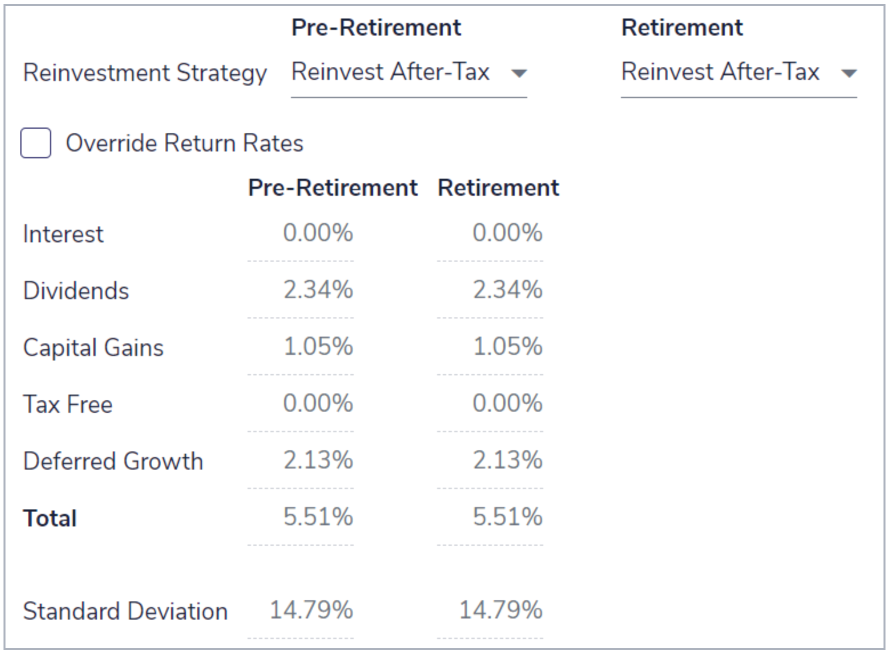
If the holding is weighted in multiple asset classes, select **Manual Classification** from the **Asset Class Weightings** menu. Assign percentages to various asset classes to equal 100%, and then click **OK**.

6. Enter the remaining details for each holding you added.

# Entering return rates

To enter return rates for an account, follow these steps:

1. Go to the **Accounts** page.
2. Under **Return Rates**, click the link for the appropriate account.



| | **Pre-Retirement** | **Retirement** |
|---|---|---|
| Reinvestment Strategy | Reinvest After-Tax | Reinvest After-Tax |

☐ Override Return Rates

| | **Pre-Retirement** | **Retirement** |
|---|---|---|
| Interest | 0.00% | 0.00% |
| Dividends | 2.34% | 2.34% |
| Capital Gains | 1.05% | 1.05% |
| Tax Free | 0.00% | 0.00% |
| Deferred Growth | 2.13% | 2.13% |
| **Total** | 5.51% | 5.51% |
| Standard Deviation | 14.79% | 14.79% |

*Account Details – Return Rates*

3. To manually set the return rates for the account, select **Override**, and then enter the appropriate pre-retirement and retirement return rates and standard deviations.

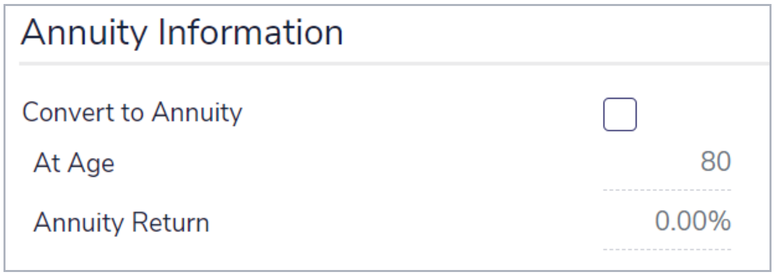
# Converting a registered account to an annuity

This optional procedure applies to all registered retirement account types.

**Note:** Accounts converted to a life annuity do not carry over to the spouse should the owner die.

To convert a registered account to an annuity, follow these steps:

1. Go to the Accounts page and click ✎ for the account you want to convert.
2. Go to the **Registered Account Setup** tab.



Annuity Information

Convert to Annuity ☐

At Age 80

Annuity Return 0.00%

*Account Details – Registered Account Setup - Annuity Information*

3. Select the **Convert to Annuity** option.
4. Specify the owner's age when the plan is to be converted.
   **Note:** Annuity legislation is constantly changing. In some legislative jurisdictions, conversion is mandatory at age 80, while in other areas 90 is the mandatory age. Some jurisdictions have removed this restriction altogether and leave it to the plan owner to decide if or when it is best to convert to an annuity. It is up to you to ensure that the applicable legislation is followed.
5. Enter the assumed return rate.

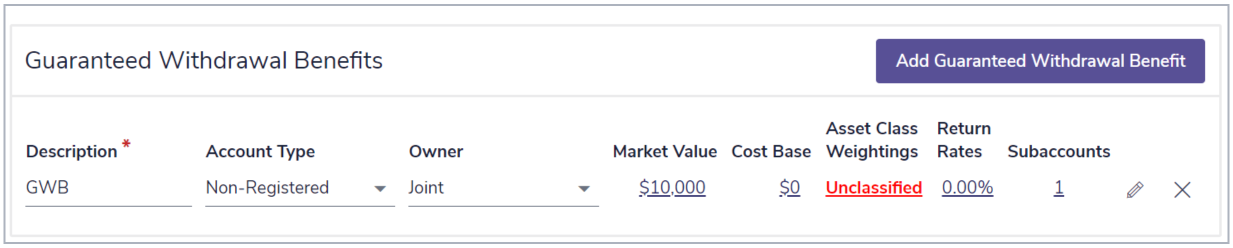
# Entering fixed income streams

You can enter guaranteed withdrawal benefit plans in the Asset Allocation Assessment. You cannot combine registered and non-registered holdings or annuity subaccounts owned by different people within the same income stream.

## Entering guaranteed withdrawal benefit plans

To enter guaranteed withdrawal benefit plans, follow these steps:

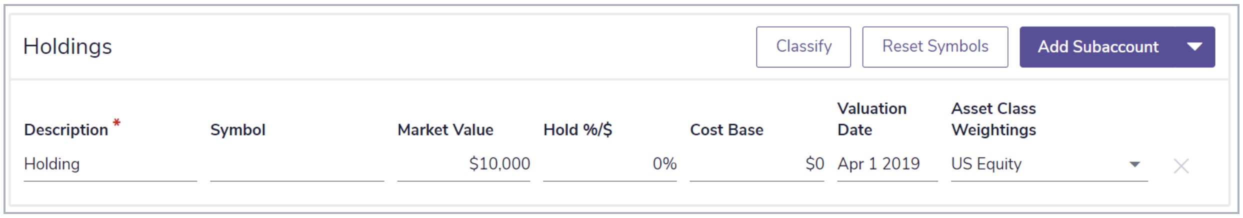
1. Go to the **Enter Financial Data** – **Net Worth** – **Annuities** page.


Guaranteed Withdrawal Benefits
Add Guaranteed Withdrawal Benefit

| Description * | Account Type | Owner | Market Value | Cost Base | Asset Class Weightings | Return Rates | Subaccounts |
|---|---|---|---|---|---|---|---|
| GWB | Non-Registered | Joint | $10,000 | $0 | Unclassified | 0.00% | 1 |

*Asset Allocation - Annuities*

2. Under **Guaranteed Withdrawal Benefit**, click **Add Guaranteed Withdrawal Benefit**.
3. Enter a unique **Description**, then select an **Account Type** and **Owner**.
4. Click ✎ to open the **Guaranteed Withdrawal Benefit Details** dialog box.
5. Select the **Annuitant**.
    - When **Joint** is selected from the **Annuitant** menu and one client dies, the surviving client receives the payouts until their death.
6. Enter the annual **Guarantee Fee**.
7. To establish the **Market Value** and **Cost Basis**, go to the **Subaccounts** tab and enter the value and base of all associated holdings.

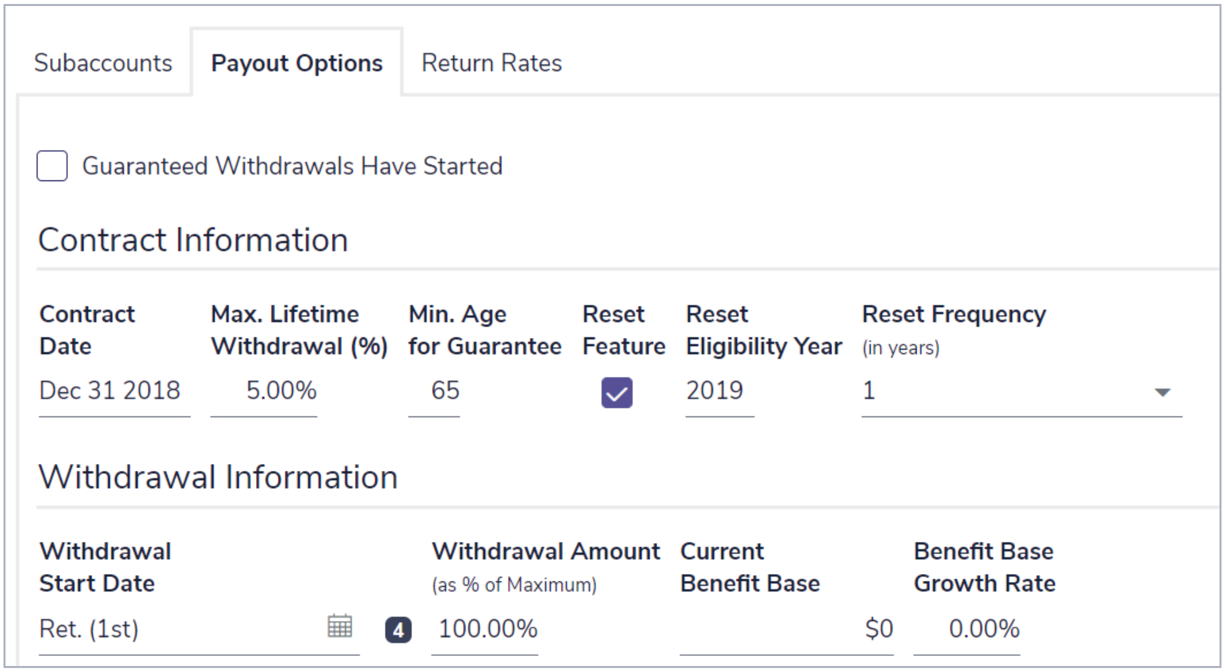


| Description * | Symbol | Market Value | Hold %/$ | Cost Base | Valuation Date | Asset Class Weightings |
|---|---|---|---|---|---|---|
| Holding | | $10,000 | 0% | $0 | Apr 1 2019 | US Equity |

# Entering payout options for guaranteed withdrawal benefits

To specify payout options for guaranteed withdrawal benefits, follow these steps:

1. Go to the **Enter Financial Data – Net Worth – Annuities** page.
2. Click ✎ for the appropriate guaranteed withdrawal benefits.
3. Go to the **Payout Options** tab.



☐ Guaranteed Withdrawals Have Started

Contract Information

| Contract Date | Max. Lifetime Withdrawal (%) | Min. Age for Guarantee | Reset Feature | Reset Eligibility Year | Reset Frequency (in years) |
|---|---|---|---|---|---|
| Dec 31 2018 | 5.00% | 65 | ☑ | 2019 | 1 |

Withdrawal Information

| Withdrawal Start Date | Withdrawal Amount (as % of Maximum) | Current Benefit Base | Benefit Base Growth Rate |
|---|---|---|---|
| Ret. (1st) 4 | 100.00% | $0 | 0.00% |

*Guaranteed Withdrawal Benefit Details – Payout Options*

4. If the payouts have started, select **Guaranteed Withdrawals Have Started**.
5. Under **Contract Information**, enter the **Contract Date**, the **Max. Lifetime Withdrawal %**, and the **Min. Age for Guarantee** the annuitant must reach before payouts can begin.
6. If the annuity has a reset feature, select the **Reset Feature** option. Enter the first year the reset is available under **Reset Eligibility Year**, and then set the **Reset Frequency** for subsequent years.
7. Under **Withdrawal Information**, enter the **Withdrawal Start Date**, the **Withdrawal Amount** as a percentage of the maximum amount, the **Current Benefit Base**, and the **Benefit Base Growth Rate**.

# Comparing the current portfolio and suggested asset mix

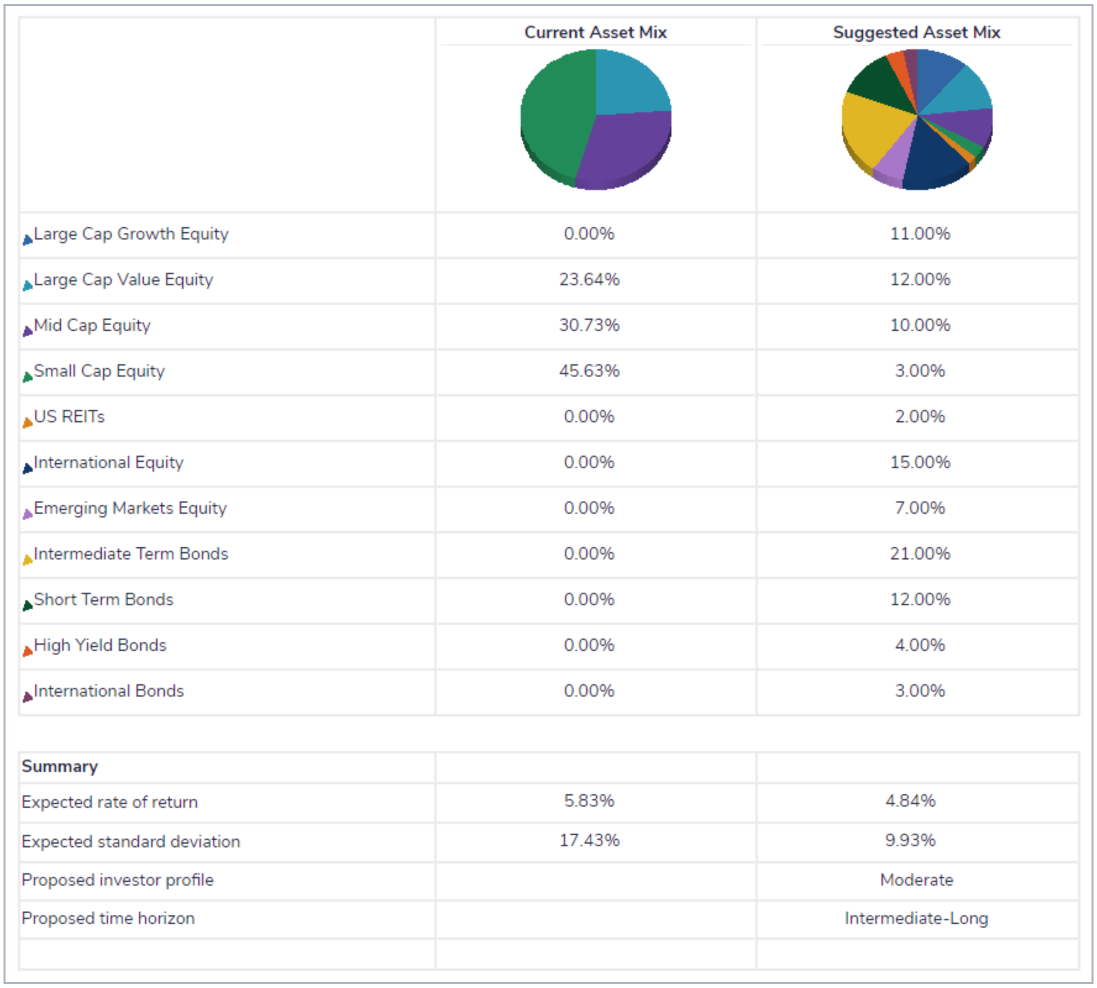
Before you generate the Asset Allocation client report, you can compare the breakdown of the clients' current asset mix with NaviPlan's suggested asset mix in the Asset Allocation Assessment.

Go to the **Summary** page. Two graphs appear on the page, as follows:

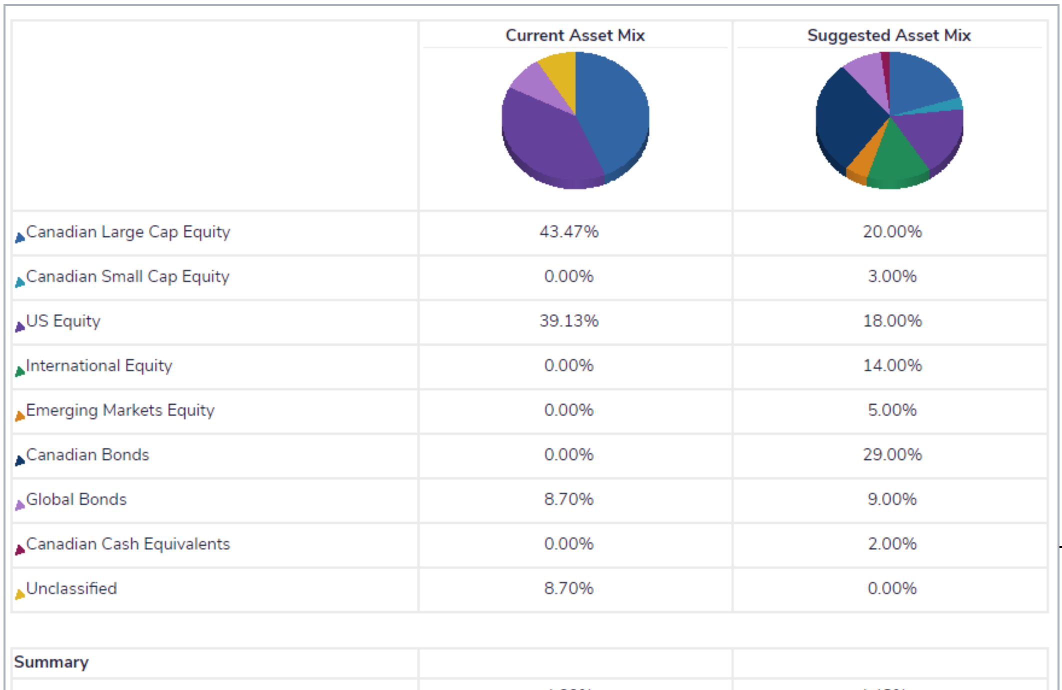
| Graph | Details |
|---|---|
| **Current Asset Mix** | The current asset mix reflects the weighted asset mix of all accounts in the clients' current portfolio.<br>The text includes the expected rate of return and the expected standard deviation. |
| **Suggested Asset Mix** | The graph displays a proportional breakdown of the assets in the suggested asset mix.<br>• With predefined asset allocation, the suggested asset mix reflects the clients' responses to the asset allocation questionnaire.<br>• With user-defined asset allocation, the asset mix is based on your selection on the **Profile** page.<br>The **Summary** includes the expected rate of return, the expected standard deviation, the proposed investor profile, and the proposed time horizon. |

# Viewing results

To view the results of the Asset Allocation Assessment, go to the **Summary** page. An overview of the Asset Allocation Assessment is generated for each of the modules selected.



| | Current Asset Mix | Suggested Asset Mix |
|---|---|---|
| Large Cap Growth Equity | 0.00% | 11.00% |
| Large Cap Value Equity | 23.64% | 12.00% |
| Mid Cap Equity | 30.73% | 10.00% |
| Small Cap Equity | 45.63% | 3.00% |
| US REITs | 0.00% | 2.00% |
| International Equity | 0.00% | 15.00% |
| Emerging Markets Equity | 0.00% | 7.00% |
| Intermediate Term Bonds | 0.00% | 21.00% |
| Short Term Bonds | 0.00% | 12.00% |
| High Yield Bonds | 0.00% | 4.00% |
| International Bonds | 0.00% | 3.00% |
| **Summary** | | |
| Expected rate of return | 5.83% | 4.84% |
| Expected standard deviation | 17.43% | 9.93% |
| Proposed investor profile | | Moderate |
| Proposed time horizon | | Intermediate-Long |



| | Current Asset Mix | Suggested Asset Mix |
|---|---|---|
| Canadian Large Cap Equity | 43.47% | 20.00% |
| Canadian Small Cap Equity | 0.00% | 3.00% |
| US Equity | 39.13% | 18.00% |
| International Equity | 0.00% | 14.00% |
| Emerging Markets Equity | 0.00% | 5.00% |
| Canadian Bonds | 0.00% | 29.00% |
| Global Bonds | 8.70% | 9.00% |
| Canadian Cash Equivalents | 0.00% | 2.00% |
| Unclassified | 8.70% | 0.00% |
| **Summary** | | |

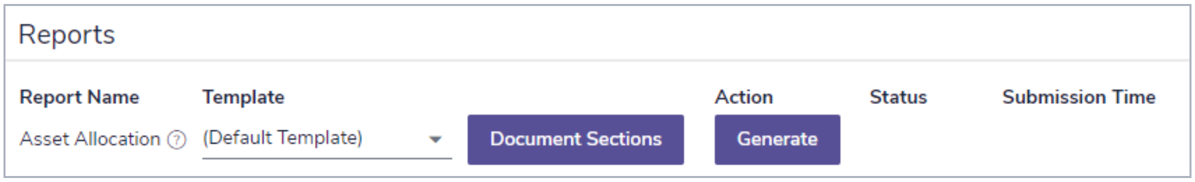
*Asset Allocation – Asset Allocation – Summary*

The **Summary** page is easy to access and can be used throughout the planning process to show the clients' current and suggested asset mixes. This page can be shared with your clients since the information here is presented in the same format as the **Asset Allocation Assessment** client report.

# Generating a client report

To generate the ***Asset Allocation*** client report, follow these steps:

1. Go to the **Client Report** page.
2. Click **Select Document Sections**.


Reports
Report Name
Template
Action
Status
Submission Time
Asset Allocation
(Default Template)
Document Sections
Generate

*Select Document Sections*

**Note**: The sections shown in the dialog box vary depending on the client report.

3. To view the subsections for a section, click the plus (+) sign beside that section. The list expands and subsections appear. Select or clear the options for the appropriate subsections.
4. Select all sections you want included in the client report.
5. To reorganize the sections in the client report, click and drag the applicable section to a new location.
6. Click **OK**.
7. To generate the report, click **Generate**. If you generated this report before, this button appears as **Regenerate**.

# Creating report templates

To create a template (a group of selections) that you can reuse for the client report type, follow these steps:

1. Go to the **Client Report** page.
2. Click **Select Document Sections.**
3. Modify the report sections as explained in ***Generating a client report*** *on page 1*.
4. Click **Save as Template.**
5. Enter a name for the template, and then click **OK.**

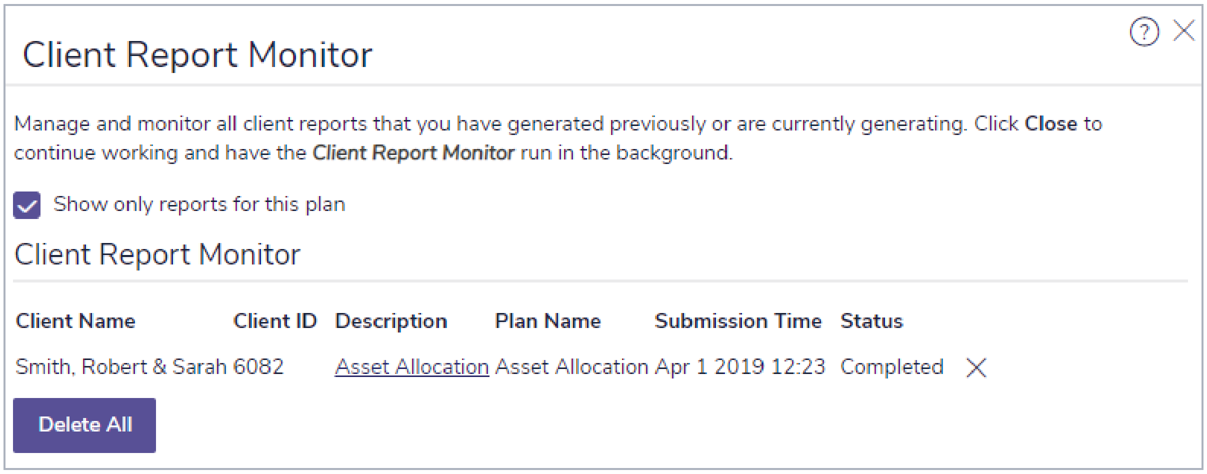
**Note:** You can delete templates on the **Settings** menu - **System Settings** - **Templates** tab.

# Using the Client Report Monitor

The **Client Report Monitor** allows you to continue using NaviPlan when generating time-intensive reports. Each time you click **Generate** for a client report, NaviPlan creates a request in the **Client Report Monitor** and generates the report. Generating a client report can take between a few seconds to a few minutes.

The **Client Report Monitor** allows you to monitor your recent request and the requests for other client reports. You can only open reports with a **Completed** status. The **Client Report Monitor** is available from:

- **Reports**
- **Financial Assessment – Client Report**
- **Asset Allocation – Client Report**
- **Workflow – Status**



Manage and monitor all client reports that you have generated previously or are currently generating. Click **Close** to continue working and have the ***Client Report Monitor*** run in the background.

☑ Show only reports for this plan

| Client Name | Client ID | Description | Plan Name | Submission Time | Status |
|---|---|---|---|---|---|
| Smith, Robert & Sarah | 6082 | Asset Allocation | Asset Allocation | Apr 1 2019 12:23 | Completed |

*Client Report Monitor*

To use the **Client Report Monitor**, follow these steps:

1. Generate a client report, or from the **Quick Actions** menu, access **Reports** and then select **Client Report Monitor**.
2. Perform one of the following steps:

| To... | Do this... |
|---|---|
| List all client reports for which you have access. | Clear the **Show only reports for this plan** option. |
| View a completed report. | Click the link for a client report with the **Completed** status. The client report opens using the format specified on the **Settings** menu - **System Settings** - **Report Setup** tab. |
| Delete a report. | Click ☒ for the applicable report or click the **Delete All** button to delete listed client reports. |

3. Click **Close**. Any reports that have not yet generated will continue to process while you work in other areas of NaviPlan. If needed, you can generate additional reports while other reports are being processed. NaviPlan generates each report independently.

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