

NaviPlan User Manual:

Introduction

(Volume I of VI)

Copyright and Trade-mark

© Copyright 2013-2019 Advicent LP and its affiliated companies (Advicent). All rights reserved. Advicent® and NaviPlan® are trade-marks of Advicent.

No part of this publication may be reproduced or transmitted in any form, by any means (electronic, photocopying, recording, or otherwise) without the written permission of Advicent.

Microsoft Word is a registered trade-mark of Microsoft Corporation. Adobe and Acrobat are trade-marks of Adobe Systems Inc. All other product names are the sole properties of their respective owners.

Software Licence

This publication is intended for use by authorized licencees of Advicent's proprietary NaviPlan software described herein. This publication does not grant any licence or right to use of the software, and use of the software or this publication is prohibited by anyone who is not an authorized licensee. All licences, rights, and restrictions on use of the software are governed by a separate licence agreement.

Disclaimer

The software described in this publication is designed to allow a financial planner to demonstrate and evaluate various strategies in order to achieve a client's financial goals. It is licenced to authorized licencees on the understanding that Advicent is not engaged in rendering legal, accounting, or other professional advice and, if any such advice is required, the services of a competent professional person should be obtained.

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

Contents

NaviPlan User Manual:	1
Introduction	1
Contents	3
Chapter 1: Using this manual	6
NaviPlan User Guide Series	8
Conventions	9
NaviPlan Resources	11
Partner Support	11
Chapter 2: Overview of NaviPlan	12
About NaviPlan	13
Recommended steps	15
About client files, engagements, and plans	17
Submitting clients information to the NaviPlan client portal	18
Chapter 3: Entering and managing client information	19
Collecting financial information	21
Using Paper Fact Finders	21
Sending and Receiving Fact Finders	21
Creating new client files manually	23
Creating client files in the Presentation Module	28
Working with a new client	28
Working with an existing client	28
Entering financial data using presentations	29
Navigating through a presentation	29
Printing a presentation	29
Switching to NaviPlan	30
Accessing NaviPlan calculators and reports	30
Managing existing client files	31

Opening an existing client file	31
Updating clients' personal information	32
Preparing client files for delivery to third parties	33
Deleting a client file	33
Checking client files in and out of a central database in NaviPlan Offline	34
Checking out a client file	34
Undoing a check-out without making changes	36
Checking in a client file to a central database	36
Checking multiple client files in and out	36
Viewing a client file in the database	37
Granting and revoking access to your client files	37
Managing engagements	39
Creating a new engagement	39
Opening and deleting existing engagements	40
Working with calculators, assessments, and plans	41
Creating a calculator, an assessment, or a plan	41
Promoting, updating and duplicating plans	41
Using compliance-based workflow in NaviPlan	44
Submitting an assessment or a plan for review	45
Reviewing an assessment or a plan	47
Reviewing assessments and plans for several clients (online)	48
Creating a Progress Plan	49
Chapter 4: Setting user preferences	51
Entering advisor details	53
Setting system preferences	54
Changing passwords in NaviPlan Online	54
Changing forgotten passwords in NaviPlan Online	55
Setting data storage locations	55
Deleting legacy templates	56
Defining client report settings	56

Setting plan preferences	58
Entering general preferences	58
Entering client milestones	60
Entering CPP/QPP & OAS assumptions	60
Setting portfolio balancing preferences	62
Entering net worth assumptions	63
Entering cash flow assumptions	64
Entering retirement income assumptions	65
Entering education assumptions	66
Entering life insurance assumptions	66
Entering disability and long-term care insurance assumptions	67
Entering Content Settings	69
Setting asset allocation defaults (with user-defined asset allocation)	71
Setting default asset classes	71
Setting default correlation values	71
Setting default investor profiles	72
Setting default portfolios	73
Setting security preferences in NaviPlan Offline	75
Authorizing NaviPlan	75
Transferring your authorization between computers	77
Configuring your USB drive	78
Preparing your home computer	79
Transferring authorization from your work computer	79
Transferring authorization to your home computer	81
Transferring authorization back to your work computer	81
Removing your authorization	82
Viewing the status of your authorization	83
Index	84

Chapter 1:

Using this manual

The NaviPlan user manual series includes all the instructions you need to use NaviPlan effectively. This chapter will help you use all the manuals in this series. More manuals are available on the [Learning Centre](#).

In this chapter:

NaviPlan User Guide Series	8
Conventions	9
NaviPlan Resources	11

NaviPlan User Guide Series

NaviPlan user guides are organized by the tasks you can accomplish in each level. If you are a new NaviPlan user, start with the **Introduction** user guide.

User manual	Tasks covered
Introduction	<ul style="list-style-type: none"> ■ Setting up user preferences. ■ Creating and managing client engagements. ■ Determining which assessment or plan level to select. ■ Using NaviPlan workflow.
Calculators	<ul style="list-style-type: none"> ■ Using calculators to model specific aspects of your clients' finances.
Forecaster Assessment	<ul style="list-style-type: none"> ■ Quickly assessing your clients' current financial situation. ■ Entering account and annuity information.
Asset Allocation Assessment	<ul style="list-style-type: none"> ■ Determining your clients' investor profile.
Level 1 and Level 2 Plans: Entering client data and goals	<ul style="list-style-type: none"> ■ Entering financial planning assumptions. ■ Entering detailed net worth, cash flow, and insurance information. ■ Adding holdings to accounts and annuities. ■ Entering real estate assets. ■ Using the Detailed Tax method and Detailed Cash Flow. ■ Entering saving and redemption strategies. ■ Entering client goals. ■ Generating client reports.
Level 1 and Level 2 Plans: Analyzing client goals	<ul style="list-style-type: none"> ■ Analyzing your clients' goals using Scenario Manager. ■ Conducting detailed cash flow and net worth analyses. ■ Generating Monte Carlo simulations. ■ Creating goal scenarios. ■ Generating client reports.

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

Net Worth

Assets/Liabilities Accounts Annuities Asset Class Weightings << >

Enter details about lifestyle assets, liabilities, and real estate assets.

Lifestyle Assets Add Lifestyle Asset ▼

Description *	Market Value		
Principal Residence	\$250,000		✕
Personal Use Property	\$0		✕
Listed Personal Property	\$0		✕

Real Estate Add Real Estate

Description *	Market Value	Rental Income		
Real Estate	\$0	\$0 /mo		✕

Assets/Liabilities Report

Liabilities

Description *
Mortgage
Mortgage 2
Car Loans
Personal Loans
Other Debt

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.

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

Chapter 2:

Overview of NaviPlan

This chapter provides a general overview of NaviPlan:

In this chapter:

About NaviPlan	13
Recommended steps	15
About client files, engagements, and plans	17
Submitting clients information to the NaviPlan client portal	18

About NaviPlan

NaviPlan is a goals-based financial planning tool. You define your clients' goals, then NaviPlan helps you determine if they are attainable given the clients' income, savings, and spending. NaviPlan is designed to let you choose the planning level that best suits you and your clients' needs.

Depending on what planning tool you choose, you will enter minimal to comprehensive data. Calculators and assessments take less time to complete than plans. The information below outlines the basic differences:

Calculators

- Focus on one aspect of your clients' current financial situation.
 - Provide a single, linear calculation.
 - Generate a short, easy-to-understand report.
-

Forecaster Assessment

- Identify the clients' current financial situation.
 - Illustrate what is needed to meet retirement, education, and major purchase goals.
 - Enter existing life and disability insurance coverage.
 - Analyze any additional life insurance needs.
 - Generate a customized **Forecaster** client report.
-

Asset Allocation Assessment

- Establish the clients' risk tolerance and determine an appropriate investor profile.
 - Create a proposed investment portfolio that is appropriate to the clients' investor profile.
 - Compare the expected rate of return and standard deviation for current and suggested asset mixes.
 - Generate an **Asset Allocation** client report.
-

Level 1 Plan

The same details as the Forecaster Assessment, plus:

- Enter additional information on the clients' net worth and cash flow.
 - Add detailed account and annuity information.
 - Set emergency fund goals.
 - Analyze survivor income, disability income, and long-term care goals.
 - Define investor profiles for the overall plan, as well as for each individual goal.
 - Conduct side-by-side comparisons of different strategies.
 - Import external data.
-

Level 2 Plan

The same details as the Level 1 Plan, plus:

- Override weightings for the investor profile allocations, access mean variance optimization, access the asset classifier database to allocate holdings, and at the goal level, and define different allocations and investor profiles.
 - Enter real estate assets.
 - Analyze the effects of private corporations on an individual's net worth.
 - Conduct market volatility simulations using Monte Carlo analyses.
 - Conduct Human Life Value analyses.
 - Conduct detailed cash flow and net worth analyses (when using the **Detailed Cash Flow** module).
 - Create highly customized client reports.
-

Recommended steps

The process below outlines some recommended steps for creating an optimal plan for your clients.

1. Gather data

- Use the **Fact Finder** that corresponds to your plan or assessment level to collect financial information from clients. Fact finders are available within the **Quick Actions** menu at the top of the screen.
- If you need to include holding company financial information in your clients' plan, use the **Blank Private Corporation Fact Finder** to collect clients' information.
- Collect appropriate documentation from your clients (e.g., income tax return, pension plan statements, most recent brokerage statements, personal budget, current mortgage and loan details).

2. Create the client file

- Once all the financial data is collected, create a client file. You only need to create one client file for each client family. All future plans for that client will be saved within the same client file.
- Enter demographic information for each family member.

3. Create a Forecaster Assessment

- Create a Forecaster Assessment, which will take about five minutes, to engage clients and prospects.
- Identify the clients' current financial situation.
- Quickly address clients' concerns on retirement, education, major purchases, and insurance needs.

4. Analyze the clients' asset allocation

- If applicable, review the clients' current asset allocation using an Asset Allocation Assessment.
- Enter additional details about the clients' current accounts and individual holdings.
- Determine the clients' risk tolerance and create a proposed asset allocation for their investor profile.

5. Enter financial information

- If needed, enter clients' financial information in a Level 1 or Level 2 Plan. The original plan contains current information for point of reference. Once completed, the original plan should not be altered.
- Enter current net worth and cash flow information such as lifestyle assets, investment accounts, expenses, and incomes.
- Enter current strategies for savings, debt modification, surplus savings/surplus expenses, and, and RRSP Maximizer strategies.

6. Verify information

- Ensure that the data is accurate, as any errors can alter results. The **Synopsis** report is especially useful for auditing your data.
- Use the **Planning Assistant** to review problems, questions, and opportunities. Its reports provide information on cash flow surpluses and deficits that may exist in pre-retirement, as well as on TFSA and RRSP contributions, unused contribution room, and overcontributions.
- Generate net worth and cash flow reports.

7. Define goals

- Establish your clients' plan objectives. NaviPlan's predefined categories cover retirement, education, major purchase, and emergency fund goals, as well as survivor income, disability income, critical illness, long-term care, and Monte Carlo analysis.

8. Analyze and solve for goals

- Once all financial data and goals have been entered and verified, explore various scenarios as needed, and then implement the most effective planning strategies in the **Recommended Plan** scenario.
- Ensure that the selected recommendations are appropriate for your clients. For example, does their cash flow support the recommendations?

9. Present options

- Present possible options to your clients using the **Results** section – **Analyze Goals – Scenarios**, and then confirm the strategies you will use.

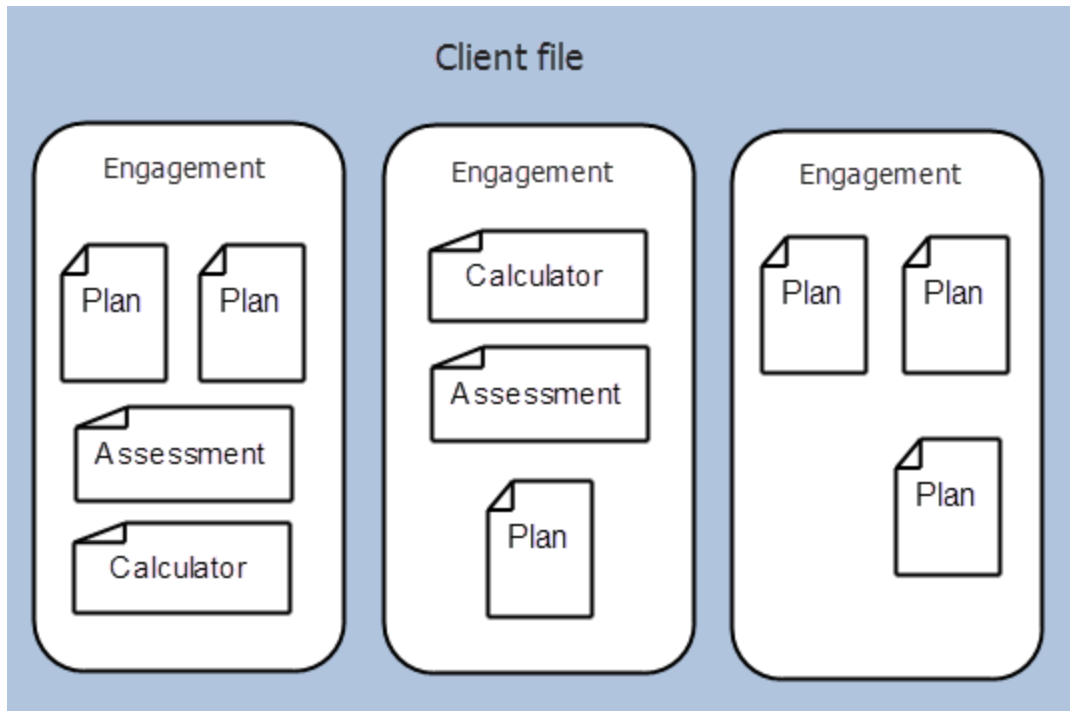
10. Finalize and present the client report

- Generate your client reports. These reports contain a series of graphs and customized text. You can customize the report contents down to the page.

About client files, engagements, and plans

Before you begin to enter client data, you should understand how client files, engagements, and plans relate to each other.

Client files, engagements, and plans are nested within each other. That is, a client file contains engagements; engagements contain plans, assessments, progress reports, and calculators.



Client file, engagement, and plan relationship

Here are a few things to keep in mind when working with client files, engagements, and plans.

- When you create a client file, NaviPlan automatically creates an engagement, as well as a plan, assessment, or calculator.
- When you create an engagement, NaviPlan automatically creates a plan, assessment, or calculator.
- Although you can create a calculator at any time, you cannot save a calculator until you create a client file.
- You cannot delete an engagement until you delete all plans, assessments, progress reports, and calculators in the engagement.
- You cannot delete a client file until you delete all engagements in the file.

Submitting clients information to the NaviPlan client portal

With additional licensing, it is possible to submit client and plan information into the NaviPlan client portal linked directly to NaviPlan. Look below to learn more:

Feature

NaviPlan Client Portal

[Setting up clients with Narrator Clients](#)

Chapter 3: Entering and managing client information

In NaviPlan, all information is stored within client files. You should create one client file for each client or client family. Before creating a client file, you can use a **Fact Finder** to collect your clients' financial information.

Each client file you create is automatically assigned to you. Only you, and people with administrative access to your files, can work with your client files. However, in NaviPlan Online you can choose to give someone else access to your client files. You can also revoke that access at a later time.

In this chapter:

Collecting financial information	21
Using Paper Fact Finders	21
Sending and Receiving Fact Finders	21
Creating new client files manually	23
Creating client files in the Presentation Module	28
Working with a new client	28
Working with an existing client	28
Entering financial data using presentations	29
Navigating through a presentation	29
Printing a presentation	29
Switching to NaviPlan	30
Accessing NaviPlan calculators and reports	30
Managing existing client files	31
Opening an existing client file	31
Updating clients' personal information	32
Preparing client files for delivery to third parties	33
Deleting a client file	33
Checking client files in and out of a central database in NaviPlan Offline	34
Checking out a client file	34
Undoing a check-out without making changes	36
Checking in a client file to a central database	36

Checking multiple client files in and out	36
Viewing a client file in the database	37
Granting and revoking access to your client files	37
Managing engagements	39
Creating a new engagement	39
Opening and deleting existing engagements	40
Working with calculators, assessments, and plans	41
Creating a calculator, an assessment, or a plan	41
Promoting, updating and duplicating plans	41
Using compliance-based workflow in NaviPlan	44
Submitting an assessment or a plan for review	45
Reviewing an assessment or a plan	47
Reviewing assessments and plans for several clients (online)	48
Creating a Progress Plan	49

Collecting financial information

Before entering your clients' financial information into NaviPlan, collect all the clients' relevant financial documents. These include the following:

- Tax returns and assessments for the client and co-client for the past two years.
- Pension statements and booklets from the client's and co-client's employers.
- Benefits statements from the client's and co-client's employers.
- Pension statements, investment plans, and benefits plans from former employers.
- Pay stubs for the last two pay periods.
- Life, disability, long-term care, and critical illness insurance policies.
- Most recent investment statements from banks, trust companies, brokers, and investment companies.
- Budget of personal and living expenses.
- Most recent mortgage and loan statements.
- Most recent will and power of attorney documents.
- Marital agreement(s).
- Severance pay documents.
- Any other relevant documents.

Using Paper Fact Finders

You can use **Paper Fact Finders** to collect your clients' financial information. **Paper Fact Finders** list the information you need to collect and provide space to record that data. Once collected, the information can be entered into NaviPlan.

To print a **Paper Fact Finder**, go to the **Quick Actions** menu and select the fact finder that corresponds to your analysis level.

Sending and Receiving Fact Finders

If you have set up clients with NaviPlan client portal (click [here](#) to learn more), you can send a financial profile fact finder to collect data.

Note: This feature may not be automatically available, if unavailable contact our [Partner Support team](#) for more information.

You can learn more how financial profiles work here:

Feature

[Sending and Receiving Financial Profile Fact Finders](#)

[An Overview of Alerts](#)

Creating new client files manually

To create a new client file, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page.
2. Click the **Create New Client** button and select **Client and plan creation**, click **Get Started** then enter the required information.

Client & Plan Creation



1 Client Information

Enter or modify the demographic client data in the fields below. Note that all mandatory fields throughout the application are marked with an asterisk (*). Once the required data is entered, select the **Finish** button.

To leave the wizard and not enter the data select **Cancel** and return to the **Client List** page.

☐ Individual ☒ Joint Analysis

Client Information							Already Retired	Currently Disabled
First Name *	Last Name *	Date of Birth *	Age	Gender *	Tax Filing Status *			
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Street	City *	State *	Zip Code					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					

Client & Plan Creation



1 Client Information

Enter or modify the demographic client data in the fields below. Note that all mandatory fields throughout the application are marked with an asterisk (*). Once the required data is entered, select the **Finish** button.

To leave the wizard and not enter the data select **Cancel** and return to the **Client List** page.

☐ Individual ☒ Joint Analysis

Client Information							Already Retired	Currently Disabled
First Name *	Last Name *	Date of Birth *	Age	Gender *	Marital Status *			
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Street	City *	Province *	Postal Code					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					

Client & Plan Creation – Client Information

3. Click **Next**.

Family Members

Add Family Member

First Name *	Last Name *	Date of Birth *	Age	Relationship	Dependent of		
Marc	Smith	Jan 11 2002	17	Son	Both	<input type="text"/>	<input type="text"/>
Jon	Smith	Jan 11 2011	8	Son	Both	<input type="text"/>	<input type="text"/>



Client & Plan Creation – Family Members

4. Enter the required information.

- Click **Add Family Member** to add a new data-entry row.

- To enter additional information for each family member, select the applicable  button.

5. Click **Next**.

Advisor Information				Add Advisor
First Name *	Last Name *	Advisor Type	Cover Page	
<input type="text"/>	<input type="text"/>	Advisor ▼	<input type="checkbox"/>	 

Client & Plan Creation – Advisor Information

6. Enter the required information.

- Click **Add Advisor** to create a new data entry row.
- The information entered in the **User Preferences - Advisor Details** dialog box automatically appears here.

7. Click **Next**. The **Client & Plan Creation** dialog box opens to the **Plan Selection** stage.

Plan Creation

1 Plan Selection

2 Income Tax Method

3 Asset Allocation Model

4 Modules

5 Summary

Select an analysis level.

Calculators

☐ Calculator
 Choose a calculator ▼

Assessments


☒ Forecaster Assessment
 ☐ Asset Allocation

Plans

☐ Level 1
 ☐ Level 2

Information

Forecaster Assessment

 Estimated time to complete: 5 to 7 minutes

Description
 Create a needs assessment to identify the clients' current financial situation and to clearly illustrate what is required to meet the clients' goals.

Promote Options
 Can be promoted to any one of the following levels:

- Level 1
- Level 2

Client & Plan Creation – Plan Creation

8. Select an analysis type, and then click **Next**.
- If you select **Asset Allocation**, the **Client & Plan Creation** dialog box opens to the **Assessment Setup** stage.
 - If you select **Forecaster Assessment, Level 1**, or **Level 2** the **Client & Plan Creation** dialog box opens to the **Income Tax Method** stage, where you can select an income tax method for the plan.
 - A description of the selected method appears on the right side of the dialog box.

1 Plan Selection

2 **Income Tax Method**

3 Asset Allocation Model

4 Modules

5 Summary

Select one of the income tax methods below.

Income Tax Method

☐ Average Tax

☒ Detailed Tax

Information

Detailed Tax

Description

This method automatically applies the bracketed federal and state rates to taxable income on a year-by-year basis. An extensive number of deductions and credits are supported in the calculations. The alternative minimum tax (AMT) is supported.

Conversion Options

A plan created using the Detailed Tax method cannot be converted.

Client & Plan Creation – Income Tax Method

9. Select an income tax method, and then click **Next**.

Client & Plan Creation – Asset Allocation Model

Plan Name *

Plan

Plan Year

2019

Base the plan calculations on the following date:

Plan Analysis Date

Mar 22 2019

☐

Use today's date

Enabled modules are checked. Click **Select Modules** to change the available modules in this plan.

Modules

- ✓ Asset Allocation
- ✓ Retirement
- ✓ Education
- ✓ Major Purchase
- ✓ Emergency Fund
- ✓ Survivor Income
- ✓ Human Life Value
- ✓ Disability Income
- ✓ Long-term Care
- ✓ Estate Planning
- ✓ Monte Carlo Analysis
- ✓ Equity Compensation
- ✓ Business Planning
- ✓ Advanced Estate

Client & Plan Creation – Modules

10. If you are creating a Forecaster Assessment or a plan, select at least one of the available modules. The modules available vary based on the assessment or plan level.

The following modules are available when creating a Forecaster Assessment, Level 1 Plan, or Level 2 Plan:

Module	Forecaster Assessment	Level 1 Plan	Level 2 Plan
Asset Allocation		✓	✓
Retirement	✓	✓	✓
Education	✓	✓	✓
Major Purchase	✓	✓	✓
Emergency Fund		✓	✓
Insurance	✓		
Survivor Income	✓	✓	✓
Human Life Value		✓	✓
Disability Income	✓	✓	✓
Long-term Care		✓	✓
Critical Illness		✓	✓
Private Corporations			✓
Monte Carlo Analysis			✓

11. Click **Next**. The **Client & Plan Creation** dialog box opens to the **Summary** stage. A summary of the client file and selected analysis appears.
12. Click **Finish**. NaviPlan creates the client file and an engagement containing a new analysis.

Creating client files in the Presentation Module

The **Presentation Module** offers all of NaviPlan's detailed calculations and features in a client-friendly format with images and statistics to put the plan in context.

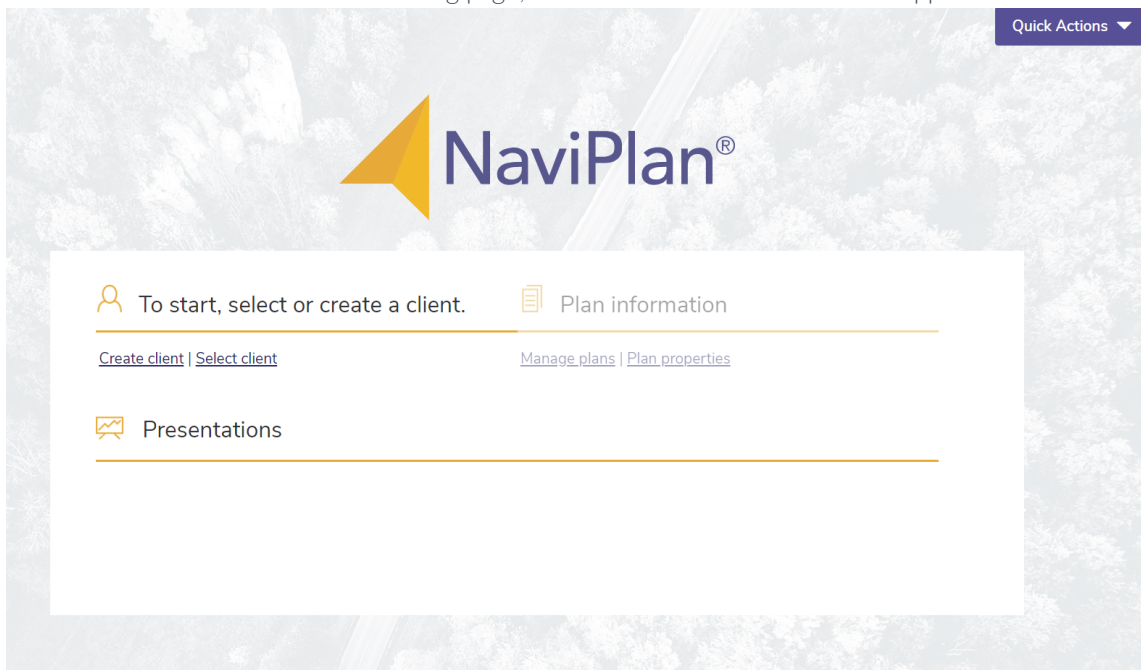
All financial data entered in the **Presentation Module** carries through to the normal NaviPlan display mode. This allows you to turn data-entry into collaborative work with your clients by opening a discussion and keeping them invested in the process.

To open the **Presentation Module**, select **Switch to Presentation Module** from the **Quick Actions** menu.

Working with a new client

To create a new client file in the Presentation Module, follow these steps:

1. From the Presentation Module's landing page, click the **Create client** link in the upper left corner.



Presentation Module Home

2. Enter the client's demographic information. Once finished, click **Next**.
3. Select the **Analysis Type**.
Note: To ensure client information is accurately represented, it is recommended to use a **Level 1** or **Level 2 Plan**.
4. After the client file is created, select a presentation from the available list.

Working with an existing client

To access an existing client file in the **Presentation Module**, follow these steps:

1. From the **Presentation Module's** landing page, click the **Select client** link in the upper left corner.
2. Select the appropriate client file and engagement.
3. After the client file is created, select a presentation from the available list.

Entering financial data using presentations

NaviPlan contains six ready-to-go presentations, each targeting a different planning topic:

Presentation	Description
Planning to Protect	Provides an income coverage insurance analysis, including needs up to the survivor's death and education expenses. Gives clients a clear idea of whether their current insurance coverage is adequate or how much more they may require.
The Road to Retirement	Offers valuable retirement information while assisting in gathering relevant data to establish how close clients are to achieving their retirement goals. Helps clarify what actions clients need to take to enjoy a successful retirement.
Planning for your Family's Education	Quickly and easily defines education goals and determines if their current strategy will cover those future expenses. Identifies which goals are underfunded and how much additional funding may be required.
Cash Flow Planning	Acts as a great starting point for any client meeting. Identifies whether clients have cash surplus available for savings and any deficits to address.
Income Planning for Retirees	Considers retirees' current and future lifestyles, while assessing current cash flow and how long retirement income needs to last. Calculates a projected withdrawal rate from savings; displays incomes and expenses throughout retirement.
Life Insurance Quick Assessment	Quickly determine your clients' life insurance need, considering both ongoing and immediate lump sum needs versus assets available to meet those needs.

Navigating through a presentation

- Use the **Back** and **Next** buttons to navigate one slide at a time.
- To quickly move to a non-sequential slide within the presentation, click **Table of Contents**. This button indicates the number of slides in the presentation, as well as your progress.
- Click **Finish** to close the presentation and return to the landing page.

Printing a presentation

To print the entire presentation that is open, go to **Quick Actions**, and then select **Print Presentation**.

To print a streamlined report, click the **Print Report** button that appears at the end of each presentation.

Switching to NaviPlan

To go back to the NaviPlan planning view, click **Switch to NaviPlan**.

Note: The **Switch to NaviPlan** button does not appear within a presentation. If you want to return to planning view from within a presentation, you must first click **Finish**.

Accessing NaviPlan calculators and reports

To access a NaviPlan calculator from within a presentation, go to **Quick Actions – Calculators**, and then select the calculator you want to use.

To access a NaviPlan report from within a presentation, go to **Quick Actions – Reports**, and then select the report you want to view.

Managing existing client files

On **Client Management – Client List – Clients**, you can open and delete existing client files, and you can also prepare client files for delivery to third parties.

Client List

[Quick Actions ▾](#)
[Clients](#)
[Approval](#)
[Import Client](#)

<

>

Create and modify client files. You will see a list of recently accessed client files under **Existing Clients**. To find other client files, use **Search**.

[+ Create New Client...](#)
[Paper Fact Finders ▾](#)
[Morningstar Rate Disclosure ▾](#)
[Reassign Multiple Clients...](#)

Existing Clients

[Open](#) [Grant/Revoke...](#) [Reassign...](#) [Data Scrub...](#) [Notes ▾](#) [Delete](#)

Client Name ▴▾	ID ▴▾	Modified Date ▾	Client Portal User ▴▾
<input checked="" type="radio"/> Smith, Robert & Sarah	6082	Mar 28 2019 12:58	✓
<input type="radio"/> Sawadtad, Dziura	5942	Mar 19 2019 13:30	✓
<input type="radio"/> Fillmore, Ted & Mary	5776	Mar 19 2019 13:26	

Search

Search by any or all of the criteria below.

Search By

Last Name ▾

Last Name

☒ Current User

☐ Other User

Client Management – Client List – Clients

Opening an existing client file

To open an existing client file, follow these steps:

- Under **Search**, you can search for other client files to which you have access. From the **Search By** menu, select **Last Name** or **Client ID**.
 - If you selected **Client ID**, enter the client's ID number, and then click **Search** to continue. The clients appear in the client list.
 - If you selected **Last Name**, enter the client's last name. You can also use wildcards (*) in searches, for example, "S*" to search for client files that start with "S."

2. (Online only) To search for client files created by another user, select **Other User**, and then enter the user name.
3. (Online only) To include clients belonging to other users or user groups for which you have access, select the **Include 'Granted' Clients** option.
4. To search only recently modified client files, select the **Recently Modified** option.
 - The number of clients shown can be adjusted by typing the desired number (with a maximum of 100) in the **Number of Results** entry box at the bottom of the search field.
5. (Offline only) To include clients that are checked in and clients that are stored locally, select **Include 'Central' Clients**.
6. Click **Search**. The list of clients updates.
7. Under **Client Name**, select the client file required, and then click **Open**.
OR
Click the link for the client file you want to open.

Updating clients' personal information

When your clients provide you with updated personal information, such as a change of address, a new dependant, etc., you can update this information in NaviPlan.

To review or revise your clients' personal information, follow these steps:

1. Open the client file, and then go to **Client Management – Client Information – Personal Information**. This page lists information about the client, co-client, and family members.

Client Information

[Quick Actions ▼](#)
[Client Information](#)
[Advisors](#)

<< >

Enter or modify the demographic client data in the fields below.

☐ Individual ☒ Joint Analysis

Client Information							Already Retired	Currently Disabled
First Name *	Last Name *	Date of Birth *	Age	Gender *	Tax Filing Status *			
Robert	Smith	Nov 11 1956	62	Male	Married filing jointly	<input type="checkbox"/>	<input type="checkbox"/>	
Sarah	Smith	Nov 11 1965	53	Female	Married filing jointly	<input type="checkbox"/>	<input type="checkbox"/>	
Street		City *	State *	Zip Code				
		Milwaukee	Wisconsin					

Client Information


[Quick Actions ▼](#)
[Client Information](#)
[Advisors](#)

<< >

Enter or modify the demographic client data in the fields below.

☐ Individual ☒ Joint Analysis

Client Management – Client Information – Personal Information

2. Edit the client information.
3. To view or edit additional personal information, click the appropriate  button.

Preparing client files for delivery to third parties

NaviPlan has a data-scrub function, which allows you to export and send client files to a third party without revealing sensitive client information. Client data such as net worth, cash flow, financial goals, and strategies are saved in exported client files, but personally identifiable data is stripped and replaced with generic values. You can safely store exported client files on a local or network drive, or even send these files by e-mail.

To prepare client files for delivery to a third party, follow these steps:

1. From the **Existing Clients** menu, select the option button for the client (do not click the link) for which you want to export information, and then click the **Data Scrub** button.
2. Click **Save**.
3. Select a location where you will save the client file, enter a unique name if required, and then click **Save**.

Deleting a client file

If the client file you wish to delete contains calculators, assessments, or plans, you must delete the calculators, assessments, or plans before you can delete the client file. See ["About client files, engagements, and plans"](#) for more information.

Note: If you are using NaviPlan in **Connected** mode, you must have authorization to delete client files. Checked-out client files must be checked-in before you can delete them.

To delete a client file, follow these steps:

1. From the **Existing Clients** menu, select the option button for the client file you want to delete, and then click **Delete**.
2. If the client file you selected does not contain any assessments or plans, the file is deleted.
Note: You cannot delete assessments or plans that are in **Proposed** or **Approved** status.

Checking client files in and out of a central database in NaviPlan Offline

NaviPlan Online and NaviPlan Offline look almost identical. They perform almost all the same tasks and operate using almost all the same methods. However, the way you access your clients' data is slightly different.





NaviPlan Online allows you to access your clients' data from the central database on an intranet or Internet site. The central database allows you to share client files and to review and approve assessments or plans. For more information on reviewing and approving assessments and plans, [Submitting an assessment or a plan for review](#) on page 45, and [Reviewing an assessment or a plan](#) on page 47.

NaviPlan Offline can be opened in three modes: **Connected**, **Disconnected**, or **Standalone**.

Mode	How client files are accessed and stored
Connected	Client files are accessed from and stored in a central database. You can check in and check out client files from the central database when connected to the Internet. Checking out a file creates a copy of the file on a local drive.
Disconnected	NaviPlan Offline gives you the freedom to work from a remote location. Using this mode, you can work on checked-out client files when no active Internet or intranet connection is available. While the client file is checked out, the file version prior to the check-out can be viewed but not modified by other users.
Standalone	Client files stored in a central database cannot be accessed. All client files are stored on a local drive.

Client files can be checked in and out on the **Client Management** section – **Client List** category – **Clients** page. You must be running NaviPlan Offline in **Connected** mode to check client files in or out.

The following icons show the client file status:

	Central client file (checked into the central database)
	Checked-out client file (editable copy stored on local drive)
	Read-only client file (non-editable copy stored on local drive)
	New or local client file (does not exist in the central database)


Checking out a client file




In NaviPlan Offline, if you want to make changes to a client file that is stored in a central database, you must check out the client file using **Connected** mode.

Note: This procedure only applies if you have access to both NaviPlan Online and NaviPlan Offline.

To check out a client file, follow these steps:

1. In NaviPlan Offline (**Connected** mode), go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the **Include 'Central' Clients** option, and then click the **Search** button. NaviPlan displays client files stored on the central database.
3. Select the client file that you want to check out, and then click the **Check Out** button. NaviPlan searches the database and updates the client list, making the client file available for you to edit.



The client file is now unavailable for others to edit, and the list updates to show the client file as **Checked Out** 

Status	Client Name	ID	Modified Date
	Smith, Robert & Sarah	6082	Mar 28 2019 13:46
	Sawadtad, Dziura	5942	Mar 19 2019 13:30
	Fillmore, Ted & Mary	5776	Mar 19 2019 13:26

Client Management – Client List – Clients (showing checked-out client file)

Undoing a check-out without making changes


To undo a check-out without making changes, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the required client file, click  next to the **Check Out** button, and then select **Release**. NaviPlan Offline returns the client file to the database unsaved. The list updates to show the client file as **Central** . The client file becomes available for others to edit.


Checking in a client file to a central database

In NaviPlan Offline, when you first create a client file it only exists on your workstation. After you check out a client file from the central database, the client file cannot be modified by anyone except you, and your changes are saved to a local drive. In both cases, you must save the client file to the central database (check it in) to update the central database files, and to make the client file accessible to other people.

To connect to the central database, you must be in **Connected** mode. To check in a client file, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. To save a client file to the database and allow others to edit it, select the client file you want to save, and then click the **Check In** button. NaviPlan Offline saves the file to the database, and the list updates to show the client file as **Central** .

OR

To save the client file to the database and continue working with the file, click  next to the **Check In** button, and then select **Refresh**. NaviPlan checks the file in and out.

Note: The **Check In** button only appears when the client file status is either **New** or **Checked Out**.

Checking multiple client files in and out

If you are using NaviPlan Offline in **Connected** mode and you need to manage multiple client files in a single session, you can select which client files you want checked in or checked out of the central database.

To check multiple clients in and out of the central database, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Click the **Multiple Check In/Out** button. Only the client files displayed on the **Clients** page appear in this dialog box.




3. For each client file that you want to manage, select an option from the **Action** menu.
4. Click the **Process Selected Actions** button. NaviPlan performs the selected actions. If an action is not successful, NaviPlan displays an error message.
5. Click the **Close** button.

Note: The **Close** button should always be used to close this dialog box.

Viewing a client file in the database

If you do not want to make any changes, you can view the contents of a client file in read-only mode without checking the file out of the central database.

To view a client file, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the client file you want to view, click  next to the **Check Out** button, and then select **Get Copy**.
The list updates to show the client file as read-only . The client file remains available for others to edit.
3. To release the copy of the read-only file, click **Release**. The list updates to show the client file as **Central** .

Note: If you will be working in **Disconnected** mode and want read-only or view access to a client file, you must first start NaviPlan in **Connected** mode, and then change the status of the client file to read-only.

Granting and revoking access to your client files

In NaviPlan Online and NaviPlan Offline in **Connected** mode, depending on your permissions, you can grant and revoke access to your client files. You automatically have access to the client files you create, and only people with administrative rights can access your client files without your permission. You can grant someone else access to your client files, and you can also cancel that permission.

To grant or revoke access to your client files, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the appropriate client file, and then click **Grant/Revoke**.
3. Under **Client Access**, each user who has access to the selected client file is listed, as well as their access rights.
4. To grant someone access to the client file, click **Add Entry**.
5. Enter that person's **User ID**, and then select from the following access rights for that person:

Access right	Description
Read	View a read-only copy of the client file and all its engagements, plans, and assessments.
Write	Edit and delete the client file and all of its engagements, plans, and assessments.
Control	Grant access rights to others.

6. To cancel someone's access to the client file, locate the user under **Client Access**, click **Revoke**, and then click **OK** to the message that appears.

Managing engagements

In NaviPlan, an engagement represents a unit of work. For example, you may have one engagement for retirement planning and a second engagement for major purchases or one engagement for 2014 and another for 2015. For fee-based planning, an engagement may be used to represent a unit of work that a financial planner undertakes to produce an assessment or plan for clients during a specific time period. Each engagement can contain one or more calculators, assessments, or plans.

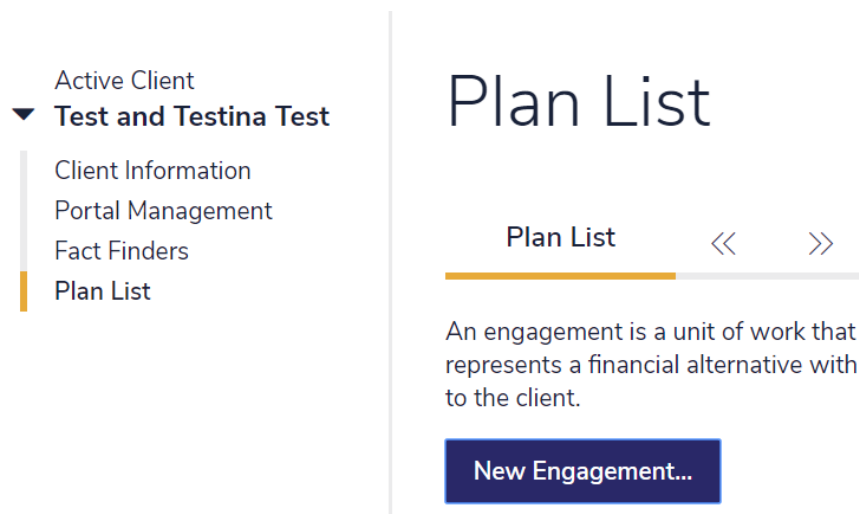
When you create a new client file, an engagement is created automatically by default, titled with the current date, but you can rename it. You can also create new engagements as needed.

Within each client file, there can be many engagements.

Creating a new engagement

To create a new engagement, follow these steps:

1. Go to **Plan Management – Plan List – Plans**.



Plan Management – Plan List – Plans

2. Click the **New Engagement** button. The **Plan Creation** dialog box opens to the **Plan Selection** stage.

- 1 Plan Selection**
- 2 Income Tax Method
- 3 Asset Allocation Model
- 4 Modules
- 5 Summary

Select an analysis level.

Engagement Name *

Calculators

☐ Calculator Choose a calculator ▼

Assessments

☒ Forecaster Assessment

☐ Asset Allocation

Plans

☐ Level 1

☐ Level 2

Information

Forecaster Assessment

🕒 Estimated time to complete: 5 to 7 minutes

Description
 Create a needs assessment to identify the clients' current financial situation and to clearly illustrate what is required to meet the clients' goals.

Promote Options
 Can be promoted to any one of the following levels:

- Level 1
- Level 2

Plan Creation – Plan Selection

3. If needed, revise the name of the engagement.
4. Follow the directions on-screen to complete the plan-creation process.
5. To view the new engagement, go to **Plan Management – Plan List – Plans**.

Note the new engagement tab under the **New Engagement** button.

Opening and deleting existing engagements

Before you can delete an engagement, all calculators, assessments, and plans within the engagement must be deleted.

To open or delete engagements, follow these steps:

1. Go to the **Plan Management – Plan List – Plans**.
 - To open an engagement, click the tab for the engagement you want to open.
 - To delete an engagement, click the tab for the engagement you want to delete, and then click **Delete**.

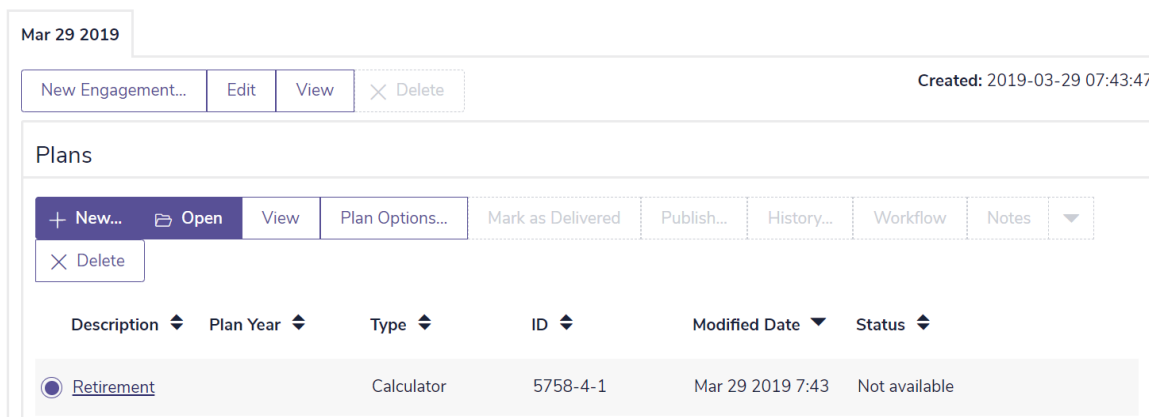
Working with calculators, assessments, and plans

Creating a calculator, an assessment, or a plan

Before you can create a calculator, an assessment, or a plan for a client, you must create a client file (an engagement will be created by default). For instructions, see [Creating a client file](#).

To create a calculator, assessment, or plan, follow these steps:

1. Go to **Plan Management – Plan List – Plans**.
2. Under **Plans**, click **New**.



The screenshot shows the 'Plans' section of the NaviPlan interface. At the top, there's a date filter 'Mar 29 2019' and a 'Created: 2019-03-29 07:43:47' timestamp. Below these are buttons for 'New Engagement...', 'Edit', 'View', and 'Delete'. The main area is titled 'Plans' and contains a table with columns: Description, Plan Year, Type, ID, Modified Date, and Status. The table has one row with the plan 'Retirement' (Calculator, ID 5758-4-1, Modified Date Mar 29 2019 7:43, Status Not available). Above the table, there are buttons for '+ New...', 'Open', 'View', 'Plan Options...', 'Mark as Delivered', 'Publish...', 'History...', 'Workflow', 'Notes', and a 'Delete' button.

Plan Management – Plan List – Plans

3. Select either a calculator, assessment, or a plan type.

Promoting, updating and duplicating plans

After you create plans, there are several options to track progress, upgrade plans or create duplicate plans for alternative planning or records.

To make these changes:

1. Go to the Plan Management – Plan List – Plans.
2. Under Plans, click Plan Options.

Plan Options

1 Select Plan Options

2 Engagement Options

3 Summary

What would you like to do with the selected Plan?

Plan Options

- ☒ Duplicate Plan
- ☐ Project Plan
- ☐ Promote Plan
- ☐ Create Progress Plan



Plan Management – Plan List – Plan Options

3. Select your desired option, their descriptions are below:

Plan Option	Description
Duplicate Plan	Creates an exact copy of your plan.
Project Plan	Creates a copy of you plan, this will change the plan year to the current year. Values of all assets and liabilities will also be adjusted based on their assigned growth rates.
Promote Plan	Creates an upgraded copy of your plan. You can promote assessments and Level 1 plans to a higher level, but you cannot demote them to a lower level. Calculators and progress plans cannot be Promoted .
Create Progress Plan	Creates a progress plan, which can be used to track success of goals based on existing plan settings and strategies. A progress plan can only be created for a Level 1 or Level 2 plan that is in an Approved or Delivered status.

4. Select the **Engagement Options**, choose your desired plan destination:

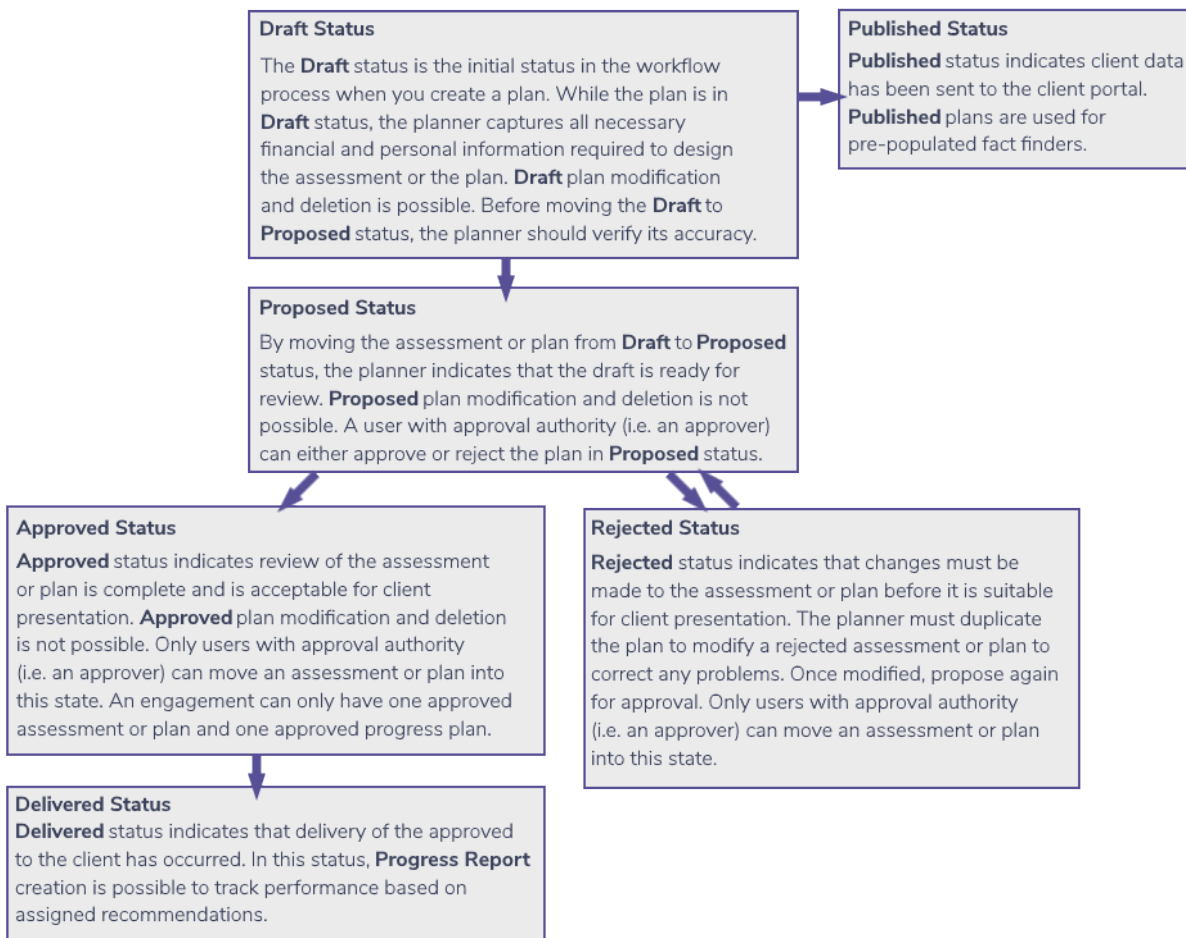
- **Current Engagement** places your new plan in your current engagement list
- **Select Engagement** allows you to choose an existing engagement to place your plan
- **New Engagement** creates a new engagement, with a new name, and places your plan there

Using compliance-based workflow in NaviPlan

In NaviPlan, workflow refers to a series of steps that takes an assessment or a plan through a life cycle from **Draft** status to delivery. This process provides a firm with compliance controls by guiding planners through the approval process, as well as giving planners the ability to create progress reports based on previously delivered plans. Organizations can designate approvers to oversee all planning activity and ensure that compliance standards are met.

There are three key players in the workflow process: the client, the planner, and the approver.

Participant	Workflow duties
Client	Provides the financial and personal information required to create an assessment or a plan.
Planner	Captures the financial and personal information from the clients, and creates an assessment or a plan to help the clients realize their financial goals.
Approver	Reviews assessments and plans submitted by the planner for compliance, and then either approves or rejects the assessment or the plan, depending on whether it meets the compliance requirements.



The workflow process in NaviPlan

Submitting an assessment or a plan for review

You can submit an assessment or a plan to someone with approval authority for review in NaviPlan Online or Offline (except in the **Standalone** mode of NaviPlan Offline where the approval function is not available). If the assessment or plan is rejected, you can modify it to correct any problems, and then resubmit it. Only assessments and plans in the **Draft** or **Proposed** statuses can be submitted for review.

To submit an assessment or a plan for review, follow these steps:

1. In an open assessment or plan, go to the **Workflow – Status – Status**.

Workflow Reports

Select Plan Data

To generate the report click on the report's Generate button. To view the report that has already been generated click the report's title.

Report Name	Action	Status	Submission Time
Optional Reports			
<input type="checkbox"/> Financial Needs Assessment	Generate	✓ Use default sections	
<input type="checkbox"/> Asset Allocation	Generate	✓ Use default sections	
<input type="checkbox"/> Financial Needs Summary	Generate	✓ Use default sections	
<input type="checkbox"/> Retirement Distribution Summary	Generate	✓ Use default sections	
<input type="checkbox"/> Financial Needs Analysis	Generate	✓ Use default sections	
<input type="checkbox"/> Planning to Protect - Presentation	Generate		
<input type="checkbox"/> The Road to Retirement - Presentation	Generate		
<input type="checkbox"/> Planning for your Family's Education - Presentation	Generate		
<input type="checkbox"/> Cash Flow Planning - Presentation	Generate		
<input type="checkbox"/> Planning for Retirement Income Sustainability - Presentation	Generate		
Client Report	Create		

Workflow – Status

2. Generate all client reports that you wish to present to your clients.

To generate a client report as part of the workflow reports, select the report, and then click the **Generate** button for that report. Reports that have already been generated are listed and the name of the report becomes a link. To print a generated report, click the link.

Note: Any reports not generated before an assessment or plan is proposed will only be available in draft form once you propose it.

3. After generating all required client reports, click the **Propose** button. The assessment or plan is submitted for approval.

On the **Plans** page, under **Plans**, the assessment or plan appears in **Proposed** status. Those that have not been submitted appear in **Draft** status.

Note: To find out how users with approval authority review assessments and plans, see [Reviewing an assessment or a plan](#).

You cannot modify or delete a proposed or approved assessment or plan, but you can duplicate it by clicking the **Duplicate** button on the **Plans** page. The duplicate assessment or plan appears in **Draft** status.

4. To check the status of an assessment or a plan, go to the **Plan Management – Plan List – Plans**. The status of the assessment or the plan is displayed.

Reviewing an assessment or a plan

You must have approval authority in order to approve or reject an assessment or a plan in NaviPlan Online or Offline (except in the **Standalone** mode of NaviPlan Offline where the approval function is not available).

In NaviPlan, you can review proposed assessments and plans for the current client file or for multiple clients.

To review an assessment or a plan for the current client file, follow these steps:

1. Go to **Plan Management – Plan List – Plans**.
2. To view the assessment or plan in read-only mode, click **View**. You cannot make changes to an assessment or a plan while it is in read-only mode.
3. To view the history of the assessment or the plan, click **History**.
4. On the **Plans** page, click the **Workflow** button.

Note: You can also go to the **Status** page by opening an assessment or plan, and then going to **Workflow – Status – Status**.

5. If the assessment or plan meets with all compliance criteria and can be implemented, click **Approve**. The status on the **Plans** page changes to **Approved**. Once approved, the assessment or plan cannot be modified, deleted, or returned to **Draft** status.

If the assessment or plan does not meet all compliance criteria and cannot be implemented, click **Reject**. The status on the **Plans** pages changes to **Rejected**.

Reviewing assessments and plans for several clients (online)

To review a proposed assessment or plan from a list of all clients' assessments and plans, follow these steps:

1. Go to the **Client Management – Client List – Approval**.

Plans

<div> History Reports Approve Reject Print List... </div>						
Status	Client Name	Plan	Plan Type	ID	Proposal Date	User Name
<input checked="" type="radio"/> Proposed	Sawadtad, Dziura	Plan	Level 2	5942-2-1	Mar 29 2019 8:41	,
<input type="radio"/> Proposed	Fillmore, Ted & Mary	Plan	Level 2	5776-3-1	Mar 29 2019 8:41	,

Client Management – Client List – Approval

2. Select an assessment or plan, and then do one of the following:

Click...	To...
History	View the history of an assessment or a plan. In the Plan History dialog box that opens, NaviPlan shows such information as the time of creation and the time of status change. Click Close to close the Plan History dialog box.
Reports	View reports that have been generated for a proposed assessment or plan. In the Reports dialog box that opens, NaviPlan shows a list of generated reports. To open a generated report, click the link for the applicable report. Click Close to close the Reports dialog box.
Approve	Approve a proposed assessment or plan that meets all compliance criteria and can be implemented. Once approved, the assessment or plan cannot be modified, deleted, or returned to Draft status.
Reject	Reject a proposed assessment or plan that does not meet all compliance criteria and cannot be implemented. The status changes to Rejected .

Creating a Progress Plan

A progress plan allows you to track your clients' progress against an approved plan. For information about plan approval, [Using compliance-based workflow in NaviPlan](#) on page 44 and [Reviewing an assessment or a plan](#) on page 47. Using this feature, you can update recent changes in income, account values, and expenses without affecting the approved plan or changing the clients' goals.

The progress plan is populated with information from the approved plan's **Recommended Plan** scenario. If any recommendations from the approved plan were not acted upon, you may have to make adjustments to the updated plan to accurately reflect the clients' current financial situation.

You can compare your clients' progress and the approved plan by generating a **Progress** report. This report helps you to determine how well your clients are staying on track towards attaining their financial goals.

To create an progress plan, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.
2. Select the approved plan, and then click **Plan Options**, select the **Create Progress Plan** button and press **Engagement Options**. Choose your desired engagement and press finish. A copy of the approved plan appears in **Progress-Draft** status.
3. Open the newly created plan, and then update it with the clients' most recent data.
Note: Navigation may be slightly different in progress plans. For information about these differences, search for "Progress Plans" in the application Help.
4. To view a summary of the clients' progress, go to the **Results – Summary – Summary**. NaviPlan displays a summary listing the clients' goals and whether the clients are on track to meet each goal.

CHANGE IN VALUE OF INVESTMENTS

Value of Investments as of Mar 29 2019		N/A
Value of Investments as of Mar 29 2019		\$5,697
Change		\$5,697

INVESTABLE ASSETS FUNDING GOALS

Goal Description	Are You On Track?	Goal Start Date	What You Have Today	What You Should Have Today	Where You Are Tracking as of Goal Start Date	Where You Should Be Tracking as of Goal Start Date
Retirement	No	Jan 1 2025	\$5,697	N/A	\$6,011	N/A
Emergency Fund	No	Apr 1 2020	\$0	N/A	\$0	N/A

Results – Summary

5. Go to **Results – Client Report**.

6. Select **Start a New Report**, then choose desired reports.

Client Reports

Quick Actions ▾

Select Report **Build Report** < >>

Select a category: Supplementary Pages ▾

Select Plan
Data

View: ☰ ☷

Start Of Report
Add All

Cover Page

This is a general cover page. It includes the client's name(s), advisor's name(s), as well as the date of report creation.

Add

Table of Contents

This report generates a table of contents showing each report page you have included in your report or template.

Add

Financial Snapshot

This report displays a high-level overview of the current plan on a single page.

Add

Financial Progress Snapshot - Goal Coverage

This report displays a high-level overview of progress towards goals.

Add

Financial Progress Snapshot - Investable Assets

This report shows progress of investable assets.

Add

<< Selected Pages (0)
Getting Started

+ Add Section
☐ Select All
✕ Remove

Build Report

Build Report

7. Click **Build Report** to create progress report.

To Build Templates for **Progress Reports**:

1. Go to **Results – Client Report**.
2. Select **Start a New Template**, and name the template, you may also add a description.
3. Choose your desired reports from the lists, and press **Save**.

Chapter 4: Setting user preferences

You can customize some aspects of NaviPlan to suit your needs by changing application settings or setting default values using the commands on the **User Preferences** menu.

Preferences only need to be set once. You do not need to access the **User Preferences** menu each time you use NaviPlan. Any changes you make to your user preferences apply to all new client files and all new assessments and plans. Some default values can be overridden within individual assessments and plans.

In this chapter:

Entering advisor details	53
Setting system preferences	54
Changing passwords in NaviPlan Online	54
Changing forgotten passwords in NaviPlan Online	55
Setting data storage locations	55
Deleting legacy templates	56
Defining client report settings	56
Setting plan preferences	58
Entering general preferences	58
Entering client milestones	60
Entering CPP/QPP & OAS assumptions	60
Setting portfolio balancing preferences	62
Entering net worth assumptions	63
Entering cash flow assumptions	64
Entering retirement income assumptions	65
Entering education assumptions	66
Entering life insurance assumptions	66
Entering disability and long-term care insurance assumptions	67
Entering Content Settings	69
Setting asset allocation defaults (with user-defined asset allocation)	71
Setting default asset classes	71
Setting default correlation values	71

Setting default investor profiles	72
Setting default portfolios	73
Setting security preferences in NaviPlan Offline	75
Authorizing NaviPlan	75
Transferring your authorization between computers	77
Configuring your USB drive	78
Preparing your home computer	79
Transferring authorization from your work computer	79
Transferring authorization to your home computer	81
Transferring authorization back to your work computer	81
Removing your authorization	82
Viewing the status of your authorization	83

Entering advisor details


In the **Advisor Details** dialog box, you can enter details about the clients' advisor(s) that will appear in client reports.

To add advisor details, follow these steps:

1. Go to the **Settings** menu, and then select **Advisor Details**.

Advisor Details


Advisor Information

First Name *	Last Name *	Title	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Contact Information

Business	Cell	Home	Fax
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pager	E-mail Address		
<input type="text"/>	<input type="text"/>		

Office Information

Name	
<input type="text"/>	

Advisor Details – English tab

2. Go to the **English** tab.
3. To use **Advisor Information** already entered on the **French** tab, select **Use same as French**.
NaviPlan fills the fields with the content from the French tab and the fields then become inaccessible.
OR
Enter the advisor's information. Fields marked with an asterisk (*) are mandatory.
4. Click **OK** to save the information.

Setting system preferences

In **Settings - System Settings**, you can define your system preferences.

Changing passwords in NaviPlan Online

If you do not have access to NaviPlan Online, this procedure does not apply to you.

Passwords expire every 60 days in NaviPlan Online. When you change your password in NaviPlan Online, you can still use your old password to open NaviPlan Offline in **Disconnected** mode. However, to use NaviPlan Offline in **Connected** mode, or when you connect to the server in any way, you will need to enter the new password in NaviPlan Online.

To change your password, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.

User Preferences - System Settings

Change Password Legacy Templates Report Setup

To change your password, enter your old (current) password in the **Old Password** field. Enter your new password in the the **New Password** field, and then re-enter your new password in the **Confirm New Password** field. If you have entered your password correctly, you'll be able to submit it by clicking the **Change Password** button.

If you decide not to change your password, simply go to another tab or close the dialog box without clicking the **Change Password** button.

Try to include the following in order to make your password stronger. Your new password should meet the following conditions:

- At least 8 characters
- At least 2 uppercase letters
- At least 3 lowercase letters
- At least 2 numbers
- At least 1 symbol

Old Password

New Password

Confirm New Password

User Preferences - System Settings – Change Password

2. Enter your old (current) password.
3. Enter the new password using the following rules:
 - It must be at least eight characters long.
 - It must include two uppercase letters, three lowercase letters, two numbers, and one symbol.
 - It cannot include the word **password**.
 - Confirm the new password by entering it again.

Note: As you enter your password, the **Password Strength** graph changes. For your security, a strong password is preferable.
4. Click **Change Password**. If you entered all the information correctly, your password is changed. If your password did not change, check the error message to see if the reason is displayed. If you are unable to change your password, contact Partner Support at (888) 692-3474.

Changing forgotten passwords in NaviPlan Online

To request a new password in the event you forget your current password, follow these steps:

1. From the NaviPlan Online login screen, click the **Forgot your password?** link.

User name

orgreadiness

Password

●●●●●●●●

Log In

[Forgot your password?](#)

NaviPlan login page

2. Enter your NaviPlan user name.
3. Click **Send New Password**. You will receive a temporary password at the email address associated with your account.

Setting data storage locations

Note: The **File Locations** tab only appears when using Offline versions of NaviPlan.

To set import and data storage locations, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.
2. Go to the **File Locations** tab.
3. In the **Logo** field, enter the location of the logo file.
4. In the **Data** field, enter the path to the folder where you store your client data files.

Note: Because NaviPlan automatically stores client files in a default location, it is important to verify the location of your client files before making changes to the **Data** field.

Deleting legacy templates

When generating client reports, you can select the topics or sections you want included in the reports, and then save these selections as templates.

To delete a report template that is no longer needed, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.
2. Go to the **Legacy Templates** tab.

Templates

Template

Financial Needs Assessment 

User Preferences - System Settings – Legacy Templates

3. Click  next to the report template you want to remove.
4. Click **OK** to delete the template.

Defining client report settings

You can choose to create client reports in either portable document format (PDF) or rich text format (RTF). To select report output formats, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.
2. Go to the **Report Setup** tab.

Report Setup

Legacy Client Reports

PDF



Paper Fact Finder

RTF

☐

Generate legacy client reports in grey-scale

User Preferences - System Settings - Report Setup

3. For each of the listed report types, select an output format.

Note: You can select the **Generate client reports in grey-scale** option to create and print reports in black and white.

Setting plan preferences

In NaviPlan, you can set up default preferences that apply to all new clients and plans in **User Preferences - Plan Settings**. You can modify preferences for individual plans in **Plan Management - Assumptions**.

Entering general preferences

To set defaults for the inflation rate, income tax calculations, and annual account fees, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **General** tab.

General Milestones CPP/QPP & OAS Asset Allocation Net Worth Cash Flow Retirement Education Survivor Income Other Insurance

Specify Inflation Rate

Enter the rate of inflation you wish to use when creating new plans

Income Tax Option

Select the income tax method you wish to use when creating new plans

☐ Average Tax

☒ Detailed Tax

Annual Account Fees

Select the account fee default(s) you wish to use when creating new plans.

Specify the default annual account fee you wish to use

Select the account fee frequency

☒ Fees are tax deductible ⓘ

User Preferences - Plan Settings – General

3. Under **Specify Inflation Rate**, enter the default inflation rate to use with new plans.
4. Under **Income Tax Option**, select the income tax method you want to use.

Note: Based on your permissions and additional features, the **Income Tax Option** section may not appear, or the options available may differ.

5. Under **Annual Account Fees**, specify the default annual account fee percentage and select the account fee frequency. If fees are tax deductible, select the **Fees are tax deductible** option.
6. Under **Account Reinvestment Strategies**, specify how your accounts investment income will be reinvested:
 - **Reinvest After-Tax** pays investment income taxes from investment income then reinvests the remainder investment income into their source accounts.
 - **Reinvest All** invests all investment income into their source accounts, all taxes caused by investment income will be paid by cash flow.
 - **Don't Reinvest** converts all investment income into cash flow incomes, and will not automatically reinvest into any account, taxes will be paid by cash flow.

Entering client milestones

To enter the default retirement ages and life expectancies for new plans, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Milestones** tab.

General **Milestones** CPP/QPP & OAS Asset Allocation Net Worth Cash Flow Retirement Education Survivor Income Other Insurance

The following settings will be used as defaults when creating new plans.

Retirement Age

Retirement Age for Client

Retirement Age for Co-client

Life Expectancy

Life Expectancy for Client

Life Expectancy for Co-client

User Preferences - Plan Settings – Milestones

3. Enter the expected retirement age and estimated life expectancy for your clients and co-clients.

Entering CPP/QPP & OAS assumptions

To enter CPP/QPP & OAS assumptions for NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **CPP/QPP & OAS** tab.

General Milestones **CPP/QPP & OAS** Asset Allocation Net Worth Cash Flow Retirement Education Survivor Income Other Insurance

The following settings are only applicable in certain plan levels. Review the client plan to ensure appropriate percentages are used.

Monthly CPP/QPP Benefits

Eligible %

☒ Share CPP/QPP

☒ Include CPP/QPP Survivor Benefits

☒ Include CPP/QPP Retirement Benefits

☐ Include CPP/QPP Disability Benefits

Monthly OAS Benefits

Eligible %

Benefits Indexed At

Infl +/- Add'l = Total

User Preferences - Plan Settings – CPP/QPP & OAS

3. For each benefit type, enter the percentage of calculated benefit that you want NaviPlan to use for cash flow calculations for all new clients and plans and select which CPP benefits you wish to include for new plans. By default, NaviPlan applies 100% eligibility with a 3% inflation index.

Setting portfolio balancing preferences

In NaviPlan, you can specify how your clients' assets are to be rebalanced by selecting one of two methods: **Current - Rebalanced** or **Current - Not Rebalanced**.

- When **Current - Rebalanced** is selected, NaviPlan assumes the accounts are regularly rebalanced to maintain their asset allocation and applies the weighted average rate of return to accounts that are linked to goals.
- When **Current - Not Rebalanced** is selected, NaviPlan assumes the portfolio is never rebalanced and each account earns its separate rate of return for accounts that are linked to goals.

To determine whether all new plans will rebalance existing portfolios, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Asset Allocation** tab.

General
Milestones
CPP/QPP & OAS
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance

Current Portfolio Setting Default

☒ **Current - Rebalanced**
This option rebalances the accounts linked to a goal and uses the weighted average rate of return of the linked assets.

☐ **Current - Not Rebalanced**
This option does not rebalance the accounts linked to a goal. Each account linked to a goal maintains a separate rate of return.

Tax Impact of Reallocation Default

☒ **Include Tax Impact of Reallocation**
Rebalancing requires selling off portions of your accounts to achieve the desired allocation. Selling certain assets after they have appreciated may produce a taxable gain. This checkbox incorporates possible tax consequences into the plan.

Advanced Asset Allocation Default

☐ **Enable Advanced Asset Allocation**

User Preferences - Plan Settings – Asset Allocation

3. Under **Current Portfolio Setting Default**, select one of the following:
 - **Current - Rebalanced** – Assets in the plan are rebalanced as per the suggested asset mix.
 - **Current - Not Rebalanced** – Assets in the plan are not rebalanced.
4. Under **Tax Impact of Reallocation Default**, select if you wish to enable inclusion of tax consequences of capital gains on reallocation. By default this is checked.
5. Under **Advanced Asset Allocation Default**, select if you wish to have access to greater control over return rates in alternative plans, by default this is unchecked.

Note: You can also override the current portfolio setting in Level 1 and Level 2 plans by changing the selection on **Plan Management – Assumptions – Current Portfolio Setting**.

Entering net worth assumptions

To enter net worth assumptions in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Net Worth** tab.

General Milestones CPP/QPP & OAS Asset Allocation **Net Worth** Cash Flow Retirement Education Survivor Income Other Insurance

The following settings will be used as defaults when creating new plans.

Lifestyle Assets

Asset Type	Deferred Growth Rate	
	Pre-Retirement	Retirement
Principal Residence	<input type="text" value="2.00%"/>	<input type="text" value="2.00%"/>
Cottage	<input type="text" value="2.00%"/>	<input type="text" value="2.00%"/>
Personal Use Property	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>
Listed Personal Property	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>

Real Estate Assets

Deferred Growth Rate

User Preferences - Plan Settings – Net Worth

3. Review the default **Deferred Growth Rate** for each item for both the **Pre-Retirement** and **Retirement** periods and make any changes you desire.
4. Review the **Deferred Growth Rate** for **Real Estate Assets** and make any changes you desire.
5. Under **Accounts**, either check or uncheck the **Redeem from accounts to cover deficits in the pre-retirement period** option.
6. Under **Liabilities**, either check or uncheck the **Cover any pre-retirement deficits created by liability payments** option.

Note: Steps 5 and 6 will only apply to plans that are a Level 1 or 2 plan with detailed tax method turned on.

Entering cash flow assumptions

To enter cash flow assumptions in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Cash Flow** tab.

General Milestones CPP/QPP & OAS Asset Allocation Net Worth **Cash Flow** Retirement Education Survivor Income Other Insurance

Specify Defined Benefit Pension Inflation Rate

Infl +/- Add'l

Index Pension Benefits By **5** ✓ + 0.00%

5 Only applicable to Estimate Benefit-type defined benefit pensions in Level 1 and Level 2 plans.

Pre-Retirement Expenses

Select a default end date for pre-retirement expenses **6**

☒ Retirement

☐ Death

Cover any pre-retirement deficits created by: **7**

☐ Lifestyle expenses

☐ Medical expenses

☐ Deductible expenses

User Preferences - Plan Settings dialog box – Cash Flow tab

3. Under **Specify Defined Benefit Pension Inflation Rate**, enter the index rate for pension benefits.
4. Under **Pre-Retirement Expenses**, select the end date for pre-retirement expenses.

Note: For a joint analysis, when **Retirement** is selected, pre-retirement expenses end when the first client retires. When **Death** is selected, pre-retirement expenses end when the last client dies.

5. Review the **Cover any pre-retirement deficits created by** and choose from the below options:
 - **Lifestyle expenses** – Lifestyle expenses that cause pre-retirement deficits in the cash flow will be covered by account redemptions.
 - **Medical expenses** – Medical expenses that cause pre-retirement deficits in the cash flow will be covered by account redemptions.
 - **Deductible expenses** – Deductible expenses that cause pre-retirement deficits in the cash flow will be covered by account redemptions.

Note: The **Redeem from accounts to cover deficits in the pre-retirement period** check-box (found in **User Preferences - Plan Settings - Net Worth**) must be checked for expenses to be eligible for withdrawals.

Entering retirement income assumptions

To enter retirement income assumptions in NaviPlan, follow these steps:

- Go to the **Settings** menu, and then select **Plan Settings**.
- Go to the **Retirement** tab.

General
Milestones
CPP/QPP & OAS
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance

The following settings will be used as defaults when creating new plans.

Retirement Needs

Percent of current income needed in retirement
8
70%

Index at
8
3.00%

8 Applicable only to Forecaster Assessment level plans.

User Preferences - Plan Settings – Retirement

- Under **Retirement Needs**, enter the Percentage of current income needed in retirement and the indexation rate.

Note: The information entered under this tab is only applicable to **Forecaster Assessment** level plans.

Entering education assumptions

To set the default education inflation rate in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Education** tab.

General Milestones CPP/QPP & OAS Asset Allocation Net Worth Cash Flow Retirement **Education** Survivor Income Other Insurance

Specify Education Inflation Rate

Infl +/- Add'l

Index Education Costs By ☒ + 2.00%

User Preferences - Plan Settings – Education

3. Under **Specify Education Inflation Rate**, enter the index rate for education costs.

Entering life insurance assumptions

To enter the default insurance assumptions in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Survivor Income** tab.

General Milestones CPP/QPP & OAS Asset Allocation Net Worth Cash Flow Retirement Education **Survivor Income** Other Insurance

Survivor Income

Select a default insurance analysis method **9**

☐ Quick Assessment
☒ Goal and Expense Analysis
☐ Income Coverage Analysis

9 The *Survivor Income* and the *Disability Insurance* sections have been separated to give you access to the *Quick Assessment* option. These options are only applicable to Level 2 plans, all other plans use *Quick Assessment*.

Quick Assessment Settings

Final Expenses (burial, probate, etc.) \$0

☐ Include Incomes as Entered in Plan
☐ Include CPP/QPP and OAS Benefits

User Preferences - Plan Settings – Survivor Income

3. Under **Life Insurance**, select one of the following insurance analysis methods:

Analysis method	Definition
Goal and Expense Analysis	The amount of life insurance intends to preserve the family's economic security and net worth if the client or co-client dies. This calculation is integrated with the rest of the plan using goals and expenses at the plan level, as well as additional expenses entered for the life insurance scenario.
Income Coverage Analysis	The amount of life insurance intends to replace any lost income as a result of the insured's death.
Quick Assessment	The Quick Assessment calculates clients' additional insurance needs based on a comparison of their lump sum/ongoing needs to their assets available to offset those needs.

4. Under **Quick Assessment Settings**, enter a default amount for **Final Expenses** when you use an insurance quick assessment.
- You can opt to automatically transfer income data into the **Quick Assessment** by selecting **Include Incomes as Entered in Plan**.
 - You can opt to automatically transfer benefit data into the **Quick Assessment** by selecting **Include CPP/QPP and OAS Benefits**.

Entering disability and long-term care insurance assumptions

To enter the default disability and long-term care insurance assumptions in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Other Insurance** tab.

General Milestones CPP/QPP & OAS Asset Allocation Net Worth Cash Flow Retirement Education Survivor Income **Other Insurance**

Disability Insurance

Select a default insurance analysis method ¹⁰

☒ Goal and Expense Analysis

☐ Income Coverage Analysis

Select the default strategy for handling retirement shortfalls as a disability need ¹¹

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

☐ Ignore retirement shortfalls as a disability need

Enter the default disability need as % of income or \$ ¹²

¹⁰ Only applicable to the disability income analyses in Level 2 plans. All other levels use the Goal and Expense Analysis method.

¹¹ Only applicable to the disability income analyses in Level 2 plans. All other levels assume savings to fund retirement shortfalls are a disability need.

¹² Only applicable to the disability income analyses in Forecaster Assessment and Level 1 plans.

User Preferences - Plan Settings – Other Insurance

3. Under **Disability Insurance**, select one of the following insurance analysis methods:

Analysis method	Definition
Goal and Expense Analysis	The amount of insurance intends to preserve the family's economic security and net worth if the client or co-client becomes disabled. This calculation is integrated with the rest of the plan using goals and expenses, as well as additional expenses entered for the disability income scenario.
Income Coverage Analysis	The amount of insurance intends to replace any lost income as a result of the insured's disability.

Note: The information entered under **Disability Insurance** is only applicable to **Level 2** plans.

4. Under **Long-Term Care**, enter the typical value and frequency of long term care expenses you wish to apply to all new policies.

Entering Content Settings

In NaviPlan, you can set up default notes and custom content that can apply to all new clients and plans in **User Preferences - Report Content Settings**. You can modify preferences for individual plans in **Results - User Defined Text**.

To create system default notes or text additions for your **Client Reports** and **Legacy Reports** in NaviPlan follow these steps:

1. Go to the **Settings** menu, and then select **Report Content Settings**.

User Preferences - Report Content Settings - User-defined Text Quick Picks

2. Select the desired content category by clicking the **Category** drop-down box.
3. In either Objective, Recommendations, or Action Plan; click **Add**:
 - **Objective** should be used for goal and objective notes.
 - **Recommendations** should be used for suggestions or recommendation notes.
 - **Action Plan** should be used for strategies and steps to meet client goals.
4. Enter your desired notes, then click **OK** to finish, or **Add Text Entry** to add another default note for this category.

To create system default custom next gen content for your **Client Reports** in NaviPlan follow these steps:

1. Go to the **Settings** menu, and then select **Report Content Settings**.
2. Select the **Client Report Custom PDFs** Tab.

User-defined Text Quick Picks **Client Report Custom PDFs**

My Custom PDFs [Upload New PDF](#)

0.00 MB (0%) of 100.00 MB used.

Select a category: Supplementary Pages ▼

There are no pages available in this category.

User Preferences - Report Content Settings - Client Report Custom PDFs

3. Click the **Upload New PDF** button.
4. Select your desired pdf file and click **Import**.

Setting asset allocation defaults (with user-defined asset allocation)

In NaviPlan, with user-defined asset allocation, you can enter default asset classes, correlations, investor profiles, and portfolios. These defaults apply to all future client files and plans that will be created in NaviPlan.

Note: If you have NaviPlan with Morningstar asset allocation, the settings provided from Morningstar are used automatically and cannot be edited.

Setting default asset classes

To set default asset classes, follow these steps:

1. Go to the **Settings** menu, and then select **Asset Allocation Settings**.
2. Go to the **Asset Classes** tab.

Asset Classes
Correlations
Investor Profiles
Portfolios

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.

Asset Classes

Add Asset Class

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

Asset Allocation Settings – Asset Classes

3. Under **Asset Classes**, enter the asset classes you want to use in NaviPlan. 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.

Setting default correlation values

Correlation measures how much you can expect your clients' investments to change in price, relative to each other. Correlation works in the following manner:

Correlation value

Indicates that historically...

1.00 The two asset classes move in exactly the same direction.

-1.00 The two asset classes move in exactly the opposite direction.

0.00 The two asset classes have no relationship. (Typically, non-correlated asset classes are used in a portfolio to reduce risk.)

To set up default correlation values, follow these steps:

1. Once you have entered all the asset classes you want to use, go to the **Correlations** tab.

Asset Classes **Correlations** Investor Profiles Portfolios

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

2. To change correlations, enter the new correlation value at the intersection of a row and a column for two asset classes.

Setting default investor profiles









To set default investor profiles, follow these steps:

1. Go to the **Investor Profiles** tab.

Asset Classes Correlations **Investor Profiles** Portfolios

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 Add Investor Profile

Description *		
Conservative		
Balanced		
Moderate		
Aggressive		

Asset Allocation Settings – Investor Profiles

2. To add a new investor profile, click the **Add Investor Profile** button. A new data-entry row appears.
3. Under **Description**, enter a name, such as **Conservative**, and then click the associated  button.

Investor Profile

Description *

Conservative

About this profile...



Investor Profile Details

Investor profiles should be added from lowest to highest risk tolerance. For example, a conservative investor profile should be entered before an aggressive investor profile.

4. Enter the details of the new profile, and then click **OK**.

Setting default portfolios

To set default portfolios, follow these steps:

1. Go to the **Portfolios** tab.

Asset Classes Correlations Investor Profiles **Portfolios**

Use this page to display the asset class weightings for any investor profile.

Portfolio Criteria

Select Your Default Profile **Conservative** ▼

Investor Profile

Conservative ▼

Portfolios

Class Name	Weightings (%)	Class Name	Weightings (%)
Cash	0.00%	Bond	0.00%
Investment Acc...	0.00%		
		Total	0.00%

Asset Allocation Settings – Portfolios

- Under **Portfolio Criteria**, select a default profile. The portfolio associated with the default profile will be used as the suggested asset mix for all clients and plans, unless either the profile or portfolio is overridden within individual plans.
- Enter a portfolio (a suggested asset mix) for each investor profile by selecting a profile from the **Investor Profiles** menu, and then under **Portfolio**, enter the appropriate percentages for each asset class within the portfolio. The weightings must equal 100%.

Setting security preferences in NaviPlan Offline

Every copy of NaviPlan Offline requires a unique authorization key to unlock access to application features, except for the trial version of the software, which expires 30 days from the installation date. By default, NaviPlan Offline is configured to work on one computer at a time. However, you can transfer your authorization to other computers as needed.

Note: Do not change the installation location of the software after you have authorized it. This will invalidate your authorization key, and the software will no longer function.

Authorizing NaviPlan

You can authorize NaviPlan for use on your computer, and then if needed transfer the existing authorization to another computer. Usually the authorization process only needs to be performed once. However, if you are running a trial copy of NaviPlan Offline, you may have to reauthorize it after the trial period has ended and you decide to purchase a software subscription.

To authorize your copy of NaviPlan Offline, follow these steps:

1. Go to the **Welcome** menu, and then select **Security Settings**.
2. Go to the **Authorization** tab.

Note: The fields on the **Authorization** tab may vary depending on your authorization status.

Security Settings



Status: **Not authorized**

Authorization Transfer Status

Site Code
XXIIT8 TF44B7 Z8MGZD DVXX1K XXXXXX XXXK58

Authorization Key

Product Support Number
00-0000-0000

To automatically authorize your software, click the **Auto Authorize** button.

Note: To auto-authorize, you must be connected to the Internet and have an existing **Product Support Number**.

If you are unable to auto-authorize, phone Advicent Customer Support at (888) 692-3474.

You will be provided with a unique **Authorization Key** and a **Product Support Number**. Enter those in the appropriate fields on this tab, and then click the **Authorize** button.

Security Settings – Authorization

- There are several different ways to authorize NaviPlan. Do one of the following:

To...	Do this...
Authorize NaviPlan automatically over the Internet	<p>Click Auto Authorize. NaviPlan sends your site code and product support number to Advicent's authorization server. Upon verification, NaviPlan automatically authorizes the software.</p> <p>Note: To authorize the software, you must have a valid product support number. If there is a problem auto-authorizing your software, you can either try again later, manually authorize the software, or contact Advicent Support Team at (888) 692-3474.</p>
Acquire an authorization key	<p>Call Advicent at (888) 692-3474 (select the Authorizations option) and be prepared to provide your site code number. You will be provided with a unique authorization key.</p>
Authorize NaviPlan manually	<p>Follow these steps:</p> <ol style="list-style-type: none"> 1. Acquire an authorization key and a product support number (PSN). Note: When you purchase a subscription to NaviPlan, a PSN is sent to your e-mail account. 2. On the Authorization tab, enter the authorization key and PSN. 3. Click Authorize. A message appears stating that the current version of NaviPlan is now authorized to run in its present location.

Transferring your authorization between computers

Any version of NaviPlan that you have installed on a computer can be run only when a valid authorization key has been assigned to it. However, you may wish to use more than one copy of the software with only one authorization key (for example, you have a computer at work and at home, but do not require two licenses).

The authorization key must be transferred before NaviPlan is uninstalled from the computer. If the authorization key is not transferred before the software is uninstalled, the key becomes invalid and unusable. The authorization key may need to be transferred in the following instances:

- The hard drive is reformatted.
- The hard drive or computer is replaced.
- NaviPlan is installed but not authorized to run on another computer.

Both computers must have NaviPlan installed. You can use a USB drive or disk to perform the transfers. The USB drive or disk must be prepared accordingly.

Note: When transferring the authorization key for the first time, you must prepare the transfer on the computer that is not authorized.

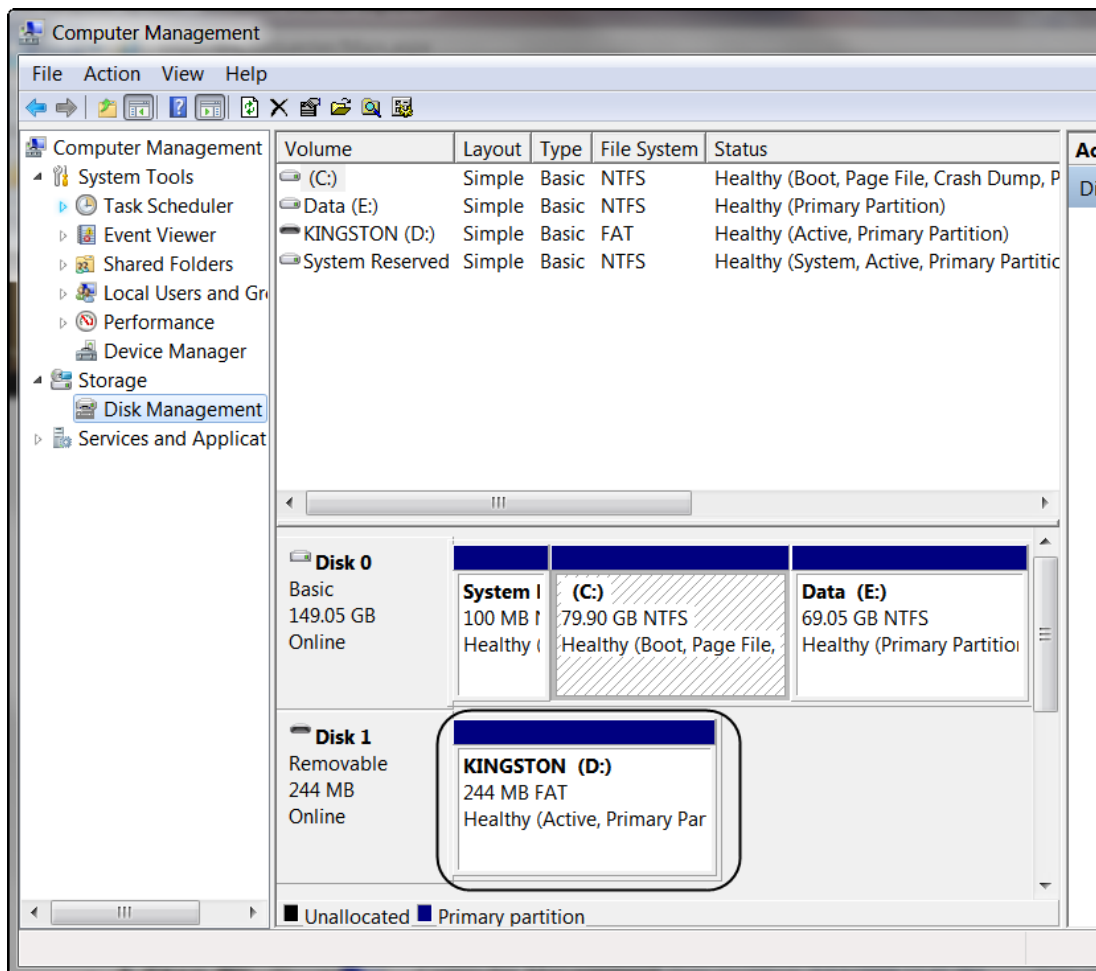
Configuring your USB drive

To use a USB drive to transfer your authorization, you must complete the following procedure for both your home and work computers.

Note: The steps to configure your USB drive may vary, depending on your operating system.

To configure your USB drive, follow these steps:

1. Connect the USB drive to your computer's USB port.
2. On your computer, go to **Start – Control Panel – Administrative Tools – Computer Management**.



Computer Management

3. On the left side of the dialog box under **Storage**, double-click **Disk Management**.
4. Right-click the drive letter for the USB drive (for example, **Disk 1 Removable**), and then select **Change Drive Letter and Paths**.
5. Click **Change**.
6. Change the drive letter to **B**, and then click **OK**.

Preparing your home computer

To prepare your home computer to receive an authorization transfer, follow these steps:

1. Connect the USB drive to your computer's USB port, or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. A dialog box opens indicating that NaviPlan is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan. Click **Yes**. The **Security Settings** dialog box opens.
4. Go to the **Transfer** tab.
5. From the **This computer** menu, select **Home**.
6. From the **Other computer** menu, select **Work**.
7. From the **Use Drive** menu, select the USB drive or the drive letter for your disk.
8. Click **Prepare to Receive a Transfer In**. This prepares the USB drive or disk to receive the transferred authorization key from the version of NaviPlan that you have installed at work.
9. Once the USB drive or disk is prepared, a message appears stating the preparation has been successful.
10. Exit NaviPlan, and then remove the USB drive or disk from your home computer.
11. Take the USB drive or disk with you to the location of your work computer, where you will transfer the authorization from your work computer to the USB drive or disk.

Transferring authorization from your work computer

Your home computer must be prepared before you can transfer your authorization from your work computer to your home computer.

To transfer authorization from your work computer to your disk or USB drive, follow these steps:

1. Connect the USB drive to your work computer's USB port or insert your disk into your disk drive.
2. Run the authorized version of NaviPlan you have installed at work. Go to the **Settings** menu, and then select **Security Settings**.
3. Go to the **Transfer** tab, and then ensure that **This computer** is set to **Work** and the **Other computer** is set to **Home**.
4. From the **Use Drive** menu, select the drive letter for your USB drive or disk.
5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan is no longer operational. (You will need to transfer the key back to this computer if you want to run the software again.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave work.
7. Click **Yes**. Whenever you transfer authorization to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the authorization back to this computer.
8. Exit NaviPlan, and then remove the USB drive or disk from the computer.
9. Take the USB drive or disk with you to the location of your home computer, where you will transfer the authorization from your USB drive or disk to your home computer.

Transferring authorization to your home computer

To transfer authorization from your USB drive or disk to your home computer, follow these steps:

1. Connect the USB drive to your home computer's USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. A dialog box opens indicating that NaviPlan is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan. Click **Yes**. The **Security Settings** dialog box opens.
4. Go to the **Transfer** tab, and then ensure that **This computer** is set to **Home** and the **Other computer** is set to **Work**.
5. From the **Use Drive** menu, select your USB drive or the drive letter for your disk.
6. Click **Transfer In** to transfer the authorization key from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the key transfer was successful, and states that NaviPlan is now operational.
7. Click **OK** to close the message, and then click **Close**. On your home computer, you can begin working in NaviPlan.

Transferring authorization back to your work computer

To transfer your authorization from your home computer back to your work computer, follow these steps:

1. Connect the USB drive to your home computer's USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. Go to the **Settings** menu, and then select **Security Settings**.
3. Go to the **Transfer** tab, and then ensure that **This computer** is set to **Home** and **Other computer** is set to **Work**.
4. From the **Use Drive** menu, select the USB drive or the drive letter for your disk.
5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan is no longer operational. (You will need to transfer this authorization back to your home computer if you want to run the software again at home.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave home.
7. Click **Yes**. (Whenever you transfer an authorization key to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the key back to this computer.)
8. Exit NaviPlan, and then remove the USB drive or disk from your computer.
9. Take your USB or disk with you to the location of your work computer.
10. On your work computer, connect the USB drive to your work computer's USB port or insert the disk into your disk drive.
11. Run the version of NaviPlan you have installed at work. A dialog box opens indicating that NaviPlan is currently unauthorized.
12. Click **OK**. Another dialog box opens asking if you want to authorize NaviPlan.
13. Click **Yes** to return to the **Security Settings** dialog box, and then go to the **Transfer** tab.
14. From the **Use Drive** menu, select the drive letter for the USB drive or disk.
15. Click **Transfer In**. NaviPlan transfers the authorization from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the transfer was successful and states that NaviPlan is now operational.
16. Click **OK** to close the message, and then click **Close**. You can now continue working in NaviPlan at work.

Removing your authorization

If you want to discontinue using NaviPlan on your computer, you can remove your authorization key. This will render NaviPlan unusable until you acquire a new authorization key.

To remove your NaviPlan authorization, follow these steps:

1. Go to the **User Preferences** menu, and then select **Security Settings**.
2. Go to the **Remove** tab.
3. In the **Your Name** field, enter your full name.
4. In the **Path** field, enter the name of the drive where you want to save the key-removal information.
5. Click **Permanently Remove Authorization**. A text file named **UNAUTHOR.TXT** is created and is placed on the drive selected in the **Path** field. The changes will take effect when you restart NaviPlan.

Viewing the status of your authorization

To view the status of your authorization, follow these steps:

1. Go to the **Settings** menu, and then select **Security Settings**.
2. Go to the **Status** tab. The status of your authorization and the features included with your NaviPlan subscription appear.

Security Settings ? ×

Status: **Not authorized**

Authorization Transfer **Status**

Type of License:
Time Remaining:
Data Update:
Morningstar Version
Asset Classifier Database

Feature List:
Mean Variance Optimizer
Custom Asset Allocation
Asset Classifier Database
Forecaster Assessment
Level 1
Level 2
Advanced Planning Features
Presentation Module Player
Presentation Module Editor
Review Process
Import
Languages

Not authorized

Standard - Q2 2018
Standard Morningstar: 2019-01-24-12:40:01.00
Expanded Morningstar: 2019-01-24-12:52:13.00

Enabled
Enabled
Enabled
Enabled
Enabled
Enabled
Enabled
Enabled
Disabled
Enabled
Enabled
English

Security Settings – Status

Index

A

accessing

 Help 11

advisor details, entering 53

Approved status 33

assessments

 approving 47-48

 creating new 41

 rejecting 47-48

 reviewing multiple 48

 submitting for review 45

 viewing history 47-48

asset allocation

 setting user-defined defaults 71

 user-defined asset classes 71

 user-defined correlations 71

 user-defined investor profiles 72

 user-defined portfolios 73

asset classes

 correlating 71

authorization

 obtaining 75

 preparing home computer for transfer 79

 removing 82

 transferring 77, 79-82

 viewing status 83

authorization key 77

Average Tax method 10, 25

B

Blank Fact Finder 15

Blank Private Corporation Fact Finder 15

C

calculators

 creating new 41

cash flow

 assumptions 64

Client & Plan Creation

 Client Information 23

 Income Tax Method 25

 Plan Selection 24

 Summary 27

client data, required 21

client file access

 rights described 37

client files

 checking in 34, 36

 checking in multiple 36

 checking out 34

 data scrub 33

 deleting 33

 granting/revoking access 37

 managing 17, 19

 opening 31

 read-only mode 37

 searching for 31

- status icons 34
- undoing a check-out 36
- updating personal information 32
- viewing in the database (offline) 37
- client goals
 - summary 49
 - tracking 49
- client information
 - entering 23
- client information, updating 32
- client milestones, entering 60
- client reports
 - generating 46
- connected mode 34, 54
- Content Settings
 - Quick Picks, User Defined Text 69
- conventions, user manual 9
- current portfolio setting, overriding 62

D

- data-scrub function 33
- Detailed Tax method 10, 25
- disconnected mode 34, 54
- Draft status 44, 46, 48
- Duplicate Plan, Plan Options 43

E

- education assumptions
 - entering 66
- engagements
 - creating new 39

- deleting 40

- managing 17, 39

- opening 40

F

- financial information, collecting 21

- Forecaster Assessment

- description 15

H

- Help, accessing 11

- history of assessments or plans, viewing 47

I

- income tax method, selecting 25

- insurance

- entering assumptions 67

- insurance analysis

- analysis methods 67-68

- insurance assumptions

- entering 66

- investor profiles

- setting defaults 72

M

- milestones, entering 60

- Multiple Check In/Out 36

- multiple client files, checking in and out 36

N

- Narrator Clients Powered by NaviPlan 18

NaviPlan

- about 13
- recommended workflow 15

NaviPlan Offline

- Connected mode 34, 54
- Disconnected mode 34, 54
- security preferences 75
- Standalone mode 34

NaviPlan Online

- assessment/plan approvals 48
- intranet or Internet access 34

NaviPlan Select

- Narrator Clients Powered by NaviPlan 18
- workflow process 44

O

- overriding current portfolio setting 62

P

passwords

- changing 54
- replacing forgotten passwords 55
- requirements 55

- personal information, updating 32

- phone support 11

- plan history, viewing 48

plan preferences

- setting 58

- plan selection, selecting 24

plan settings

- general 58

Plan Settings

- Cash Flow 64

- Current Portfolio Setting 62

- Education 66

- Insurance 66-67

- Retirement income 65

- Social Security 60

plan summary 27

Planning Assistant 16

plans

- approving 47-48

- creating new 41

- rejecting 47-48

- reviewing multiple 48

- submitting for review 45

- viewing history 47-48

portfolio balancing preferences, setting 62

portfolios

- setting defaults 73

Presentation Module

- accessing calculators 30

- accessing reports 30

- switching to NaviPlan from 30

presentations

- navigating 29

- printing 29

- standard 29

Progress Plan, Plan Options 43

progress plans

- creating 49

- described 49

Progress Reports 44

Project Plan, Plan Options 43

Promote Plan, Plan Options 43

Proposed status 33, 46

proposing an assessment or plan 46

R

read-only mode 37, 47

Rejected status 48

report setup 56

report templates, deleting 56

reports

- choosing formats 56

- Synopsis 16

- viewing 48

resources

- phone support 11

- training 11

retirement income assumptions

- entering 65

S

security preferences 75

Security Settings

- Authorization 75

- Remove 82

- Status 83

- Transfer 79

Social Security assumptions, entering 60

standalone mode 34

statuses

- Approved 33

- Draft 45

- Proposed 33, 45-46

- Read-only 37

- Rejected 48

Synopsis report 16

system settings

- change password 54

- defining 54

- file locations 55

System Settings

- Report Setup 56

- Templates 56

T

templates for reports

- saving 50

templates for reports, deleting 56

U

USB drive, configuring 78

user-defined asset allocation

- setting defaults 71

user manual

- conventions 9

- series 8

user permissions

- granting/revoking 37

user preferences

asset allocation settings 71

setting 51

system settings 54

W

workflow process 44

participants 44