

# NaviPlan® Extended

## General Canadian version 8.3k

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### Summary

EISI Release Notes highlight program updates in the latest NaviPlan Extended (NPE) release.

In this document, you will find information about NPE Windows-based version 8.3k.

Should you wish to learn more about the application or its individual features, please consult any of our NaviPlan product resources. You can choose to rely on the greater detail presented in the application Help, or in the NaviPlan Extended reference guides or the learning guides available at the following [address](http://support.eisi.com/support_cdn/npe_desktop/index.htm) ([http://support.eisi.com/support\\_cdn/npe\\_desktop/index.htm](http://support.eisi.com/support_cdn/npe_desktop/index.htm)).

The following are the program updates and new features highlighted in this document:

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## v8.3k updates

This version of NaviPlan Extended features updated tax tables, inflation rate values, and tax credit calculations, incorporating new federal and provincial legislation in effect up to the release date of v8.3k. These updates are incorporated into all applicable concepts, and reports and graphs. Updates include, but are not limited to, the following.

*Note that at the time of this software release, measures announced up to May 31, 2010, are included. EISI endeavours to keep the rates used in this software current; however, these rates are subject to change at any time as per federal and provincial legislation. The rates, figures, and values included in this release are believed to be accurate and reliable, although they cannot be guaranteed as accurate, complete, or reliable in all instances. Details should be considered for information purposes only.*

### Rate updates

The following rates are updated in this release:

- Federal and provincial (where applicable) personal income tax rates for 2010
- Basic personal tax credit amount
- Basic married credit amount
- Child tax credit amount
- Age credit amount
- Dependant credit amount
- Federal employment credit amount
- Pension income credit amount
- Disability credit amount
- Medical expense credit amount
- Federal and provincial combined average and marginal tax rate tables
- CPP yearly maximum pensionable earnings (YMPE) amount
- Employment insurance annual maximum insurable earnings (MIE) amount
- Federal benefit premiums (CPP/QPP, and EI)
- Federal CPP benefit amounts (disability, survivor)
- Federal OAS benefit amount, clawback threshold amount, and benefit elimination net income amount
- CESG qualifying net family income threshold amounts
- RRSP contribution limit

- Federal and provincial dividend tax credit amounts
- CANSIM rate for applicable LIF accounts
- Consumer price index (CPI) rate

## LRIFs

- For Manitoba only, after December 31, 2010, no new or existing LRIF plans are allowed; existing LIRAs must be converted to LIFs, and existing LRIF plans must be converted to LIF plans.
- LRIF concepts
  - For the *LRIF Minimum Payout* concept and the *LRIF Maximum Payout* concept, the existing footnote for each has been changed to the following:
    - New LRIF plans are only available in Newfoundland & Labrador. Existing LRIFs are available in Ontario if established before Dec 31, 2008, and Saskatchewan if established before Apr 1, 2002.
- For Manitoba only, the existing LIF annual maximum payout has changed; this is effective as of January 1, 2011, and applies to all LIF payouts in the year 2011.
- If the LRIF governing jurisdiction is Saskatchewan, Ontario, or Newfoundland and Labrador, the *LRIF* option from the *Type* list (*Assets* category – *Registered* tab – *Asset Details* dialog box) is now always available, regardless of the *Plan Analysis Date*.

## Reports and graphs

- The Retirement Overview section in client reports is updated to reflect changes outlined in the “Rate updates” section of this document.

## Miscellaneous

- As of January 1, 2012, individuals under the age of 65 who are receiving CPP pension benefits and earn employment income must make mandatory CPP contributions; otherwise, individuals 65 years of age and over who are receiving CPP pension benefits and earn employment income can make voluntary CPP contributions.
  - Voluntary CPP premiums, if applicable, must be accounted for as an expense on the *Expenses* category – *Retirement* tab – *Expenses* subtab – *Insert* button – *Insert Periodic* – *Other Lifestyle Expense* – *Period Expense* dialog box – *Advanced* tab.
  - Additional CPP pension benefit amounts received by the client or co-client must be added to the *Incomes* category – *Standard* tab – *Retirement* button – *Taxable Benefits* – *Periodic Income* dialog box – *Advanced* tab.

- Clients taking early CPP/QPP pension (i.e., before the standard retirement age of 65) results in a decrease of pension benefits, while clients taking late CPP/QPP pension (i.e., after the standard retirement age of 65) results in an increase of pension benefits. The monthly calculation percentages have been changed for both the early CPP/QPP reduction factor and the late CPP/QPP increase factor, depending on the year.
- The following concepts are updated to accurately reflect changes outlined in the “Rate updates” section of this document: *Inflation History*, *Historical Returns*, *Education*, *LIF Minimum Payout*, *LIF Maximum Payout*, and *RRSP Savings*.

## v8.3j updates

This version of NaviPlan Extended featured updated tax tables, inflation rate values, and tax credit calculations, incorporating new federal and provincial legislation in effect up to the release date of v8.3j. These updates are incorporated into all applicable concepts, and reports and graphs. Updates include, but are not limited to, the following.

*Note that at the time of this software release, measures announced up to January 31, 2010, are included. EISI endeavours to keep the rates used in this software current; however, these rates are subject to change at any time as per federal and provincial legislation. The rates, figures, and values included in this release are believed to be accurate and reliable, although they cannot be guaranteed as accurate, complete, or reliable in all instances. Details should be considered for information purposes only.*

### Rate updates

- Federal and provincial (where applicable) personal income tax rates for 2010
- Basic personal tax credit amount
- Basic married credit amount
- Child tax credit amount
- Age credit amount
- Dependant credit amount
- Federal Canadian employment credit amount
- Pension income credit amount
- Disability credit amount
- Medical expense credit amount
- Federal and provincial combined average and marginal tax rate tables
- CPP yearly maximum pensionable earnings (YMPE) amount
- Employment insurance annual maximum insurable earnings (MIE) amount
- Federal benefit premiums (CPP, QPP, and EI)
- Federal CPP benefit amounts (disability, survivor)
- Federal OAS benefit amount, clawback threshold amount, and benefit elimination net income amount
- CESG qualifying net family income threshold amounts
- RRSP contribution limit
- Federal and provincial dividend tax credit amounts
- CANSIM rate for applicable LIF accounts
- Consumer price index (CPI) rate

## Miscellaneous

- If the LRIF governing jurisdiction is Saskatchewan, Manitoba, Ontario, or Newfoundland and Labrador, the *LRIF* option from the *Type* list (*Assets* category – *Registered* tab – *Asset Details* dialog box) is now always available, regardless of the *Plan Analysis Date*.
- The default start year for the *TFSA Savings & Comparison* concept now accurately reflects the current planning year.
- TFSAs are now included in the *Asset Categories* graph in the *Plan Analysis* window.
- The *Net Worth Accumulation* graph now displays the correct total value of clients' TFSAs.
- In plans where the clients have more than two dependants, all the clients' dependants now appear in the *Historical Data* dialog box (*Assumptions* category – *Historical Data* tab – *More* button), up to a maximum of eight dependants.
- The updated annual average CPI rate and the average annual rate of inflation are reflected on the *Assumptions* category – *Economic Factors* tab, as well as in the *Historical Returns* and *Inflation History* concepts).
- All concepts are updated to reflect changes outlined in the “Rate updates” section of this document.
- Asset class average return rates are updated and these values are reflected in the *Historical Returns* concept.

## v8.3i enhancements

- The latest CrypKey files (copyright CrypKey (Canada) Inc.) are incorporated in this release of NaviPlan to address intermittent authorization issues some users may have had when running the Microsoft® Windows 7 operating system and NaviPlan on the same computer.
- In projected plans, the conversion of LIRA accounts to LRIF accounts now occurs correctly according to the applicable provincial legislation.

## v8.3h enhancements

This version of NaviPlan Extended featured updated tax tables, inflation rate values, and tax credit calculations, incorporating new federal and provincial legislation in effect up to the release date of v8.3h. These updates are incorporated into all applicable concepts, and reports and graphs. Updates include, but are not limited to, the following.

*Note that at the time of this software release, measures announced up to September 1, 2009, are included. EISI endeavours to keep the rates used in this software current; however, these rates are subject to change at any time as per federal and provincial legislation. The rates, figures, and values included in this release are believed to be accurate and reliable, although they cannot be guaranteed as accurate, complete, or reliable in all instances. Details should be considered for information purposes only.*

### Rate updates

- Federal and (where applicable) provincial personal income tax rates for 2009, as well as federal and (where applicable) provincial average and marginal income tax rates for 2009
- Basic personal tax credit
- Marginal tax rate tables
- CESG qualifying net family income amounts
- Spousal/equivalent-to-spouse amount or dependant amount credit
- Age amount credit for clients born in 1943 or earlier
- Home Buyer's Plan (HBP) maximum withdrawal amount increased from \$20,000 to \$25,000 for withdrawals made after January 27, 2009
- General factor percentage for New Brunswick (updated to 9.65% for 2009)
- Dividend tax credit for Ontario, and corporate tax rates for New Brunswick, Ontario, Manitoba, and British Columbia
- Employment insurance premium amounts
- These rate updates include the latest British Columbia budget updates, which take effect January 1, 2010

### Miscellaneous

- The *Asset Allocation* graph now correctly displays the clients' current risk profile.
- If a surplus strategy is linked to clients' TFSA accounts, the surplus is now correctly withdrawn from the clients' cash flow surplus.
- Issues relating to transfers from one non-registered asset to another, as well as issues relating to transfers between the same account, have been addressed.