

## Changing return rates for a specific asset

NaviPlan Extended allows you to change the return rates for a specific asset, even though you may have selected a particular investment objective for the entire plan.

There are three ways to change the return rates for a specific asset.

1. Go to the **Assumptions** category – **Return Rates** tab.
2. Select the cell that is to be modified. For example, to enter a new interest rate for an asset titled Cash Account, select the cell where the *Cash Account* line and the *Interest* column intersect.
3. Enter the new rate.

**Naviplan Tip (2005) Data - Base Plan**

Milestones | Historical Data | Economic Factors | Asset Classes | **Return Rates**

Investment Objective: **Balanced**

	Total Pct	Interest	Dividends	Capital Gains	Deferred Growth	Divid per U
<b>Non-Registered Assets</b>						
Mutual Funds	8.00%	0.00%	3.00%	3.00%	2.00%	
Investment Portfolio	8.00%	0.00%	3.00%	3.00%	2.00%	
GIC Portfolio	5.00%	5.00%				
Stock Portfolio	8.00%		3.00%	3.00%	2.00%	
Bond Portfolio	8.00%	3.00%		3.00%	2.00%	
T-Bill Portfolio	5.00%	5.00%				
Cash Account	2.00%	2.00%				
Real Estate	2.00%				2.00%	
Incorporated Entity	10.00%				10.00%	

Use default return rates based on asset type for setting asset return rates

<< Back    Next >>    Cancel    OK

Alternatively, you can change the rates in the *Assets* category.

1. Go to the **Assets** category – **Non-Registered** or **Registered** tab.
2. Select the asset to be modified, and then click **Edit** to open the *Asset Details* dialog box.
3. Under *Base Return Rates*, select **Override**, and then enter the new rates.
4. Click **OK** to close the *Asset Details* dialog box.

The screenshot shows the 'Asset Details - Investment Portfolio' dialog box with the following fields and values:

- General Information:** Name: Investment Portfolio; Ownership: Husband; Type: Non-Reg.; Purchase Date: Dec 31 2004.
- Purchase Information:** Purchase Amount: \$0.00.
- Previous Purchase:** If purchased before 2005, enter the following as of Jan 1 2005; Market Value: \$300,000.00; Adjusted Cost Base: \$200,000.00.
- Base Return Rates:** Interest: 0.0000%; Dividends: 0.0000%; Growth Rate: 9.0000% (circled in red); Capital Gains: 0.0000%; Standard Deviation: 0.0000%; Frequency: Annual; Reinvest: Reinvest All;  Override (circled in red).
- Current Value:** As of Jan 1 2005; Market value is: \$300,000.00; ACB is: \$200,000.00; Sale Date: Never.

Buttons: Cancel, OK

Finally, you can change the rates in the *Return Rates* category.

1. Go to the **Return Rates** category.

Assets entered in the plan are sorted across the following tabs: *Cash Accounts*, *Lifestyle*, *Mutual Funds*, and *Investment Portfolios*.

2. Select the asset to be modified, and then click **Edit Selected Asset** to open the *Returns [General]* dialog box.
3. Under *Annual Income*, select **Override**, and then enter the new rates.
4. Click **OK** to close the *Returns [General]* dialog box.

**Returns [General]**

**Start Year Criteria**

Fixed: 1990     Floating:      Offset by: 0 (yrs)

Based on current settings, future return begins in: 1990

**Annual Income**

Override

Interest: 1.5250%    Paid: Annual

Dividend: 1.0000%    Reinvest: Reinvest All

Capital Gains: 1.0000%    Standard Deviation: 6.8000%

**Growth**

Growth Rate: 3.1250%

Base deferred growth after current value on: Start of Year Value

Cancel    OK