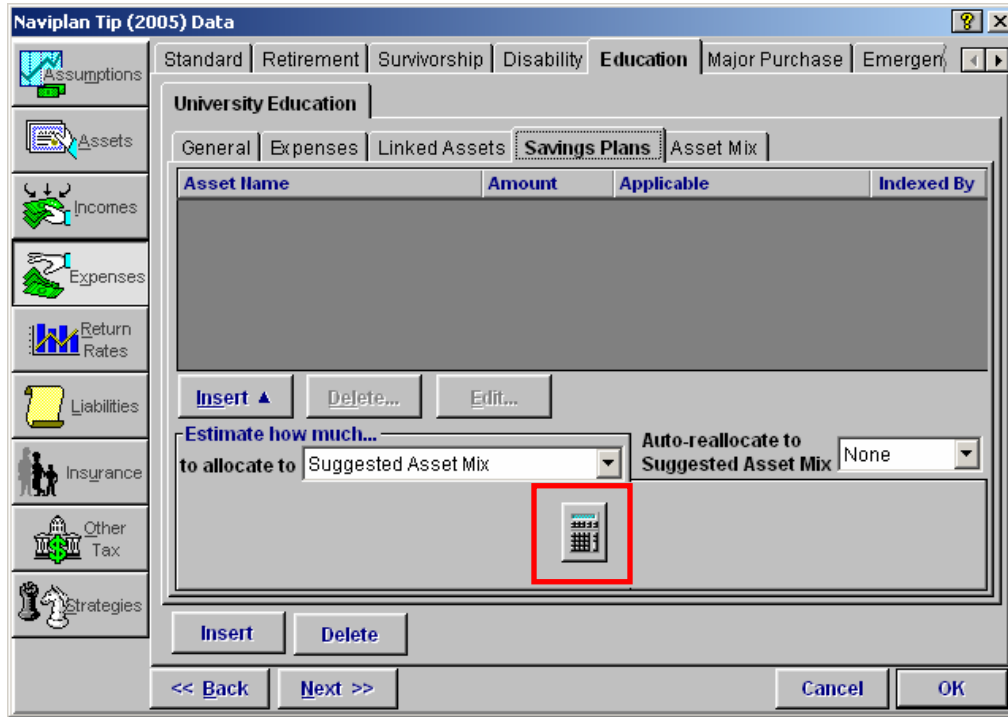
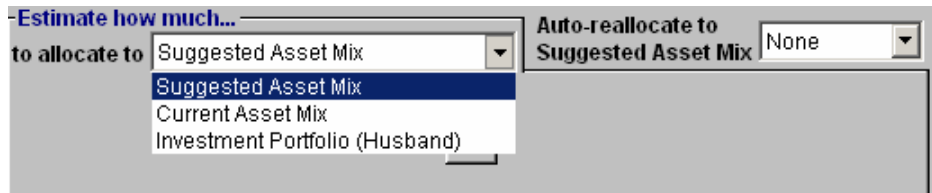


Using the Education Goal Calculator

There is a goal calculator available in the *Expenses* category – *Education* tab – *Savings Plans* subtab. You can use this goal calculator to determine whether the clients have saved enough for their education goal.

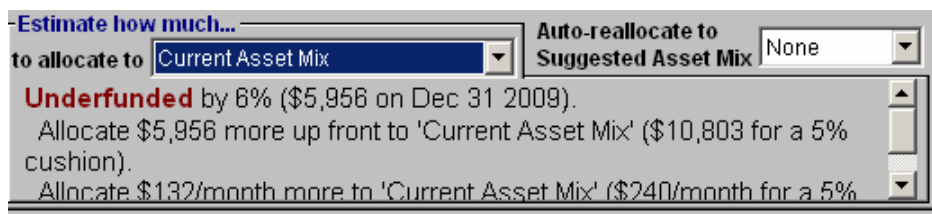


By selecting an asset from the *Estimate how much to allocate to* list, you can have NaviPlan Extended calculate how much additional savings are required to fully fund the education expense, or if the current savings strategy will sufficiently fund the education goal.



Examples:

Select **Current Asset Mix** from the list, and then click the **calculator**. NaviPlan Extended will indicate whether the clients' education goal will be over or under funded if the clients continue to follow the same investment strategy in their current asset allocation for this expense.



You can also re-allocate funds to a suggested asset mix to demonstrate whether there are enough savings to fund the education goal. (You must first set the model portfolio for the clients on the *Assumptions* category – *Risk Profile* tab.) Select **Suggested Asset Mix** from the *Estimate how much to allocate to* list, and then click the **calculator**.

NaviPlan Extended will indicate whether the clients' education goal will be sufficiently funded if the client invests in the suggested asset mix instead of their current asset mix.

A final feature that you can use is the *Auto-reallocate to Suggested Asset Mix* option. This feature should not be used in a base plan.



From the *Auto-reallocate to Suggested Asset Mix* list, select either **Complete** or **Minimal**.

If you select *Complete*, Naviplan Extended transfers all the value of the linked assets to the new asset on the plan date.

If you select *Minimal*, Naviplan Extended only transfers as much of the value of the linked assets as it calculates to be necessary to attain the suggested asset mix.

NaviPlan Extended will create a new asset with the new suggested asset allocation in the *Assets* category – *Non-Registered* tab.

These new assets will be marked with an asterisk to show that NaviPlan Extended has created them. By creating the new assets, the application has transferred the old asset to the new suggested asset and has ensured the asset mix is that of the suggested mix.

