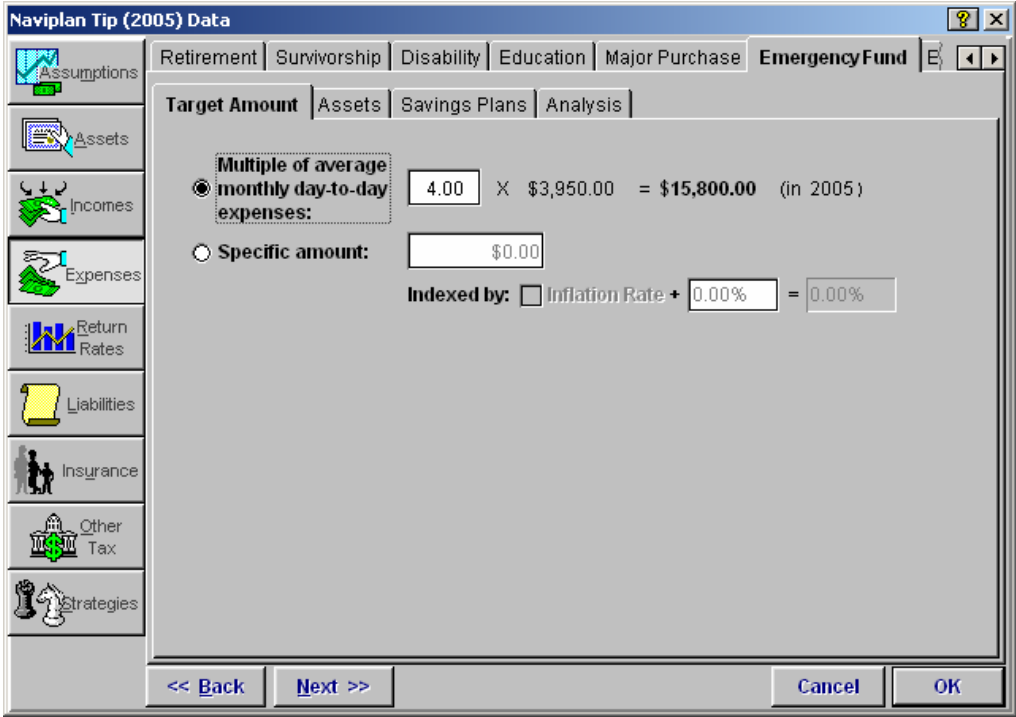


Working with the Emergency Fund feature

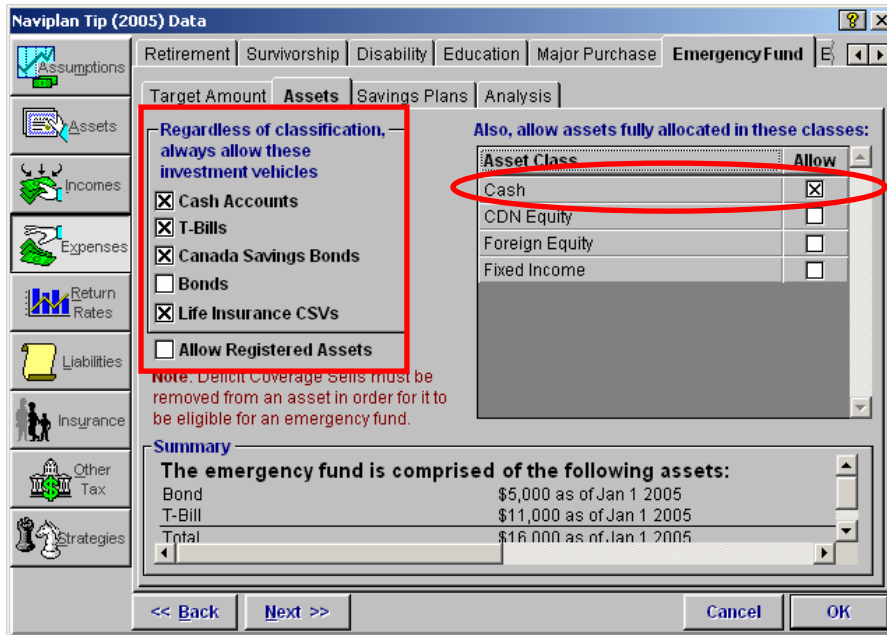
The *Emergency Fund* feature of NaviPlan Extended can be used to analyze whether or not an emergency fund is adequately funded for the duration of your clients' plan. This feature is accessed on the *Expenses* category – *Emergency Fund* page.

An emergency fund is typically considered adequately funded if it comes within 5% of its target amount. This amount can be specified as a multiple of expenses, or a specific dollar amount entered on the *Emergency Fund* tab – *Target Amount* subtab.

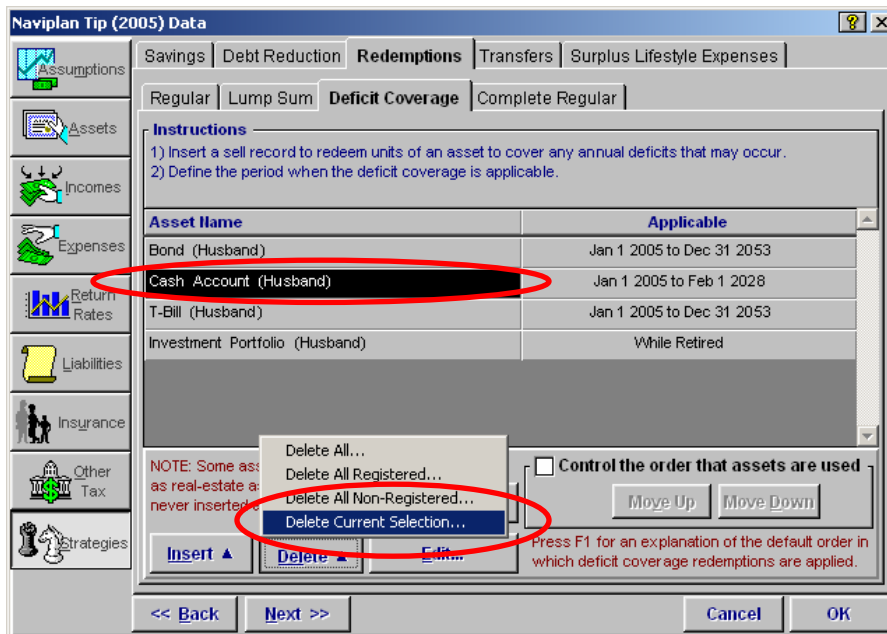


On the Assets subtab, you can specify asset types that should be allocated for emergencies. You can also make assets available that hold 100% in certain asset class weightings.

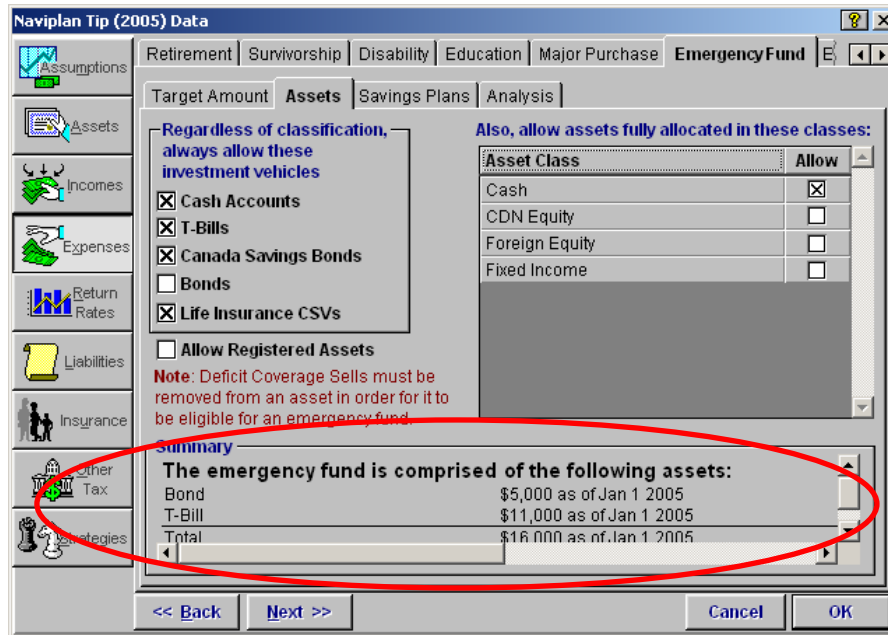
All of the asset types listed are available for deficit coverage by default, so the deficit coverage strategy must be removed before the selected asset types can be considered part of the emergency fund assets.



To remove a deficit coverage strategy, go to the **Strategies** category – **Redemptions** tab – **Deficit Coverage** subtab, and then delete the appropriate account



Once the appropriate asset has been deleted from the deficit coverage, it becomes available for the emergency fund. Return to the **Expenses** category – **Emergency Fund** tab.



To specify a new savings strategy for an asset in the emergency fund, go to the **Savings Plans** subtab.

To determine if the selected asset is adequate for the emergency fund, go to the **Analysis** tab.

