

NaviPlan Standard

General Canadian version 8.3j

Summary

EISI Release Notes highlight program updates in the latest NaviPlan Standard release.

In this document, you will find information about NPS version 8.3j.

Should you wish to learn more about the program 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 Standard reference guides or the learning guides available at the following [address](http://support.eisi.com/support_cdn/nps_desktop/index.htm) (http://support.eisi.com/support_cdn/nps_desktop/index.htm).

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

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v8.3j updates

This version of NaviPlan Standard 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 v8.3j. 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 Canada 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 name>* dialog box) is now always available, regardless of the *Plan Analysis Date*.
- All concepts are updated to accurately 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.
- The annual average CPI rate and the average annual rate of inflation are correctly reflected on the *Assumptions* category – *Inflation* tab, as well as in the *Historical Returns* and *Inflation History* concepts).

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 Standard 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 v8.3h. 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
- 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

v8.3g enhancements

This version of NaviPlan Standard 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 version 8.3g. These updates are incorporated into all applicable concepts, 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 December 31, 2008, 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 personal income tax rates for 2009
- Federal and provincial average and marginal income tax rates for 2009
- Federal and provincial non-refundable credit rates
- Federal CANSIM rate for applicable accounts
- RRSP contribution limits (updated to \$21,000 for 2009)
- Dividend tax credits – updates to both federal and provincial rates (for British Columbia, Alberta, Manitoba, and Ontario only)
- Average return rates
- General factor percentage for British Columbia (updated to 5.06% for 2009), Manitoba (updated to 10.8% for 2009), and Newfoundland (updated to 7.7% for 2009) only
- Old Age Security (OAS) rates
- Canada Pension Plan/Québec Pension Plan (CPP/QPP) rates
- Yearly maximum pensionable earnings (YMPE)
- Employment insurance premiums
- Consumer Price Index rate (updated to 2.3%); the *History of Inflation Rates* graph has been updated on the *Assumptions* category – *Economic Factors* tab