

Using the *Explain* feature in NaviPlan Standard

There is an *Explain* feature available for all goals entered in the *Goals* category. For retirement goals, the *Explain* button is found on the *Retirement* tab. On the *Education* or *Major Purchase* tabs, select a goal, and then click **Edit**. The *Education Goal* or the *Major Purchase* dialog box opens.

Education Goal

Goal Information

Description: University Education Investment Objective (for this goal): <same as for rest of plan>

Costs Indexed by Inflation + 0.00% = 3.00%

Select Field to Calculate Select one of the radio buttons to control which field the program should calculate automatically. E.g. to see the maximum education expense you can afford with your **existing** assets and savings plans, select *Calculate – Yearly Education Costs* and enter \$0 under Additional Savings.

Additional Savings Yearly Education Costs

Member Name	Current Age	Education Start Age	Yearly Education Costs	Number of Years	Total Projected Cost

Insert ▲ Delete Total: _____

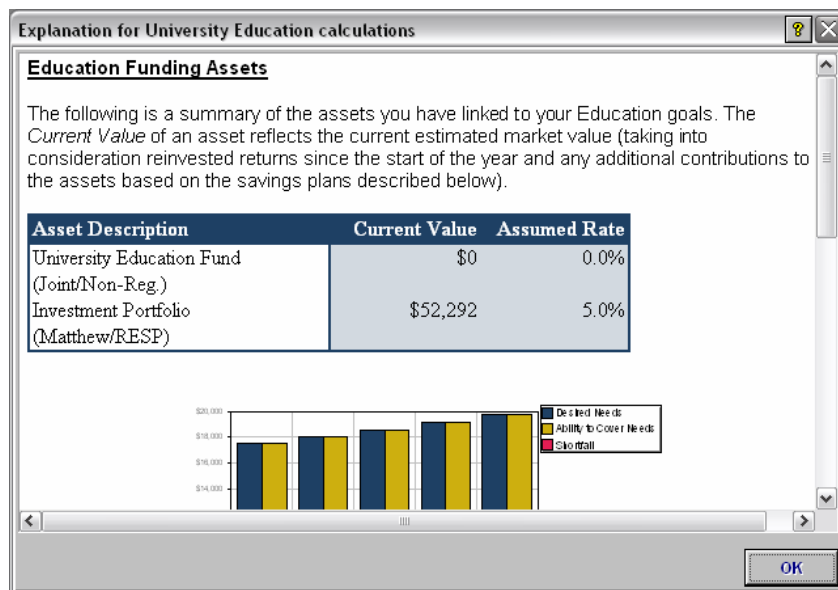
Additional Savings \$0 monthly indexed by inflation

Override Starting Dec 1 2004 To _____

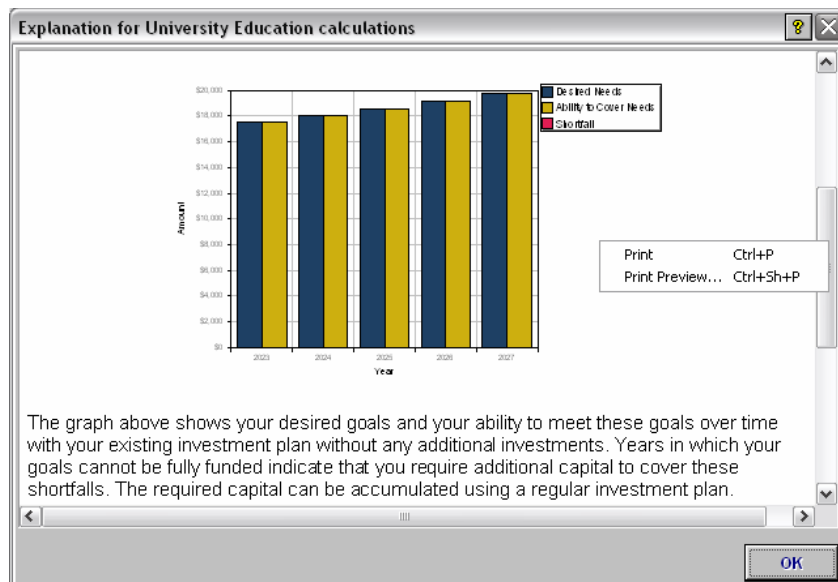
Linked Assets... Current Value After Tax \$0 Value in 2004 After Tax without Additional Savings \$0

Explain... View Avg. Education Costs... Asset Allocation... Cancel OK

Click the **Explain** button to open an additional dialog box, which provides a summary of the assets linked to the selected goal.



This information will include a needs vs. abilities graph and the suggested investment strategy required to fund this goal.



You can print this explanation by right-clicking on the white background within the box, and then selecting *Print*.