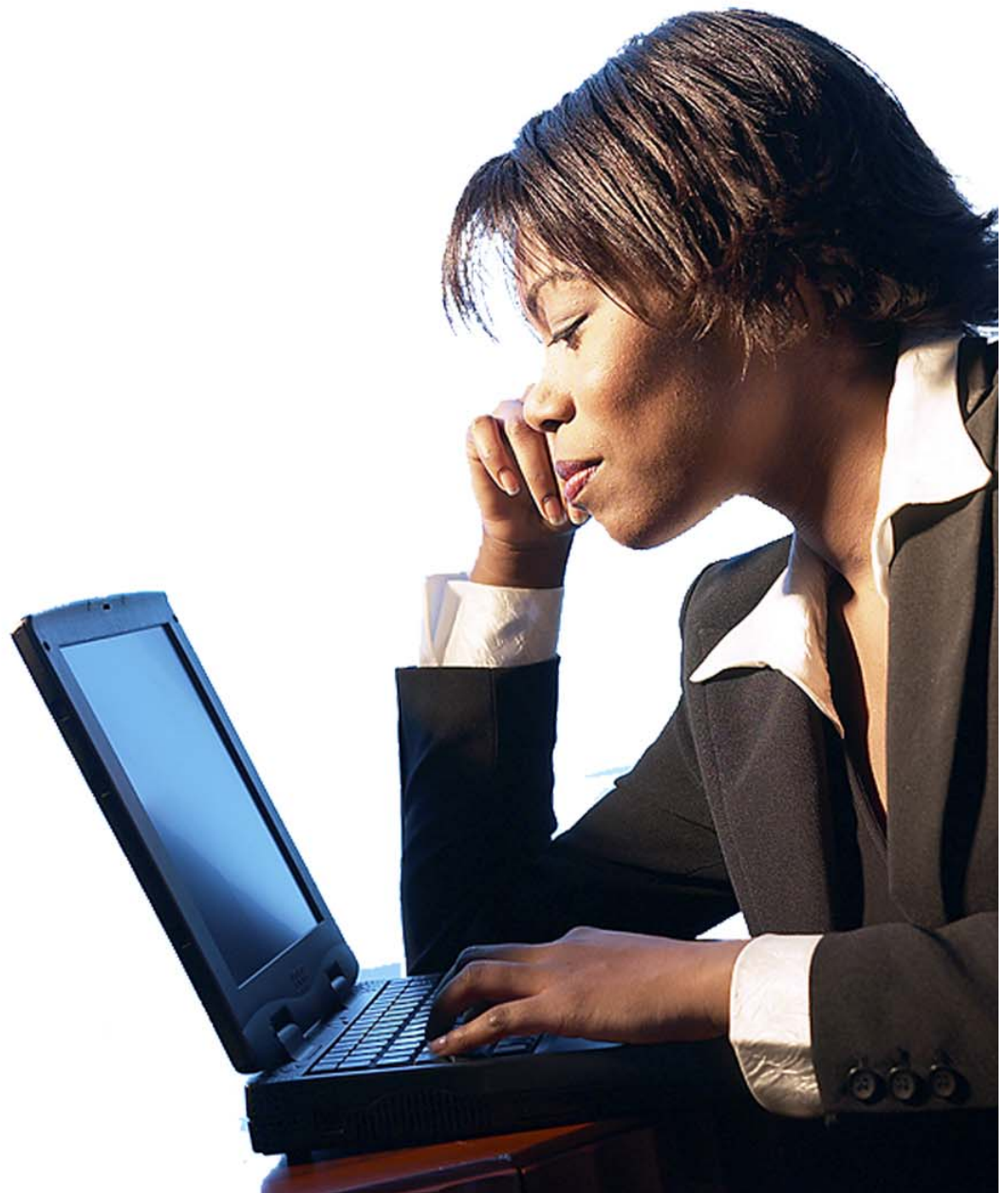




**NaviPlan Extended v10.2**  
GETTING STARTED GUIDE



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# Getting started: A three-step introduction to NaviPlan Extended Online/Offline

Welcome to NaviPlan Extended Online/Offline version 10.2, a powerful financial planning tool with easy-to-use financial calculators and full financial planning capabilities. This version of NaviPlan Extended connects to a central database maintained by NaviPlan's application service provider (ASP), NaviPlan Central. NaviPlan Central's secure file maintenance capabilities allow you to work online or offline with complete confidence.

When necessary, you can check out files from NaviPlan Central and work in disconnected mode on your laptop or desktop computer. To upload revised Financial Assessments and plans, simply reconnect, and then check in files.

This Getting Started Guide will help you through your initial evaluation of NaviPlan Extended Online/Offline. For more in-depth information, refer to the NaviPlan Extended Online/Offline Reference Guides at

[http://support.eisi.com/support\\_us/npe\\_central/training\\_manuals.htm](http://support.eisi.com/support_us/npe_central/training_manuals.htm) and the Help.

To access the Help, click the **Help** link at the top of the NaviPlan window. Short training videos are also available. To watch them, point to the **Tools** menu, and then select **Help Video Clips**. A Web page opens in a new window to let you select the video.

Your initial evaluation of NaviPlan Extended Online/Offline involves the following three basic steps:

1. Entering client data.
2. Entering financial data.
3. Experimenting with What-if scenarios and generating plan reports.

For information on checking files in and out of the central database, see "Checking files in or out of the database" on page 12. To authorize NaviPlan, see "Authorizing NaviPlan Extended" on page 13.

## Step 1: Entering client data

This step includes logging on to NaviPlan Extended and entering your clients' personal data (address, birth dates, family members, beneficiaries, etc.).

### Logging on

To log on to NaviPlan Extended Online, follow these steps:

1. In your Internet browser, go to <http://www.naviplancentral.com>. The NaviPlan Central home page opens.
2. Under *NaviPlan Central*, click **NaviPlan Central NPE**. The *Login* page opens.
3. Enter your user name and password, and then click **Login**.

The first time you log on, you will have to create a new password. Your password must have at least eight characters including an uppercase letter, a lowercase letter, and a numeral.

To start NaviPlan Extended Offline, follow these steps:

1. Open the application. The *Login* dialog box opens.
2. In the *Login* dialog box, select one of the following:
  - **Connected** mode to connect to the central database (the first time you use the offline application you must use this mode)
  - **Disconnected** mode to work offlineIn *Standalone* mode, you will not have access to files in the central database.
3. Enter your user name and password, and then click **OK**.

### Setting up a new client file

To set up a new client file, follow these steps:

1. Go to the **Home** section – **Select Client** category – **Clients** page. This page is used to create a new client, or to open an existing client.
2. Click the **Blank Fact Finder** link. You may have to scroll down to the bottom of the page to see the link. The *Blank Fact Finder* opens. You can print this document and use it to obtain relevant client information.

To obtain additional fact finders for creating Financial Assessments and to determine the appropriate asset allocation for your clients, click the **Support** link at the top of the NaviPlan window. The EISI support site opens in your Web browser. Under *Tips & Tools*, click **Data Collection Forms**.

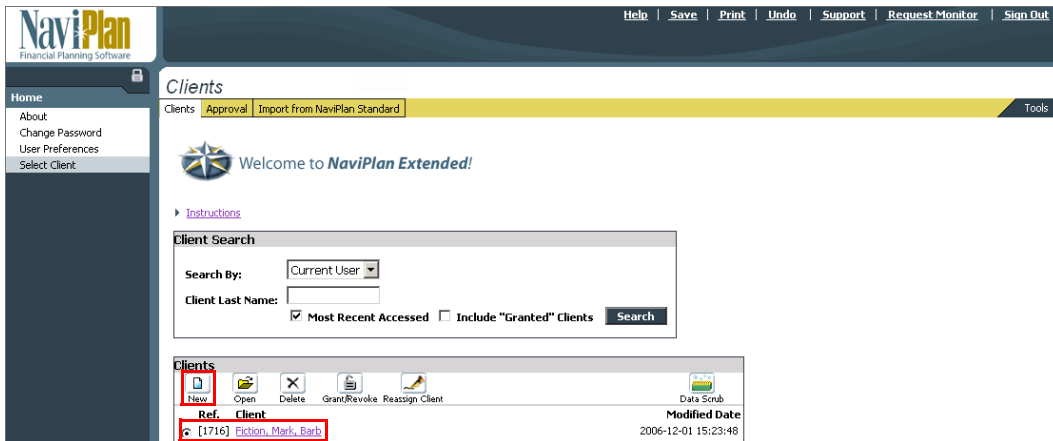


Figure 1: Home section – Select Client category – Clients page

- To create a new client, click **New**. The *Client Information* page opens. Colored fields with an asterisk indicate required information.

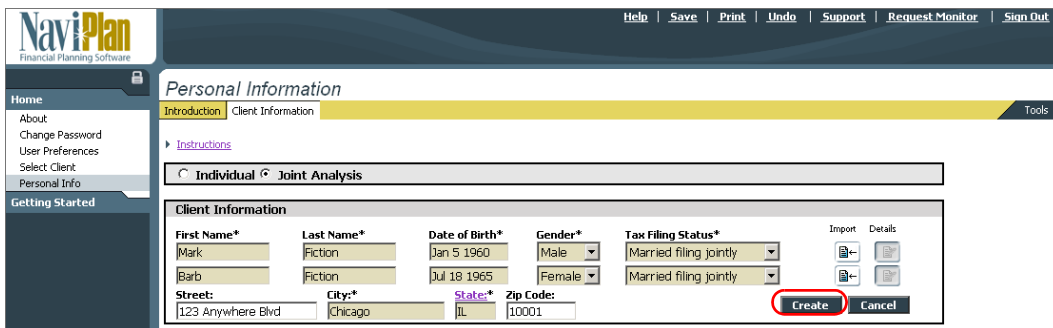


Figure 2: Home section – Personal Info category – Client Information page

- Select either **Individual** or **Joint Analysis**, and then enter all of the required information.
- Click **Create**. New fields appear under *Family Members* and *Beneficiaries* on the *Client Information* page, and the *Advisors* page becomes available. You can now enter additional information about the clients' family, beneficiaries, and advisors.

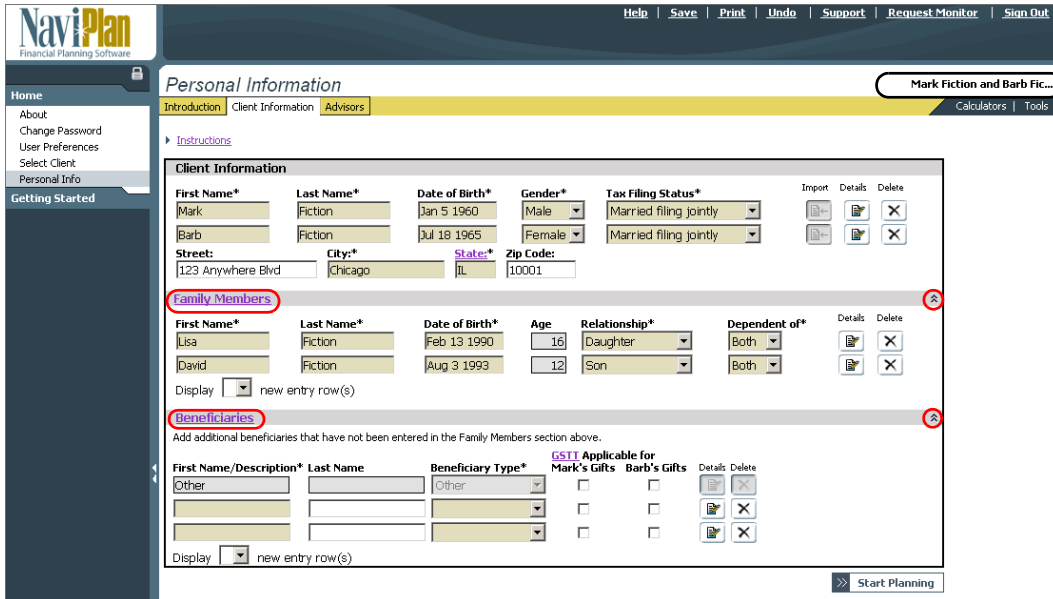


Figure 3: Home section – Personal Info category – Client Information page (after clicking the Create button)

- When you have finished entering your clients' personal data, you can create a Financial Assessment to quickly assess your clients' financial situation or enter a more detailed financial plan using one of two plan levels.

To begin entering financial data, click the **Start Planning** button.

## Step 2: Entering financial data

In this step, you will enter your clients' financial data. NaviPlan Extended offers you a full range of financial planning options:

- For a quick snapshot of your clients' current financial situation, create a Financial Assessment to determine whether your clients' financial goals are attainable.
- For more detailed planning, create a plan using one of NaviPlan Extended's two levels of plan complexity. Level 1 Plans, including Financial Assessments, can be promoted to higher levels when necessary.

To move from page to page, click the section and category in the navigation bar on the left side of the screen, and then click the page tabs, OR when available, use the navigation buttons in the top-right corner of the window. To move to the next page, click the **Next** button. To move to the previous page in the application (not necessarily the last page you were on), click the **Back** button.

## Creating the Financial Assessment

You can create a picture of your clients' current financial situation and determine whether your clients' financial goals will be met using a Financial Assessment. The Financial Assessment assesses retirement, education, major purchase, and insurance goals, potential estate taxes, and estate distribution based on a simple will scenario. This section explains how to use the Financial Assessment to assess retirement goals only.

After they are completed, Financial Assessments can be promoted to higher-level plans where you can apply various strategies to the client information.

To determine whether your clients' current savings level will achieve their desired retirement income goals, follow these steps:

1. On the *Home* section – *Personal Info* category – *Client Information* page, click the **Start Planning** button. The *Getting Started* section – *Select Plan* category – *Select Plan* page opens.  
If you've just created the client file, the *Edit Engagement Detail* dialog box opens. An engagement is a unit of work that a financial professional undertakes to produce Financial Assessments or plans for a client during a specific time period. Enter a name or description for the engagement, and then click **OK**. The *Select Plan Type* dialog box opens. Skip to step 4.
2. To create a new engagement, click the **New Engagement** button, enter a name or description for the engagement, and then click **OK**.
3. Under *Plans for Engagement*, click the **New** button. The *Select Plan Type* dialog box opens.
4. Enter a unique name for the Financial Assessment, and then enter a plan year.
5. Select **Financial Assessment**, and then click **OK**. The Financial Assessment opens to the *Select Modules* page.
6. Select the **Retirement** check box.
7. Create a financial picture of your clients as follows:
  - a) Go to the **Financial Picture** page.

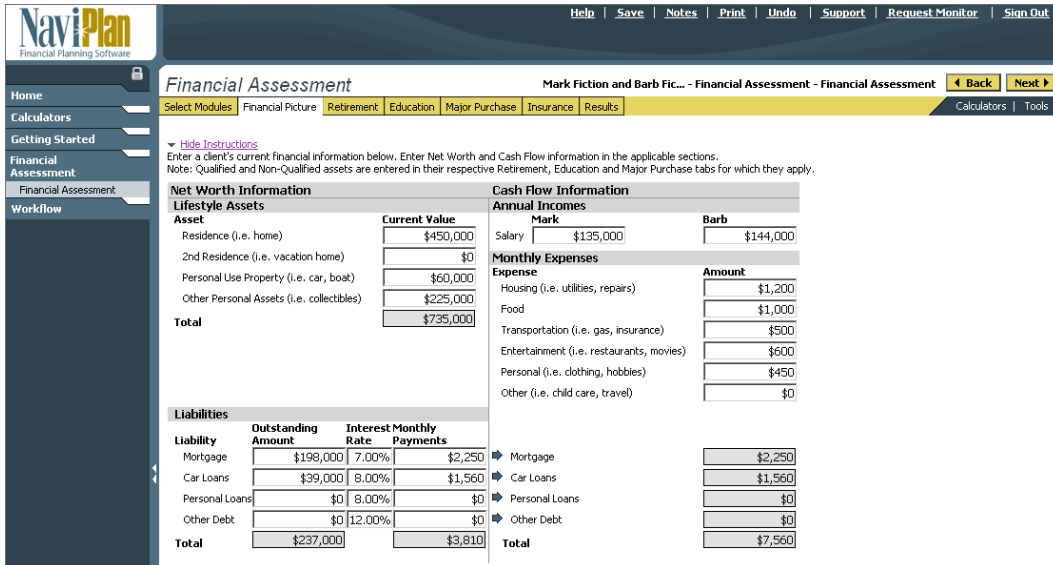


Figure 4: Financial Assessment section – Financial Assessment category – Financial Picture page

- b) Under *Lifestyle Assets*, enter the current values of your clients' lifestyle assets.
  - c) Under *Annual Incomes*, enter your clients' gross incomes.
  - d) Under *Monthly Expenses*, enter the current cost of all monthly expenses.
  - e) Under *Liabilities*, enter the outstanding dollar amount, interest rates, and required monthly payments for the clients' liabilities.
8. Create a retirement scenario as follows:
    - a) Go to the **Retirement** page.
    - b) Enter the estimated combined after-tax retirement income required by your clients in today's dollars.
    - c) Enter the appropriate milestones for retirement and life expectancy.
    - d) If the clients are not eligible for Social Security or do not want to assume they will receive benefits, clear the **Social Security** check boxes.
    - e) Enter the estimated annual income from pensions, excluding Social Security.
    - f) Under *Investment Accounts for Retirement*, enter the current value of all non-qualified accounts and qualified accounts in the appropriate fields. Enter current monthly savings.
    - g) Enter the assumed return rate for each owner: client, co-client, and joint.
  9. Click **How am I doing?** NaviPlan Extended automatically calculates the results for the retirement goal.
  10. Click **What are my options?** NaviPlan Extended calculates the percentage and dollar amount of expenses that can be covered, the lump-sum or additional

monthly savings needed to meet the goal, or the year in which the goal can be met.

11. Go to the **Results** page to see another interpretation of the results. The *Results* page provides an overview of the clients' financial situation, including a brief analysis of each financial goal entered.
12. To generate a more detailed report, click the **Generate Financial Needs Assessment Report** button. You may have to scroll down to the bottom of the page to see it.

## Creating a plan

Using NaviPlan Extended, you can create a detailed plan for your clients. In the first plan that you create, enter only the clients' existing financial information. Do not enter any new strategies or recommendations. Two plan levels are available in NaviPlan Extended:

- Level 1 – Designed for clients in the mid-wealth accumulation phase of their financial lifecycle. Level 1 Plans provide a detailed analysis of the clients' financial objectives, net worth, and cash flow.
- Level 2 – Designed for clients who are financially independent and need more detailed planning to manage their wealth. Level 2 Plans provide a comprehensive analysis of financial objectives and allow more flexibility for data entry.

To create a plan, follow these steps:

1. On the *Home* section – *Personal Info* category – *Client Information* page, click the **Start Planning** button. The *Getting Started* section – *Select Plan* category – *Select Plan* page opens.  
If you've just created the client file, the *Edit Engagement Detail* dialog box opens. Enter a name or description for the engagement, and then click **OK**. The *Select Plan Type* dialog box opens. Skip to step 5.
2. If you've created a Financial Assessment, it can be promoted to a Level 1 or 2 Plan. Select the option for the plan (do not click the plan name link), and then click **Promote**. The *Promote Plan* dialog box opens. Select a plan level, and then click **OK**. A *Copy of <plan name>* appears on the *Select Plan* page. Click the link for the copied plan. The *Select Modules* page opens. Skip to step 7.
3. To create a new engagement, click the **New Engagement** button, enter a name or description for the engagement, and then click **OK**.
4. Click **New**. The *Select Plan Type* dialog box opens.

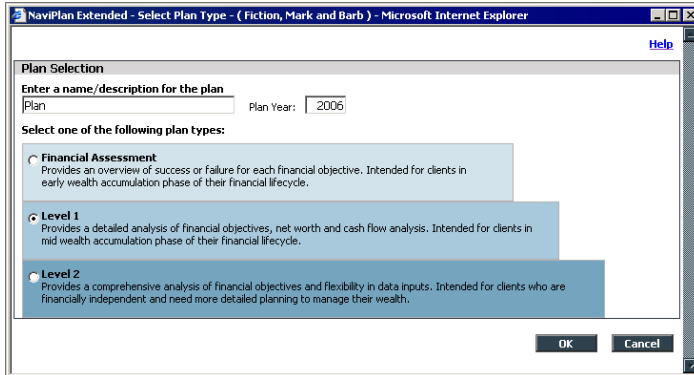


Figure 5: Select Plan Type dialog box

5. Enter a name for the plan and a plan year, and then choose the level of data entry you need:  
 Depending on your permissions, you may be restricted to one plan level. Level 1 Plans can be promoted to Level 2 if your clients require deeper analysis.
6. Click **OK**. The *Select Modules* page opens.
7. Enter the plan analysis date, or select **Use Today's Date** if you want the plan date updated to the current date each time the plan is modified.
8. Select the modules for the plan.
9. Go to the **Getting Started** section – **Assumptions** category – **General** page.

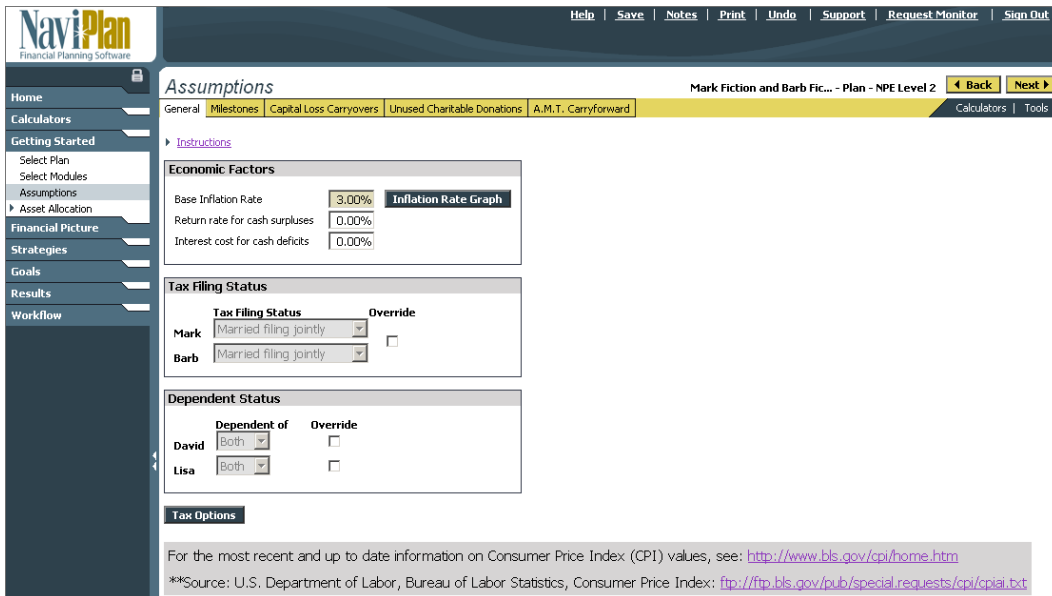


Figure 6: Getting Started section – Assumptions category – General page

10. Under *Economic Factors*, enter the rates you want to use as the default rates in the plan. To see inflation rates over time, click **Inflation Rate Graph**.
11. To change the tax filing status or dependency status of a family member entered into the plan, select the applicable **Override** check box, and then select the appropriate status or person.
12. To specify a tax option pertaining to the Economic Growth and Tax Relief Reconciliation Act of 2001, click **Tax Options**. The *Tax Options* dialog box opens. Select an option, and then click **OK** to close the dialog box.
13. If you purchased the Ibbotson Asset Allocation option and if you selected *Asset Allocation* on the *Select Modules* page, go to the **Getting Started** section – **Asset Allocation – Investment Profile** category – **Questionnaire** page, and then complete the questionnaire to determine your clients' risk tolerance and time horizons. To view results, go to the **Profile** page.  
**Note:** For information on the Ibbotson Asset Allocation option, contact the EISI sales department at (888) 692-3474 (press 2 to speak to a sales representative).
14. If you did not purchase the Ibbotson Asset Allocation option and if you selected *Asset Allocation* on the *Select Modules* page, follow these steps:
  - a) You can set up default asset allocation values for all future plans in the *Home* section – *User Preferences* category. To override the defaults or to set asset allocation values for use in this plan, go to the **Getting Started** section – **Asset Allocation – Settings** category. On the appropriate pages, enter the asset classes, correlations, investor profiles, and portfolios that you want to use in this plan.
  - b) Go to the **Getting Started** section – **Asset Allocation – Investment Profile** category – **Profile** page, and then select an investor profile for the plan.
15. Go to the **Financial Picture** section – **Net Worth** category – **Assets / Liabilities** page. Enter your clients' financial data on each page in sequence using the **Next** button (or use the navigation bar on the left side of the screen to select the section and category you want, and then go to the appropriate page). Your changes are saved when you leave the page or click the *Save* link.

## Step 3: Generating reports and experimenting with What-if analyses

In Step 3, you will experiment with What-if scenarios for your clients' retirement, and then you will review your clients' current financial position based on the data you've entered in the plan.

## Experimenting with What-if analyses

To experiment with What-if analyses, duplicate the plan, and then use the duplicated plan for your proposed changes. Using the duplicated plan ensures that all of your clients' current data is kept intact in the initial plan. Be sure to verify your clients' data in the initial plan before duplicating it.

To experiment with What-if analyses, follow these steps:

1. Go to the **Getting Started** section – **Select Plan** category – **Select Plan** page.
2. Under *Plans for Engagement*, select the option for the plan (do not click the plan name link), and then click **Duplicate**. The *Duplicate Plan* dialog box opens. Choose the engagement you want to store this plan in, and then click **OK**.
3. Click the link for the copy of your plan. The *Select Modules* page opens. Enter a unique name for the plan and the plan date, and then select the modules that will be required for the plan.
4. You can now experiment with alternative analyses by adjusting existing data or by entering new data in the *Financial Picture* and *Goals* sections.
5. Generate reports and graphs to analyze and compare these proposed plans.

## Generating reports

In NaviPlan Extended, you can generate various onscreen analyses, individual reports and graphs, and several client reports. Reporting options are found in the *Results* section.

### To create individual reports and graphs

1. Go to the **Results** section – **Additional Reports** or **Additional Graphs** category, and then select a category and page.
2. Select a report or graph from the list. If the *Assign Settings* button is available, click it, select the settings you want, and then click **OK**.
3. For a printer-friendly version of the report or graph, select **Printer-friendly**, and then select an orientation: either **Portrait** or **Landscape**. *Automatic* is selected by default in the *Orientation* list.
4. Click **Generate Report** or **Generate Graph**. The report or graph generates and appears. You may have to scroll down to see all of it.

**To generate comprehensive client reports**

1. Go to the **Results** section – **Client Reports** category, and then select one of the following reports: **Financial Needs Assessment, Preliminary Analysis, Comparative Analysis, Financial Needs Summary, or Comprehensive Analysis**. The availability of client reports varies depending on the level of data entry chosen.

<b>Report</b>	<b>Financial Assessment</b>	<b>Level 1</b>	<b>Level 2</b>
<i>Financial Needs Assessment</i>	✓	✓	✓
<i>Preliminary Analysis</i>	x	✓	✓
<i>Financial Needs Summary</i>	x	✓	✓
<i>Comparative Analysis</i>	x	x	✓
<i>Comprehensive Analysis</i>	x	x	✓

2. For the *Financial Needs Assessment, Preliminary Analysis, and Comparative Analysis* reports, select the plan you want to report on.  
OR  
For the *Financial Needs Summary and Comprehensive Analysis* reports, click **Assign Settings**, and then select the plan you want to report on.
3. To streamline the information to suit your clients’ interests, click **Select Sections**, make your selections, and then click **Generate <report name>**.
4. To produce the full report, click **Generate <report name>**. The report opens in a separate window.

## Checking files in or out of the database

NaviPlan Extended Online allows you to access data from the central database, NaviPlan Central. The central database enables the sharing of client files, and the review and approval of plans.

In NaviPlan Extended Offline, when you first create a client file, it only exists on your workstation. You must save the client file to the central database (check it in) to update the central database files and to make the client file accessible to other people. After you check out a client file from the central database, it is locked and inaccessible to everyone except you, and your changes are saved to a local drive.

**Important:** NaviPlan Extended Offline must be installed on your computer. To check files in or out, you must have both NaviPlan Extended Online and NaviPlan Extended Offline running. Offline must be running in *Connected* mode.

To check client files in or out of the central database, follow these steps:

1. In NaviPlan Extended Offline, go to the **Home** section – **Select Client** category – **Clients** page. A list of your clients appears under *Clients*.

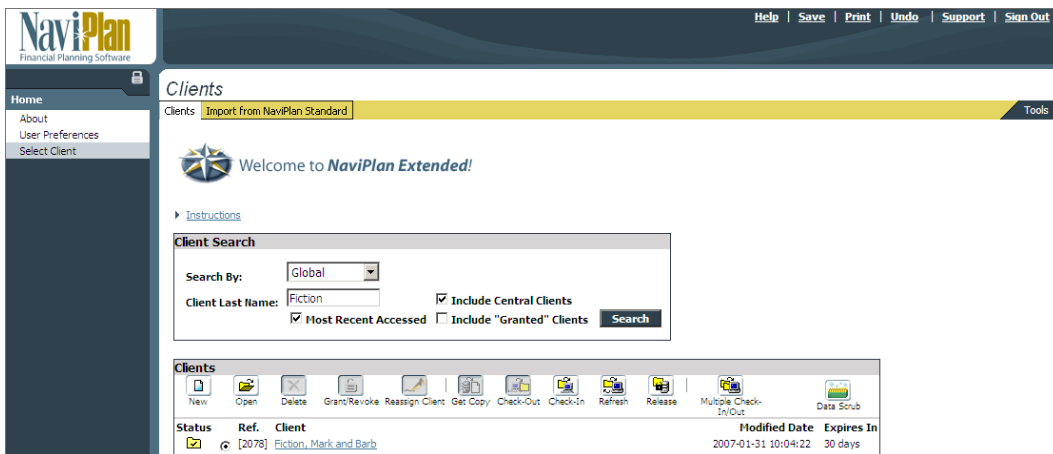






Figure 7: Home section – Select Client category – Clients page

2. Under *Client Search*, you can search for other client files to which you have access. Define the search criteria, and then click **Search**. To search for a particular name, enter the full client name, or enter a partial name followed by an asterisk (\*), and then click **Search**.

3. Complete the applicable procedure as follows:
  - To check in a client file, select the client file, and then click the **Check-In** button. NaviPlan Extended Offline saves the file to the database. The client file becomes available for others to edit. The file status indicates that the file is checked into the central database. 
  - To check out a client file, select the client file, and then click the **Check-Out** button. A copy of the file is created on your local drive. While the file is checked out, it can be viewed but not modified by other users. The file status indicates that the file is checked out. 
  - To undo a check out without making changes, select the required client file, click the **Release** button, and then click **OK**. NaviPlan Extended Offline returns the client file to the database unsaved. The file status indicates that the file is checked in. 
  - To view a client file in the database, select the client file you want to view, and then click the **Get Copy** button. The client file remains available for others to edit, and the file status indicates that the client file copy is not editable. 

## Authorizing NaviPlan Extended

Client data entered into NaviPlan Extended Online or Offline during the trial period is available to you when you license the software.

With a paid, active license, you can reactivate NaviPlan Extended Online/Offline, and any data you entered during your trial period is restored. When you license your software, you will receive an authorization code from our Authorizations department.

To track the number of days left on your free trial copy of NaviPlan Extended Online/Offline, go to the **Home** section – **About** category – **Options** page. For information on how to authorize your software, click the **Authorization** button (this button is available in NaviPlan Extended Offline only)

For contact information, go to the **Home** section – **About** category – **Support** page. We would be pleased to answer any questions you have about the software.

Visit our support Web site at <http://support.eisi.com> to access training resources including self-study guides, training videos, Web-based training, in-person training, and the NaviPlan Extended Online/Offline reference guides.

