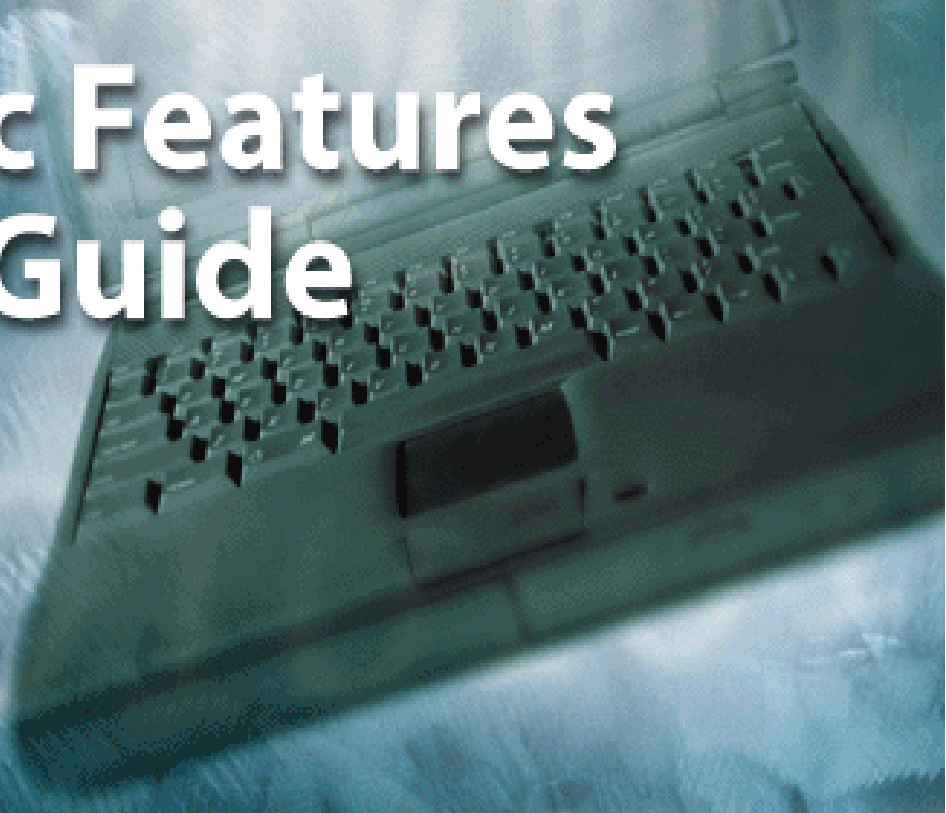




Naviplan

STANDARD

Basic Features Guide



NaviPlan Standard Basic Features Guide

USA version 9.0

EISI, Winnipeg

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Chapter 1: Using this guide

The *Basic Features Guide* teaches new users how to use NaviPlan Standard. It explains how to start using the program and perform basic tasks. This section provides information to help you use this guide effectively.

Conventions used in the Basic Features Guide

The *Basic Features Guide* uses the following conventions:

- The names of items that are labeled on the screen are capitalized and italicized. For example,
The *Plan Settings* dialog box opens.
- Within instructions, the names of items that you must select, click, or enter appear in bold. For example,
Click **OK**, and then enter **Base Plan**.
- Multiple menu command instructions are listed together, separated by en dashes. For example,
Go to the **Data** menu, and then select **Client – Add Family Member**.
- Keyboard references appear in uppercase with keys separated by plus signs if they are to be pressed together. For example,
CTRL+ALT+DELETE
- Special terms, keywords, and cautions appear in italics for *emphasis*.

Finding more information

If you have a question that is not answered in this guide, there are other places to look for additional help:

NaviPlan Standard Advanced Features Guide

The *Advanced Features Guide* provides more detailed instructions for using some of the basic features of NaviPlan Standard as well as instructions for using the more complicated features.

You can find a copy of the *Advanced Features Guide* on your installation CD, or on the NaviPlan Web site (www.naviplan.com).

www.naviplan.com

Visit our Web site to access the following resources:

- Online tutorials
- Training information
- NaviPlan tips
- NaviPlan product news
- Technical support
- NaviPlan Support Forums

Help

The fastest way to get information about any item within NaviPlan Standard is to use Help. There are four ways to access Help:

- Go to the **Help** menu.
- Right-click the **desktop**, and then select **Help**. This will not work if any dialog boxes are open.
- Click the **Help** button in the top-right corner of any dialog box.
- Press F1.



Hints

Demonstrations of how to use some aspects of NaviPlan Standard are included in the application. To view the demonstrations, follow these steps:



1. Click **Hints** in the bottom-right corner of the screen. The *Hints* dialog box opens. The demonstrations are organized by subject in several tabs.
2. Go to the appropriate tab, and then click the name of the demonstration you want to view.

Technical support

You can contact NaviPlan Technical Support for more help.

- E-mail: support@naviplan.com
- Telephone: (888) 692-3474 (Mon.–Fri. 7am–7pm Central Time)
- Fax: (204) 975-3726

Essential Windows skills

This guide assumes that you know how to do the following:

- Use the mouse (click, double-click, right-click, and drag).
- Move, resize, and close a window.
- Navigate through a dialog box and use scroll bars.
- Choose menu commands and select options from windows and submenus.

If you are unsure about any of these Windows essentials, please refer to the Microsoft Windows user documentation.

Chapter 2: Navigating in NaviPlan Standard

Do not run more than one copy of the program at the same time. It is possible to start two copies, but you may encounter memory problems and other inconsistencies if you do.

This section describes how to use various elements of the NaviPlan Standard window. Many elements of the program are standard Windows elements, while others are unique to NaviPlan Standard and require some explanation.

The NaviPlan Standard window is visible at all times while the program is running. Whether you are creating reports or working with data, you will always see the familiar menus and desktop.

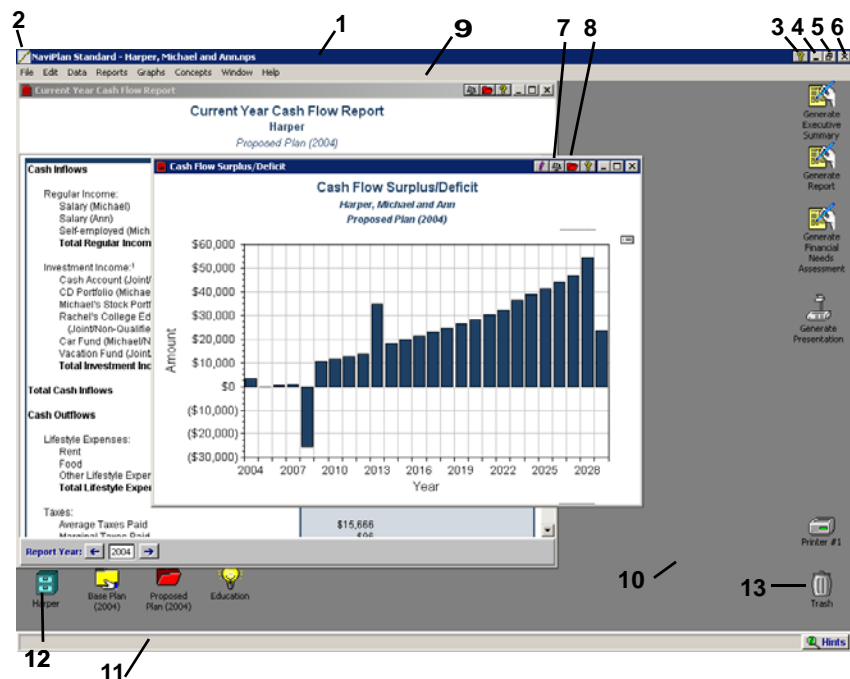


Figure 1: Sample client with various reports and graphs

What is the title bar?

The title bar (1) is the bar at the top of the window. It displays the program name and the name of the client, if one is open. The system menu (2) and the window control buttons (4, 5, 6) are also located on the title bar.

Using the system menu



The system menu (2) is located in the left corner of the title bar and contains commands to arrange the NaviPlan Standard window. Use

these commands to restore, move, size, minimize, maximize, or close the NaviPlan Standard window.

Using the window control buttons

There are several common window control buttons that appear in the right corner of many NaviPlan Standard title bars. These are as follows:

See Figure 1, "What is the title bar?" on page 5 for the location of each numbered element.



Context-sensitive Help: (3) Use to find Help information related to the open window or dialog box.



Minimize: (4) Use to reduce the NaviPlan Standard window (or any window) to an icon.



Maximize: Use to enlarge the NaviPlan Standard window (or any window) to its maximum size.



Restore: (5) This button appears when a window has been maximized. Click it to run the NaviPlan Standard program window (or any window) at less than full size. The restore button is useful when you want to run NaviPlan Standard side-by-side with another application.

Use the Cancel button instead of Close wherever it is available. This prevents you from accidentally closing plans and losing data.



Close: (6) This button appears on all windows and dialog boxes.

There are additional window control buttons that appear when graphs and reports are generated. These are as follows:



Compare: (7) Use to compare reports or graphs from two different plans. Click this button to open the *Select a Plan* dialog box, and then choose the plans to compare.



File folder: (8) Use to view or change the plan information from which a report or graph was created.

Using the menu bar

The menu bar **(9)** is the bar at the top of the window under the title bar. It displays menu names. NaviPlan Standard commands are grouped within the menus. Click a menu name to open it, and then click a command to select it. If a command appears gray and unavailable, it cannot be used at this time.

Using the desktop

The desktop **(10)** is the area within the NaviPlan Standard window. Items are placed here while they are being used (for example, plan folders and reports). You can move objects and windows partially off the desktop for more available working space, but you can never move an object completely off the desktop.

Using the status bar

The status bar **(11)** is the bar at the bottom of the window. It displays messages while NaviPlan Standard performs its various tasks. For example, status messages appear on this bar while reports are generating.

Using the file cabinet



The file cabinet **(12)** is where your clients' data and plans are stored. The file cabinet icon appears whenever a client file is opened. Since only one client file can be open at a time, there is never more than one file cabinet on the desktop at any given time.

Opening a file cabinet

To view the contents of the file cabinet, use any of these methods:

- Go to the **Window** menu, and then select the name of the client file. The file cabinet window opens.
- Double-click the **file cabinet** icon. The file cabinet window opens.
- Right-click the **file cabinet** icon, and then select **Open**. The file cabinet window opens.

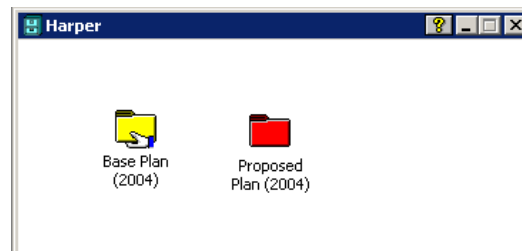


Figure 2: Plans inside the file cabinet window

Retrieving a plan from the file cabinet

You can have more than one plan on the desktop at the same time. You can also store plans in the file cabinet for later use. To retrieve a plan from the file cabinet, use any of these methods:

- Open the file cabinet window, and then drag the plan folder onto the desktop.
- Open the file cabinet window, and then double-click the **plan folder**.
- Open the file cabinet window, right-click the **plan folder**, and then select **Open**.

Storing a plan in the file cabinet

To store a plan in the file cabinet, use any one of these methods:

- Drag a plan folder onto the file cabinet icon.
- Select the plan. Press CTRL+F4, and then click **Yes** in the confirmation box.
- If the file cabinet window is open, drag the plan folder onto the open window.

Using the trash



Trash is empty



Trash contains
deleted items

The trash (**13**) is a temporary storage area for unwanted items in NaviPlan Standard. It is represented by the trash can icon. Items that can be placed in the trash are reports, graphs, concepts, and plans. These items remain in the trash temporarily in case you need to restore them to the desktop.

Trashed items are removed automatically if you do any of the following:

- Add more items to the trash than it can hold (default is five items).
- Close the current client file.
- Open a new client file (when a client file is already open on the desktop).
- Exit NaviPlan Standard.
- Empty the trash.

For more information, see “Changing the capacity of the trash” on page 10 and “Emptying the trash” on page 10.

Opening the trash

To open the trash, use any of these methods:

- Double-click the **Trash** icon.
- Go to the **Window** menu, and then select **Trash**.
- Right-click the **Trash** icon, and then select **Open**.



Figure 3: Discarded items in the trash

Placing an item in the trash

To remove an item from the desktop and place it in the trash, use any of these methods:



- Minimize the item to an icon, and then drag it onto the **Trash** icon.
- If the item is a window, press and hold down the CTRL key as you click the item's title bar. Drag the window onto the **Trash** icon, or right-click its title bar and then select **Delete**.
- Select the item, and then press CTRL+DEL. (This keyboard shortcut works on all items *except* the file cabinet and the printer.)
- If the item is a document, right-click its icon, and then select **Delete**.
- Go to the **Edit** menu, and then select **Delete**.

Retrieving an item from the trash

To retrieve an item from the trash, use any of these methods:

- Open the **Trash** window, and then drag the item onto the desktop.
- Open the **Trash** window, and then double-click the item you want to retrieve. It appears in a window on the desktop.
- Open the **Trash** window, right-click the item you want to retrieve, and then select **Open**.
- If the item was just deleted, go to the **Edit** menu, and then select **Undo Delete** (or press CTRL+Z). The item is restored to its previous position on the desktop.

Each trash item uses memory to maintain. Fewer items in the trash means more available memory for your application.

Changing the capacity of the trash

The default number of items held in the trash is five. If you add a sixth item to the trash, the oldest item is discarded automatically.

To change the default number of items that can be held in the trash, follow these steps:

1. Go to the **Edit** menu, and then select **Preferences**. The *Preferences* dialog box opens.
2. Go to the **System** tab.
3. Under *Desktop*, change the number in the *Maximum Number of Objects in the Trash* field, and then click **OK**. The *Preferences* dialog box closes and your change is saved.

Emptying the trash

To permanently delete items in the trash, use either of these methods:

- Go to the **Edit** menu, and then select **Empty Trash**.
- Right-click the **Trash** icon, and then select **Empty**.

Closing the client file or exiting NaviPlan Standard automatically empties the trash.

Moving around in dialog boxes

To move around in a dialog box, use any of the following methods:

- Press the TAB key to move from field to field.
- Click the **Next** button at the bottom left of the dialog box to move to the next tab.
- Click the **Back** button at the bottom left of the dialog box to move back to the previous tab.

Chapter 3: Creating client files and plans

Using NaviPlan Standard, you will create a client file to store the personal and financial data of each client family member along with the clients' financial plans. After you create the client file, you can begin to create plans for the client. A plan is a collection of financial data that relates to a specific client for a specific year.

Collecting client information

Before creating a new client file or plan, collect all of your clients' relevant financial documents, such as the following:

- Current tax returns and assessments
- Pension statements from employers
- Benefits statements from employers
- Copies of any business buy/sell or shareholder agreements
- Current pay stubs
- Life insurance, disability insurance, and long-term care insurance policies
- Most recent investment statements from banks, trust companies, brokers, and investment companies
- Budget of personal and living expenses
- Most recent mortgage and loan statements
- Most recent will and power of attorney
- Marital agreement(s)
- Severance pay documents
- Any other relevant documents

You can use NaviPlan Standard's *Fact Finder*, a client information questionnaire, to collect client information. To open the *Fact Finder* document, go to the **Concepts** menu, and then select **Fact Finder**. You can customize the *Fact Finder* document by exporting it to a word processing application, and then editing it as required.

Setting defaults

Before starting to work with NaviPlan Standard, consider setting defaults in the *Preferences* dialog box. These defaults provide a starting point for entering basic client information.

To open the *Preferences* dialog box, use either of these methods:

- Go to the **Edit** menu, and then select **Preferences**.
- Right-click anywhere on the desktop, and then select **Preferences**.

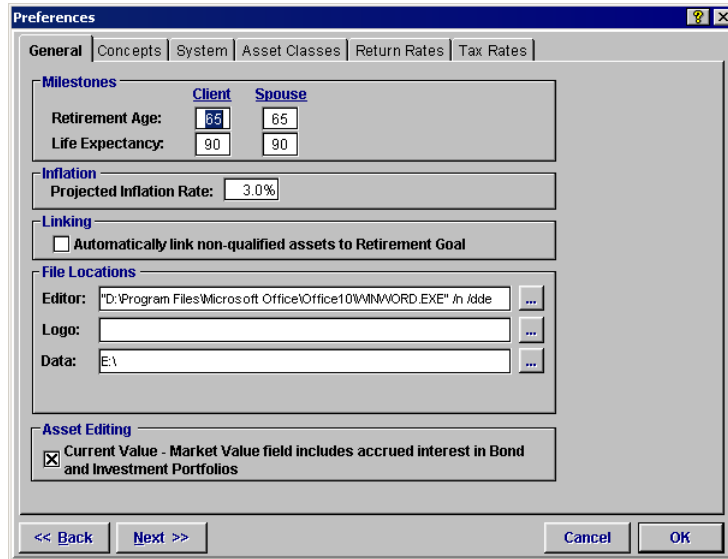


Figure 4: Preferences dialog box

The defaults you enter into the *Preferences* dialog box are available for all clients and new plans, but they do not usually affect previously existing plans. As you enter information for an individual plan, you only have to change the values that are relevant for that particular plan.

Creating a client file

There are several steps involved in creating a client file for the first time: naming the client, defining the number of family members, specifying their state of residence, and entering each family member's birth date. Once the client file is saved, it stores the personal and financial data of each family member, along with the clients' financial plans.

To create a new client file, follow these steps:

1. Go to the **File** menu, and then select **New Client**. The *New Client* dialog box opens, and the *Base Family* tab is displayed.

Plan calculations are based on demographic information such as age and state. Therefore, it is crucial that this data is entered accurately.

Figure 5: New Client dialog box

2. On the **Base Family** tab, enter the clients' general information. To enter more detailed information, such as the clients' occupations and e-mail addresses, click the magnifying glass beside the client or co-client *Given Name* fields. The *<client surname(s)>* dialog box opens. Enter additional information, and then click **OK**. The dialog box closes.
3. Go to the **Dependents** tab. Enter the given names, genders, and birth dates of the clients' family members, and indicate who claims the family member as a dependent.
4. Go to the **Advisors** tab. Enter the names of the clients' lawyer, accountant, other financial advisors, and power of attorney. Indicate whether or not the clients have a will. (This information is optional.)
5. Go to the **Planner Data** tab. Enter information about the financial planner.
6. Go to the **Estate Beneficiaries** tab. Any dependents named on the *Dependents* tab are carried over automatically to this tab. Apply any gifts that relate to the dependent(s). Insert any additional client beneficiary information required, and then click **OK**. The *Save Client As* dialog box opens.

The program prompts you to save only after you create a new client file. Once the client file is created and saved, all changes to the clients' file are then saved when you click **OK** to exit the data entry screen.

7. NaviPlan Standard suggests a file name in the *Save Client As* dialog box. Click **OK** to accept the file name and save the file, or enter a different name, and then click **OK**. A file cabinet appears on the desktop.

Editing client information

After the client file has been created, you may need to update the client information, for example, address information may change or you may need to add a new family member if your client gets married or has a child.

To edit client information, follow these steps:

1. Go to the **Data** menu and then select **Client**. A menu displays the following options:
 - **Edit Data**—edit the financial planner information
 - **Edit Family Members**—edit client or other family member's information
 - **Professional Advisors**—edit the professional advisor information
 - **Edit Beneficiaries**—add or remove beneficiaries
 - **Add Family Member**—add new family member
 - **Remove Family Member**—delete a family member
2. Select the appropriate option. A dialog box opens.
3. Enter your changes and then click **OK**. The dialog box closes and your changes are saved.

If you would like to keep a copy of the original client file before adding or removing a family member, enter a different file name for the file in *Save As* and then click *OK*.

Changing tax filing status

You can change the clients' tax filing status from single to married but you cannot change from married to single without deleting all plans.

To change tax filing status from single to married, follow these steps:

1. Go to the **Data** menu and then select **Client – Edit Family Members**.
2. Go to the <client> or <co-client> tab.
3. Change the tax filing status from *Single* or *Head of Household* to *Married Filing Jointly* or *Married Filing Separately*. The other client's tab is updated automatically.
4. Click **OK**. An alert message warns you that you cannot revert back to a single tax filing status without deleting all plans.
5. Click **Yes** on the alert message. The *Edit Family Members* dialog box closes.

If you're adding a new co-client, you must add that family member before you can change the tax filing status.

Creating a base plan

A base plan is the first plan you create for your clients. This plan includes all of your clients' current financial information. Do not analyze or make changes to the base plan. Instead, duplicate the base plan (see "Duplicating a plan" on page 26) and make changes to the copy. This allows you to analyze the clients' financial plan and suggest ways to improve it without modifying the original plan.

To create a base plan that contains your clients' existing financial information, follow these steps:

1. If you have just created a new client, the *New Client Options* dialog box may be on the screen. If so, the *Create a New Plan* option is selected by default. Click **OK**. The *Create a New Plan* dialog box opens.

If you have opened a client file and no dialog boxes appear on the screen, go to the **File** menu, and then select **New Plan**.

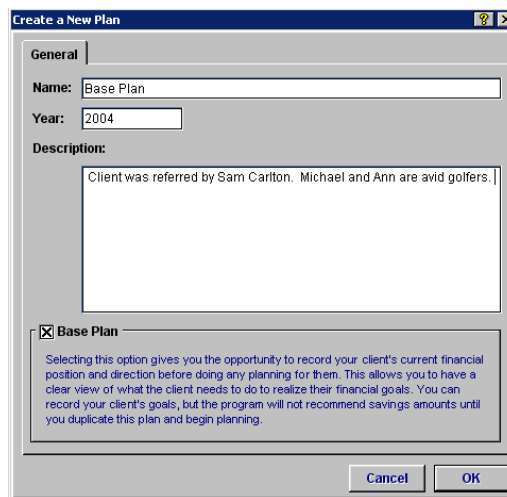


Figure 6: Create a New Plan dialog box

Once you leave the General tab, you will no longer be able to change the year of the plan.

2. Enter a name for the plan.
3. Enter the current year.
4. Enter a description that includes any relevant information about your clients. (This is optional.)
Text entered here serves as notes for you when working on the plan; it does not appear in any reports or graphs.
5. Select **Base Plan**, and then click **OK**. Since this plan represents the clients' current financial picture, you must select the *Base Plan* option to prevent NaviPlan Standard from calculating or

recommending any required savings for your goals. (Once you have finished entering the base plan, you will begin planning for your client using a *duplicate* of the base plan.)

The *Plan Settings* dialog box opens.

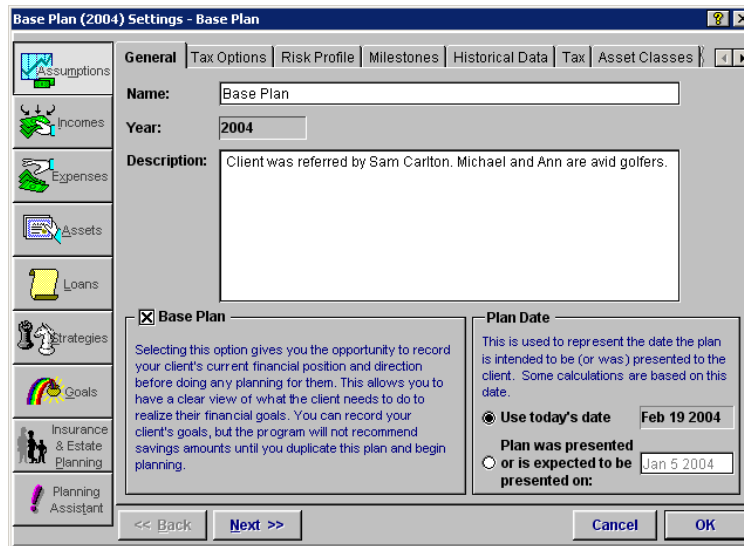


Figure 7: Plan Settings dialog box

Changes are not saved until you click *OK*. If you selected the *Manual* save option in *Preferences*, changes are only saved when you go to the *File* menu and click *Save*.

6. Enter the plan assumptions (see “Entering plan assumptions” on page 17).
7. Enter the clients’ financial information (see “Entering financial information” on page 20).
8. Click **OK**. The *Plan Setting* dialog box closes and all the information you entered is saved.

Entering plan assumptions

When you create a plan, before entering your clients' financial information you should enter the assumptions on which the plan will be based. You can enter these assumptions in the *Assumptions* category, where you can accept or override many of the defaults set in the *Preferences* dialog box (see "Setting defaults" on page 11).

Opening the Plan Settings dialog box

The *Plan Settings* dialog box is the main data entry dialog box in NaviPlan Standard. To open the *Plan Settings* dialog box, use one of these methods:

- Go to the **Data** menu, and then select an option (do not select *Project Plan to next year*, *Implement Plan*, *Update Plan*, or *Import into Plan*).
- Double-click the **plan folder** icon.

The *Plan Settings* dialog box has category buttons on the left side labeled *Assumptions*, *Incomes*, *Expenses*, *Assets*, *Loans*, *Strategies*, *Goals*, *Insurance & Estate Planning*, and *Planning Assistant*.

Within each category there are multiple tabs (for example, the *Assumptions* category has the *General*, *Tax Options*, *Risk Profile*, *Milestones*, *Historical Data*, *Tax*, *Asset Classes*, *Return Rates*, and *Inflation* tabs).

Entering information in the Assumptions category

The *Assumptions* category contains several tabs. Click the tabs or the **Next** button to go to each tab in turn, and then enter your plan assumptions. The assumptions you enter in this category only apply to the active plan. Sometimes these assumptions override the information you entered in the *Preferences* dialog box (see "Setting defaults" on page 11).

The tabs are as follows:

General

On the *General* tab you can edit or rename the current plan. You can also enter comments to differentiate between plans and avoid possible confusion when it comes time to implement a specific plan.

The base plan is generally the first plan for a given client and represents the clients' current financial situation. Use the *Base Plan* option to record any financial planning strategies the clients already have in place.

Tax Options

On the *Tax Options* tab you can choose how the tax calculations outlined in the *Economic Growth and Tax Relief Reconciliation Act of 2001* are applied in the plan.

Risk Profile

On the *Risk Profile* tab you can select the model portfolio that best suits your clients' risk tolerance. This model portfolio is used in the plan and in documents to demonstrate a recommended asset mix to your clients. It is referred to as the *Suggested Asset Mix*.

You must enter model portfolios in the *Preferences* dialog box (see "Setting defaults" on page 11), or on the *Assumptions* category – *Asset Classes* tab – *Portfolios* subtab before you can select a model portfolio on the *Risk Profile* tab.

Milestones

On the *Milestones* tab you can edit the plan's default settings. These settings are inherited each time a new plan for the family is created. Manipulating the data in this dialog box allows you to demonstrate the consequences on the family's financial future of an early (or late) retirement date, or an untimely death.

Historical Data

On the *Historical Data* tab you can enter capital loss carryover amounts, as well as any cash flow surplus or deficit.

Tax

On the *Tax* tab you can define income tax rates for the three planning periods: pre-retirement, retirement, and estate. Within each of these life stages, you can also enter the estimated income range, and the tax rates based on that income (average, marginal, short-term and long-term capital gains). If necessary, you can override any of the tax rates shown by entering another percentage.

Asset Classes

In NaviPlan Standard there are two ways to calculate asset return rates: using asset classes (investment groups such as cash, fixed income, foreign equity, etc.) and using asset types (kinds of assets such as cash account, bond, mutual fund, etc.). Regardless of which calculation method you're using, if you want to use the asset allocation features of NaviPlan (suggested asset mixes, reports, etc.), you must enter asset classes and model portfolios.

You must choose which method of calculating return rates you want to use. If you want to use the asset type method, go to the *Return Rates* tab. If you choose the asset class method, on the **Asset Classes** tab – **Classes** subtab, either in *Preferences* for all clients and plans or in *Assumptions* for an individual plan, select the **Use Asset Class Weightings for setting asset return rates** check box and enter asset classes and their return rates. You then have to enter asset class weightings for the individual assets in the plan (on the *Assets* category – *Asset Class Weightings* tab). If you enter asset classes and return rates in both *Preferences* and *Assumptions* – the entries in the *Assumptions* category (for the individual plan) will override the entries in the *Preferences* category (general defaults).

On the *Portfolios* subtab, you can add, delete, or update model portfolios and their asset class weightings (either in *Preferences* for all clients and plans or in *Assumptions* for an individual plan). You only have to enter model portfolios if you want to use the other asset allocation features of NaviPlan.

On the *Correlations* subtab, you can set up or edit correlations between asset classes specifically for the plan you have open. Setting up correlations results in more realistic outcomes. To set up default correlations for all future plans for all clients, go to the **Edit** menu, select **Preferences**, and then enter the correlations on the **Asset Classes** tab – **Correlations** subtab.

Return Rates

In NaviPlan Standard there are two ways to calculate asset return rates: using asset classes and using asset types. If you want to calculate asset return rates using asset types, go to the **Return Rates** tab, either in *Preferences* for all clients and plans or in *Assumptions* for an individual plan, and then select **Use default return rates based on asset type for setting asset return rates**. On the *Return Rates* tab, you can define the investment objectives and asset return rates that will be used during the clients' pre-retirement and retirement years. These objectives and return rates are used only if you are using the asset type method of calculating return rates.

If you want to use the asset allocation features of NaviPlan (suggested asset mixes, reports, etc.) you must also enter asset classes and model portfolios on the *Asset Classes* tab.

Inflation

On the *Inflation* tab you can view the projected inflation rate. You can either leave this rate as is, or enter a different rate. Use the graph as a basis to help you determine what inflation rate might work best in the current situation.

The inflation rate you select is used as a default throughout the plan, but can be modified to suit different circumstances in various places within the plan.

Entering financial information

Once you have created a plan and entered the plan assumptions, you can enter your clients' financial information into that plan. Enter the financial information in the *Plan Settings* dialog box.

Go to each category and tab in turn (except the *Assumptions* and *Planning Assistant* categories), and enter information about the clients' existing financial situation. You can close the *Plan Settings* dialog box by clicking *OK*.

The information that follows describes some of the features available within each category in the *Plan Settings* dialog box.

Incomes

In the *Incomes* category you can enter regular or lump-sum incomes (for example, employment salaries, self-employment earnings, and alimony). You can also establish the guidelines for calculating retirement benefits such as defined benefit pensions and Social Security. In the *Social Security* subtab, you can choose to have NaviPlan calculate benefits, or you can manually enter the actual benefit amounts.

You can edit an existing income by double-clicking the income entry, or selecting the entry, and then clicking *Edit*.

Expenses

In the *Expenses* category you can add or update pre-retirement lifestyle and employment expenses.

You can edit an existing expense by double-clicking the expense entry or by selecting the entry, and then clicking *Edit*.

Do not enter liabilities in the Expenses category. Enter them in the Loans category.

Don't enter premiums for insurance policies entered in the *Insurance & Estate Planning* category. NaviPlan automatically deducts these premiums from cash flow.

Assets

In the *Assets* category you can enter and edit your clients' assets. This category is divided into the following tabs: *Qualified*, *Non-Qualified*, *Lifestyle*, and *Asset Class Weightings*.

Qualified plans in NaviPlan are those that are tax advantaged. In general, almost all of these plans have tax deferred growth and tax deductibility. Non-qualified plans have less government monitoring and are not tax advantaged. In NaviPlan, an UTMA/UGMA account is considered a non-qualified asset but a 529 plan is considered a qualified asset. Both of these assets can help fund future education costs. Lifestyle assets are personal property assets such as your residence, cottage, cars, etc.

You can insert an asset by going to the appropriate tab, and then clicking *Insert*. Select the appropriate asset type: *Bond Portfolio*, *Cash Account*, *Mutual Fund*, etc. If you want to enter an asset type that is not listed, select *Investment Portfolio*. A dialog box opens for the asset type so that you can enter additional information, such as the owner and purchase date. You can override the return rates in this dialog box, if necessary.

If you entered asset classes in the *Preferences* or *Assumptions* categories, you can edit an existing asset by double-clicking the asset entry. On the *Asset Class Weightings* tab you can enter the class weightings of each non-lifestyle asset.

Loans

In the *Loans* category you can work with all of the loan types that NaviPlan Standard supports: *Interest-Only*, *Principal & Interest*, and *Last Period Payment*. You can indicate whether a loan is insured for either life and/or disability. This information will be taken into account when insurance needs are calculated.

You can edit an existing loan by double-clicking the loan entry, or selecting the entry, and then clicking *Edit*.

You can view the full payment schedule of a loan by clicking *View schedule* in the *Loans* dialog box.

Strategies

In the *Strategies* category you can set up transactions to be automatically carried out at any time during the course of your clients' lives. These strategies are divided into three tabs: *Savings*, *Surplus Savings*, and *Debt Modification*.

Premiums for insurance policies attached to loans should be entered in the *Expenses* category. Since the policies aren't entered in *Insurance & Estate Planning*, NaviPlan can't calculate the premiums.

You can edit an existing strategy by double-clicking the strategy entry, or selecting the entry, and then clicking *Edit*.

In the base plan, enter only the strategies that the clients already have in place; do not enter new strategies (you can do that in duplicate plans).

NaviPlan Standard does not calculate or recommend any savings to reach the goals until the base plan is duplicated and the planning phase begins.

Goals

In the *Goals* category you can enter the clients' current retirement, education, and major purchase goals. Each goal can have a different investment objective or model portfolio.

Retirement

In plans other than the base plan, you can use this tab to calculate your clients' annual after-tax income during retirement. You can calculate their annual income, retirement age, life expectancy, or desired estate. You can also link specific assets to the goal. You can view a summary of the assets you have linked to this goal by clicking *Explain*.

For example, if you want to know the savings required for your clients to have an annual after-tax retirement income of \$150,000, follow these steps:

1. Select the **Additional Savings** option.
2. Enter **\$150,000** in the *Desired Annual Income* field, and then press TAB.

NaviPlan Standard calculates the monthly non-qualified savings necessary for the clients to meet this goal, based on the value of linked assets and savings already defined within the plan.

If the clients wanted the same annual retirement income as in the previous example and wanted to retire at age 45, you would follow these steps:

1. Repeat steps 1 and 2 outlined above.
2. Press TAB until you reach the *Retirement Age* field for the correct client.
3. Enter **45** in the *Retirement Age* field, and then press TAB.

NaviPlan Standard recalculates the monthly non-qualified savings necessary for the clients to reach this new goal.

Education

On the *Education* tab you can enter the details of your clients' future education goals. These goals can include tuition fees, room and board, and other expenses.

To enter a goal, click *Insert*. The *Education Goal* dialog box opens. Once you have entered an education goal, you can view a graph of average education costs to estimate future education costs. You can view the graph by using the *View Average Education Costs* feature at the bottom of the dialog box.

NaviPlan Standard can calculate the education costs that clients can afford based on their existing assets and savings strategies. In duplicated plans (non-base plans), NaviPlan Standard can calculate the additional savings required to fund the clients' education goals. In base plans, the *Don't Calculate* option can be used to prevent NaviPlan Standard from calculating anything at all.

You can edit an existing education goal by double-clicking the goal entry, or selecting the entry, and then clicking *Edit*.

Major Purchase

On the *Major Purchase* tab you can set goals for one-time or lump-sum purchases such as a car, boat, cottage, or vacation.

After you have completed the base plan, duplicated it, and begun planning, select one of three calculation options to determine how this goal will be reached. If you select *Purchase Date*, NaviPlan Standard automatically calculates the date that this major purchase can be made based on the clients' current savings plans and assets and the information entered in the *Purchase Amount* field. If you select *Purchase Amount*, NaviPlan Standard calculates the maximum purchase that the clients can afford, based on the clients' existing assets and savings plans. If you select *Additional Savings*, NaviPlan Standard calculates what additional savings, if any, are required given the values entered in the *Purchase Amount* and *Purchase Date* fields.

You can edit an existing major purchase goal by double-clicking the goal entry or by selecting the entry, and then clicking **Edit**.

Insurance & Estate Planning

In the *Insurance & Estate Planning* category you can incorporate your clients' life, disability, and long-term care insurance policies into the plan. Also, you can create or edit estate planning strategies, including many types of trust arrangements. Once all the data is entered, you can demonstrate the effects of adequate or inadequate estate planning and how it affects the future value of the clients' estate.

See "Estate planning" on page 29 for detailed information on setting up an estate plan.

Life Insurance

On this tab you can enter/edit your clients' life insurance needs and policies. Life insurance coverage is calculated using one of two methods: goal and expense coverage, or income coverage. You can also edit the default return rates that will be applied to investing proceeds received from a life insurance policy. This can highlight any shortfalls that may prevent the surviving family members from maintaining their current lifestyle in the event of the premature death of one or both of the family heads.

In the base plan, enter only the clients' existing life insurance policies. You can enter new strategies in duplicate plans.

Disability Insurance

On this tab you can enter/edit your clients' disability insurance needs and coverage. In the base plan, enter only the clients' existing disability insurance policies. You can enter new strategies in duplicate plans.

Long Term Care

On this tab you can enter/edit your clients' long-term care insurance needs and policies. In the base plan, enter only the clients' existing long-term care insurance policies. You can enter new strategies in duplicate plans.

Estate Planning Setup

On this tab you can enter/edit the details of any estate planning strategies that the clients already have in place.

Estate Planner

On this tab you can enter/edit *multiple* estate planning scenarios. Compare the new scenarios and choose the most favorable.

You can also access many estate planning reports from this tab, in addition to accessing them from the *Reports* menu.

Planning Assistant

The *Planning Assistant* category displays a quick analysis of plan results.

The *Overview* tab identifies problems, questions, opportunities, and observations, and alerts you to areas where changes could be made in the plan. You can review IRA contributions and unused contribution room on the *Reports* tab.

NaviPlan Standard recommends additional savings to meet the specified goals on the *Reports* tab. The *Cash Flow* report on the *Reports* tab details annual surpluses and deficits from the current year until retirement. It will help you to decide if your clients can afford the recommended savings. This analysis is a quick and convenient means of monitoring the effects of different strategies on cash flow.

Any system-recommended savings strategies appear in bold italics on the *Opportunities* tab.

Using plans

Once a plan has been created, you can activate, delete, or duplicate the plan. You can also project the plan into the future.

Activating a plan

Each plan is contained within a distinctly colored file folder. The plan folder icon can appear in two states: *open* and *closed*.



Open: When the plan folder icon is open, the plan is *active*. Any changes made to the clients' financial data will apply to this plan only. Only one plan can be active at any given time.



Closed: When the plan folder icon is closed, the plan is *inactive*. Data changes cannot be made to an inactive plan.

Use any of the following methods to activate a plan:

- Click the **plan folder** icon.
- Right-click the **plan folder** icon, and then select **Edit**.
- Select a document of the same color on the desktop.
- Press CTRL+F6 until the icon changes to the *open* position.
- Go to the **Window** menu, and then select the plan's name.

Plans can also be activated under the following circumstances:

- **When a document is pasted from the clipboard.** If a document created from one of the clients' plans is copied onto the clipboard and then later pasted onto the NaviPlan Standard desktop, the plan from which the document was created becomes the active plan.
- **When a plan is closed or placed in the trash.** The last plan that was active becomes the active plan.

You can have several plans on the desktop, but only one can be active at a time. For example, if plan A is active, and you want to run a report for plan B, you must first select *plan folder B* to activate it.

Duplicating a plan

Use either of these methods to duplicate a plan:

- Right-click the **plan folder** icon, and then select **Duplicate**.
- Go to the **Edit** menu, and then select **Duplicate**.

Deleting a plan

To delete a plan, place the folder in the trash. Plans placed in the trash are deleted when you do any of the following:

- Right-click the **plan folder** icon, and then select **Delete**.
- Close the client file.
- Open a new client file.
- Exit NaviPlan Standard.
- Empty the trash.

For more information, see “Using the trash” on page 8.

Projecting a plan into the future

Ensure that the current plan is complete and up to date before projecting the plan. Some items that apply only to previous years cannot be changed in the projected plan.

You do not have to re-enter your plan data every year. You can project a plan into the future.

To project a plan, go to the **Data** menu, and then select **Project Plan to next year**. This command duplicates the current plan and updates its values for the next plan year. The projected plan automatically carries out all transactions such as buying and selling assets and reducing liabilities.

Chapter 4: Analyzing plans

NaviPlan Standard enables you to create an unlimited number of alternate plans. Use the *Insurance & Estate Planning* and *Planning Assistant* categories to analyze the usefulness of these plans.

Use the various reports and graphs to do further analysis. See *Chapter 6: Using Documents* for more information about reports and graphs.

Analyzing goals

NaviPlan Standard analyzes each plan to determine if the clients will be able to meet their financial goals.

To view NaviPlan Standard's analysis of a plan, go to the **Data** menu, and then select **Planning Assistant**. The *Overview* tab is displayed. It summarizes the information you will find on each of the other tabs. Go to each tab to view a more detailed analysis.

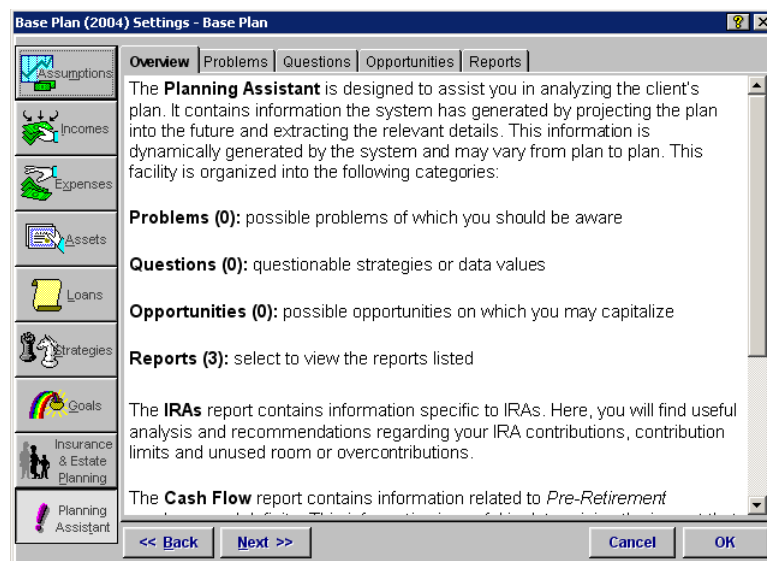


Figure 8: Plan analysis

Analyzing personal insurance needs

Disability, long-term care, and life insurance analyses allow you to examine the effect that an unexpected disability, the need for long-term care, or death might have on the clients' plan. These analyses provide a way to incorporate income variations, goal re-adjustments,

and expense fluctuations into a clients' insurance coverage, and identify any shortfalls in that coverage.

Similarly, a long-term care analysis lets you study the family's needs, should a family member require long-term care.

Do not perform an insurance analysis until you are ready to recommend a plan to the clients. Since insurance needs change as the plan changes, an insurance analysis should only be performed once the plan is ready to be presented to the clients. Duplicate your plan before you perform an insurance analysis.

There are two ways to open the *Plan Settings* dialog box to the *Insurance & Estate Planning* category (if it is not already open). Use either one of the following methods:

- Go to the **Data** menu, and then select **Life Insurance, Disability Insurance, or Long Term Care Insurance**.
- Double-click the **plan folder** icon. Go to the **Insurance & Estate Planning** category, and then go to the insurance tab required.

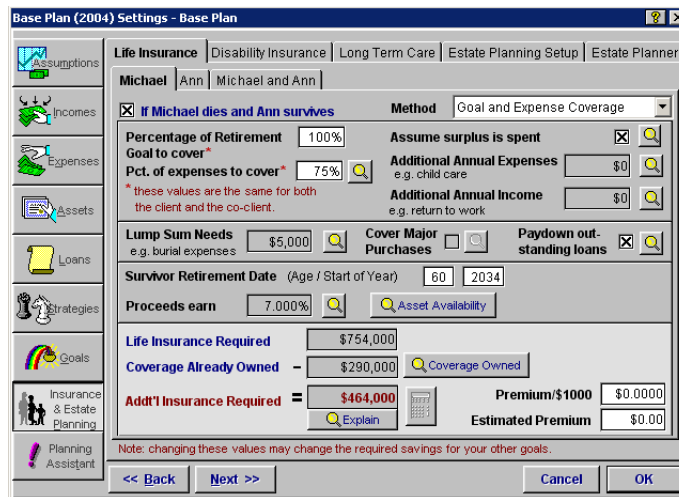


Figure 9: Insurance & Estate Planning category – Life Insurance tab

For information on entering insurance policies, see “Insurance & Estate Planning” on page 23.

Chapter 5: Estate planning

Estate planning is the process of evaluating your clients' assets, and planning for the dispensation of those assets after the clients' deaths. NaviPlan Standard's powerful estate planning feature enables you to produce accurate and reliable estate plans that are tailored to individual clients. NaviPlan Standard even allows you to view the effect of estate planning strategies on the clients' existing financial plan.

For more information on estate planning, refer to the Help.

Entering estate planning assumptions


Follow these instructions to set estate planning assumptions that will apply to the estate plan scenarios you set up and to any existing estate planning strategies:

1. Select the plan to which you will apply the estate planning actions.

The screenshot shows the 'Proposed Plan (2004) Settings' dialog box with the 'Estate Planning Setup' tab selected. The 'General' subtab is active, showing the 'Additional Fees' section for two clients: Michael and Ann. For Michael, the Probate fee is 4.00% and the Admin fee is 1.00%. For Ann, the Probate fee is 4.00% and the Admin fee is 1.00%. The 'Estate Distribution Selection' section has two radio buttons: 'Mirror Wills/Either Dies First' (selected) and 'Specify by Order of Death'. The 'Specify by Order of Death' option has a note: '(separate data entry allowed to illustrate client or co-client dying first)'. The dialog also has a left sidebar with icons for Assumptions, Incomes, Expenses, Assets, Loans, Strategies, Goals, Insurance & Estate Planning, and Planning Assistant. At the bottom, there are '<< Back', 'Next >>', 'Cancel', and 'OK' buttons.

Figure 10: Estate Planning Setup tab – General subtab

2. Go to the **Insurance & Estate Planning** category – **Estate Planning Setup** tab. This tab allows you to record the clients' existing estate planning information, as well as general information to be used in alternative scenarios.
3. On the *General* subtab, define the rates that will be used to calculate various additional fees.

 If you select the *Specify by Order of Death* option and then change back to *Mirror Wills/Either Dies First*, you will lose any information you entered in the *Estate <client or co-client> dies first* tabs.

4. If you want to specify which client dies first, select the **Specify by Order of Death** option.
5. NaviPlan automatically calculates state taxes based on state tax tables. Go to the **State Taxes** subtab and review state death tax assumptions. To override the automatic NaviPlan calculations, select the **Override** check box.
6. If your clients are using some estate planning strategies, complete the procedure “Entering existing estate planning data” on page 30. Otherwise, skip to the procedure “Reviewing the existing estate plan” on page 32 to view a summary of the assumptions you’ve entered.

Entering existing estate planning data

If your clients already have some funded trusts or lifetime gifts, follow these instructions to create a plan that includes them:

1. Select the plan to which you will apply the estate planning actions.
2. Complete the procedure “Entering estate planning assumptions” on page 29 if you haven’t already done so.
3. Go to the **Historical Data** subtab, and then define any historical estate tax information that applies to each family head.
4. Go to the **Funded Trusts** subtab, and then define any existing trusts the clients have. *Do not* enter any trusts that the clients have planned, but that are not yet funded. Click **Insert**, and choose the trust type. A dialog box opens so that you can enter the details of the trust.
5. Click **Remainder To** and then enter the remainder beneficiaries of the trust and the corresponding percentages. For more information, see “Entering remainder or income beneficiaries of a funded trust” on page 31.
6. To enter income beneficiaries other than the co-client, click **Income To** and then enter the income beneficiaries of the trust and the corresponding percentages. For more information, see “Entering remainder or income beneficiaries of a funded trust” on page 31.
7. Click **OK** to close the *Trusts* dialog box.
8. Go to the **Gifting Growth & History** subtab, and then enter growth information about the gifts to each beneficiary.
9. Dependents are automatically designated as beneficiaries when you create the client file. If you need to create additional beneficiaries (for example, charities, other heirs, etc.), go to the

Funded trusts are trusts that already have assets transferred into them.

Data menu, and then select **Client – Edit Beneficiaries**. Click **Insert**, and then select the appropriate beneficiary type.

10. Go to the **Estate Expenses** subtab, and then define the expenses that will occur upon the death of either family head. You can also define expenses on a *First to Die* or *Last to Die* basis.
11. Review the existing estate plan as explained in “Reviewing the existing estate plan” on page 32.

Entering remainder or income beneficiaries of a funded trust

If the trust has remainder or income beneficiaries other than the co-client, follow these steps:

1. Enter the applicable trust as explained in “Entering existing estate planning data” on page 30 (step 4).
2. After you’ve entered the details of the trust in the applicable dialog box...

To enter remainder beneficiaries, click **Remainder To**. The *Beneficiaries* dialog box opens.

OR

To enter income beneficiaries, click **Income To**. The *Beneficiaries* dialog box opens.

Beneficiary Name	Class	%	Prior Gifts (made to this Trust)	Prior Payments (from this Trust) with growth
Rachel	Heir	100%	\$0	\$0

Figure 11: Beneficiaries dialog box

3. Click **Insert**, and then select the name of the beneficiary who will inherit the remainder of the trust if you’re entering remainder beneficiaries OR the name of the beneficiary who will inherit the

income of the trust if you're entering income beneficiaries. Repeat this step until all beneficiaries have been entered.

OR

Click **Add All** to add all beneficiaries entered in the plan.

If a beneficiary does not appear in the *Insert* list, click **Create Beneficiaries**. The *Estate Beneficiaries* dialog box opens. Click **Insert**, select **Charity, Heir, or Other**, and then enter a name for the new beneficiary. Click **OK** to close the *Estate Beneficiaries* dialog box. The new beneficiary now appears in the *Insert* list.

4. Enter the percentage of the trust applicable to each beneficiary.

OR

Click **Pro-Rata** to distribute the remaining amount equally among all beneficiaries.

5. Click **OK** to close the *Beneficiaries* dialog box and save your changes.

Reviewing the existing estate plan

1. Go to the **Insurance & Estate Planning** category – **Estate Planner** tab. The *Current Scenario* subtab is displayed. The chart displayed in Figure 12 shows asset distribution totals based on the active plan. If your clients are not using any estate planning strategies, this chart will represent a "sweetheart" or "I love you" trust where probate is due after the death of each client. The remaining amount is then designated as the final estate.
2. Each node in the flowchart displays various options when you click it. All nodes offer a report, while some offer access to further editing dialog boxes.

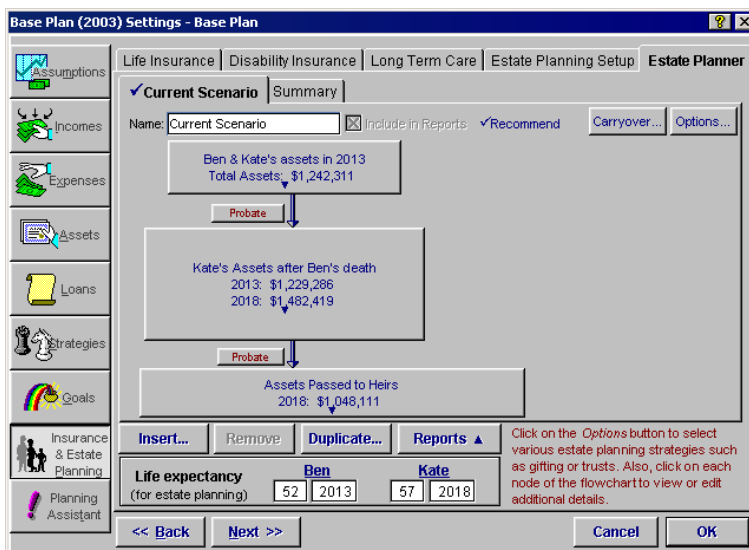


Figure 12: Estate Planner tab – Current Scenario subtab

3. Click the **Reports** button below the chart, and then select **Flowchart**. This flowchart expands on asset distribution by showing the resulting costs (taxes and probate fees, etc.) for each client. The final estate amount is shown along with total taxes and net to heirs.
4. Close the *Estate Planning Flowchart (Landscape)* window when done.

Implementing new estate planning strategies

Before implementing new estate planning strategies, you should create a plan that describes the clients' current estate planning state. See "Entering estate planning assumptions" on page 29.

You can duplicate the original estate planning scenario to create many different scenarios. A new scenario is not applied to the current plan until you click the *Recommend* button.

To create a scenario for a client, follow these instructions:

1. Go to the **Insurance & Estate Planning** category – **Estate Planner** tab.
2. Go to the estate planning scenario subtab you wish to duplicate.
3. Click **Duplicate**. The *Estate Planning Scenario Setup* dialog box opens.

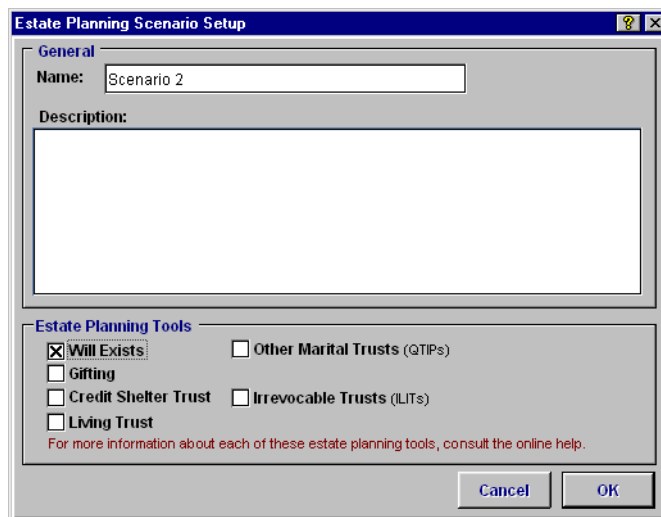


Figure 13: Estate Planning Scenario Setup dialog box

4. Enter a name for the scenario that will distinguish it from any other scenarios you create for the clients.
5. Enter a description of the scenario. (This is optional.)
6. Under *Estate Planning Tools*, select the options you wish to examine.

If you want to enter a trust or a family limited partnership, you must first select **Will Exists**. You cannot define a trust without a valid will in force. Selecting a will makes the trust-related estate planning tools available.

7. Click **OK**. The *Estate Planning Scenario Setup* dialog box closes and a subtab describing the new scenario appears on the *Estate Planner* tab.

8. Enter the applicable trusts, gifts, etc., as described in the following procedures.

Edit asset details

To edit asset details, follow these steps:

1. In the flowchart, click the **Gifts and Bequests** node (or the node that shows the clients' total assets), and then select **Edit Asset Estate Details**. The *Asset Estate Details* dialog box opens listing all of the clients' assets.
2. Review how each of the clients' assets will be disposed of and make changes if required.

To enter new gifts or bequests, the *Gifting* option in the *Estate Planning Scenario Setup* dialog box must be selected.

Enter new gifts or bequests

To enter gifts or bequests, follow these steps:

1. Click the **Gifts and Bequests** node in the flowchart, and then select the type of gifting strategy you want to open. A *Gifting Strategies* or *Bequest Strategies* dialog box opens.
2. Click **Insert**, **Insert Regular**, or **Insert Lump Sum**. A *Gifting* dialog box opens.
3. Enter the details of the gift or bequest.

If the beneficiary of the gift is not in the *Gifted To* list, click **Create Beneficiaries**. The *Estate Beneficiaries* dialog box opens. Click **Insert** and then select **Charity**, **Heir**, or **Other**, and then enter a name for the new beneficiary. Click **OK** to close the *Estate Beneficiaries* dialog box. The beneficiary is now available in the *Gifted To* list.

4. Click **OK** to close the dialog box.

To add new credit shelter trusts, the *Credit Shelter Trust* option in the *Estate Planning Scenario Setup* dialog box must be selected.

Enter new credit shelter trust

To add a credit shelter trust, follow these steps:

1. Click the **Credit Shelter Trust** node in the flowchart, and then select **Edit Credit Shelter Trust**. The *Credit Shelter Trust* dialog box opens.
2. Enter the details of the trust.

If you want to specify the assets that will fund the trust, clear the **Autofund** check box. The *Funding Assets* tab displays. Click **Insert** and select the asset. The *Transfer* dialog box opens. Specify the amount or percentage to be transferred. Click **OK** to close the *Transfer* dialog box.

If the *Autofund* option is not cleared, NaviPlan automatically selects the assets to fund the trust.

3. Enter remainder and income beneficiaries if applicable. See “Entering remainder or income beneficiaries of a new trust” on page 37 for more information.
4. Click **OK** to close the dialog box.

Entering a living trust

If you selected the *Living Trust* option in the *Estate Planning Scenario Setup* dialog box, NaviPlan Standard assumes that all assets in the plan are in the trust and therefore not subject to probate fees. You don't have to do anything else.

Entering a new marital trust or QTIP

To add marital trusts and QTIPS, the *Other Marital Trusts* option in the *Estate Planning Scenario Setup* dialog box must be selected.

To add a marital trust or QTIP, follow these steps:

1. Click the node after the first death, and then select **Edit Other Marital Trusts**. The *Trusts* dialog box opens.
2. Click **Create**, and then select the type of trust you want to enter.
3. Enter the details of the trust.

If you selected *Asset Transfer* as the funding method, go to the **Transfers** tab to specify the assets that will be transferred to the trust. Click **Insert** and select the asset. The *Transfer* dialog box opens. Specify the amount or percentage to be transferred. Click **OK** to close the *Transfer* dialog box.

4. Enter remainder beneficiaries if applicable. See “Entering remainder or income beneficiaries of a new trust” on page 37 for more information.
5. Click **OK** to close the dialog box.

Entering a new irrevocable trust

To add new irrevocable trusts, the *Irrevocable Trusts* option in the *Estate Planning Scenario Setup* dialog box must be selected.

To add an irrevocable trust, follow these steps:

1. Click the **Irrevocable Trusts** node in the flowchart, and then select **Edit Trusts**. The *Trusts* dialog box opens.
2. Click **New ILIT** or **Create**.

If you selected **New ILIT**, the *Irrevocable Life Insurance Trust (New Policy)* dialog box opens. Skip to step 4.

If you selected **Create**, select the type of trust you want to enter. The *Select Asset to Transfer to Trust* dialog box opens.

3. Select an asset, and then click **OK**. The related *Trust* dialog box opens.
4. Enter the details of the trust.

5. Enter remainder and income beneficiaries if applicable. See “Entering remainder or income beneficiaries of a new trust” on page 37 for more information.
6. Click **OK** to close the dialog box.

Entering a new testamentary trust

To add a testamentary trust, follow these steps:

To add new testamentary trusts, the *Testamentary Trusts* option in the *Estate Planning Scenario Setup* dialog box must be selected.

1. Click the **Testamentary Trusts** node in the flowchart, and then select **Edit Testamentary Trusts**. The *Trusts* dialog box opens.
2. Click **Create**, and then select **Generic Testamentary Trust**. The *Generic Testamentary Trust* dialog box opens.
3. Enter the details of the trust.
4. Enter remainder and income beneficiaries if applicable. See “Entering remainder or income beneficiaries of a new trust” on page 37 for more information.
5. Under *Funding Amount*, if you selected *Maximize Exclusion or Value (\$)*, go to the **Funding Assets** tab to specify the assets that will be transferred to the trust. Click **Insert** and select the asset. The *Transfer* dialog box opens. Specify the amount or percentage to be transferred. Click **OK** to close the *Transfer* dialog box.
6. Click **OK** to close the dialog box.

Entering remainder or income beneficiaries of a new trust

To enter remainder or income beneficiaries, follow these steps:

1. Enter the applicable trust as explained in “Implementing new estate planning strategies” on page 34.
2. To enter remainder beneficiaries, click **Remainder To** in the trust dialog box. The *Beneficiaries* dialog box opens.

OR

To enter income beneficiaries, click **Income To** in the trust dialog box. The *Beneficiaries* dialog box opens.

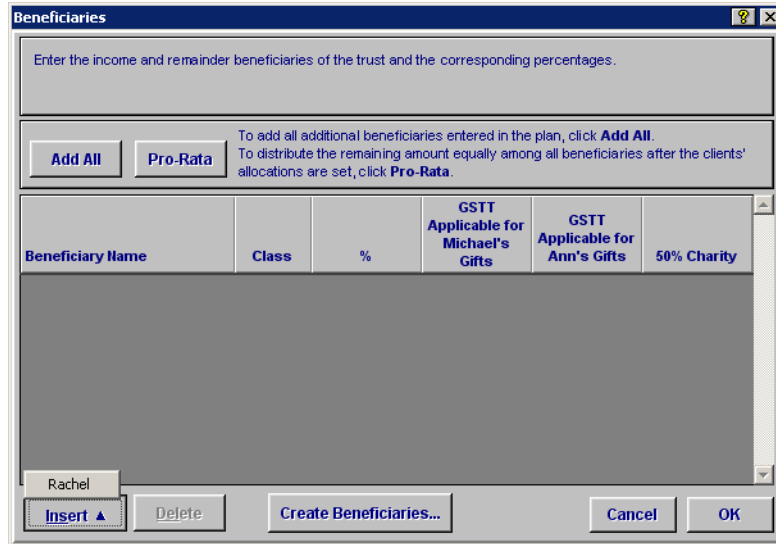


Figure 14: Beneficiaries dialog box

3. Click **Insert**, and then select the name of the beneficiary who will inherit the remainder/income of the trust. Repeat this step until all beneficiaries have been entered.

OR

Click **Add All** to add all beneficiaries entered in the plan.

If a beneficiary does not appear in the *Insert* list, click **Create Beneficiaries**. The *Estate Beneficiaries* dialog box opens. Click **Insert**, select **Charity, Heir, or Other**, and then enter a name for the new beneficiary. Click **OK** to close the *Estate Beneficiaries* dialog box. The new beneficiary now appears in the *Insert* list.

4. Enter the percentage of the trust applicable to each beneficiary.

OR

Click **Pro-Rata** to distribute the remaining amount equally among all beneficiaries.

5. Click **OK** to close the *Beneficiaries* dialog box and save your changes.

Chapter 6: Using documents

Creating documents

You can use NaviPlan Standard to generate several different kinds of reports, graphs, and concepts.

Creating reports

You can create reports in NaviPlan Standard from the following locations:

- the *Reports* menu
- *Insurance & Estate Planning* category – *Estate Planner* tab – *Reports* button
- the *Generate <name of report>* icons on the desktop

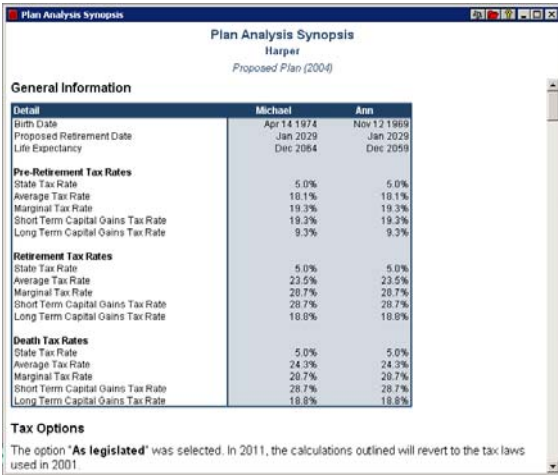
Creating a report using the Reports menu

To create a report, follow these steps:

1. Make sure a client file is open on the desktop.
2. Go to the **Reports** menu, and then select an option. The specified report displays.



The page icon represents minimized reports created in this way. The color of the report icon matches the color of the plan folder from which it was created.



Detail	Michael	Ann
Birth Date	Apr 14 1974	Nov 12 1969
Proposed Retirement Date	Jan 2029	Jan 2029
Life Expectancy	Dec 2084	Dec 2059
Pre-Retirement Tax Rates		
State Tax Rate	5.0%	5.0%
Average Tax Rate	10.1%	10.1%
Marginal Tax Rate	19.3%	19.3%
Short Term Capital Gains Tax Rate	19.3%	19.3%
Long Term Capital Gains Tax Rate	9.3%	9.3%
Retirement Tax Rates		
State Tax Rate	5.0%	5.0%
Average Tax Rate	23.5%	23.5%
Marginal Tax Rate	28.7%	28.7%
Short Term Capital Gains Tax Rate	28.7%	28.7%
Long Term Capital Gains Tax Rate	18.8%	18.8%
Death Tax Rates		
State Tax Rate	5.0%	5.0%
Average Tax Rate	24.3%	24.3%
Marginal Tax Rate	28.7%	28.7%
Short Term Capital Gains Tax Rate	28.7%	28.7%
Long Term Capital Gains Tax Rate	18.8%	18.8%

Tax Options
The option "As legislated" was selected. In 2011, the calculations outlined will revert to the tax laws used in 2001.

Figure 15: Sample report

To print reports, see "Printing documents" on page 45.



Creating a report using a *Generate <name of Report>* icon

The *Generate <name of report>* icons on the NaviPlan Standard desktop allow you to generate detailed, full-color reports for your clients that show many of the findings in your proposed plan.

To create a report, follow these steps:

1. Drag the desired plan folder onto the *Generate <name of report>* icon. The *Select Base Plan for Document* dialog box opens.
2. You have the option of letting NaviPlan Standard select a base plan for you, or you can manually choose a base plan. Once you have selected your base plan for the reports, click **OK**. The *Select Document Sections* dialog box opens.
3. Select the sections you want included in the report, and then click **OK**. The dialog box closes. The status bar displays update messages as each portion of the report is calculated, and then the report window appears on the screen.

In NaviPlan Standard, you cannot save reports unless they are exported or edited as text documents.



The icon for a generated report differs slightly from a regular NaviPlan Standard report icon, but the color of the icon still matches the color of the plan folder from which it was created.

Creating an estate planning report from the Estate Planner tab

You can create estate planning reports from either the *Reports* menu or from the *Insurance & Estate Planning* category – *Estate Planner* tab.

To create estate planning reports from the *Estate Planner* tab, follow these steps:

1. Go to the **Insurance & Estate Planning** category – **Estate Planner** tab.
2. Click the **Reports** button.
3. Select (click) the report you want to create. The applicable report opens.

Creating graphs

Many types of graphs can be created with NaviPlan Standard.



Regardless of the graph type chosen, the graph icon appears the same with the name of the graph under the icon for easy reference. The color of the graph icon matches the color of the plan folder from which it was created.

NaviPlan Standard can create the following graph types:

- Bar
- Stacked bar

- Line
- Stacked line
- Area
- Stacked area

When creating a pre-set graph using the *Graphs* menu, the type is selected automatically to best reflect the data. Once the graph is created, you can customize its display to suit your needs.

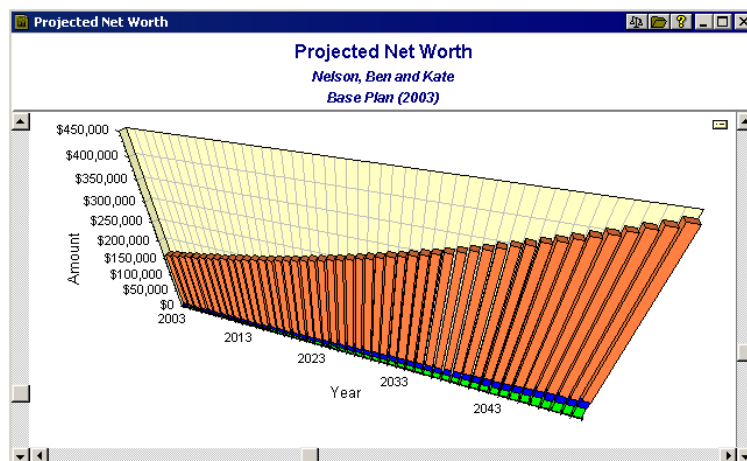
Changing a graph's viewing options

To change the appearance of a graph, use any of the following methods:

- Right-click any of the graph's data series to access options such as type, color, pattern, and polymarkers.
- Right-click the graph's legend to access display options such as size and position.
- Right-click an axis label to display a menu of axis options.
- Click anywhere in the area around a graph to display a menu of general graph options.

3-D graphs only

- Use the horizontal scroll bar to change the rotation of the graph.
- Use the vertical scroll bar to change the elevation of the graph.
- Use the scroll bars on the sides and bottom of a 3-D graph to change the viewing angle. You can access the 2-D and 3-D viewing options by right-clicking anywhere in the area around the graph.
- Use the vertical scroll bar to change the perspective of the graph (available only in 3-D perspective graphs).



In NaviPlan Standard, you cannot save graphs unless they are exported or edited as text documents.

Figure 16: 3-D rotated graph

Using concepts

Concepts are financial calculators that help to illustrate common financial planning concepts and ideas in the form of reports, graphs, or tables. You can use concepts to demonstrate various scenarios, such as the effects of inflation over time.



Concepts are represented by light bulb icons. The name of each concept appears under its icon.

Since concepts are not tied to any specific plan, they can be used as stand-alone calculators when there is no client file open. These concepts cannot be saved. However, if a concept is used when there is a client file open (a file cabinet icon is present on the desktop), the concept is saved in the file cabinet.

To generate a concept, go to the **Concepts** menu, and then select an option. Some options produce reports immediately. Other options require you to enter information that will define the concept before you can view the report.

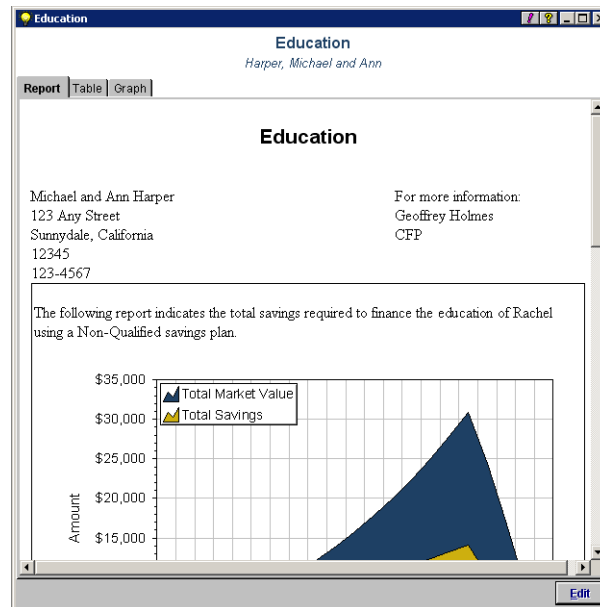


Figure 17: Sample concept



Each concept you create is placed on the desktop. Minimize the concept. You can store concepts in the file cabinet with your clients' plans, leave them on the desktop, or place them in the trash.

To print concepts, see "Printing documents" on page 45.

Generating a presentation



You can use the overhead projector icon or the *Reports* menu to create and display a full-color presentation on your computer screen.



Figure 18: First page of a sample presentation

Viewing a presentation

To view a presentation, follow these steps:

1. Drag a plan folder onto the **Generate Presentation** icon.
OR
Go to the **Reports** menu, and then select **Client Presentation**.
OR
Right-click a plan folder, and then select **Client Presentation**.
The *Select Base Plan for Document* dialog box opens.
2. Select the base plan that you want to use to compare in the report.
The presentation generates.
3. Once the presentation is running, you can use the toolbar, or the *up*, *down*, *left*, and *right* arrow keys to navigate through the pages, or right-click the presentation screen for a navigation menu.

Exiting a presentation

To exit a presentation, follow one of these procedures:

- Press the ESC key while the presentation is running.
- Right-click the presentation screen, and then select **Done**.

- Click the square button in the bottom-right corner of the presentation screen.

In either case, the presentation ends and the NaviPlan Standard desktop reappears.

Printing a presentation

You can print a presentation either in black and white or in color, depending on your printer's capabilities.

To print a presentation on the default printer, right-click the screen while the presentation is running, and then select **Print** (or press CTRL+P). The presentation is sent to the default printer and is printed in landscape orientation.

If you want to set your printer options before printing, right-click the screen while the presentation is running, and then select **Print Preview** (or press CTRL+SHIFT+P). The *Print Preview* dialog box opens so you can set the options before printing.

Updating documents

All document windows have an update feature that ensures the document always displays the most current data. When a data change is made, any *open* window updates automatically. Documents also update automatically when they are printed.



Whenever an active plan's data is changed, any document in icon form will have a red X on top of it. This symbol indicates that the item is out of date. Any documents that are not in icon form automatically update on the screen (unless the *Manual Update* feature is selected). To update a document in icon form, double-click the icon to open it. The *Auto Update* feature updates the document.

By default, all document windows have the *Update* feature set to *Auto*. To change this default, right-click the document's **title bar** if the document is open, and then select **Update – Manual**. If the document is in icon form, right-click the icon and then select **Update – Manual**.

To manually update a document, follow either of these steps:

- If the document is in icon form (with an X through it), double-click it. When the document window opens, its data updates automatically.

OR

- If the document is in icon or window form, right-click its **icon** or **title bar**, and then select **Update – Update Now**.

Printing documents

You can print any reports, graphs, and concepts created in NaviPlan Standard.



The Printer icon



For quick printing of single documents or client reports, drag the document icon onto the *Printer* icon. The *Printer* dialog box opens.

More than one printer icon can be on the desktop, but only one printer can be active at a time. This feature enables you to define multiple printers or even different settings for the same printer where each group of settings is represented by a separate icon. For example, one icon can represent a printer that is set to print items in color and landscape orientation, while another icon can represent a printer that is set to print items in black and white and portrait orientation.

The active printer icon displays a green light, while inactive printers do not. To activate a printer, click its icon.

 Do NOT use the  button to close the Printer dialog box unless you want to remove that printer from NaviPlan.

Printing a document

To print a document, open the *Printer* dialog box, make any changes to the print settings, and then click **Print**. Documents can be printed immediately, or can be added to the printer queue and printed later.

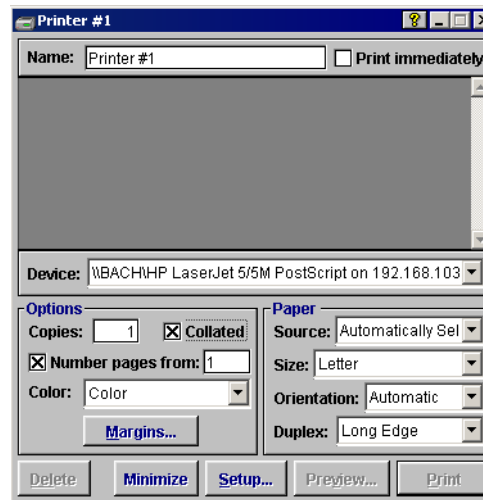


Figure 19: Printer dialog box

The green light on the printer icon flashes as the document prints.

Opening the Printer dialog box

To open the *Printer* dialog box, use any one of the following methods:

- Right-click a document, and then select **Print**.
- Select a document, and then drag it onto the *Printer* icon or *Printer* dialog box. (If the *Printer* dialog box is already open, drag the item anywhere within it. The document is added to the bottom of the list.)
- Select the document, go to the **File** menu, and then select **Print**.
- Select the document, and then press CTRL+P.
- Right-click the item's icon or title bar, and then select **Print**.

Printing immediately or queuing documents to print later

To print documents immediately, open the *Printer* dialog box, and then select **Print Immediately**. If this option is not selected, the documents are automatically added to a print queue.

Queuing documents places them in a print order and then prints them when you are ready. In order to queue documents for printing, follow these steps:

1. In the *Printer* dialog box, clear the **Print immediately** check box.
2. Drag each item onto the *Printer* dialog box in the order you want them to print.
3. Change any printer options or settings, and then click **Print**.

Printing multiple documents

1. Go to the **File** menu, and then select **Print Multiple**.


The *Printer* dialog box opens, and any printable items that are on the desktop (for example, reports) are displayed and selected.

2. To print only some of the documents displayed, click the ones you want.
3. Select the settings, and then click **Print** to send the selected documents to the printer.

Adding and removing printers

To add a new printer to the desktop,

1. Go to **File** menu, and then select **New Printer**.
2. Assign printer settings.

To remove a printer from the desktop, right-click the **Printer** icon, and then select **Close**. Or, if the *Printer* dialog box is open, click the close  button on the title bar. The printer closes and is *permanently removed* from the desktop.

Chapter 7: Frequently asked questions

Questions about NaviPlan Standard

Why are some menu items gray and unavailable?

There are three possible reasons:

- **No client file is open on the desktop.** To open a client file and enable the menu items, go to the **File** menu, and then select **Open Client**.
- **No plan is open on the desktop.** To open a plan, right-click the **file cabinet** icon, and then click **Open**. Drag the desired plan onto the desktop or double-click its icon.
- **An applicable object is not selected on the desktop.** Select an object and retry the command.

Why are some buttons gray and unavailable?

There are two possible reasons:

- **You have not created any assets in a strategy.** Use the **Insert** button to create an asset for use with the strategy.
- The function related to the button cannot be used for the current action.

Why do I have a file cabinet with no plans in it?

You may have recorded information on the client such as name and date of birth, but have not actually recorded assumptions or financial data for the client. See “Entering plan assumptions” on page 17 and “Entering financial information” on page 20 for instructions on creating a plan.

Why is there no printer icon on the desktop?

There are two possible reasons:



- **The printer icon has been closed.** To open it, go to the **File** menu, and then select **New Printer**. A new *Printer* dialog box opens. When you have finished using the printer, minimize the *Printer* dialog box. If you click the *close* button in the top right corner of the dialog box, the printer icon closes again.
- There is no valid printer defined on your computer. Contact your systems administrator.

How do I return to data entry?

Use any of the following instructions:

- Right-click the **plan folder**, and then select **Edit**.
- Go to the **Data** menu, and then select **Assumptions**.
- Click the **file folder** icon in the title bar of any report or graph to edit the information included in the associated plan.
- If you want to go to a particular category to enter data, go to the **Data** menu, and then select that category.

Questions about plans

What happened to my asset class entries in Assumptions?

If you did not enter defaults in *Preferences*, and then used the *Revert to Defaults* option in the *Assumptions* category, your asset class values will be cleared. To prevent this from happening, go to the **Edit** menu, select **Preferences**, and then enter asset classes and other defaults that will apply to all clients and plans in NaviPlan Standard. You can override these defaults in any individual data entry screen that displays them. Refer to “Setting defaults” on page 11 for more information.

Questions about documents

How do I edit a document from within NaviPlan Standard?

This feature is only available if you have Microsoft Word installed on your computer. Either of the following procedures will convert the NaviPlan Standard menu commands to your Word menus and allow you to modify the text directly in NaviPlan Standard.

- With the document selected, go to the **File** menu, and then select **Edit <document name> As Text Document**.

OR

- Right-click the title bar of the document, and then select **Edit – As Text Document**.

How do I copy a document to another Windows application?

1. Right-click the document icon, and then select **Copy**.
2. Start the word processing program where you want the copy to be placed, and then either select **Edit – Paste** or press CTRL+V.

Why won't my documents print?

The printer is turned off or disconnected. Check that the printer is properly connected to your computer, check that it is plugged in, and then turn the printer on again.

Why does my document print incorrectly?

The printer driver is the wrong version. Contact the printer's manufacturer to get the latest version of the driver. Most printer drivers can be downloaded from the manufacturer's Internet home site.

Why does my document only partially print?

There are several reasons why this may happen. To get around this problem, save the document in RTF format [see instructions below] and open it in a word processing program where you can print the document in sections. (You must export the report in order to print it in sections, as NaviPlan Standard will not do this.)

To save the document in RTF format, follow these steps:

1. Go to the **File** menu, and then select **Export Documents**.
2. Enter a name for the document.
3. Under *File Type*, select **Formatted Text (*.rtf)**.
4. Select the drive and directory to which you want to save the document, and then click **OK**.

This message appears:

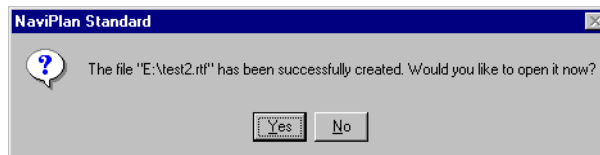


Figure 20: Confirmation box prompting to open the RTF file



5. Click **Yes** to automatically open the document in your word processing application. Print it in smaller sections of one or two pages at a time.




NaviPlan Standard - Extended conversion

Can I open NaviPlan Extended files in NaviPlan Standard?


No, but you can open NaviPlan Standard files in NaviPlan Extended. When you open a NaviPlan Standard client file in NaviPlan Extended, you will need to enter additional information that was not required in NaviPlan Standard.

Glossary

529 plan	This is an investment plan that is considered a qualified asset. It allows your clients to save for future education costs. You can contribute up to the annual maximum amount allowed without any gift tax implications.
active plan folder	An icon that indicates that a specific plan is currently in use. The plan is identified by a name directly below the folder, for example, New Plan or Proposed Plan.
	Since there can be a number of plans per family, each plan has a distinctly colored folder that holds the financial data for all family members for a specific period. For example, a plan in 2003 will have a different colored folder than the <i>same</i> plan that has been projected to 2004.
area graph	A graph that illustrates how values change over a specific period. The purpose of the graph is to provide a picture of the effect certain planning features (for example, income taxes or the rate of inflation) would have over a given period.
asset class	A category of assets with similar characteristics, for example, fixed income and foreign equity.
asset class weightings	A percentage breakdown of the various asset classes within specific portfolios (for example, 10% cash, 20% fixed income, etc.).
asset type	Kind of asset or form of investment, for example, cash account, bond, or mutual fund.
bar graph	A graph that shows the relationship of values for various items at a specific time. It can also illustrate changes over time with respect to a specific item.
base plan	Generally the first plan you create for a client. It provides a picture of the clients' current financial situation and includes any financial planning strategies in which the client may already be engaged. Base plans are denoted by a hand under the folder icon.
	
bypass trust	See <i>credit shelter trust</i> .
C trust	See <i>qualified terminable interest property trust</i> .
capital loss carryover	Capital losses occur when certain assets are sold for less than their original value. If losses exceed the yearly limit on capital loss deductions, they can be carried forward to the next year and treated as if they occurred in that next year. To help reduce taxes, losses can be carried over to later years until completely used.

client file	Stores the personal and financial data of each family member along with the clients' financial plans.
Clipboard	<p>A temporary storage area in computer memory that is used to hold data that has been cut or copied from Windows applications. This data can be pasted from the Clipboard to other Windows applications.</p> <p>The Clipboard can contain only one item at a time. Therefore, each time an item is cut or copied, the previous item on the Clipboard is lost. The item remains on the Clipboard and can be pasted as many times as necessary until it is replaced by another item or until the computer is restarted.</p>
combination graph	A graph that enables you to plot data using two or more types of graphs, for example, using a combination of area and bar plotting in one graph.
concept 	A stand-alone planning tool that enables you to provide a quick analysis based on a single planning issue (for example, investment leveraging or the cost of living). Concepts consist of tables, reports, and graphs that are only used to illustrate an idea and are not associated with the clients' plan. The light bulb icon identifies a concept.
credit shelter trust (CST)	Credit shelter trusts are also known as bypass trusts, threshold trusts, and unified credit trusts. They are irrevocable trusts whose primary purpose is to preserve the unified tax credit of the client who dies first.
dialog box	A window in which you can enter data or select options.
document	A report, graph, or concept.
file cabinet 	An icon that represents the file where a family's plans are stored along with their personal information. Each cabinet represents one family file. The client name appears beneath the icon identifying the file.
ILIT	See <i>irrevocable life insurance trust</i> .
inactive plan folder 	<p>An icon that represents an inactive plan. The folder must be selected before you can work with its data.</p> <p>Each distinctly colored folder contains a family's personal and financial data for a specific year.</p>
irrevocable life insurance trust (ILIT)	An irrevocable life insurance trust (ILIT) is a trust that is funded, at least in part, by a life insurance policy or proceeds. Holding a life insurance policy in such a trust may, if properly established, avoid federal estate and gift taxes, generation-skipping transfer taxes, and probate fees.
irrevocable trust	An irrevocable trust is a trust that cannot be revoked or amended once the trust has been established. The grantor cannot dissolve the trust,

	change the beneficiaries, remove assets from the trust, or change the terms of the trust. The main advantage to setting up an irrevocable trust is that the assets in the trust, including any future appreciation, are not included in the gross estate for estate tax purposes.
line graph	A graph with a series of lines, each illustrating selected data for a specified period.
living trust	A living trust is a separate legal entity that can be created to own property for a person (for example a house, a boat, or a mutual fund). The property can be taken back at any time during the grantor's lifetime. At the grantor's death, the trustee administers or distributes the property according to written instructions. Property owned by a living trust is not subject to probate at death.
long-term care	Relates to coverage for individuals who have lost the ability to look after themselves, and to perform common daily activities.
marital trust	A trust used by married couples to minimize estate taxes. Assets that are transferred to a marital trust are not taxed until the death of the second spouse.
pie graph	A graph that plots information by dividing a circle into triangles. Each triangle represents specific data in proportion to its percentage of the total information illustrated in the graph.
plan	The collection of a family's financial data for a specific year. This information is represented by a distinctly colored plan folder.
Plan Settings dialog box	The dialog box that opens when you select a category from the <i>Data</i> menu. It is the main data entry dialog box in NaviPlan Standard.
printer	An icon that represents a printer that has been set up in NaviPlan Standard. An icon with an illuminated green light represents the active printer. Printer icons without green lights represent inactive printers.
	
QTIP	See <i>qualified terminable interest property trust</i> .
qualified terminable interest property trust (QTIP)	A type of marital trust. Because of the unlimited marital deduction, assets transferred into the trust are not taxed at the death of the first spouse (the grantor). The surviving spouse receives all income from the trust for life. The grantor dictates to whom the assets in the trust go at the death of the surviving spouse. QTIPs are often used in combination with credit shelter trusts to make full use of the applicable exclusion amounts of both spouses.
stacked area graph	A graph that illustrates a specified series of information in layers one on top of the other. Each layer provides specific information, and the layers taken together create a unit that shows both the individual

	<p>values and their combined total. Clicking any point on a layer identifies the type of information and provides the date and value at that point.</p>
stacked bar graph	<p>A graph that illustrates a specified series of information in vertical bars with the information in layers one on top of the other. Each layer provides specific information, and the layers taken together create a unit that shows both the individual values and their combined total. Clicking any point on a layer identifies the type of information and provides the date and value at that point.</p>
stacked line graph	<p>A graph that illustrates a specified series of information in horizontal lines one on top of the other. Each line provides specific information that taken together create a unit that shows both the individual values and their combined total. Clicking any point on a line identifies the type of information that line represents and provides the date and value at that point.</p>
testamentary trust	<p>A trust that is created in a will and that comes into effect at death.</p>
threshold trust	<p>See <i>credit shelter trust</i>.</p>
trash	<p>A temporary storage area in NaviPlan Standard where unwanted items can be placed. This icon appears on the screen at all times during the operation of the program.</p>
	
UGMA	<p>See <i>Uniform Transfers to Minors Act</i>.</p>
unified credit trust (UCT)	<p>See <i>credit shelter trust</i>.</p>
Uniform Gifts to Minors Act (UGMA)	<p>See <i>Uniform Transfers to Minors Act</i>.</p>
Uniform Transfers to Minors Act (UTMA)	<p>This account and the UGMA (Uniform Gifts to Minors Act) account are considered non-qualified assets, and they allow your clients to gift money to their dependent(s). These accounts can help fund future education costs. You can assign a dependent as the owner of the account, with a single adult designated as the custodian of the account.</p>
UTMA	<p>See <i>Uniform Transfers to Minors Act</i>.</p>

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Feedback

In order to better suit the *NaviPlan Standard Basic Features Guide* to your needs, we need your feedback. Please answer the questions on this page, and then cut it out and send it to the Technical Communications department at EISI.

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1. How would you characterize your computer skills (please circle your answer)?

Beginner --- Intermediate --- Advanced --- Professional

2. How long have you been using NaviPlan Standard?

3. How would you rate the overall quality of this guide (please circle your answer)?

1 (low) --- 2 --- 3 --- 4 --- 5 --- 6 --- 7 (high)

4. What do you like about this guide?

5. What do you dislike about this guide?

6. Are there any changes you would like to see made to this guide? If yes, what are they?

7. Are there any other words or phrases you would like to see in the glossary? If yes, what are they?

8. Do you have any other comments or suggestions?
