

## Changing Return Rates for a Specific Asset

NaviPlan Standard allows you to change the return rates for a specific asset, even though you may have selected a particular investment objective for the entire plan.

You can do this when you enter a base plan for your client, on the *Assumptions* category – *Return Rates* tab. On the *Return Rates* tab you can identify which rates best reflect your clients' investment objective for pre-retirement and retirement.

	Total Pct	Interest	Dividends	Capital Gains	Deferred Growth	Tax
<b>Non-Qualified Assets</b>						
Mutual Funds	8.00%	0.00%	3.00%	3.00%	2.00%	0
Investment Portfolio	8.00%	0.00%	3.00%	3.00%	2.00%	0
CD Portfolio	5.00%	5.00%				
Stock Portfolio	8.00%		3.00%	3.00%	2.00%	
Bond Portfolio	8.00%	3.00%		3.00%	2.00%	0
T-Bill Portfolio	5.00%	5.00%				
Cash Account	2.00%	2.00%				
<b>Deferred Annuities</b>						
General Account	3.00%	3.00%				
Separate Account	8.00%	8.00%				

Use default return rates based on asset type for setting asset return rates

Once you select a particular investment objective, the values in the table reflect the average return rates that an investment type may potentially earn, and each asset that you enter into the clients' plan uses the corresponding return rates.

	Pre-Retirement	Retirement
Interest:	0.00%	0.00%
Dividends:	3.00%	3.00%
Capital Gains:	3.00%	3.00%
Deferred Growth:	2.00%	2.00%
Tax Free:	0.00%	0.00%
Total Return:	8.00%	8.00%
Standard Deviation:	0.00%	0.00%

However, if an asset is expected to earn other values than those specified in the investment objective, you can override the return rates by selecting the *override* option in the asset's dialog box, and then entering the new return rate manually.

**Investment Portfolio Asset** ? x

**General**

Name:  Owner:

Type:   Community Property

Vehicle:  Linked to:

**Purchase**

Purchase Date:

Market Value as of Jan 1 2005:

Cost Basis as of Jan 1 2005:

**Return Rates** Asset Classes...

**override**

	Pre-Retirement	Retirement
Interest:	0.00%	0.00%
Dividends:	0.00%	0.00%
Capital Gains:	0.00%	0.00%
Deferred Growth:	8.00%	8.00%
Tax Free:	0.00%	0.00%
Total Return:	8.00%	8.00%
Standard Deviation:	0.00%	0.00%

**Current Value**

Valuation Date:

Market Value:

Cost Basis:

Market Value includes accrued interest

Note: Market Value should include all other accrued income.