

Linking Assets in NaviPlan Standard

When you enter assets in the *Assets* category, and then click the Edit button, a dialog box for that appears. In the dialog box there is a *Linked to* list where you can select the goal to which the asset will be applied. Any investment assets set as N/A (not applicable) are not used to cover any expenses throughout the plan, and will instead be liquidated upon the last death as part of the clients' estate.

Mutual Fund Asset

General

Name: Mutual Fund Owner: Joint

Type: Non-Qualified Community Property

Vehicle: Mutual Fund Linked to: N/A

Purchase

Purchase Date: Dec 31 2003

Market Value as of Jan 1 2005: \$12,000

Cost Basis as of Jan 1 2005: \$8,000

Current Value

Valuation Date: Jan 1 2005

Market Value: \$12,000

Cost Basis: \$8,000

Return

Over

Interest: 0.00% 0.00%

Dividends: 0.00% 0.00%

Capital Gains: 0.00% 0.00%

Deferred Growth: 0.00% 0.00%

Tax Free: 0.00% 0.00%

Total Return: 0.00% 0.00%

Standard Deviation: 0.00% 0.00%

Cancel OK

Here is a way to quickly verify if you have forgotten to link assets to a retirement goal:

On the **Goals** category – **Retirement** tab, click the **Linked Assets** button.

Base Plan (2002) Settings - Base Plan

Retirement | Education | Major Purchase

Select one of the radio buttons on the left to control which field the program should calculate automatically. E.g. to see the maximum after tax annual income you can achieve with your **existing** assets and savings plans, select the radio button next to Desired Annual Income.

Desired Annual Income (after tax) Indexed by **Inflation** + =
 Based on the earliest retirement date specified below, retirement will last from Jan 1 2021 to Dec 31 2057. Taking indexation into account, the desired after-tax retirement income is \$87,675 in 2021, \$90,306 in 2022, and so on.

Don't Calculate

Retirement Age (Age / Start of Year)

Life Expectancy (Age / End of Year)

Desired Estate (after tax) Indexed by **Inflation** + =
 Future Value in 2057

Linked Assets... **Current Value** **Value in 2021**
 After Tax After Tax **without** Additional Savings

This plan is a "base plan". This means that the program will not calculate or recommend savings required to meet your goals until you duplicate this plan and begin the planning phase. For more information, see the General tab in the Assumptions Category.

[Explain...](#) [Return Rates...](#)

<< [Back](#) [Next](#) >> [Cancel](#) [OK](#)

The following dialog box appears:

Asset - Goal link

Goal Name: Retirement

Assets available:

- ABC Stocks (Joint/Non-Qualified)
- Cash Account (Grant/Non-Qualified)

Assets linked:

- Balanced Funds (Janet/IRA - Spousal)
- Resource Funds (Janet/IRA)
- Small Cap Funds (Grant/IRA)

[Link →](#) [← Unlink](#)

[Cancel](#) [OK](#)

Assets on the left are not linked to any goals.

Assets on the right are linked to retirement.

You can link or unlink any asset from this goal by selecting the asset, and then clicking the appropriate button. There is a *Linked Assets* button for each of the goals (education, major purchase, and retirement).

Using this method means you don't have to check each asset individually to ensure each one is linked to a goal.