

## Linking non-qualified assets to the retirement goal

Have you ever wanted to have NaviPlan Standard link non-qualified assets to the retirement goals by default? You can do so, by following these steps:

1. When entering non-qualified assets, NaviPlan Standard asks you to select which goal you would like to link the asset to.

**Mutual Fund Asset**

**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:

**Current Value**

Valuation Date:   
 Market Value:   
 Cost Basis:

**Return Rates**

override

	Pre-Retirement	Retirement
Interest:	<input type="text" value="2.50%"/>	<input type="text" value="2.50%"/>
Dividends:	<input type="text" value="1.10%"/>	<input type="text" value="1.10%"/>
Capital Gains:	<input type="text" value="1.00%"/>	<input type="text" value="1.00%"/>
Deferred Growth:	<input type="text" value="2.50%"/>	<input type="text" value="2.50%"/>
Tax Free:	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>
Total Return:	<input type="text" value="7.10%"/>	<input type="text" value="7.10%"/>
Standard Deviation:	<input type="text" value="13.40%"/>	<input type="text" value="13.40%"/>

- To change the system default, go to **Edit – Preferences**, and then select the **General** tab. Under *Linking*, select the **Automatically link non-qualified assets to Retirement Goal** check box.

The screenshot shows the 'Preferences' dialog box with the 'General' tab selected. The 'Linking' section contains a checked checkbox for 'Automatically link non-qualified assets to Retirement Goal', which is highlighted with a red oval. Other sections include 'Milestones' with input fields for Retirement Age and Life Expectancy for Client and Co-client, 'Inflation' with a Projected Inflation Rate of 3.0%, 'File Locations' with fields for Editor, Logo, and Data, and 'Asset Editing' with a checked checkbox for 'Current Value - Market Value field includes accrued interest in Bond and Investment Portfolios'.

	Client	Co-client
Retirement Age:	65	65
Life Expectancy:	90	90

Projected Inflation Rate: 3.0%

Automatically link non-qualified assets to Retirement Goal

Editor: D:\Program Files\Microsoft Office 2003\OFFICE11\WIN\WORD.EXE /n /dc ...

Logo: ...

Data: E:\Naviplan\USA\standard\9.0c desktop\ ...

Current Value - Market Value field includes accrued interest in Bond and Investment Portfolios

<< Back    Next >>    Cancel    OK

- Any new non-qualified assets entered into the plan are now automatically linked to the retirement goal. You can see this in the *Linked to* field in any asset details dialog box.

**Mutual Fund Asset**

**General**

Name:  Owner:   Community Property

Type:   Community Property

Vehicle:  **Linked to:**

**Purchase**

Purchase Date:

Market Value as of Jan 1 2005:

Cost Basis as of Jan 1 2005:

**Current Value**

Valuation Date:

Market Value:

Cost Basis:

**Return Rates**

override

	Pre-Retirement	Retirement
Interest:	<input type="text" value="1.25%"/>	<input type="text" value="1.25%"/>
Dividends:	<input type="text" value="1.55%"/>	<input type="text" value="1.55%"/>
Capital Gains:	<input type="text" value="2.25%"/>	<input type="text" value="2.25%"/>
Deferred Growth:	<input type="text" value="3.50%"/>	<input type="text" value="3.50%"/>
Tax Free:	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>
Total Return:	<input type="text" value="8.55%"/>	<input type="text" value="8.55%"/>
Standard Deviation:	<input type="text" value="20.55%"/>	<input type="text" value="20.55%"/>

Selecting the *Automatically link non-qualified assets to Retirement Goal* check box only affects assets you enter in the future. Non-qualified assets previously entered but not linked to any goal are not linked to the retirement goal. Likewise, non-qualified assets previously linked to another goal (not retirement) are not linked to the retirement goal.