ADVICENT

NaviPlan User Manual:

Introduction

(Volume I of VII)

NaviPlan User's Guide: (USA) Version 15.2

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USA version

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Chapter 1: Using this manual

The NaviPlan user manual series includes all the instructions you need to use NaviPlan effectively. This chapter will help you use all the manuals in this series. More manuals are available on the Learning Center.

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Conventions 8

NaviPlan Resources 9

NaviPlan User Guide Series

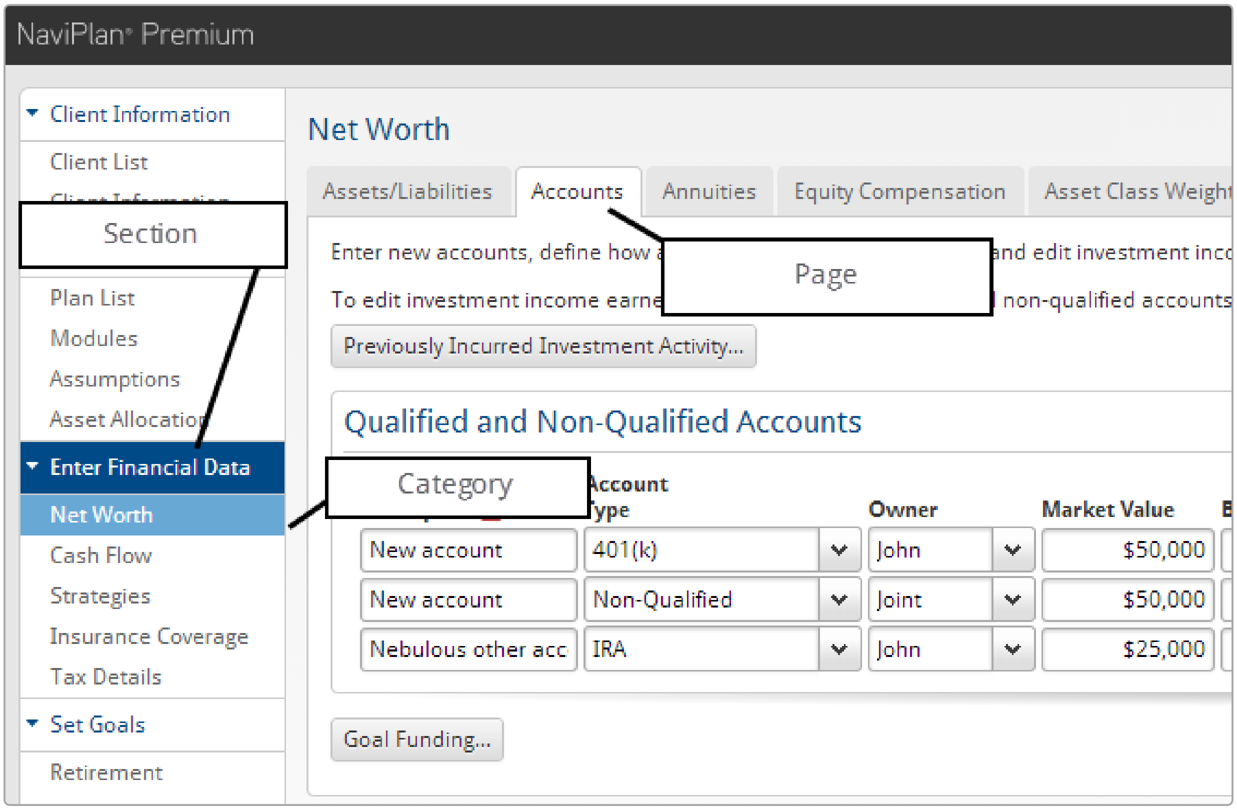
NaviPlan user guides are organized by the tasks you can accomplish in each level. If you are a new NaviPlan user, start with the ***Introduction*** user guide.

User manual	Tasks covered
Introduction	■ Setting up user preferences. ■ Creating and managing client engagements. ■ Determining which assessment or plan level to select. ■ Using NaviPlan workflow.
Calculators	■ Using calculators to model specific aspects of your clients' finances.
Forecaster Assessment	■ Quickly assessing your clients' current financial situation. ■ Entering account and annuity information.
Asset Allocation Assessment	■ Determining your clients' investor profile.
Level 1 and Level 2 Plans: Entering client data and goals	■ Entering financial planning assumptions. ■ Entering detailed net worth, cash flow, and insurance information. ■ Adding holdings to accounts and annuities. ■ Entering business entities. ■ Entering real estate assets. ■ Entering equity compensation. ■ Entering detailed estate planning information. ■ Entering advanced estate planning information. ■ Using the Detailed Tax method and ***Detailed Cash Flow***. ■ Entering saving and redemption strategies. ■ Entering client goals. ■ Generating simple estate planning reports. ■ Generating client reports.
Level 1 and Level 2 Plans: Analyzing client goals	■ Analyzing your clients' goals using Scenario Manager. ■ Conducting detailed cash flow and net worth analyses. ■ Generating Monte Carlo simulations. ■ Creating goal scenarios. ■ Creating estate planning scenarios. ■ Generating client reports.

Conventions

This user guide uses the following conventions.

- The names of items on the screen are bolded and italicized. For example, the ***Clients*** page opens.
- The names of items that you must select, click, or enter appear in bold. For example, select **Recommended**, and then click **OK**.
- To help you navigate through the application, locations are separated by en dashes (–). For example, ***Enter Financial Data*** section – ***Net Worth*** – ***Accounts***.


NaviPlan Premium
Client Information
Client List
Section
Plan List
Modules
Assumptions
Asset Allocatio
Enter Financial Data
Net Worth
Cash Flow
Strategies
Insurance Coverage
Tax Details
Set Goals
Retirement
Assets/Liabilities
Accounts
Annuities
Equity Compensation
Asset Class Weight
Page
Previously Incurred Investment Activity...
Category
Goal Funding...

Net Worth

Enter new accounts, define how a / and edit investment inco

To edit investment income earne / non-qualified accounts

Qualified and Non-Qualified Accounts

	Account Type	Owner	Market Value	B
New account	401(k)	John	$50,000	
New account	Non-Qualified	Joint	$50,000	
Nebulous other acc	IRA	John	$25,000	

Enter Financial Data section – Net Worth category – Accounts page

To help you use this guide, please note the following abbreviations and graphics:

- FA – Refers to the Forecaster Assessment.
- Level 1 – Indicates that the step or paragraph applies to Level 1 Plans only.
- Level 2 – Indicates that the step or paragraph applies to Level 2 Plans only.
- A. Tax – Indicates that the step or paragraph only applies when you are using the Average Tax method.
- D. Tax – Indicates that the step or paragraph only applies when you are using the Detailed Tax method.

NaviPlan Resources

Advicent provides several resources to help you use NaviPlan. The following table shows some of the resources available and where to find them.

Advicent resource	**Description and location**
Help	The quickest way to get information about any item within NaviPlan is to use the application Help. To access Help, select **NaviPlan Help** from the ***Help & Resources*** menu. Help includes a glossary of terms.
Functional Documents	Functional documents explain NaviPlan functionality, underlying assumptions, and results calculations. You can access functional documents on specific topics on the related page in the NaviPlan Learning Center, or a list of all available functional documents on the ***Functional Documents*** page.
Quick Reference Guides (QRGs)	Quick Reference Guides are designed to get you started with a particular workflow in NaviPlan. You can access QRGs on specific topics on the related page in the NaviPlan Learning Center, or a list of all available QRGs on the ***Quick Reference Guides*** page.
User Guides	You can also access other user guides in this series . You can access user guides on the ***User Guides*** page in the NaviPlan Learning Center.
Training Videos	Training videos are designed to give you an overview of completing a specific task in NaviPlan. You can access videos on specific topics on the related page in the NaviPlan Learning Center, or a list of all available functional documents on the ***Videos*** page.
Take Action™ Webinars	The Take Action™ webinar series helps you get the best return on your investment in NaviPlan by showing you how to apply the software to real world situations . You can access webinars on specific topics on the related page in the NaviPlan Learning Center, or a list of all available functional documents on the ***Take Action Webinars*** page.

Partner Support

Contact us by telephone at

(888) 692-3474
(Monday–Thursday, 7:30 a.m.–6 p.m. central time)
(Friday, 7:30 a.m.-5:00p.m. central time)

Contact us by email at

support@advicentsolutions.com

Chapter 2: Overview of NaviPlan

This chapter provides a general overview of NaviPlan:

In this chapter:

About NaviPlan 11
Recommended steps 12
About client files, engagements, and plans 14

About NaviPlan

NaviPlan is a goals-based financial planning tool. You define your clients' goals, then NaviPlan helps you determine if they are attainable given the clients' income, savings, and spending. NaviPlan is designed to let you choose the planning level that best suits you and your clients' needs.

Depending on what planning tool you choose, you will enter minimal to comprehensive data. Calculators and assessments take less time to complete than plans. The information below outlines the basic differences:

Calculators

- Focus on one aspect of your clients' current financial situation.
- Provide a single, linear calculation.
- Generate a short, easy-to-understand report.

Forecaster Assessment

- Identify the clients' current financial situation.
- Illustrate what is needed to meet retirement, education, and major purchase goals.
- Enter existing life and disability insurance coverage.
- Analyze any additional life insurance needs.
- Generate a customized ***Forecaster*** client report.

Asset Allocation Assessment

- Establish the clients' risk tolerance and determine an appropriate investor profile.
- Create a proposed investment portfolio that is appropriate to the clients' investor profile.
- Compare the expected rate of return and standard deviation for current and suggested asset mixes.
- Generate an ***Asset Allocation*** client report.

Level 1 Plan

The same details as the Forecaster Assessment, plus:

- Enter additional information on the clients' net worth and cash flow.
- Add detailed account and annuity information.
- Set emergency fund goals.
- Analyze survivor income, disability income, and long-term care goals.
- Define investor profiles for the overall plan, as well as for each individual goal.
- Conduct side-by-side comparisons of different strategies.
- Import external data.

Level 2 Plan

The same details as the Level 1 Plan, plus:

- Override weightings for the investor profile allocations, access mean variance optimization, access the asset classifier database to allocate holdings, and at the goal level, and define different allocations and investor profiles.
- Enter real estate assets.
- Conduct market volatility simulations using Monte Carlo analyses.
- Generate estate planning reports (when using the ***Estate Planning*** module).
- Enter detailed estate planning information (when using the ***Advanced Estate*** module).
- Conduct detailed cash flow and net worth analyses (when using the ***Detailed Cash Flow*** module).
- Conduct stock option and restricted stock analyses (when using the ***Equity Compensation*** module).
- Conduct business planning analyses (when using the ***Business Planning*** module).
- Create highly customized client reports.

Recommended steps

The process below outlines some recommended steps for creating an optimal plan for your clients.

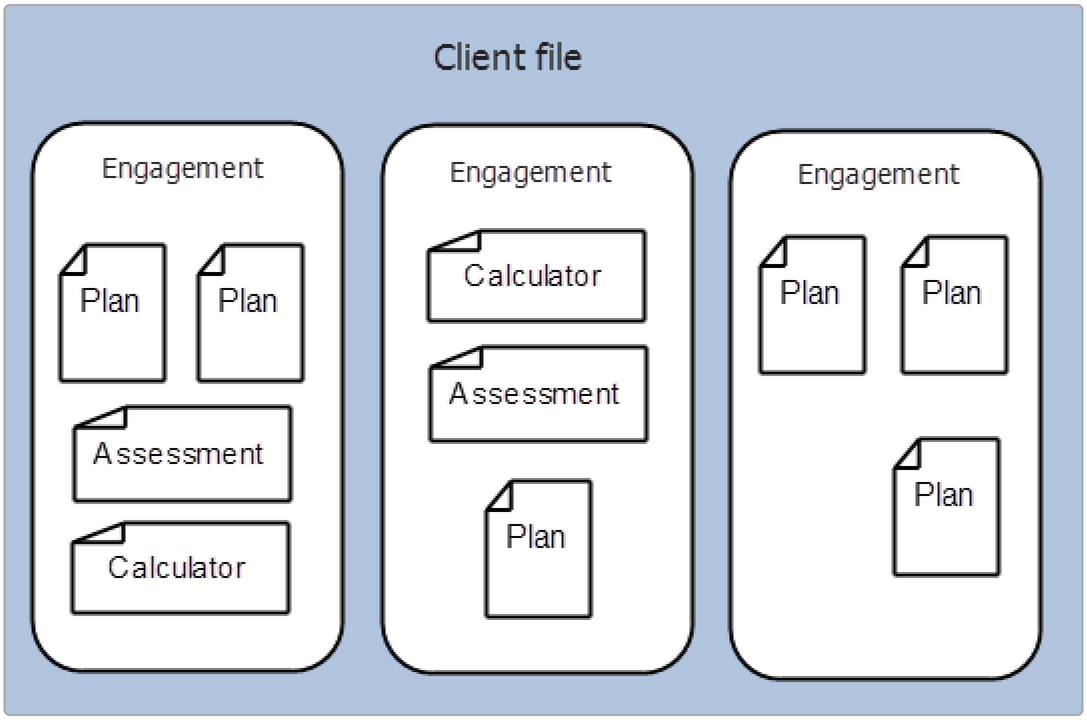
1. **Gather data**
    - Use the to collect financial information from clients. available in NaviPlan.
    - Collect appropriate documentation from your clients (e.g., income tax return, pension plan statements, most recent brokerage statements, personal budget, current mortgage and loan details).
2. **Create the client file**
    - Once all the financial data is collected, create a client file. You only need to create one client file for each client family. All future plans for that client will be saved within the same client file.
    - Enter demographic information for each family member.
3. **Create a Assessment**
    - Create a Assessment, which will take about five minutes, to engage clients and prospects.
    - Identify the clients’ current financial situation.
    - Quickly address clients’ concerns on retirement, education, major purchases, and insurance needs.
4. **Analyze the clients’ asset allocation**
    - If applicable, review the clients’ current asset allocation using an Asset Allocation Assessment.
    - Enter additional details about the clients’ current accounts and individual holdings.
    - Determine the clients’ risk tolerance and create a proposed asset allocation for their investor profile.

5. **Enter financial information**
    - If needed, enter clients' financial information in a Level 1 or Level 2 Plan. The original plan contains current information for point of reference. Once completed, the original plan should not be altered.
    - Enter current net worth and cash flow information such as lifestyle assets, investment accounts, expenses, and incomes.
    - Enter current strategies for savings, debt modification, surplus savings/surplus expenses, and strategies.
6. **Verify information**
    - Ensure that the data is accurate, as any errors can alter results. The ***Synopsis*** report is especially useful for auditing your data.
    - Use the ***Planning Assistant*** to review problems, questions, and opportunities. Its reports provide information on cash flow surpluses and deficits that may exist in pre-retirement, as well as on unused contribution room, and overcontributions to qualified accounts.
    - Generate net worth and cash flow reports.
7. **Define goals**
    - Establish your clients' plan objectives. NaviPlan's predefined categories cover retirement, education, major purchase, and emergency fund goals, as well as survivor income, disability income, long-term care, and Monte Carlo analysis.
8. **Analyze and solve for goals**
    - Once all financial data and goals have been entered and verified, explore various scenarios as needed, and then implement the most effective planning strategies in the ***Recommended Plan*** scenario.
    - Ensure that the selected recommendations are appropriate for your clients. For example, does their cash flow support the recommendations?
9. **Present options**
    - Present possible options to your clients using the ***Results*** section – ***Analyze Goals*** – ***Scenarios***, and then confirm the strategies you will use.
10. **Finalize and present the client report**
    - Generate your client reports. These reports contain a series of graphs and customized text. You can customize the report contents down to the page.

About client files, engagements, and plans

Before you begin to enter client data, you should understand how client files, engagements, and plans relate to each other.

Client files, engagements, and plans are nested within each other. That is, a client file contains engagements; engagements contain plans, assessments, progress reports, and calculators.


Client file
Engagement
Plan
Plan
Assessment
Calculator
Engagement
Calculator
Assessment
Plan
Engagement
Plan
Plan
Plan

Client file, engagement, and plan relationship

Here are a few things to keep in mind when working with client files, engagements, and plans.

- When you create a client file, NaviPlan automatically creates an engagement, as well as a plan, assessment, or calculator.
- When you create an engagement, NaviPlan automatically creates a plan, assessment, or calculator.
- Although you can create a calculator at any time, you cannot save a calculator until you create a client file.
- You cannot delete an engagement until you delete all plans, assessments, progress reports, and calculators in the engagement.
- You cannot delete a client file until you delete all engagements in the file.

Chapter 3: Entering and managing client information

In NaviPlan, all information is stored within client files. You should create one client file for each client or client family. Before creating a client file, you can use a ***Fact Finder*** to collect your clients' financial information.

Each client file you create is automatically assigned to you. Only you, and people with administrative access to your files, can work with your client files. However, in NaviPlan Online you can choose to give someone else access to your client files. You can also revoke that access at a later time.

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Collecting financial information

Before entering your clients' financial information into NaviPlan, collect all the clients' relevant financial documents. These include the following:

- Tax returns and assessments for the client and co-client for the past two years.
- Social Security Statements.
- Pension statements and booklets from the client's and co-client's employers.
- Benefits statements from the client's and co-client's employers.
- Pension statements, investment plans, and benefits plans from former employers.
- Pay stubs for the last two pay periods.
- Life, disability, 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 documents.
- Marital agreement(s).
- Severance pay documents.
- Any other relevant documents.

Using Fact Finders

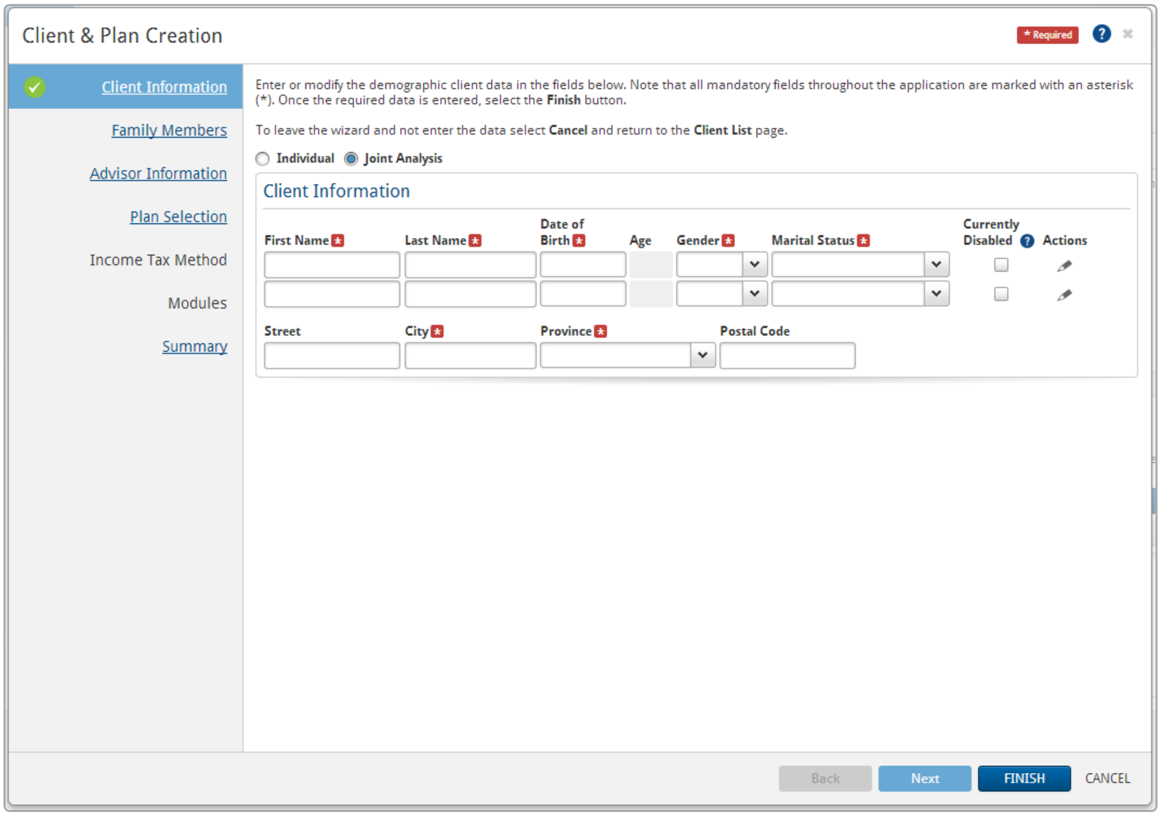
You can use ***Fact Finders*** to collect your clients' financial information. ***Fact Finders*** list the information you need to collect and provide space to record that data. Once collected, the information can be entered into NaviPlan.

To print a ***Fact Finder***, go to the ***Quick Actions*** menu and select the fact finder that corresponds to your analysis level.

Creating new client files manually

To create a new client file without imported information, follow these steps:

1. Go to the ***Client Management*** section – ***Client List*** category – ***Clients*** page.
2. Click the **Create New Client** button and enter the required information.



Enter or modify the demographic client data in the fields below. Note that all mandatory fields throughout the application are marked with an asterisk (*). Once the required data is entered, select the **Finish** button.

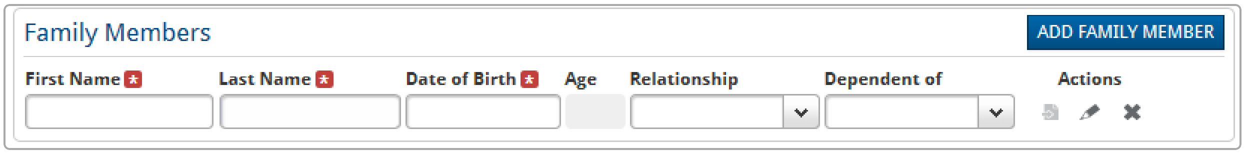
To leave the wizard and not enter the data select **Cancel** and return to the **Client List** page.

○ Individual ● Joint Analysis

Client & Plan Creation
* Required
Client Information
Family Members
Advisor Information
Plan Selection
Income Tax Method
Modules
Summary
Client Information
First Name
Last Name
Date of Birth
Age
Gender
Marital Status
Currently Disabled
Actions
Street
City
Province
Postal Code
Back
Next
FINISH
CANCEL

Client & Plan Creation dialog box – Client Information stage

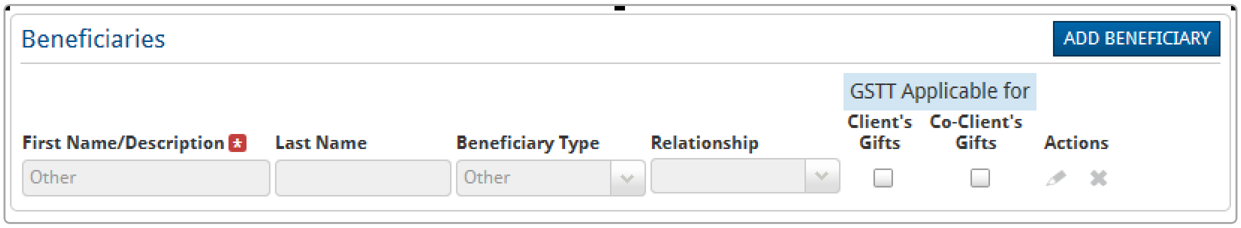
3. Click **Next**.



Family Members
ADD FAMILY MEMBER
First Name
Last Name
Date of Birth
Age
Relationship
Dependent of
Actions

Client & Plan Creation dialog box – Family Members container

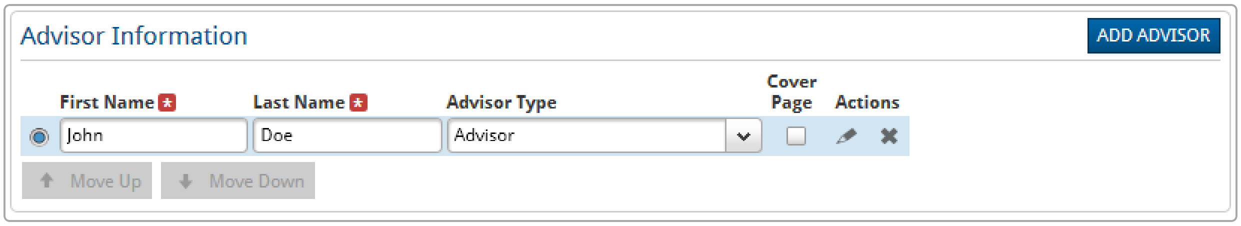
4. Enter the required information.
   - Click **Add Family Member** to add a new data-entry row.
   - To enter additional information for each family member, select the applicable ✎ button.
   - Family members entered here are automatically included as beneficiaries in the clients' estate.
5. Click **Next**.



First Name/Description	Last Name	Beneficiary Type	Relationship	Client's Gifts	Co-Client's Gifts	Actions
Other		Other		☐	☐	

Client & Plan Creation dialog box – Beneficiaries stage

6. Enter the required information.
   - NaviPlan automatically creates a beneficiary named ***Other*** that is neither an heir nor a charity, but accounts for the annual gift tax exclusion. You cannot delete or edit the ***Other*** beneficiary.
   - Enter additional beneficiaries who are not family members. Using the ***Add Beneficary*** button.
7. Click **Next**.

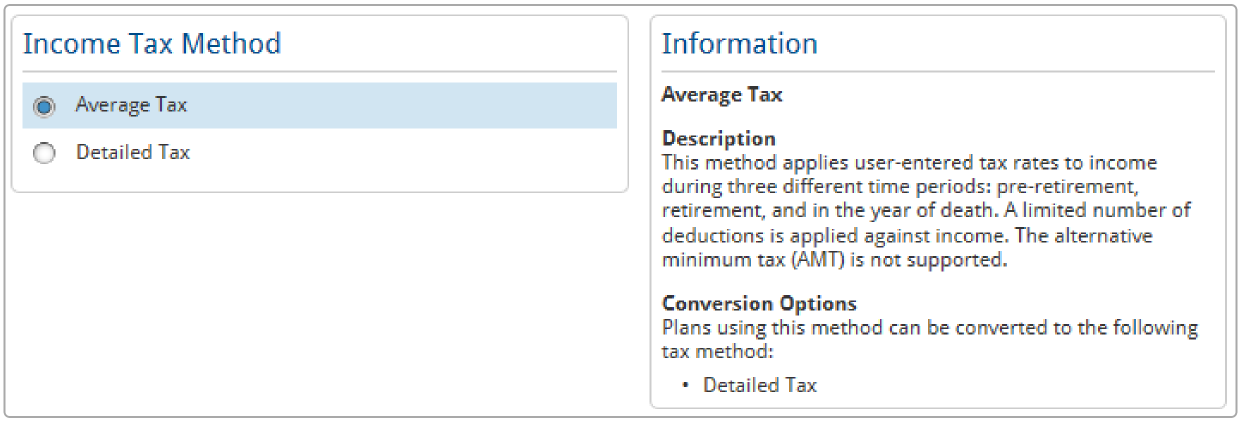


	First Name	Last Name	Advisor Type	Cover Page	Actions
●	John	Doe	Advisor	☐	

Client & Plan Creation dialog box – Advisor Information stage

8. Enter the required information.
   - Click **Add Advisor** to create a new data entry row.
   - The information entered in the ***User Preferences*** - ***Advisor Details*** dialog box automatically appears here.
9. Click **Next**. The ***Client & Plan Creation*** dialog box opens to the ***Plan Selection*** stage.

10. Select an analysis type, and then click **Next**.
    - If you select ***Asset Allocation***, the ***Client & Plan Creation*** dialog box opens to the ***Assessment Setup*** stage.
    - If you select ***Assessment***, ***Level 1***, or ***Level 2*** the ***Client & Plan Creation*** dialog box opens to the ***Income Tax Method*** stage, where you can select an income tax method for the plan.
    - A description of the selected method appears on the right side of the dialog box.



Income Tax Method

● Average Tax

○ Detailed Tax

Information

Average Tax

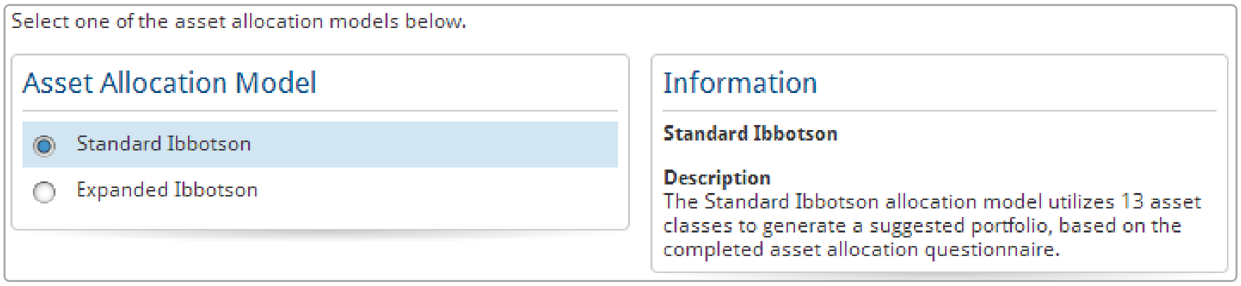
Description
This method applies user-entered tax rates to income during three different time periods: pre-retirement, retirement, and in the year of death. A limited number of deductions is applied against income. The alternative minimum tax (AMT) is not supported.

Conversion Options
Plans using this method can be converted to the following tax method:

- Detailed Tax

Client & Plan Creation dialog box – Income Tax Method stage

11. Select an income tax method, and then click **Next**.
12. **Level 1 and Level 2 Plans only:**
    Select the asset allocation model you wish to use for the plan. If you are unsure which model is best for you a description of each model can be found immediately to the right of the option in the ***Information*** section.



Select one of the asset allocation models below.

Asset Allocation Model

● Standard Ibbotson

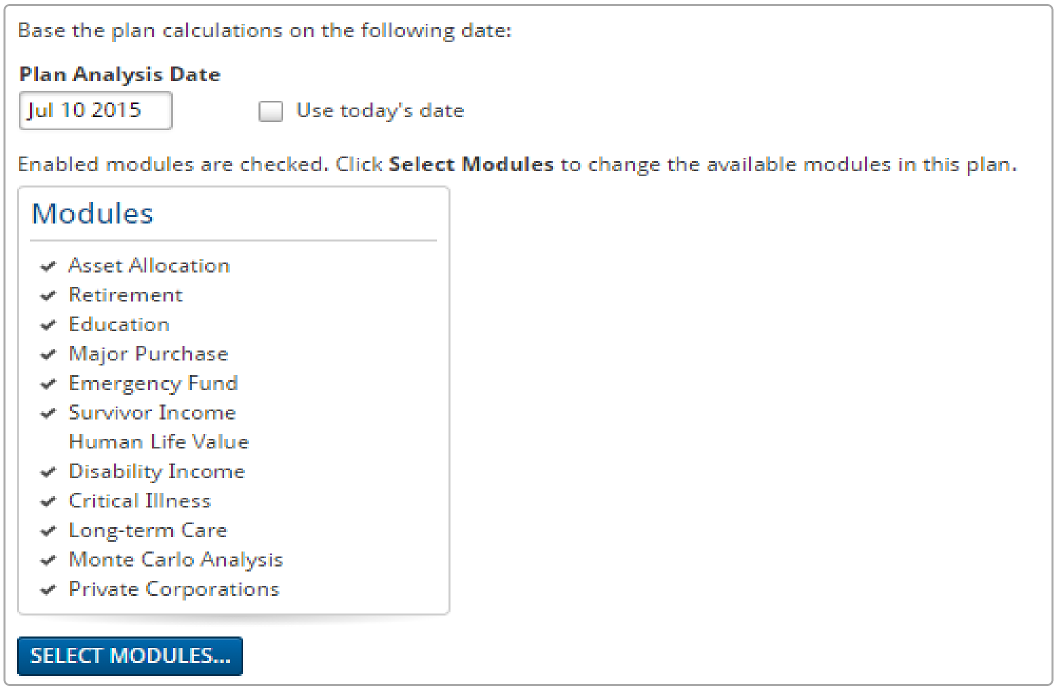
○ Expanded Ibbotson

Information

Standard Ibbotson

Description
The Standard Ibbotson allocation model utilizes 13 asset classes to generate a suggested portfolio, based on the completed asset allocation questionnaire.

13. When you have selected a model, click **Next**.



Base the plan calculations on the following date:

Plan Analysis Date

Jul 10 2015 ☐ Use today's date

Enabled modules are checked. Click **Select Modules** to change the available modules in this plan.

Modules

- ✓ Asset Allocation
- ✓ Retirement
- ✓ Education
- ✓ Major Purchase
- ✓ Emergency Fund
- ✓ Survivor Income
- Human Life Value
- ✓ Disability Income
- ✓ Critical Illness
- ✓ Long-term Care
- ✓ Monte Carlo Analysis
- ✓ Private Corporations

Client & Plan Creation dialog box – Modules stage

14. If you are creating a Assessment or a plan, select at least one of the available modules. The modules available vary based on the assessment or plan level.

The following modules are available when creating a Assessment, Level 1 Plan, or Level 2 Plan:

Module	Assessment	Level 1 Plan	Level 2 Plan
Asset Allocation		✓	✓
Retirement	✓	✓	✓
Education	✓	✓	✓
Major Purchase	✓	✓	✓
Emergency Fund		✓	✓
Survivor Income		✓	✓
Disability Income		✓	✓
Long-term Care		✓	✓
Estate Planning			✓
Monte Carlo Analysis			✓
Detailed Cash Flow*		✓	✓
Equity Compensation*			✓
Business Planning*			✓
Advanced Estate*			✓

* The ***Detailed Cash Flow*** module is automatically selected when you are using the Detailed Income Tax method. The ***Equity Compensation***, ***Business Planning***, and ***Advanced Estate*** modules are only available when you are using the Detailed Income Tax method.

15. Click **Next**. The ***Client & Plan Creation*** dialog box opens to the ***Summary*** stage. A summary of the client file and selected analysis appears.
16. Click **Finish**. NaviPlan creates the client file and an engagement containing a new analysis.

Creating client files in the Presentation Module

The ***Presentation Module*** offers all of NaviPlan's detailed calculations and features in a client-friendly format with images and statistics to put the plan in context.

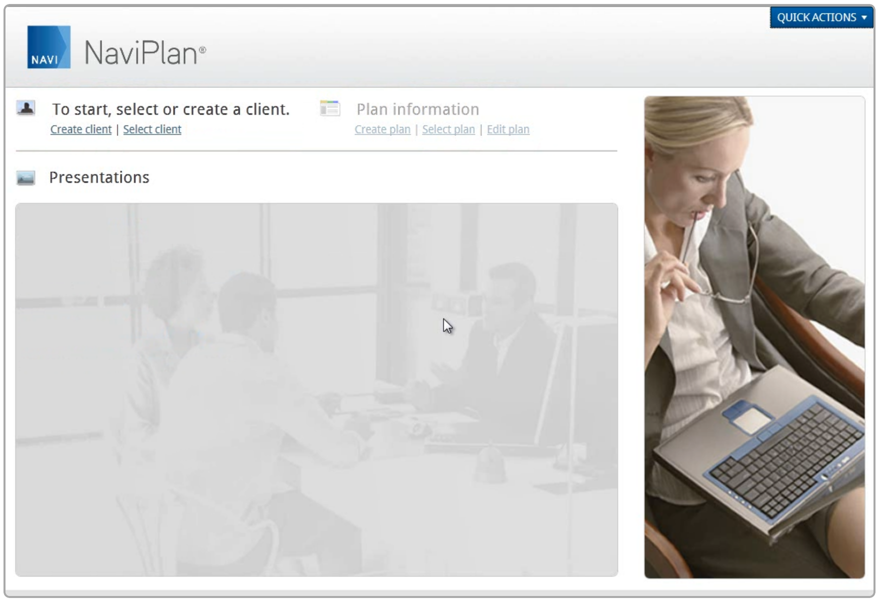
All financial data entered in the Presentation Module carries through to the normal NaviPlan display mode. This allows you to turn data-entry into collaborative work with your clients by opening a discussion and keeping them invested in the process.

To open the ***Presentation Module***, select **Switch to Presentation Module** from the ***Quick Actions*** menu.

Working with a new client

To create a new client file in the Presentation Module, follow these steps:

1. From the Presentation Module's landing page, click the **Create client** link in the upper left corner.


QUICK ACTIONS ▾
NAVI
NaviPlan®
To start, select or create a client.
Create client | Select client
Plan information
Create plan | Select plan | Edit plan
Presentations

2. Enter the client's demographic information. Once finished, click **Next**.
3. Select the ***Analysis Type***.

   > **Note:** To ensure client information is accurately represented, it is recommended to use a Level 1 or Level 2 Plan.

4. After the client file is created, select a presentation from the available list.

Working with an existing client

To access an existing client file in the Presentation Module, follow these steps:

1. From the Presentation Module's landing page, click the **Select client** link in the upper left corner.
2. Select the appropriate client file and engagement.
3. After the client file is created, select a presentation from the available list.

Entering financial data using presentations

NaviPlan contains six ready-to-go presentations, each targeting a different planning topic:

Presentation	**Description**
Planning to Protect	Provides an income coverage insurance analysis, including needs up to the survivor's death and education expenses. Gives clients a clear idea of whether their current insurance coverage is adequate or how much more they may require.
The Road to Retirement	Offers valuable during retirement information while assisting in gathering relevant data to establish how close clients are to achieving their during retirement goals. Helps clarify what actions clients need to take to enjoy a successful during retirement.
Planning for your Family's Education	Quickly and easily defines education goals and determines if their current strategy will cover those future expenses. Identifies which goals are underfunded and how much additional funding may be required.
Cash Flow Planning	Acts as a great starting point for any client meeting. Identifies whether clients have cash surplus available for savings and any deficits to address.
Income Planning for Retirees	Considers retirees' current and future lifestyles, while assessing current cash flow and how long during retirement income needs to last. Calculates a projected withdrawal rate from savings; displays incomes and expenses throughout during retirement.
Life Insurance Quick Assessment	Quickly determine your clients' life insurance need, considering both ongoing and immediate lump sum needs versus assets available to meet those needs.

Navigating through a presentation

- Use the **Back** and **Next** buttons to move navigate one slide at a time.
- To quickly move to a non-sequential slide within the presentation, click ***Table of Contents***. This button indicates the number of slides in the presentation, as well as your progress.
- Click **Finish** to close the presentation and return to the landing page.

Printing a presentation

To print the entire presentation that is open, go to the ***Quick Actions*** menu, and then select **Print Presentation**.

To print a streamlined report, click the **Print Report** button that appears at the end of each presentation.

Switching to NaviPlan

To go back to the NaviPlan planning view, click **Switch to NaviPlan**.

Note: The ***Switch to NaviPlan*** button does not appear within a presentation. If you want to return to planning view from within a presentation, you must first click **Finish**.

Accessing NaviPlan calculators and reports

To access a NaviPlan calculator from within a presentation, go to the ***Quick Actions*** menu – ***Calculators***, and then select the calculator you want to use.

To access a NaviPlan report from within a presentation, go to the ***Quick Actions*** menu – ***Reports***, and then select the report you want to view.

Importing client data into NaviPlan

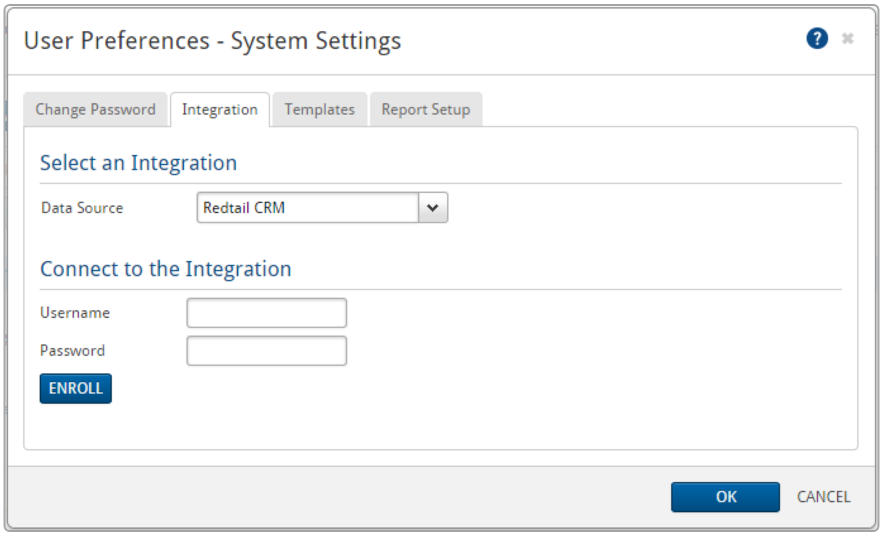
If you have information about your clients stored in an external application (e.g., Albridge Solutions), you can import data into NaviPlan instead of entering it manually.

Selecting sources for data integration

If you intend to import client or account information into NaviPlan, you must first .

To , follow these steps:

1. Go to the ***User Preferences*** menu, and then select **System Settings**.


User Preferences - System Settings
Change Password
Integration
Templates
Report Setup
Select an Integration
Connect to the Integration
Username
Password
ENROLL
OK
CANCEL

Data Source: Redtail CRM

2. Go to the tab.
3. From the ***Data Source*** menu, select the source from which you will import information. **Note**: When you import client or account information, NaviPlan assumes that the information will be coming from the data source last selected on this page.

Note: The remaining steps apply only if using an offline version of NaviPlan.

4. Go to the ***File Locations*** tab.
5. In the ***Import*** field, enter the path to the folder where you will import files.

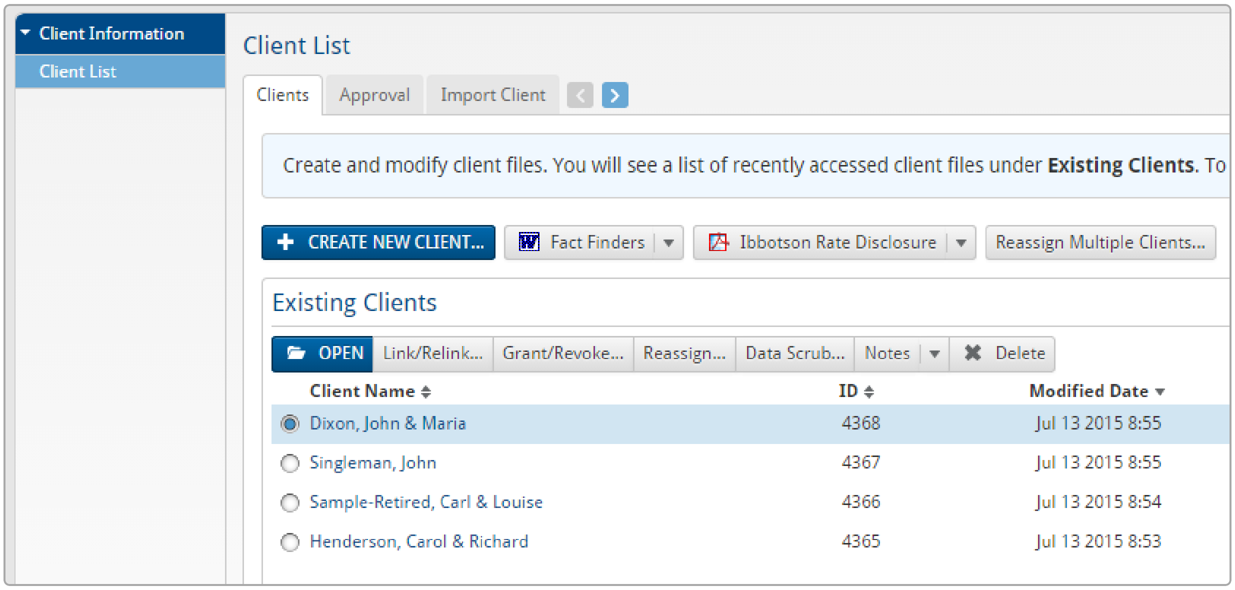
For more information on the next steps specific to each integration source, consult the relevant Integration Guide page in the Learning Center:

- Albridge Solutions
- AppCrown WealthPlus
- Morningstar Office
- Redtail CRM
- Schwab OpenView Gateway™
- TD Ameritrade Institutional's Veo®

You cannot import personal information from more than one data source into a single client file.

Managing existing client files

On the ***Client Management*** section – ***Client List*** category – ***Clients*** page, you can open and delete existing client files, and you can also prepare client files for delivery to third parties.


Client Information
Client List
Client List
Clients
Approval
Import Client
CREATE NEW CLIENT...
Fact Finders
Ibbotson Rate Disclosure
Reassign Multiple Clients...
Existing Clients
OPEN
Link/Relink...
Grant/Revoke...
Reassign...
Data Scrub...
Notes
Delete

Create and modify client files. You will see a list of recently accessed client files under **Existing Clients**. To

	Client Name	ID	Modified Date
●	Dixon, John & Maria	4368	Jul 13 2015 8:55
○	Singleman, John	4367	Jul 13 2015 8:55
○	Sample-Retired, Carl & Louise	4366	Jul 13 2015 8:54
○	Henderson, Carol & Richard	4365	Jul 13 2015 8:53

Client Management section – Client List category – Clients page

Opening an existing client file

To open an existing client file, follow these steps:

1. Under ***Search***, you can search for other client files to which you have access. From the ***Search By*** menu, select **Last Name** or **Client ID**.
   - If you selected ***Client ID***, enter the client's ID number, and then click **Search** to continue. The clients appear in the client list.
   - If you selected ***Last Name***, enter the client's last name. You can also use wildcards (*) in searches, for example, "S*" to search for client files that start with "S."

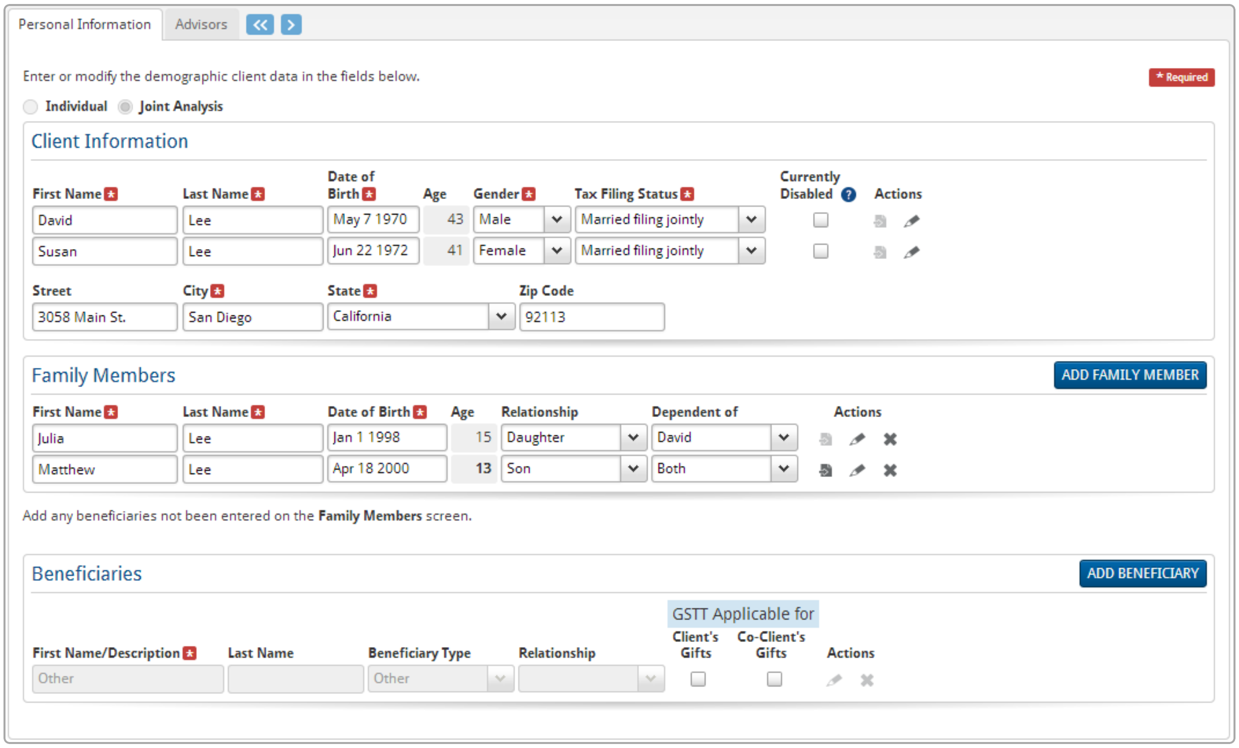
2. (Online only) To search for client files created by another user, select ***Other User***, and then enter the user name.
3. (Online only) To include clients belonging to other users or user groups for which you have access, select the **Include 'Granted' Clients** option.
4. To search only recently modified client files, select the **Recently Modified** option.
   - The number of clients shown can be adjusted by typing the desired number (with a maximum of 100) in the ***Number of Results*** entry box at the bottom of the search field.
5. (Offline only) To include clients that are checked in and clients that are stored locally, select **Include 'Central' Clients**.
6. Click **Search**. The list of clients updates.
7. Under ***Client Name***, select the client file required, and then click **Open**.
   OR
   Click the link for the client file you want to open.

Updating clients' personal information

When your clients provide you with updated personal information, such as a change of address, a new dependent, etc., you can update this information in NaviPlan.

To review or revise your clients' personal information, follow these steps:

1. Open the client file, and then go to the **Client Management** section – **Client Information** category – **Personal Information** page. This page lists information about the client, co-client, family members, and beneficiaries.



Enter or modify the demographic client data in the fields below.

* Required

○ **Individual** ● **Joint Analysis**

Client Information

First Name *	Last Name *	Date of Birth *	Age	Gender *	Tax Filing Status *	Currently Disabled	Actions
David	Lee	May 7 1970	43	Male	Married filing jointly	☐	
Susan	Lee	Jun 22 1972	41	Female	Married filing jointly	☐	

Street	City *	State *	Zip Code
3058 Main St.	San Diego	California	92113

Family Members

First Name *	Last Name *	Date of Birth *	Age	Relationship	Dependent of	Actions
Julia	Lee	Jan 1 1998	15	Daughter	David	
Matthew	Lee	Apr 18 2000	13	Son	Both	

Add any beneficiaries not been entered on the **Family Members** screen.

Beneficiaries

First Name/Description *	Last Name	Beneficiary Type	Relationship	GSTT Applicable for Client's Gifts	GSTT Applicable for Co-Client's Gifts	Actions
Other		Other		☐	☐	

Client Management section – Client Information category – Personal Information page

2. Edit the client information.
3. To view or edit additional personal information, click the appropriate ✎ button.

Preparing client files for delivery to third parties

NaviPlan has a data-scrub function, which allows you to export and send client files to a third party without revealing sensitive client information. Client data such as net worth, cash flow, financial goals, and strategies are saved in exported client files, but personally identifiable data is stripped and replaced with generic values. You can safely store exported client files on a local or network drive, or even send these files by e-mail.

To prepare client files for delivery to a third party, follow these steps:

1. From the ***Existing Clients*** menu, select the option button for the client (do not click the link) for which you want to export information, and then click the **Data Scrub** button.
2. Click **Save**.
3. Select a location where you will save the client file, enter a unique name if required, and then click **Save**.

Deleting a client file

If the client file you wish to delete contains calculators, assessments, or plans, you must delete the calculators, assessments, or plans before you can delete the client file. See "About client files, engagements, and plans" on page 1 for more information.

> **Note:** If you are using NaviPlan in ***Connected*** mode, you must have authorization to delete client files. Checked-out client files must be checked-in before you can delete them.

To delete a client file, follow these steps:

1. From the ***Existing Clients*** menu, select the option button for the client file you want to delete, and then click **Delete**.
2. If the client file you selected does not contain any assessments or plans, the file is deleted.
   Note: You cannot delete assessments or plans that are in ***Proposed*** or ***Approved*** status.

Checking client files in and out of a central database in NaviPlan Offline

NaviPlan Online and NaviPlan Offline look almost identical. They perform almost all the same tasks and operate using almost all the same methods. However, the way you access your clients’ data is slightly different.

NaviPlan Online allows you to access your clients’ data from the central database on an intranet or Internet site. The central database allows you to share client files and to review and approve assessments or plans. For more information on reviewing and approving assessments and plans, **Submitting an assessment or a plan for review** on page 39, and **Reviewing an assessment or a plan** on page 41.

NaviPlan Offline can be opened in three modes: ***Connected***, ***Disconnected***, or ***Standalone***.

Mode	How client files are accessed and stored
Connected	Client files are accessed from and stored in a central database. You can check in and check out client files from the central database when connected to the Internet. Checking out a file creates a copy of the file on a local drive.
Disconnected	NaviPlan Offline gives you the freedom to work from a remote location. Using this mode, you can work on checked-out client files when no active Internet or intranet connection is available. While the client file is checked out, the file version prior to the check-out can be viewed but not modified by other users.
Standalone	Client files stored in a central database cannot be accessed. All client files are stored on a local drive.

Client files can be checked in and out on the ***Client Management*** section – ***Client List*** category – ***Clients*** page. You must be running NaviPlan Offline in ***Connected*** mode to check client files in or out.

The following icons show the client file status:

🌐	Central client file (checked into the central database)
✓	Checked-out client file (editable copy stored on local drive)
🔒	Read-only client file (non-editable copy stored on local drive)
📁	New or local client file (does not exist in the central database)

Checking out a client file

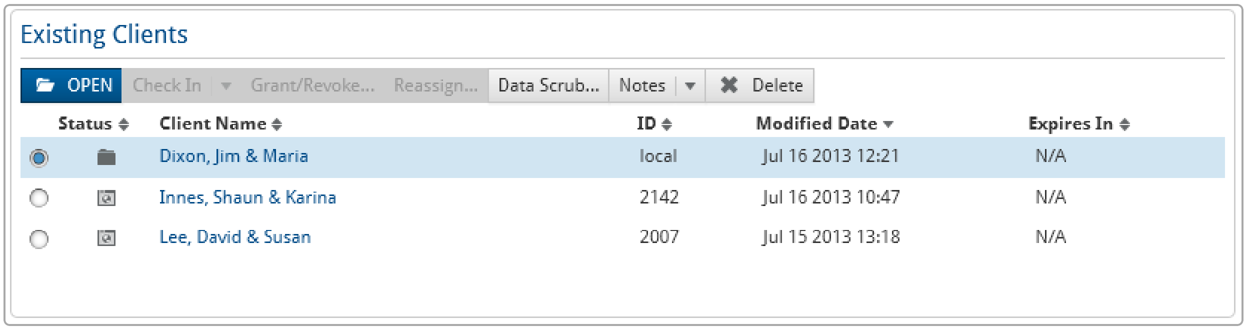
In NaviPlan Offline, if you want to make changes to a client file that is stored in a central database, you must check out the client file using ***Connected*** mode.

Note: This procedure only applies if you have access to both NaviPlan Online and NaviPlan Offline.

To check out a client file, follow these steps:

1. In NaviPlan Offline (***Connected*** mode), go to the ***Client Management*** section – ***Client List*** category – ***Clients*** page.
2. Select the **Include 'Central' Clients** option, and then click the **Search** button. NaviPlan displays client files stored on the central database.
3. Select the client file that you want to check out, and then click the **Check Out** button. NaviPlan searches the database and updates the client list, making the client file available for you to edit.

The client file is now unavailable for others to edit, and the list updates to show the client file as ***Checked Out*** 🔒



Existing Clients

OPEN
Check In
Grant/Revoke...
Reassign...
Data Scrub...
Notes
Delete

	Status	Client Name	ID	Modified Date	Expires In
●		Dixon, Jim & Maria	local	Jul 16 2013 12:21	N/A
○		Innes, Shaun & Karina	2142	Jul 16 2013 10:47	N/A
○		Lee, David & Susan	2007	Jul 15 2013 13:18	N/A

Client Management section – Client List category – Clients page (showing checked-out client file)

Undoing a check-out without making changes

To undo a check-out without making changes, follow these steps:

1. In NaviPlan Offline, go to the ***Client Management*** section – ***Client List*** category – ***Clients*** page.
2. Select the required client file, click ▼ next to the **Check Out** button, and then select **Release**. NaviPlan Offline returns the client file to the database unsaved. The list updates to show the client file as ***Central***. The client file becomes available for others to edit.

Checking in a client file to a central database

In NaviPlan Offline, when you first create a client file it only exists on your workstation. After you check out a client file from the central database, the client file cannot be modified by anyone except you, and your changes are saved to a local drive. In both cases, you must save the client file to the central database (check it in) to update the central database files, and to make the client file accessible to other people.

To connect to the central database, you must be in ***Connected*** mode. To check in a client file, follow these steps:

1. In NaviPlan Offline, go to the ***Client Management*** section – ***Client List*** category – ***Clients*** page.
2. To save a client file to the database and allow others to edit it, select the client file you want to save, and then click the **Check In** button. NaviPlan Offline saves the file to the database, and the list updates to show the client file as ***Central***.
   OR
   To save the client file to the database and continue working with the file, click ▼ next to the ***Check In*** button, and then select **Refresh**. NaviPlan checks the file in and out.

Note: The ***Check In*** button only appears when the client file status is either ***New*** or ***Checked Out***.

Checking multiple client files in and out

If you are using NaviPlan Offline in ***Connected*** mode and you need to manage multiple client files in a single session, you can select which client files you want checked in or checked out of the central database.

To check multiple clients in and out of the central database, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Click the **Multiple Check In/Out** button. Only the client files displayed on the ***Clients*** page appear in this dialog box.
3. For each client file that you want to manage, select an option from the ***Action*** menu.
4. Click the **Process Selected Actions** button. NaviPlan performs the selected actions. If an action is not successful, NaviPlan displays an error message.
5. Click the **Close** button.
   Note: The ***Close*** button should always be used to close this dialog box.

Viewing a client file in the database

If you do not want to make any changes, you can view the contents of a client file in read-only mode without checking the file out of the central database.

To view a client file, follow these steps:

1. In NaviPlan Offline, go to the ***Client Management*** section – ***Client List*** category – ***Clients*** page.
2. Select the client file you want to view, click ▼ next to the ***Check Out*** button, and then select **Get Copy**. The list updates to show the client file as read-only 🔒 . The client file remains available for others to edit.
3. To release the copy of the read-only file, click **Release**. The list updates to show the client file as ***Central*** ▣.

Note: If you will be working in ***Disconnected*** mode and want read-only or view access to a client file, you must first start NaviPlan in ***Connected*** mode, and then change the status of the client file to read-only.

Granting and revoking access to your client files

In NaviPlan Online and NaviPlan Offline in ***Connected*** mode, depending on your permissions, you can grant and revoke access to your client files. You automatically have access to the client files you create, and only people with administrative rights can access your client files without your permission. You can grant someone else access to your client files, and you can also cancel that permission.

To grant or revoke access to your client files, follow these steps:

1. Go to the ***Client Management*** section – ***Client List*** category – ***Clients*** page.
2. Select the appropriate client file, and then click **Grant/Revoke**.
3. Under ***Client Access***, each user who has access to the selected client file is listed, as well as their access rights.
4. To grant someone access to the client file, click **Add Entry**.
5. Enter that person's ***User ID***, and then select from the following access rights for that person:

Access right	Description
Read	View a read-only copy of the client file and all its engagements, plans, and assessments.
Write	Edit and delete the client file and all of its engagements, plans, and assessments.
Control	Grant access rights to others.

6. To cancel someone's access to the client file, locate the user under ***Client Access***, click **Revoke**, and then click **OK** to the message that appears.

Managing engagements

In NaviPlan, an engagement represents a unit of work. For example, you may have one engagement for retirement planning and a second engagement for estate planning, or one engagement for 2014 and another for 2015. For fee-based planning, an engagement may be used to represent a unit of work that a financial planner undertakes to produce an assessment or plan for clients during a specific time period. Each engagement can contain one or more calculators, assessments, or plans.

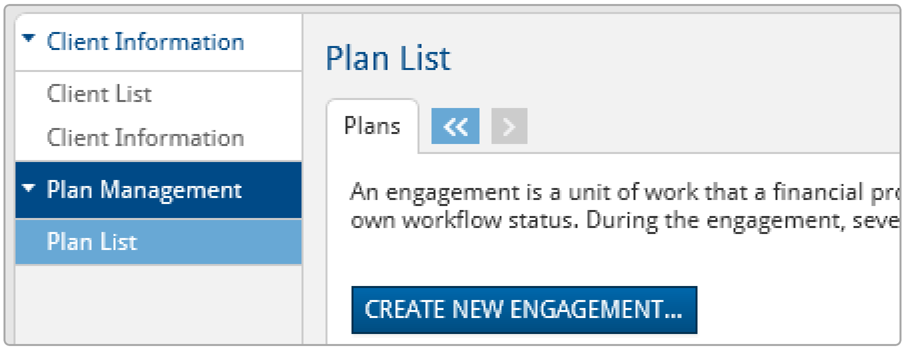
When you create a new client file, an engagement is created automatically by default, titled with the current date, but you can rename it. You can also create new engagements as needed.

Within each client file, there can be many engagements.

Creating a new engagement

To create a new engagement, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.



An engagement is a unit of work that a financial pr
own workflow status. During the engagement, seve

Plan Management section – Plan List category – Plans page

2. Click the **Create New Engagement** button. The ***Client & Plan Creation*** dialog box opens to the ***Client & Plan Selection*** stage.

Plan Creation dialog box – Plan Selection stage

3. If needed, revise the name of the engagement.
4. Follow the directions on-screen to complete the plan-creation process.
5. To view the new engagement, go to the **Plan Management** section – **Plan List** category – **Plans** page. Note the new engagement tab under the ***Create New Engagement*** button.

Opening and deleting existing engagements

Before you can delete an engagement, all calculators, assessments, and plans within the engagement must be deleted.

To open or delete engagements, follow these steps:

1. Go to the ***Plan Management*** section – ***Plan List*** category – ***Plans*** page.
   - To open an engagement, click the tab for the engagement you want to open.
   - To delete an engagement, click the tab for the engagement you want to delete, and then click **Delete**.

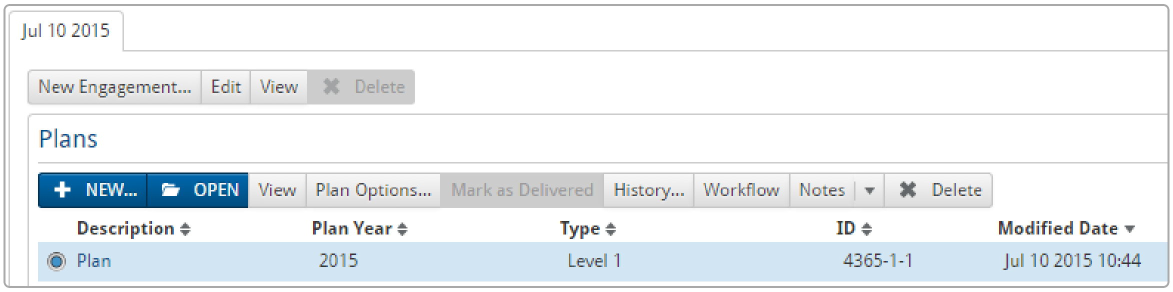
Working with calculators, assessments, and plans

Creating a calculator, an assessment, or a plan

Before you can create a calculator, an assessment, or a plan for a client, you must create a client file (an engagement will be created by default). For instructions, see "Creating a client file" on page 1.

To create a calculator, assessment, or plan, follow these steps:

1. Go to the ***Plan Management*** section – ***Plan List*** – ***Plans***.
2. Under ***Plans***, click **New**.


Jul 10 2015
New Engagement...
Edit
View
✖ Delete
Plans
✚ NEW...
OPEN
View
Plan Options...
Mark as Delivered
History...
Workflow
Notes
▾
✖ Delete

	Description ⬍	Plan Year ⬍	Type ⬍	ID ⬍	Modified Date ▾
●	Plan	2015	Level 1	4365-1-1	Jul 10 2015 10:44

Plan Management section – Plan List category – Plans page

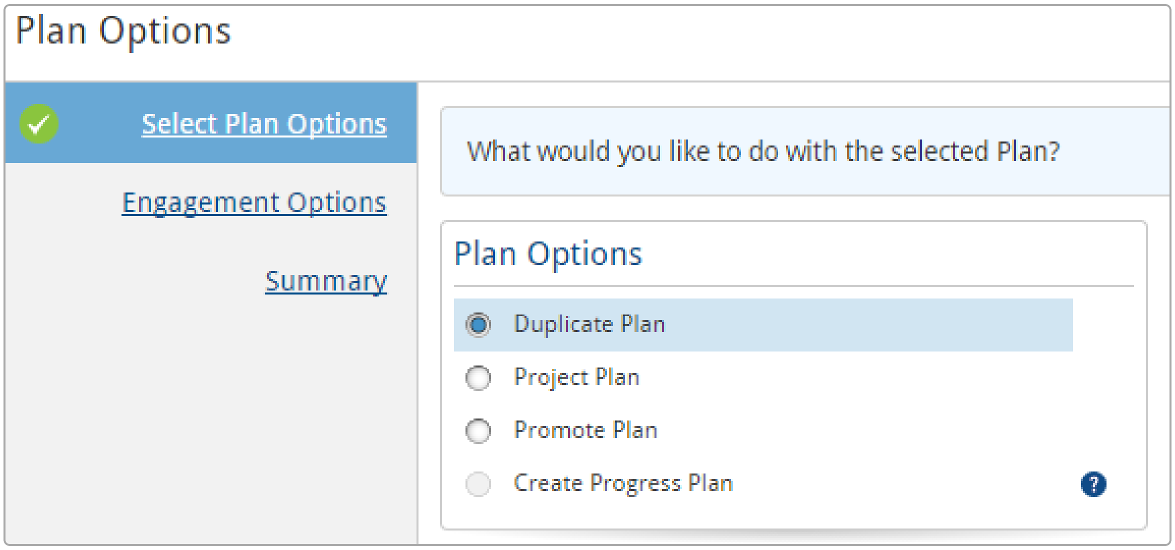
3. Select either a calculator, assessment, or a plan type.

Promoting, updating and duplicating plans

After you create plans, there are several options to track progress, upgrade plans or create duplicate plans for alternative planning or records.

To make these changes:

1. Go to the ***Plan Management*** section – ***Plan List*** – ***Plans***.
2. Under ***Plans***, click ***Plan Options***.



What would you like to do with the selected Plan?

Plan Management section – Plan List category – Plan Options page

3. Select your desired option, their descriptions are below:

Plan Option	Description
Duplicate Plan	Creates an exact copy of your plan.
Project Plan	Creates a copy of you plan, this will change the plan year to the current year. Values of all assets and liabilities will also be adjusted based on their assigned growth rates.
Promote Plan	Creates an upgraded copy of your plan. You can promote assessments and Level 1 plans to a higher level, but you cannot demote them to a lower level. Calculators and progress plans cannot be Promoted.
Create Progress Plan	Creates a progress plan, which can be used to track success of goals based on existing plan settings and strategies. A progress plan can only be created for a Level 1 or Level 2 plan that is in an Approved or Delivered status.

4. Select the ***Engagement Options***, choose your desired plan destination:

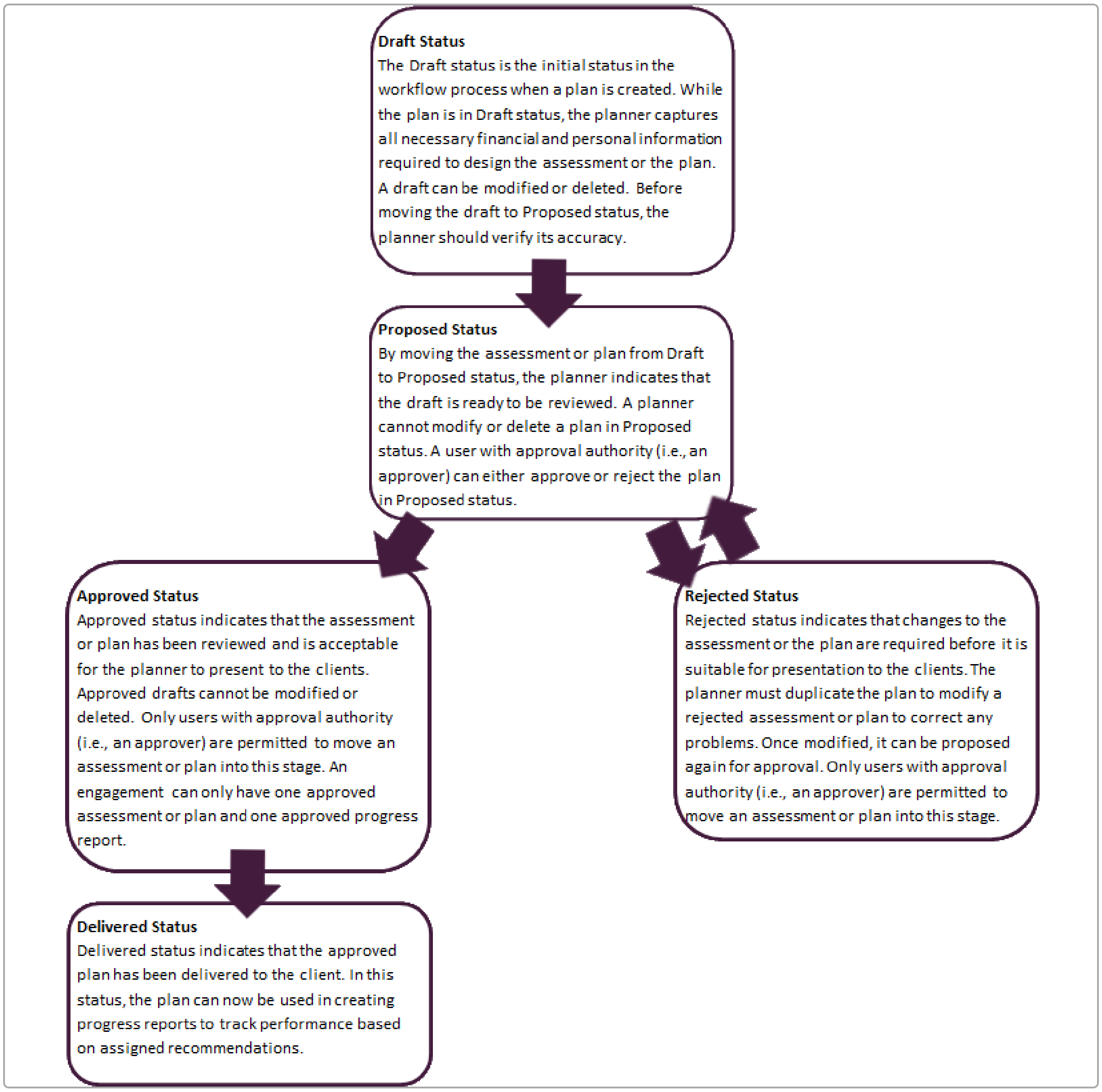
- ***Current Engagement*** places your new plan in your current engagement list
- ***Select Engagement*** allows you to choose an existing engagement to place your plan
- ***New Engagement*** creates a new engagement, with a new name, and places your plan there

Using compliance-based workflow in NaviPlan

In NaviPlan, workflow refers to a series of steps that takes an assessment or a plan through a life cycle from ***Draft*** status to delivery. This process provides a firm with compliance controls by guiding planners through the approval process, as well as giving planners the ability to create progress reports based on previously delivered plans. Organizations can designate approvers to oversee all planning activity and ensure that compliance standards are met.

There are three key players in the workflow process: the client, the planner, and the approver.

Participant	**Workflow duties**
Client	Provides the financial and personal information required to create an assessment or a plan.
Planner	Captures the financial and personal information from the clients, and creates an assessment or a plan to help the clients realize their financial goals.
Approver	Reviews assessments and plans submitted by the planner for compliance, and then either approves or rejects the assessment or the plan, depending on whether it meets the compliance requirements.



Draft Status
The Draft status is the initial status in the workflow process when a plan is created. While the plan is in Draft status, the planner captures all necessary financial and personal information required to design the assessment or the plan. A draft can be modified or deleted. Before moving the draft to Proposed status, the planner should verify its accuracy.

Proposed Status
By moving the assessment or plan from Draft to Proposed status, the planner indicates that the draft is ready to be reviewed. A planner cannot modify or delete a plan in Proposed status. A user with approval authority (i.e., an approver) can either approve or reject the plan in Proposed status.

Approved Status
Approved status indicates that the assessment or plan has been reviewed and is acceptable for the planner to present to the clients. Approved drafts cannot be modified or deleted. Only users with approval authority (i.e., an approver) are permitted to move an assessment or plan into this stage. An engagement can only have one approved assessment or plan and one approved progress report.

Rejected Status
Rejected status indicates that changes to the assessment or the plan are required before it is suitable for presentation to the clients. The planner must duplicate the plan to modify a rejected assessment or plan to correct any problems. Once modified, it can be proposed again for approval. Only users with approval authority (i.e., an approver) are permitted to move an assessment or plan into this stage.

Delivered Status
Delivered status indicates that the approved plan has been delivered to the client. In this status, the plan can now be used in creating progress reports to track performance based on assigned recommendations.

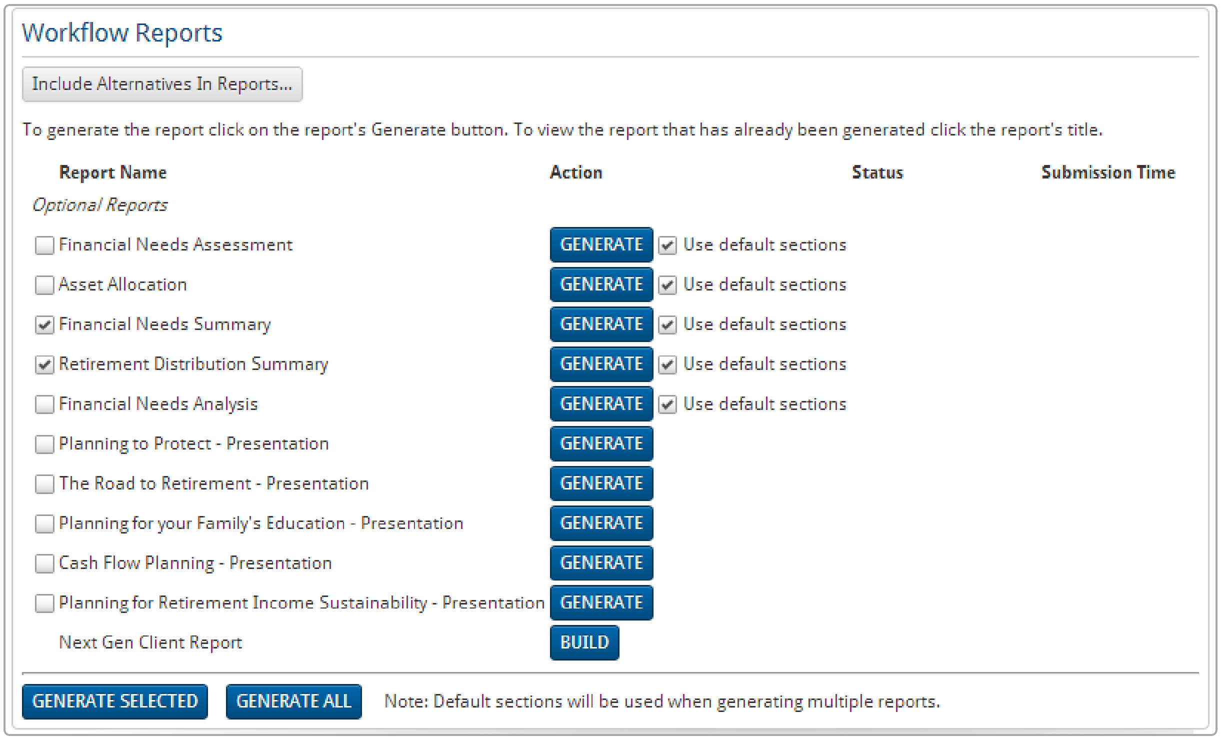
The workflow process in NaviPlan

Submitting an assessment or a plan for review

You can submit an assessment or a plan to someone with approval authority for review in NaviPlan Online or Offline (except in the ***Standalone*** mode of NaviPlan Offline where the approval function is not available). If the assessment or plan is rejected, you can modify it to correct any problems, and then resubmit it. Only assessments and plans in the ***Draft*** or ***Proposed*** statuses can be submitted for review.

To submit an assessment or a plan for review, follow these steps:

1. In an open assessment or plan, go to the ***Workflow*** section – ***Status*** category – ***Status*** page.



Workflow Reports

To generate the report click on the report's Generate button. To view the report that has already been generated click the report's title.

Report Name	Action	Status	Submission Time
Optional Reports			
☐ Financial Needs Assessment	GENERATE ☑ Use default sections		
☐ Asset Allocation	GENERATE ☑ Use default sections		
☑ Financial Needs Summary	GENERATE ☑ Use default sections		
☑ Retirement Distribution Summary	GENERATE ☑ Use default sections		
☐ Financial Needs Analysis	GENERATE ☑ Use default sections		
☐ Planning to Protect - Presentation	GENERATE		
☐ The Road to Retirement - Presentation	GENERATE		
☐ Planning for your Family's Education - Presentation	GENERATE		
☐ Cash Flow Planning - Presentation	GENERATE		
☐ Planning for Retirement Income Sustainability - Presentation	GENERATE		
Next Gen Client Report	BUILD		

Note: Default sections will be used when generating multiple reports.

Workflow section – Status category – Status page

2. Generate all client reports that you wish to present to your clients.

To generate a client report as part of the workflow reports, select the report, and then click the **Generate** button for that report. Reports that have already been generated are listed and the name of the report becomes a link. To print a generated report, click the link.

Note: Any reports not generated before an assessment or plan is proposed will only be available in draft form once you propose it.

3. After generating all required client reports, click the **Propose** button. The assessment or plan is submitted for approval.

On the ***Plans*** page, under ***Plans***, the assessment or plan appears in ***Proposed*** status. Those that have not been submitted appear in ***Draft*** status.

To find out how users with approval authority review assessments and plans, **Reviewing an assessment or a plan** on the next page.

You cannot modify or delete a proposed or approved assessment or plan, but you can duplicate it by clicking the **Duplicate** button on the ***Plans*** page. The duplicate assessment or plan appears in ***Draft*** status.

4. To check the status of an assessment or a plan, go to the **Plan Management** section – **Plan List** category – **Plans** page. The status of the assessment or the plan is displayed.

Reviewing an assessment or a plan

You must have approval authority in order to approve or reject an assessment or a plan in NaviPlan Online or Offline (except in the ***Standalone*** mode of NaviPlan Offline where the approval function is not available).

In NaviPlan, you can review proposed assessments and plans for the current client file or for multiple clients.

To review an assessment or a plan for the current client file, follow these steps:

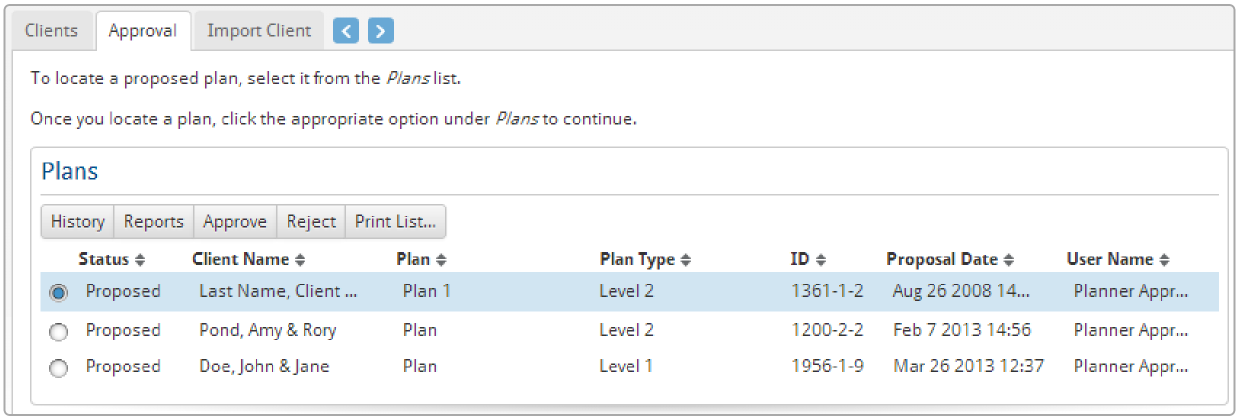
1. Go to the ***Plan Management*** section – ***Plan List*** category – ***Plans*** page.
2. To view the assessment or plan in read-only mode, click **View**. You cannot make changes to an assessment or a plan while it is in read-only mode.
3. To view the history of the assessment or the plan, click **History**.
4. On the ***Plans*** page, click the **Workflow** button.
   Note: You can also go to the ***Status*** page by opening an assessment or plan, and then going to the ***Workflow*** section – ***Status*** category – ***Status*** page.
5. If the assessment or plan meets with all compliance criteria and can be implemented, click **Approve**. The status on the ***Plans*** page changes to ***Approved***. Once approved, the assessment or plan cannot be modified, deleted, or returned to ***Draft*** status.

If the assessment or plan does not meet all compliance criteria and cannot be implemented, click **Reject**. The status on the ***Plans*** pages changes to ***Rejected***.

Reviewing assessments and plans for several clients (online)

To review a proposed assessment or plan from a list of all clients' assessments and plans, follow these steps:

1. Go to the ***Client Management*** section – ***Client List*** category – ***Approval*** page.



To locate a proposed plan, select it from the *Plans* list.

Once you locate a plan, click the appropriate option under *Plans* to continue.

	Status	Client Name	Plan	Plan Type	ID	Proposal Date	User Name
●	Proposed	Last Name, Client ...	Plan 1	Level 2	1361-1-2	Aug 26 2008 14...	Planner Appr...
○	Proposed	Pond, Amy & Rory	Plan	Level 2	1200-2-2	Feb 7 2013 14:56	Planner Appr...
○	Proposed	Doe, John & Jane	Plan	Level 1	1956-1-9	Mar 26 2013 12:37	Planner Appr...

Client Management section – Client List category – Approval page

2. Select an assessment or plan, and then do one of the following:

Click...	To...
History	View the history of an assessment or a plan. In the ***Plan History*** dialog box that opens, NaviPlan shows such information as the time of creation and the time of status change. Click **Close** to close the ***Plan History*** dialog box.
Reports	View reports that have been generated for a proposed assessment or plan. In the ***Reports*** dialog box that opens, NaviPlan shows a list of generated reports. To open a generated report, click the link for the applicable report. Click **Close** to close the ***Reports*** dialog box.
Approve	Approve a proposed assessment or plan that meets all compliance criteria and can be implemented. Once approved, the assessment or plan cannot be modified, deleted, or returned to ***Draft*** status.
Reject	Reject a proposed assessment or plan that does not meet all compliance criteria and cannot be implemented. The status changes to ***Rejected***.

If a plan has been approved and you would like to make changes based on your clients' progress, you can create an update plan. For more information, **Creating a Progress Plan** on the next page.

Creating a Progress Plan

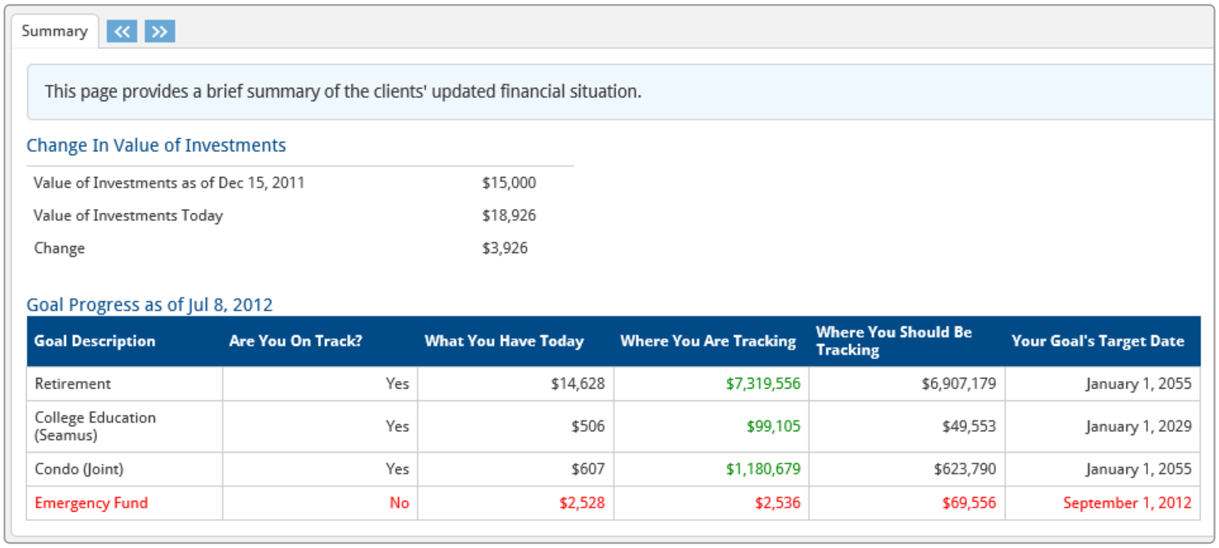
A progress plan allows you to track your clients’ progress against an approved plan. For information about plan approval, **Using compliance-based workflow in NaviPlan** on page 38 and **Reviewing an assessment or a plan** on page 41. Using this feature, you can update recent changes in income, account values, and expenses without affecting the approved plan or changing the clients’ goals.

The progress plan is populated with information from the approved plan’s ***Recommended Plan*** scenario. If any recommendations from the approved plan were not acted upon, you may have to make adjustments to the updated plan to accurately reflect the clients’ current financial situation.

You can compare your clients’ progress and the approved plan by generating a ***Progress*** report. This report helps you to determine how well your clients are staying on track towards attaining their financial goals.

To create an progress plan, follow these steps:

1. Go to the ***Plan Management*** section – ***Plan List*** category – ***Plans*** page.
2. Select the approved plan, and then click **Plan Options**, select the ***Create Progress Plan***button and press **Engagement Options**. Choose your desired engagement and press finish. A copy of the approved plan appears in ***Progress-Draft*** status.
3. Open the newly created plan, and then update it with the clients’ most recent data.
   Note: Navigation may be slightly different in progress plans. For information about these differences, search for “Progress Plans” in the application Help.
4. To view a summary of the clients’ progress, go to the ***Results*** section – ***Summary*** category – ***Summary*** page. NaviPlan displays a summary listing the clients’ goals and whether the clients are on track to meet each goal.



This page provides a brief summary of the clients' updated financial situation.

Change In Value of Investments

Value of Investments as of Dec 15, 2011	$15,000
Value of Investments Today	$18,926
Change	$3,926

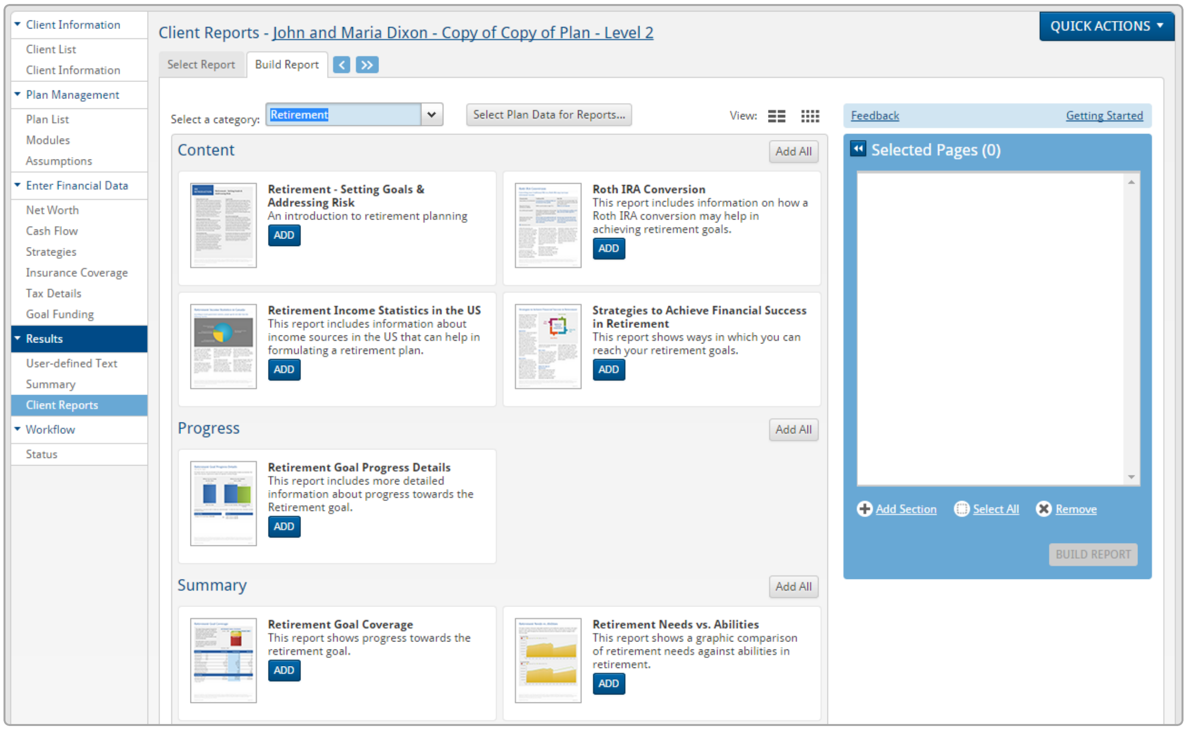
Goal Progress as of Jul 8, 2012

Goal Description	Are You On Track?	What You Have Today	Where You Are Tracking	Where You Should Be Tracking	Your Goal's Target Date
Retirement	Yes	$14,628	$7,319,556	$6,907,179	January 1, 2055
College Education (Seamus)	Yes	$506	$99,105	$49,553	January 1, 2029
Condo (Joint)	Yes	$607	$1,180,679	$623,790	January 1, 2055
Emergency Fund	No	$2,528	$2,536	$69,556	September 1, 2012

Results section – Summary category – Summary page

5. Go to the ***Results*** section – ***Client Report*** page.

6. Select ***Start a New Report***, then choose desired reports.


Client Information
Client List
Client Information
Plan Management
Plan List
Modules
Assumptions
Enter Financial Data
Net Worth
Cash Flow
Strategies
Insurance Coverage
Tax Details
Goal Funding
Results
User-defined Text
Summary
Client Reports
Workflow
Status
QUICK ACTIONS
Select Report
Build Report
Select a category:
Retirement
Select Plan Data for Reports...
View:
Feedback
Getting Started
Content
Add All
ADD
Progress
Summary
Selected Pages (0)
Add Section
Select All
Remove
BUILD REPORT

Client Reports - John and Maria Dixon - Copy of Copy of Plan - Level 2

Retirement - Setting Goals & Addressing Risk
An introduction to retirement planning

Roth IRA Conversion
This report includes information on how a Roth IRA conversion may help in achieving retirement goals.

Retirement Income Statistics in the US
This report includes information about income sources in the US that can help in formulating a retirement plan.

Strategies to Achieve Financial Success in Retirement
This report shows ways in which you can reach your retirement goals.

Retirement Goal Progress Details
This report includes more detailed information about progress towards the Retirement goal.

Retirement Goal Coverage
This report shows progress towards the retirement goal.

Retirement Needs vs. Abilities
This report shows a graphic comparison of retirement needs against abilities in retirement.

Build Report dialog box

7. Click ***Build Report*** to create progress report.

To Build Templates for ***Progress Reports***:

1. Go to the ***Results*** section – ***Client Report*** page.
2. Select ***Start a New Template***, and name the template, you may also add a description.
3. Choose your desired reports from the lists, and press ***Save***.

Chapter 4: Setting user preferences

You can customize some aspects of NaviPlan to suit your needs by changing application settings or setting default values using the commands on the ***User Preferences*** menu.

Preferences only need to be set once. You do not need to access the ***User Preferences*** menu each time you use NaviPlan. Any changes you make to your user preferences apply to all new client files and all new assessments and plans. Some default values can be overridden within individual assessments and plans.

In this chapter:

Entering advisor details 47
Setting system preferences 48
  Changing passwords in NaviPlan Online 48
  Changing forgotten passwords in NaviPlan Online 49
  Selecting Sources for Data Integration 49
  Setting import and data storage locations 50
  Deleting report templates 51
  Defining client report settings 51
Setting plan preferences 53
  Entering general preferences 53
  Entering client milestones 55
  Entering Social Security assumptions 55
  Setting portfolio balancing preferences 57
  Entering net worth assumptions 58
  Entering cash flow assumptions 59
  Entering retirement income assumptions 60
  Entering education assumptions 61
  Entering insurance assumptions 61
  Entering disability and long-term care insurance assumptions 62
Entering Content Settings 64
Setting asset allocation defaults (with user-defined asset allocation) 66
  Setting default asset classes 66
  Setting default correlation values 67

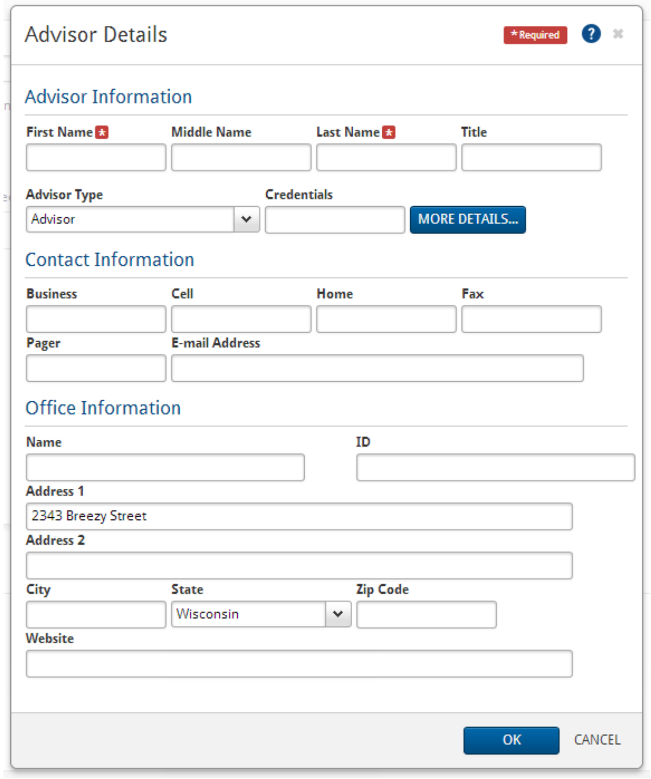
Setting default investor profiles 67
Setting default portfolios 69
Setting security preferences in NaviPlan Offline 70
Authorizing NaviPlan 70
Transferring your authorization between computers 71
Configuring your USB drive 71
Preparing your home computer 73
Transferring authorization from your work computer 73
Transferring authorization to your home computer 75
Transferring authorization back to your work computer 75
Removing your authorization 76
Viewing the status of your authorization 77

Entering advisor details

In the ***Advisor Details*** dialog box, you can enter details about the clients' advisor(s) that will appear in client reports.

To add advisor details, follow these steps:

1. Go to the ***Settings*** menu, and then select **Advisor Details**.


Advisor Details
* Required
?
×
Advisor Information
First Name *
Middle Name
Last Name *
Title
Advisor Type
Credentials
MORE DETAILS...
Contact Information
Business
Cell
Home
Fax
Pager
E-mail Address
Office Information
Name
ID
Address 1
Address 2
City
State
Zip Code
Website
OK
CANCEL

Advisor Type: Advisor
Address 1: 2343 Breezy Street
State: Wisconsin

Advisor Details dialog box

2. Enter the advisor's information. Fields marked with an asterisk (*) are mandatory.
3. Click **OK** to save the information.

Setting system preferences

In the ***Settings*** - ***System Settings*** dialog box, you can define your system preferences.

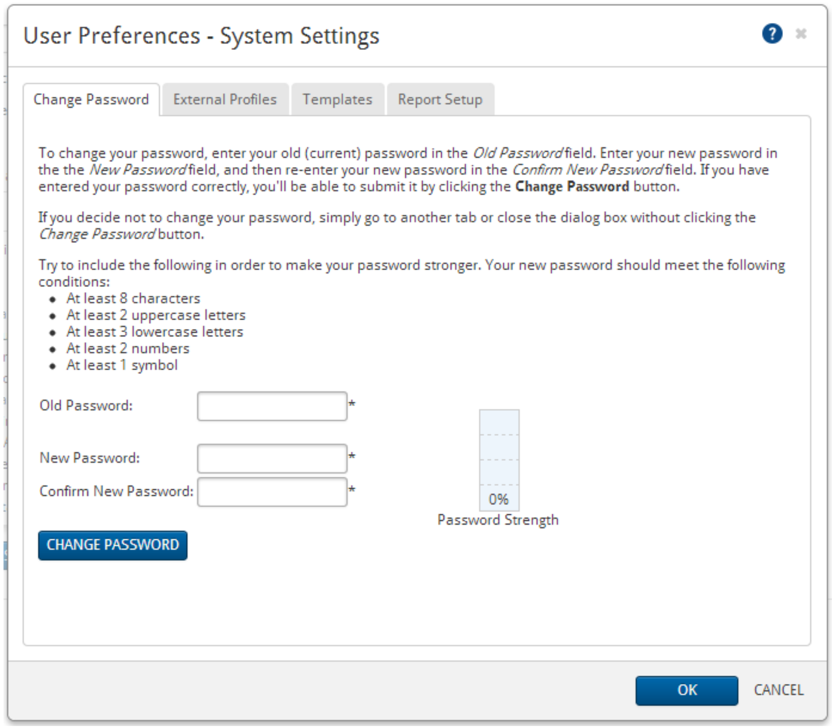
Changing passwords in NaviPlan Online

If you do not have access to NaviPlan Online, this procedure does not apply to you.

Passwords expire every 60 days in NaviPlan Online. When you change your password in NaviPlan Online, you can still use your old password to open NaviPlan Offline in ***Disconnected*** mode. However, to use NaviPlan Offline in ***Connected*** mode, or when you connect to the server in any way, you will need to enter the new password in NaviPlan Online.

To change your password, follow these steps:

1. Go to the ***Settings*** menu, and then select **System Settings**.



To change your password, enter your old (current) password in the *Old Password* field. Enter your new password in the the *New Password* field, and then re-enter your new password in the *Confirm New Password* field. If you have entered your password correctly, you'll be able to submit it by clicking the **Change Password** button.

If you decide not to change your password, simply go to another tab or close the dialog box without clicking the *Change Password* button.

Try to include the following in order to make your password stronger. Your new password should meet the following conditions:

- At least 8 characters
- At least 2 uppercase letters
- At least 3 lowercase letters
- At least 2 numbers
- At least 1 symbol

User Preferences - System Settings
Change Password
External Profiles
Templates
Report Setup
Old Password: *
New Password: *
Confirm New Password: *
0%
Password Strength
CHANGE PASSWORD
OK
CANCEL

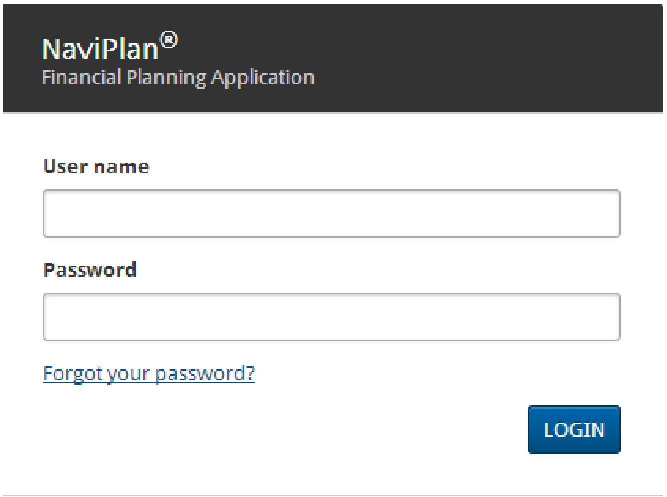
User Preferences - System Settings dialog box – Change Password tab

2. Enter your old (current) password.
3. Enter the new password using the following rules:
    - It must be at least eight characters long.
    - It must include two uppercase letters, three lowercase letters, two numbers, and one symbol.
    - It cannot include the word ***password***.
    - Confirm the new password by entering it again.
      Note: As you enter your password, the ***Password Strength*** graph changes. For your security, a strong password is preferable.
4. Click **Change Password**. If you entered all the information correctly, your password is changed. If your password did not change, check the error message to see if the reason is displayed. If you are unable to change your password, contact Partner Support at (888) 692-3474.

Changing forgotten passwords in NaviPlan Online

To request a new password in the event you forget your current password, follow these steps:

1. From the NaviPlan Online login screen, click the **Forgot your password?** link.

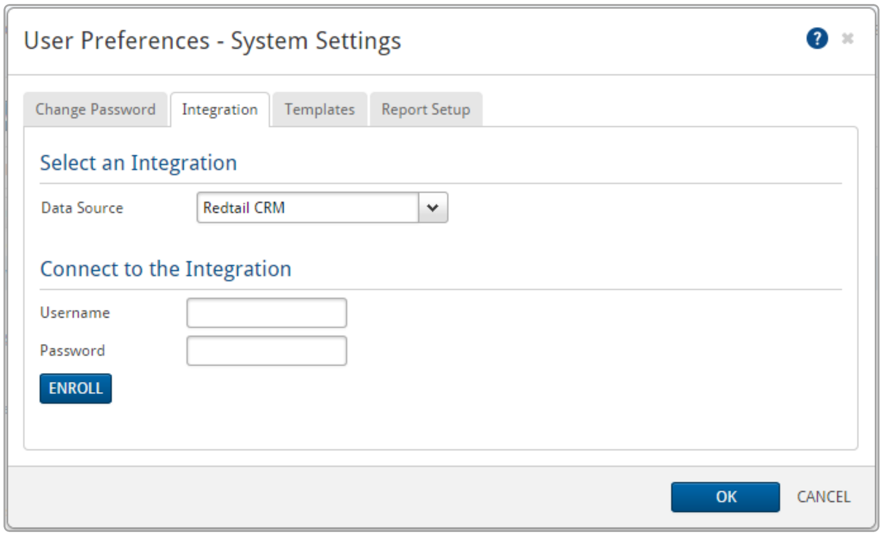


Selecting Sources for Data Integration

If you intend to import client or account information into NaviPlan, you must first .

To , follow these steps:

1. Go to the ***User Preferences*** menu, and then select **System Settings**.


User Preferences - System Settings
?
×
Change Password
Integration
Templates
Report Setup
Select an Integration
Connect to the Integration
Username
Password
ENROLL
OK
CANCEL

Data Source: Redtail CRM

2. Go to the tab.
3. From the ***Data Source*** menu, select the source from which you will import information. **Note**: When you import client or account information, NaviPlan assumes that the information will be coming from the data source last selected on this page.

Note: The remaining steps apply only if using an offline version of NaviPlan.

4. Go to the ***File Locations*** tab.
5. In the ***Import*** field, enter the path to the folder where you will import files.

For more information on the next steps specific to each integration source, consult the relevant Integration Guide page in the Learning Center:

- Albridge Solutions
- AppCrown WealthPlus
- Morningstar Office
- Redtail CRM
- Schwab OpenView Gateway™
- TD Ameritrade Institutional's Veo®

Setting import and data storage locations

Note: The ***File Locations*** tab only appears when using Offline versions of NaviPlan.

To set import and data storage locations, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.
2. Go to the **File Locations** tab.
3. In the ***Import*** field, enter the path to the folder where you will import files.
4. In the ***Logo*** field, enter the location of the logo file.
5. In the ***Data*** field, enter the path to the folder where you store your client data files.

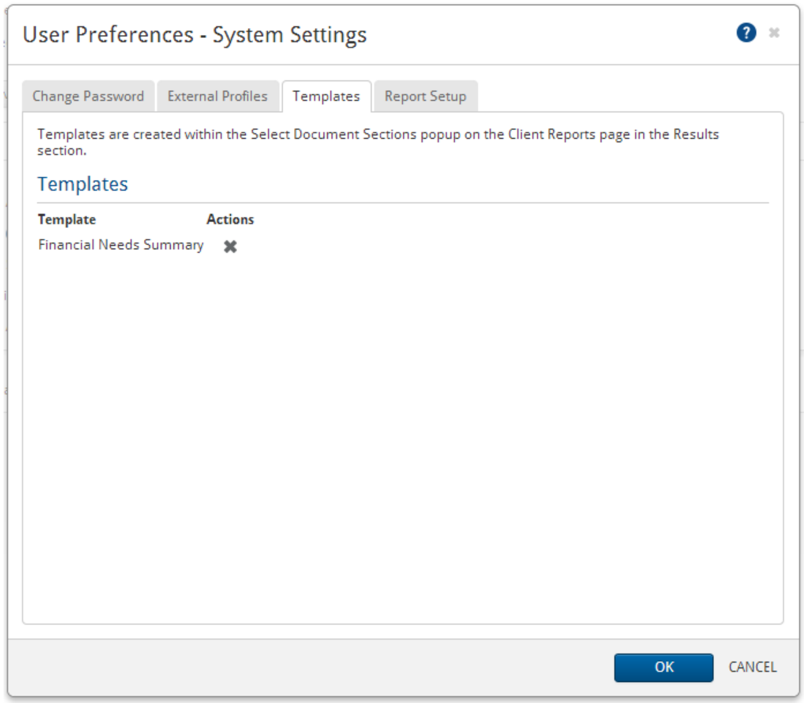
Note: Because NaviPlan automatically stores client files in a default location, it is important to verify the location of your client files before making changes to the ***Data*** field.

Deleting report templates

When generating client reports, you can select the topics or sections you want included in the reports, and then save these selections as templates.

To delete a report template that is no longer needed, follow these steps:

1. Go to the ***Settings*** menu, and then select **System Settings**.
2. Go to the **Templates** tab.



Templates are created within the Select Document Sections popup on the Client Reports page in the Results section.

Templates

Template	Actions
Financial Needs Summary	✖

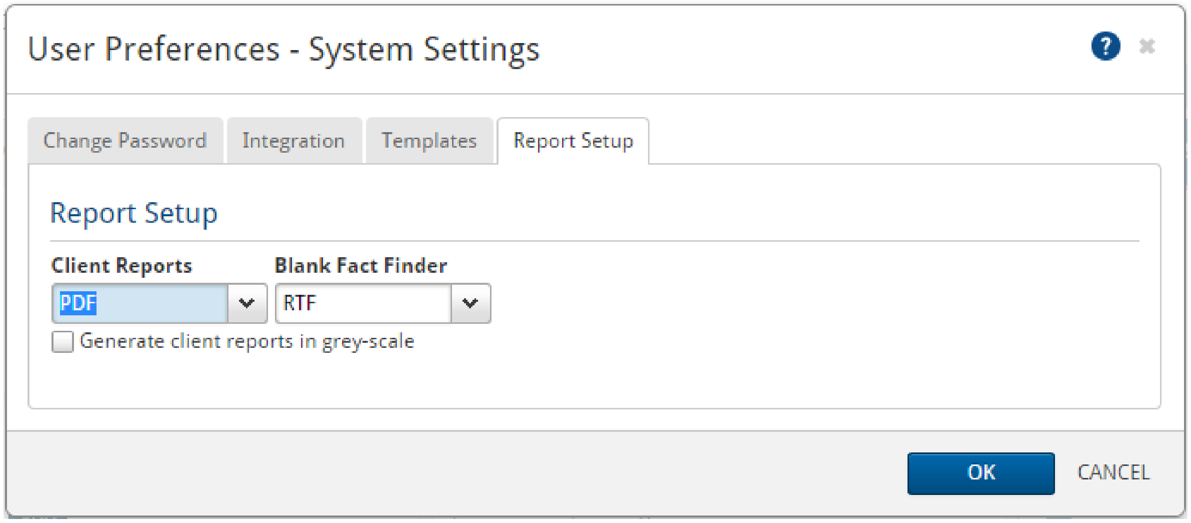
User Preferences - System Settings dialog box – Templates tab

3. Click ✖ next to the report template you want to remove.
4. Click **OK** to delete the template.

Defining client report settings

You can choose to create client reports in either portable document format (PDF) or rich text format (RTF). To select report output formats, follow these steps:

1. Go to the ***Settings*** menu, and then select **System Settings**.
2. Go to the ***Report Setup*** tab.


User Preferences - System Settings
Change Password
Integration
Templates
Report Setup
OK
CANCEL

Report Setup

Client Reports PDF

Blank Fact Finder RTF

☐ Generate client reports in grey-scale

User Preferences - System Settings dialog box – Report Setup tab

3. For each of the listed report types, select an output format.

> **Note:** You can select the **Generate client reports in grey-scale** option to create and print reports in black and white.

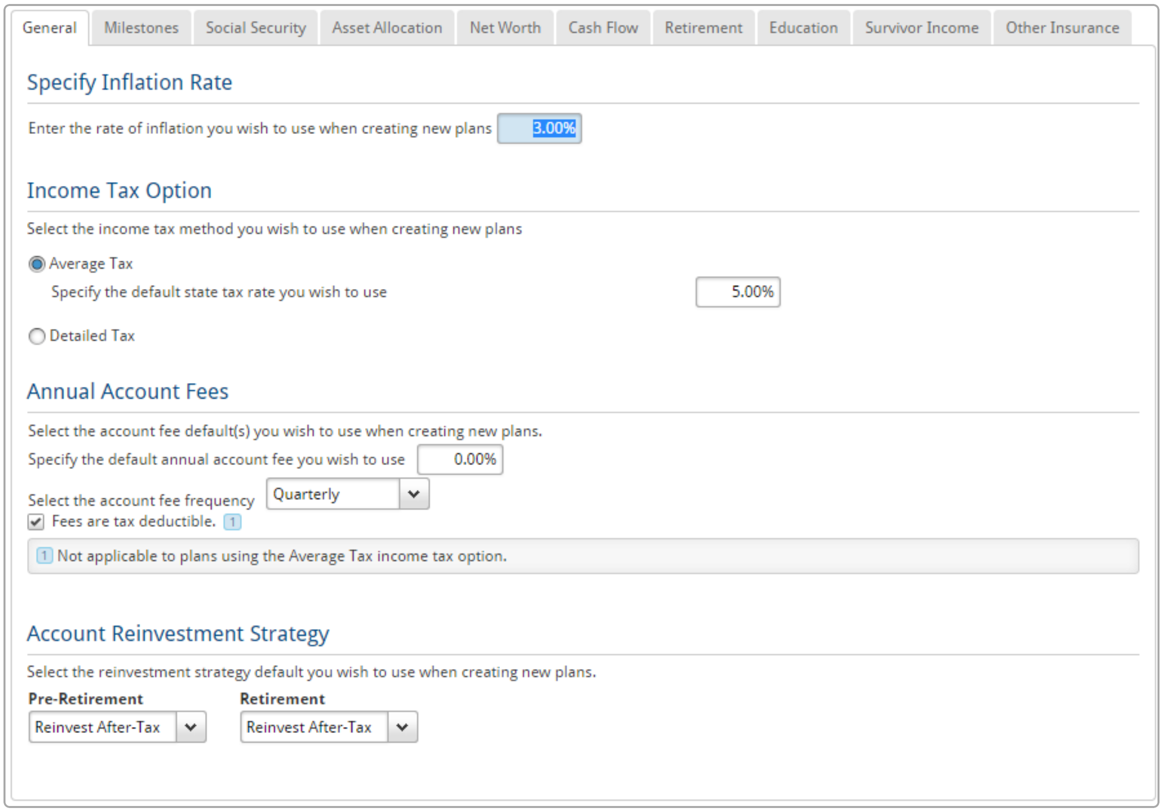
Setting plan preferences

In NaviPlan, you can set up default preferences that apply to all new clients and plans in the ***User Preferences - Plan Settings*** dialog box. You can modify preferences for individual plans in the ***Plan Management*** section – ***Assumptions*** category.

Entering general preferences

To set defaults for the inflation rate, income tax calculations, and annual account fees, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **General** tab.



Specify Inflation Rate

Enter the rate of inflation you wish to use when creating new plans: 3.00%

Income Tax Option

Select the income tax method you wish to use when creating new plans

● Average Tax

Specify the default state tax rate you wish to use: 5.00%

○ Detailed Tax

Annual Account Fees

Select the account fee default(s) you wish to use when creating new plans.

Specify the default annual account fee you wish to use: 0.00%

Select the account fee frequency: Quarterly

☑ Fees are tax deductible. [1]

[1] Not applicable to plans using the Average Tax income tax option.

Account Reinvestment Strategy

Select the reinvestment strategy default you wish to use when creating new plans.

Pre-Retirement: Reinvest After-Tax

Retirement: Reinvest After-Tax

User Preferences - Plan Settings dialog box – General tab

3. Under ***Specify Inflation Rate***, enter the default inflation rate to use with new plans.
4. Under ***Income Tax Option***, select the income tax method you want to use. If you select ***Average Tax***, specify the default state tax rate.

> **Note:** Based on your permissions and additional features, the ***Income Tax Option*** section may not appear, or the options available may differ.

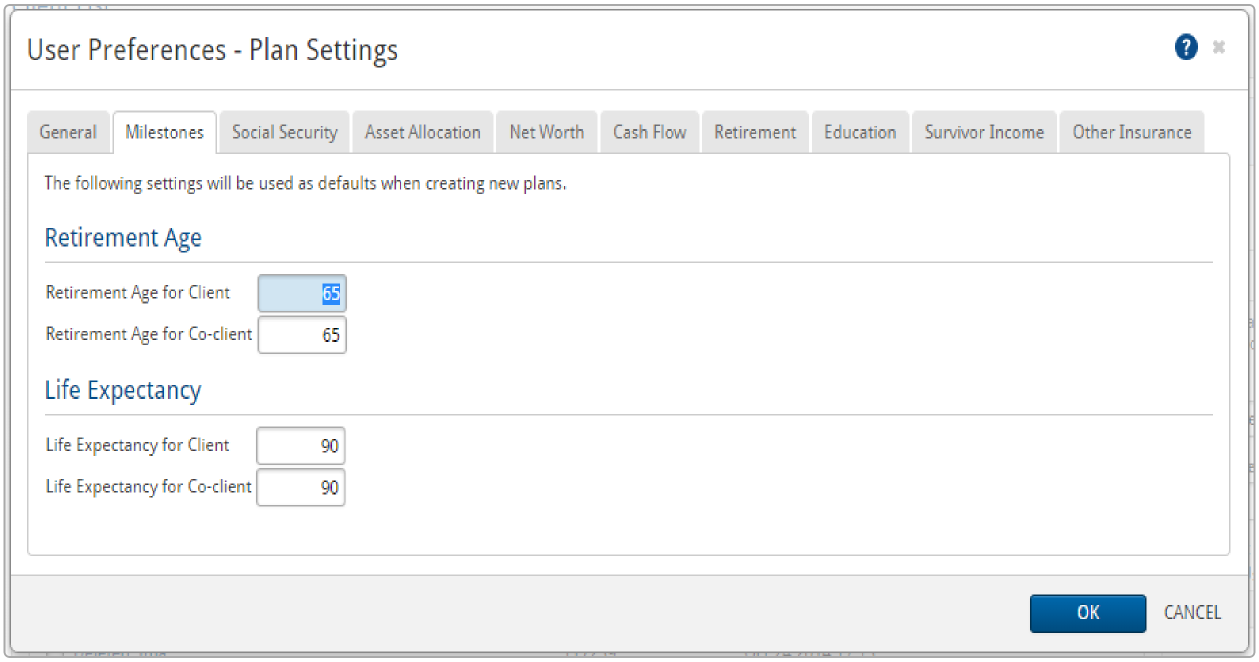
5. Under ***Annual Account Fees***, specify the default annual account fee percentage and select the account fee frequency. If fees are tax deductible, select the **Fees are tax deductible** option.

6. Under ***Account Reinvestment Strategies***, specify how your accounts investment income will be reinvested:
    - ***Reinvest After-Tax*** pays investment income taxes from investment income then reinvests the remainder investment income into their source accounts.
    - ***Reinvest All*** invests all investment income into their source accounts, all taxes caused by investment income will be paid by cash flow.
    - ***Don't Reinvest*** converts all investment income into cash flow incomes, and will not automatically reinvest into any account, taxes will be paid by cash flow.

Entering client milestones

To enter the default retirement ages and life expectancies for new plans, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Milestones** tab.


User Preferences - Plan Settings
General
Milestones
Social Security
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance
OK
CANCEL

The following settings will be used as defaults when creating new plans.

Retirement Age

Retirement Age for Client 65

Retirement Age for Co-client 65

Life Expectancy

Life Expectancy for Client 90

Life Expectancy for Co-client 90

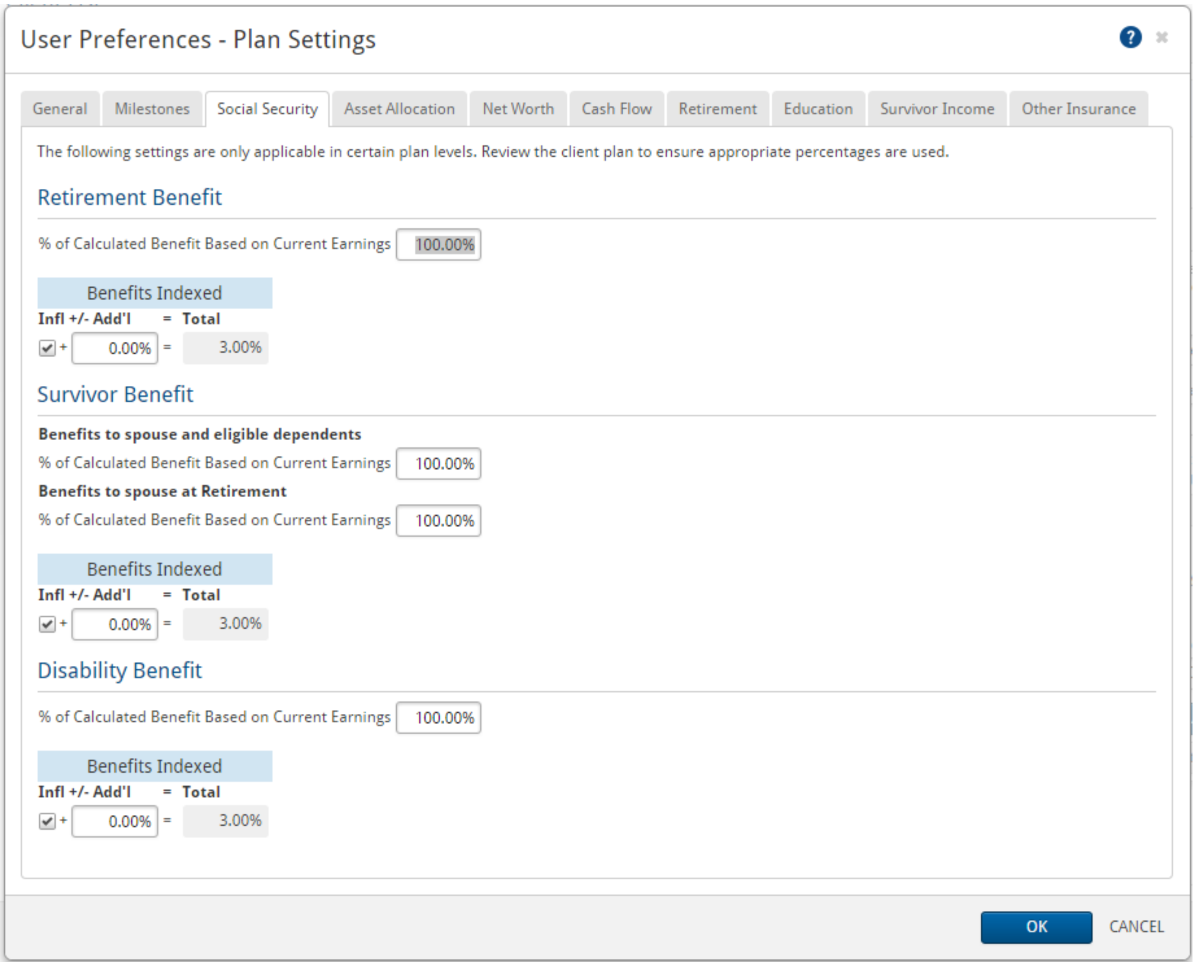
User Preferences - Plan Settings dialog box – Milestones tab

3. Enter the expected retirement age and estimated life expectancy for your clients and co-clients.

Entering Social Security assumptions

To enter Social Security assumptions for NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Social Security** tab.


User Preferences - Plan Settings
General
Milestones
Social Security
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance
OK
CANCEL

The following settings are only applicable in certain plan levels. Review the client plan to ensure appropriate percentages are used.

Retirement Benefit

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits Indexed

Infl +/- Add'l = Total

☑ + 0.00% = 3.00%

Survivor Benefit

Benefits to spouse and eligible dependents

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits to spouse at Retirement

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits Indexed

Infl +/- Add'l = Total

☑ + 0.00% = 3.00%

Disability Benefit

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits Indexed

Infl +/- Add'l = Total

☑ + 0.00% = 3.00%

User Preferences - Plan Settings dialog box – Social Security tab

3. For each Social Security benefit type, enter the percentage of calculated benefit that you want NaviPlan to use for cash flow calculations for all new clients and plans. By default, NaviPlan applies 100% of the calculated Social Security benefit during retirement, survivorship, and disability.

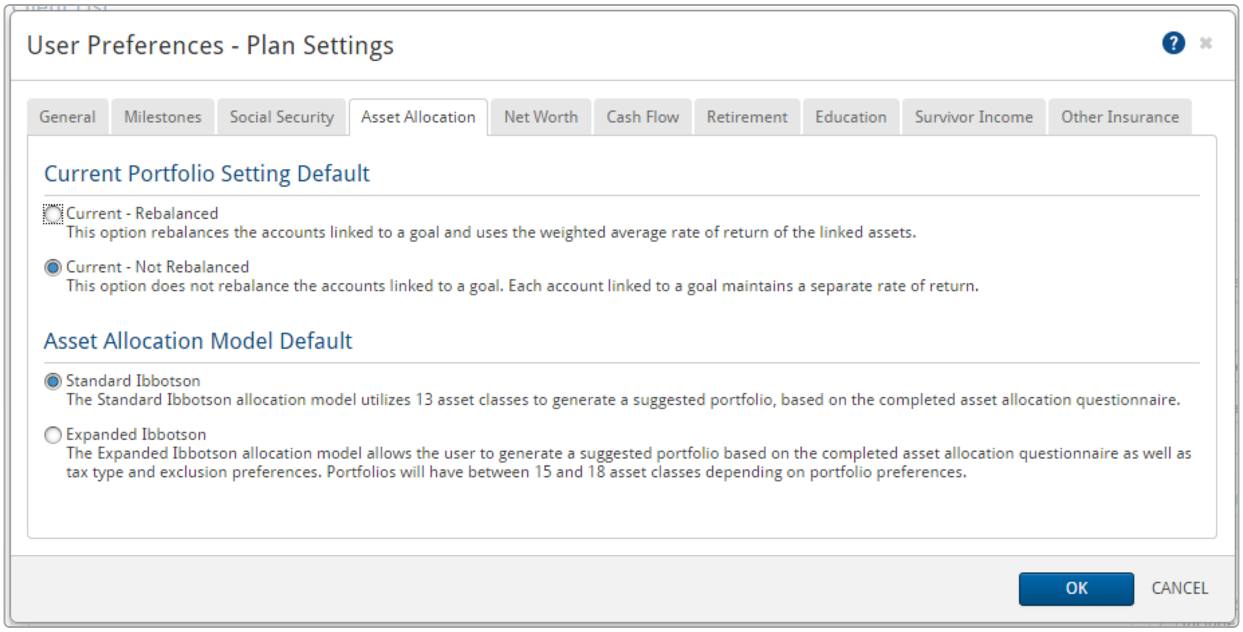
Setting portfolio balancing preferences

In NaviPlan, you can specify how your clients' assets are to be rebalanced by selecting one of two methods: ***Current - Rebalanced*** or ***Current - Not Rebalanced***.

- When ***Current - Rebalanced*** is selected, NaviPlan assumes the accounts are regularly rebalanced to maintain their asset allocation and applies the weighted average rate of return to accounts that are linked to goals.
- When ***Current - Not Rebalanced*** is selected, NaviPlan assumes the portfolio is never rebalanced and each account earns its separate rate of return for accounts that are linked to goals.

To determine whether all new plans will rebalance existing portfolios, follow these steps:

1. Go to the ***Settings*** menu, and then select **Plan Settings**.
2. Go to the tab.



Current Portfolio Setting Default

○ Current - Rebalanced
This option rebalances the accounts linked to a goal and uses the weighted average rate of return of the linked assets.

● Current - Not Rebalanced
This option does not rebalance the accounts linked to a goal. Each account linked to a goal maintains a separate rate of return.

Asset Allocation Model Default

● Standard Ibbotson
The Standard Ibbotson allocation model utilizes 13 asset classes to generate a suggested portfolio, based on the completed asset allocation questionnaire.

○ Expanded Ibbotson
The Expanded Ibbotson allocation model allows the user to generate a suggested portfolio based on the completed asset allocation questionnaire as well as tax type and exclusion preferences. Portfolios will have between 15 and 18 asset classes depending on portfolio preferences.

User Preferences - Plan Settings dialog box – tab

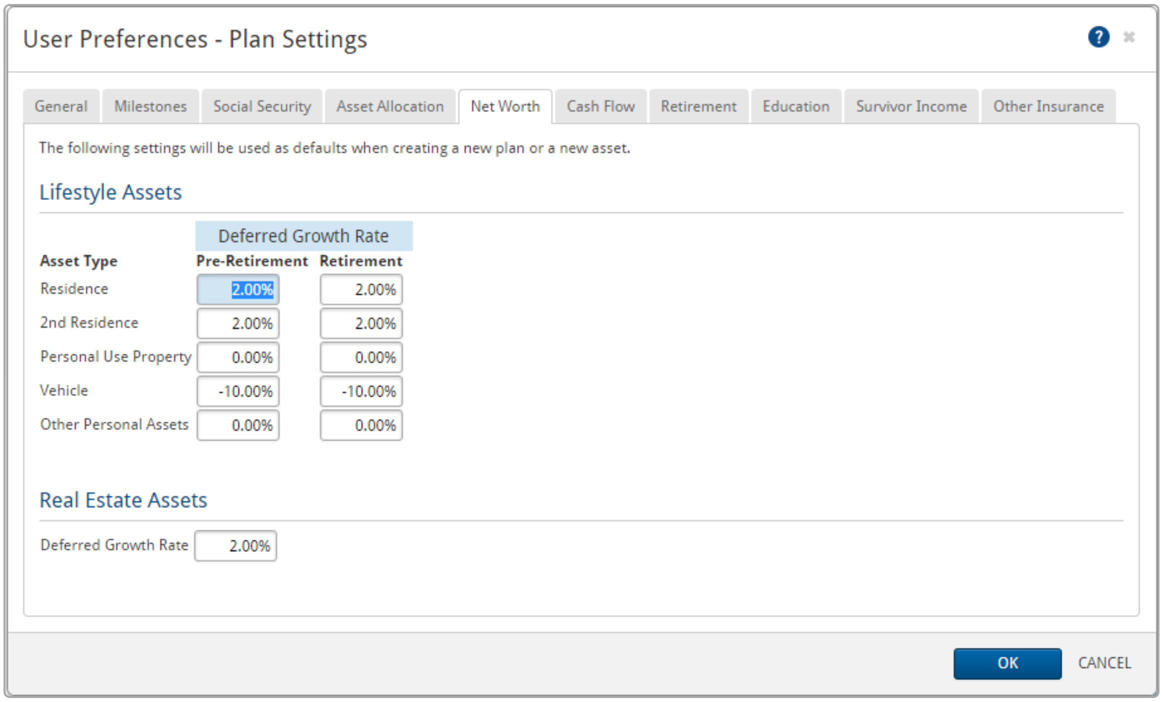
3. Under ***Current Portfolio Setting***, select one of the following:
   - ***Current - Rebalanced*** – Assets in the plan are rebalanced as per the suggested asset mix.
   - ***Current - Not Rebalanced*** – Assets in the plan are not rebalanced.
4. Under ***Asset Allocation Model Default***, select one of the following:
   - ***Standard Ibbotson*** – Ibbotson uses 13 asset classes to generate its suggested portfolio.
   - ***Expanded Ibbotson*** – Ibbotson uses 18 asset classes to generate its suggested portfolio.

Note: You can also override the current portfolio setting in Level 1 and Level 2 plans by changing the selection on the ***Plan Management*** section – ***Assumptions*** – ***Current Portfolio Setting***.

Entering net worth assumptions

To enter net worth assumptions in NaviPlan, follow these steps:

1. Go to the ***Settings*** menu, and then select **Plan Settings**.
2. Go to the ***Net Worth*** tab.


User Preferences - Plan Settings
General
Milestones
Social Security
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance
OK
CANCEL

The following settings will be used as defaults when creating a new plan or a new asset.

Lifestyle Assets

	Deferred Growth Rate	
Asset Type	**Pre-Retirement**	**Retirement**
Residence	2.00%	2.00%
2nd Residence	2.00%	2.00%
Personal Use Property	0.00%	0.00%
Vehicle	-10.00%	-10.00%
Other Personal Assets	0.00%	0.00%

Real Estate Assets

Deferred Growth Rate: 2.00%

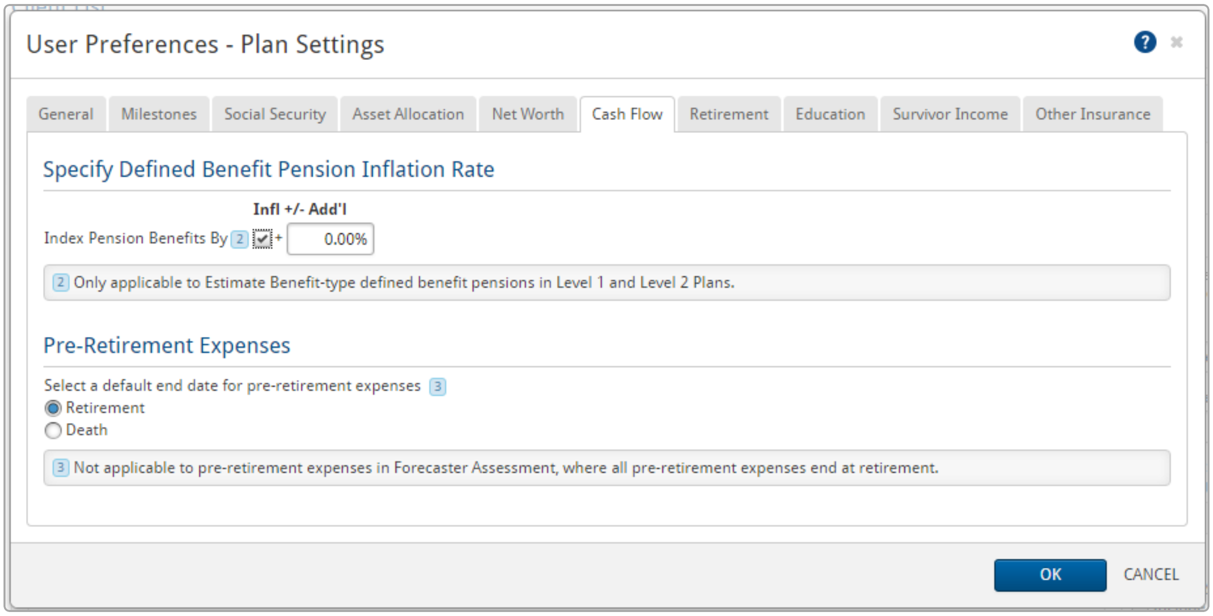
User Preferences - Plan Settings dialog box – Net Worth tab

3. Review the default ***Deferred Growth Rate*** for each item for both the ***Pre-Retirement*** and ***Retirement*** periods and make any changes you desire.
4. Review the ***Deferred Growth Rate*** for ***Real Estate Assets*** and make any changes you desire.

Entering cash flow assumptions

To enter cash flow assumptions in NaviPlan, follow these steps:

1. Go to the ***Settings*** menu, and then select **Plan Settings**.
2. Go to the **Cash Flow** tab.


General
Milestones
Social Security
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance
OK
CANCEL

User Preferences - Plan Settings

Specify Defined Benefit Pension Inflation Rate

Infl +/- Add'l

Index Pension Benefits By 2 ☑ + 0.00%

2 Only applicable to Estimate Benefit-type defined benefit pensions in Level 1 and Level 2 Plans.

Pre-Retirement Expenses

Select a default end date for pre-retirement expenses 3

● Retirement
○ Death

3 Not applicable to pre-retirement expenses in Forecaster Assessment, where all pre-retirement expenses end at retirement.

User Preferences - Plan Settings dialog box – Cash Flow tab

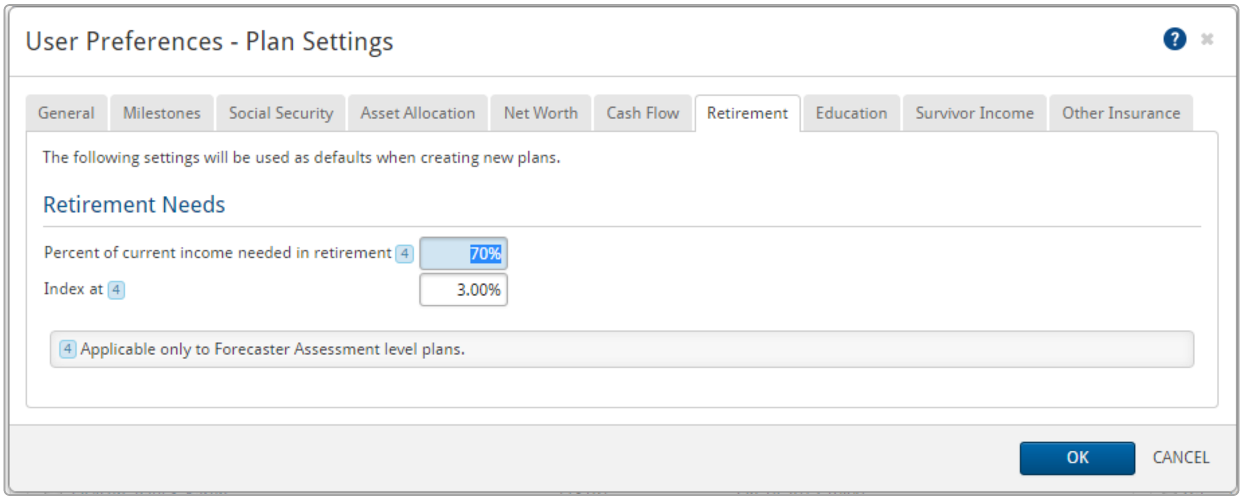
3. Under ***Specify Defined Benefit Pension Inflation Rate***, enter the index rate for pension benefits.
4. Under ***Pre-Retirement Expenses***, select the end date for pre-retirement expenses.

Note: For a joint analysis, when ***Retirement*** is selected, pre-retirement expenses end when the first client retires. When ***Death*** is selected, pre-retirement expenses end when the last client dies.

Entering retirement income assumptions

To enter retirement income assumptions in NaviPlan, follow these steps:

1. Go to the ***Settings*** menu, and then select **Plan Settings**.
2. Go to the ***Retirement*** tab.


User Preferences - Plan Settings
General
Milestones
Social Security
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance
OK
CANCEL

The following settings will be used as defaults when creating new plans.

Retirement Needs

Percent of current income needed in retirement 4: 70%

Index at 4: 3.00%

4 Applicable only to Forecaster Assessment level plans.

User Preferences - Plan Settings dialog box – Retirement tab

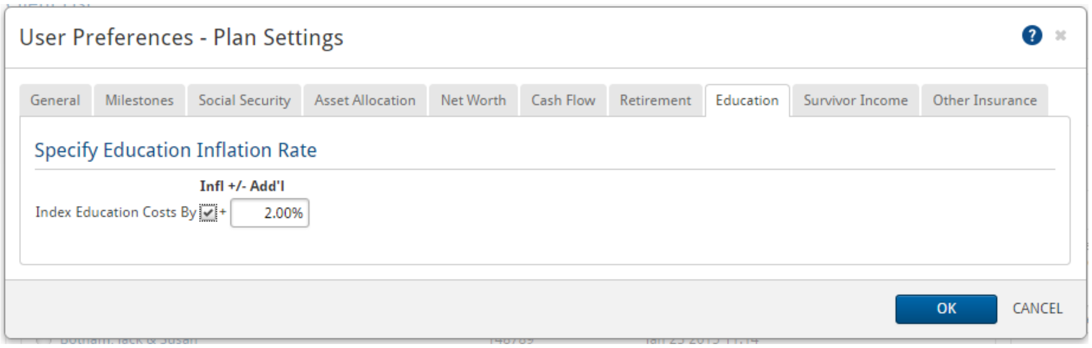
3. Under ***Retirement Needs***, enter the Percentage of current income needed in retirement and the indexation rate.

Note: The information entered under this tab is only applicable to Forecaster Assessment level plans.

Entering education assumptions

To set the default education inflation rate in NaviPlan, follow these steps:

1. Go to the ***Settings*** menu, and then select **Plan Settings**.
2. Go to the ***Education*** tab.


User Preferences - Plan Settings
General
Milestones
Social Security
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance
OK
CANCEL

Specify Education Inflation Rate

Infl +/- Add'l

Index Education Costs By ☑ + 2.00%

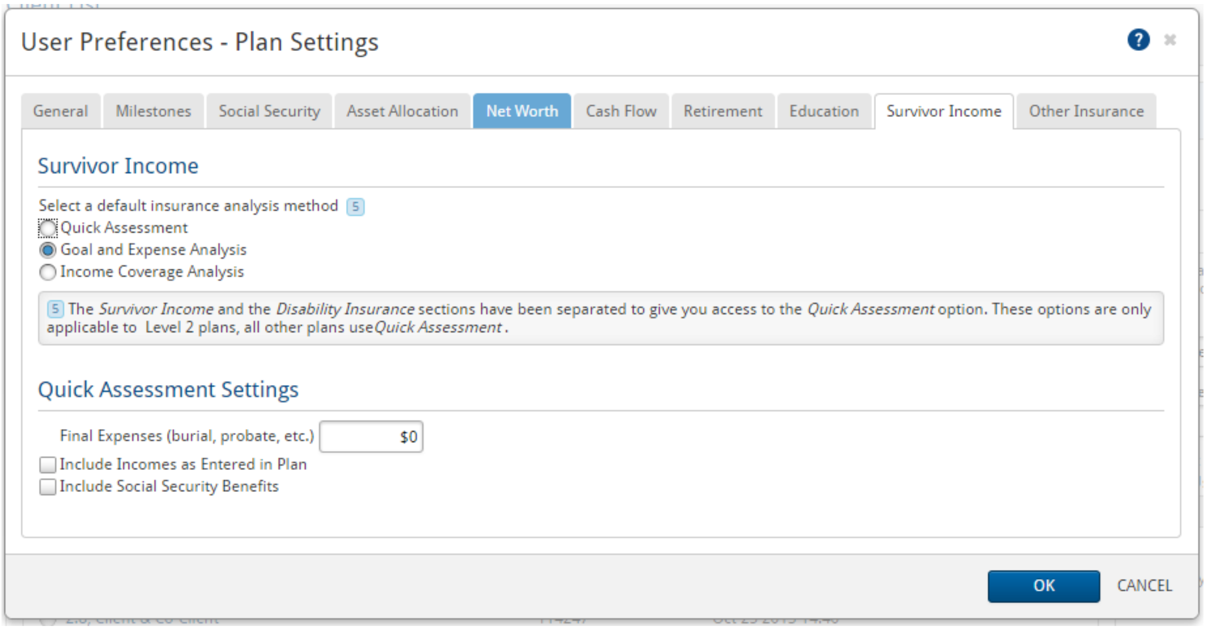
User Preferences - Plan Settings dialog box – Education tab

3. Under ***Specify Education Inflation Rate***, enter the index rate for education costs.

Entering insurance assumptions

To enter the default insurance assumptions in NaviPlan, follow these steps:

1. Go to the ***Settings*** menu, and then select **Plan Settings**.
2. Go to the tab.


User Preferences - Plan Settings
General
Milestones
Social Security
Asset Allocation
Net Worth
Cash Flow
Retirement
Education
Survivor Income
Other Insurance
OK
CANCEL

Survivor Income

Select a default insurance analysis method 5

○ Quick Assessment
● Goal and Expense Analysis
○ Income Coverage Analysis

5 The *Survivor Income* and the *Disability Insurance* sections have been separated to give you access to the *Quick Assessment* option. These options are only applicable to Level 2 plans, all other plans use *Quick Assessment*.

Quick Assessment Settings

Final Expenses (burial, probate, etc.) $0

☐ Include Incomes as Entered in Plan
☐ Include Social Security Benefits

User Preferences - Plan Settings dialog box – tab

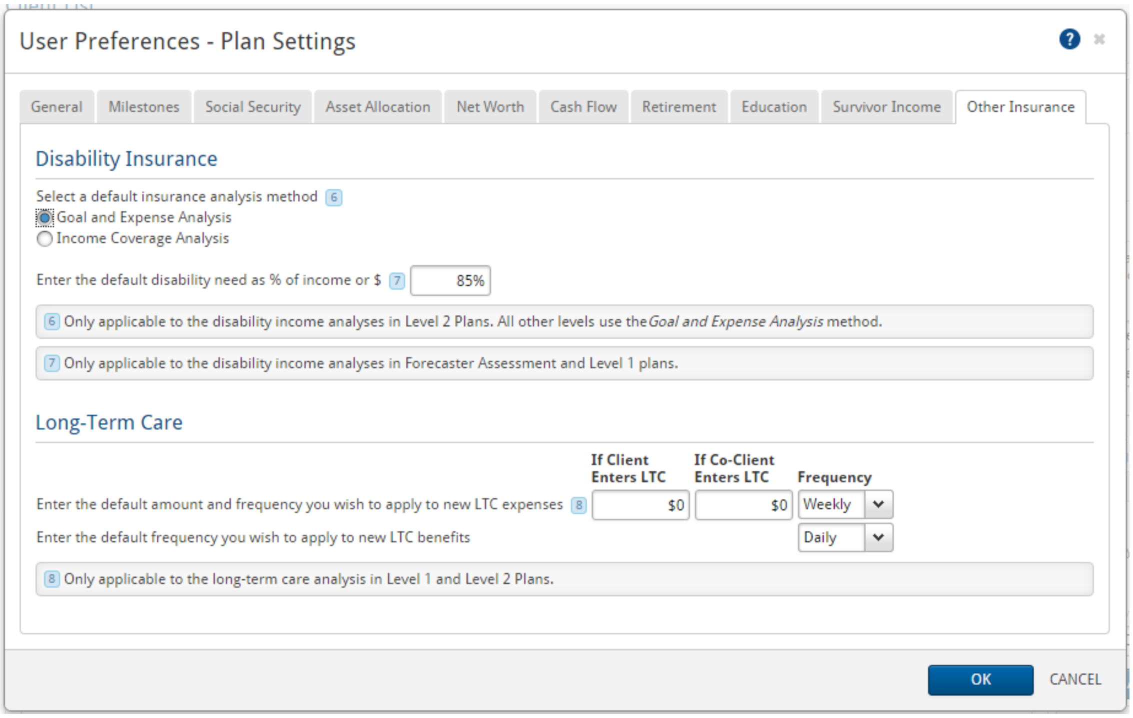
3. Under ***Life Insurance***, select one of the following insurance analysis methods:

Analysis method	Definition
Goal and Expense Analysis	The amount of life insurance intends to preserve the family's economic security and net worth if the client or co-client dies. This calculation is integrated with the rest of the plan using goals and expenses at the plan level, as well as additional expenses entered for the life insurance scenario.
Income Coverage Analysis	The amount of life insurance intends to replace any lost income as a result of the insured's death.
Quick Assessment	The Quick Assessment calculates clients' additional insurance needs based on a comparison of their lump sum/ongoing needs to their assets available to offset those needs.

Entering disability and long-term care insurance assumptions

To enter the default disability and long-term care insurance assumptions in NaviPlan, follow these steps:

1. Go to the ***Settings*** menu, and then select **Plan Settings**.
2. Go to the ***Other Insurance*** tab.



User Preferences - Plan Settings

Disability Insurance

Select a default insurance analysis method 6

● Goal and Expense Analysis

○ Income Coverage Analysis

Enter the default disability need as % of income or $ 7 85%

6 Only applicable to the disability income analyses in Level 2 Plans. All other levels use the *Goal and Expense Analysis* method.

7 Only applicable to the disability income analyses in Forecaster Assessment and Level 1 plans.

Long-Term Care

	If Client Enters LTC	If Co-Client Enters LTC	Frequency
Enter the default amount and frequency you wish to apply to new LTC expenses 8	$0	$0	Weekly
Enter the default frequency you wish to apply to new LTC benefits			Daily

8 Only applicable to the long-term care analysis in Level 1 and Level 2 Plans.

User Preferences - Plan Settings dialog box – Other Insurance tab

3. Under ***Disability Insurance***, select one of the following insurance analysis methods:

Analysis method	Definition
Goal and Expense Analysis	The amount of insurance intends to preserve the family's economic security and net worth if the client or co-client becomes disabled. This calculation is integrated with the rest of the plan using goals and expenses, as well as additional expenses entered for the disability income scenario.
Income Coverage Analysis	The amount of insurance intends to replace any lost income as a result of the insured's disability.

Note: The information entered under ***Disability Insurance*** is only applicable to level 2 plans.

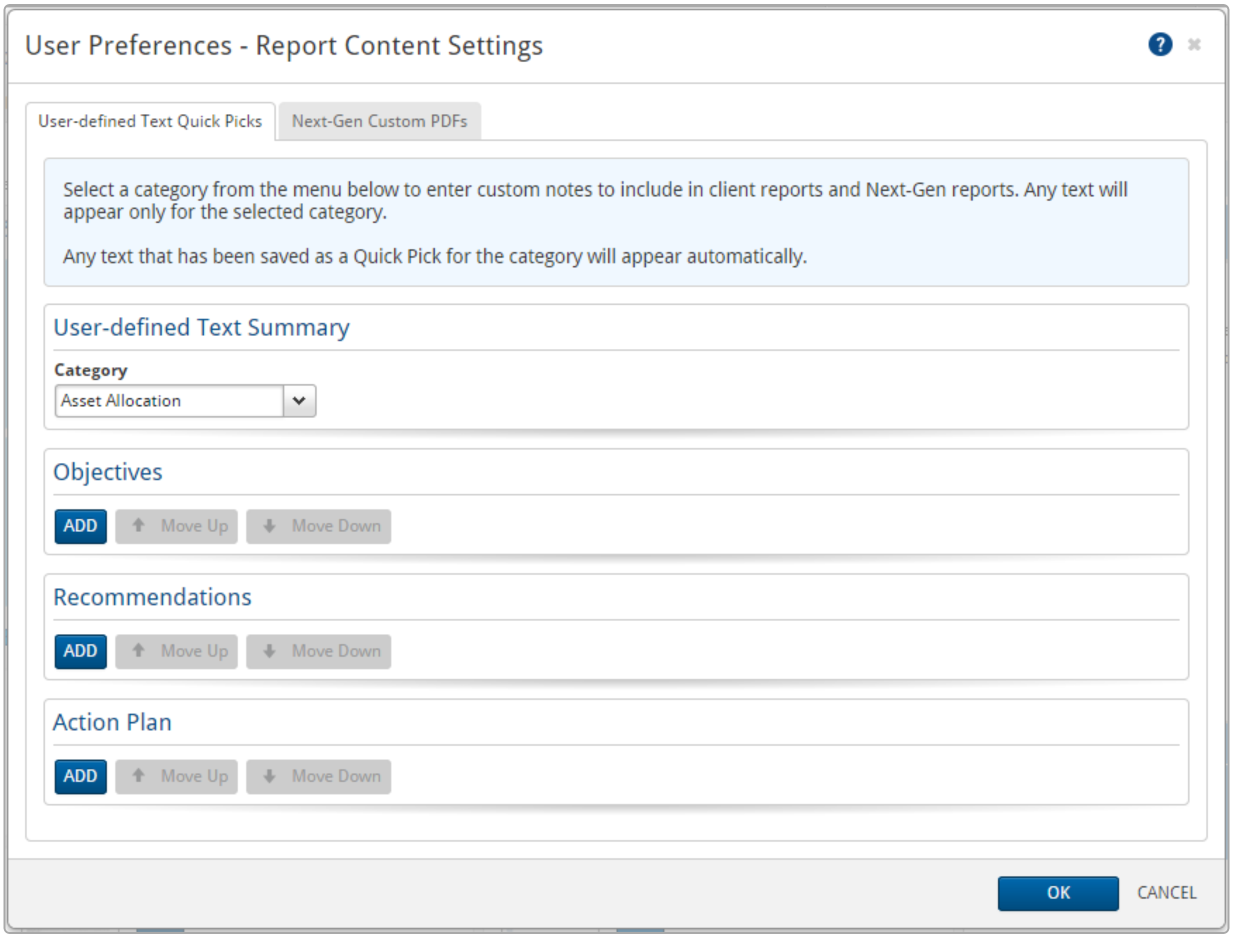
4. Under ***Long-Term Care***, enter the typical value and frequency of long term care expenses you wish to apply to all new policies.

Entering Content Settings

In NaviPlan, you can set up default notes and custom next gen content that can apply to all new clients and plans in the ***User Preferences*** - ***Content Settings*** dialog box. You can modify preferences for individual plans in the ***Results*** section – ***User Defined Text*** category.

To create system default notes or text additions for your ***Client Reports*** and ***Next Gen Reports*** in NaviPlan follow these steps:

1. Go to the ***Settings*** menu, and then select **Content Settings**.


User Preferences - Report Content Settings

Select a category from the menu below to enter custom notes to include in client reports and Next-Gen reports. Any text will appear only for the selected category.

Any text that has been saved as a Quick Pick for the category will appear automatically.

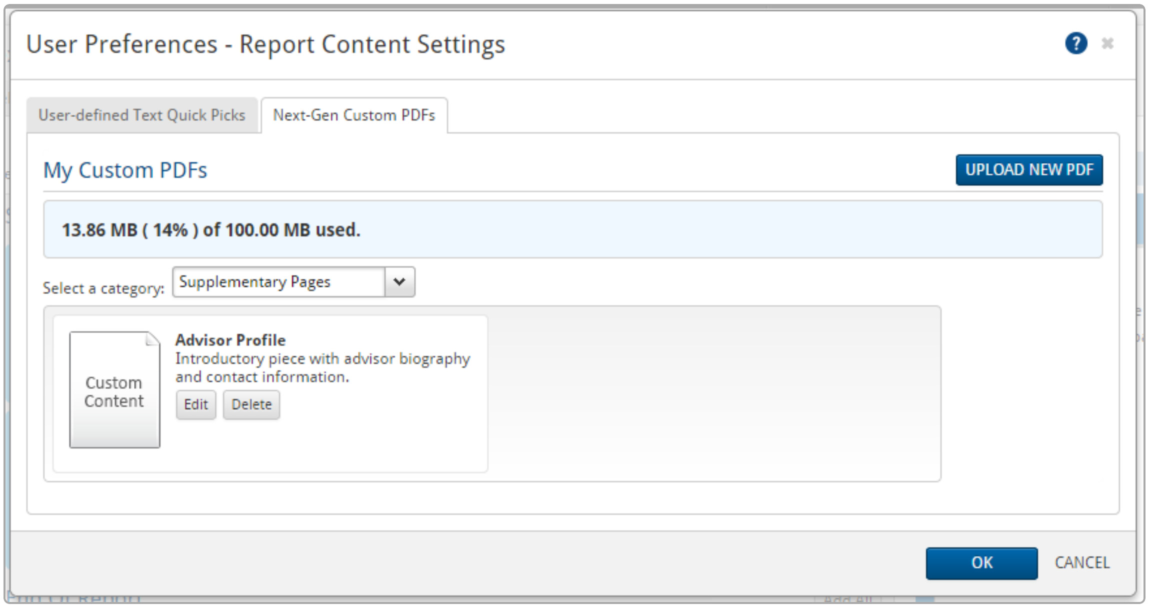
Category: Asset Allocation

User Preferences - Content Settings dialog box - User-defined Text Quick Picks Tab

2. Select the desired content category by clicking the **Category** drop-down box.
3. In either Objective, Recommendations, or Action Plan; click **Add**:
   - **Objective** should be used for goal and objective notes.
   - **Recommendations** should be used for suggestions or recommendation notes.
   - **Action Plan** should be used for strategies and steps to meet client goals.
4. Enter your desired notes, then click **OK** to finish, or **Add Text Entry** to add another default note for this category.

To create system default custom next gen content for your ***Next Gen Reports*** in NaviPlan follow these steps:

1. Go to the ***Settings*** menu, and then select **Content Settings**.
2. Select the ***Next-Gen Custom PDFs*** Tab.


User Preferences - Report Content Settings
User-defined Text Quick Picks
Next-Gen Custom PDFs
My Custom PDFs
UPLOAD NEW PDF
Custom Content
Edit
Delete
OK
CANCEL

13.86 MB (14%) of 100.00 MB used.

Select a category: Supplementary Pages

Advisor Profile
Introductory piece with advisor biography and contact information.

User Preferences - Content Settings dialog box - Next-Gen Custom PDFs Tab

3. Click the ***Upload New PDF*** button.
4. Select your desired pdf file and click ***Import***.

Setting asset allocation defaults (with user-defined asset allocation)

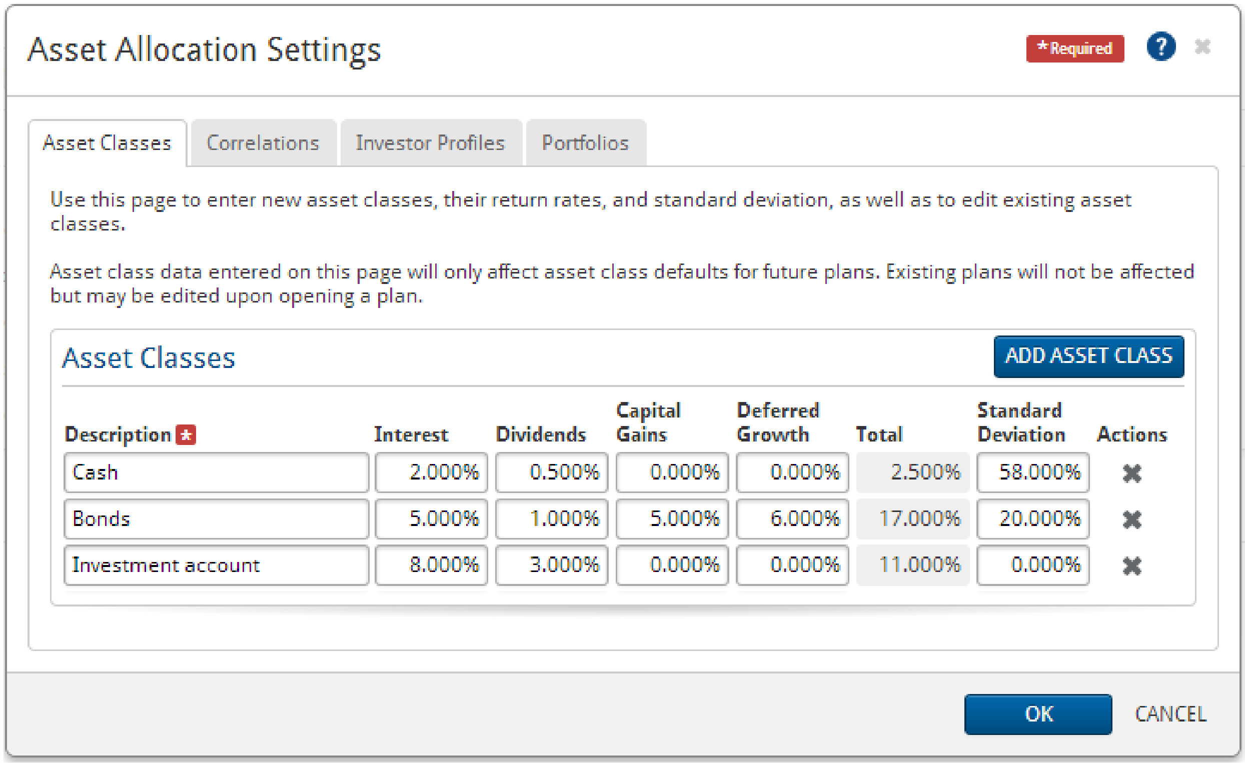
In NaviPlan, with user-defined asset allocation, you can enter default asset classes, correlations, investor profiles, and portfolios. These defaults apply to all future client files and plans that will be created in NaviPlan.

> **Note:** If you have NaviPlan with Ibbotson asset allocation, the settings provided from Ibbotson Associates are used automatically and cannot be edited.

Setting default asset classes

To set default asset classes, follow these steps:

1. Go to the **Settings** menu, and then select **Asset Allocation Settings**.
2. Go to the **Asset Classes** tab.



Use this page to enter new asset classes, their return rates, and standard deviation, as well as to edit existing asset classes.

Asset class data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

Asset Classes

Description *	Interest	Dividends	Capital Gains	Deferred Growth	Total	Standard Deviation	Actions
Cash	2.000%	0.500%	0.000%	0.000%	2.500%	58.000%	✖
Bonds	5.000%	1.000%	5.000%	6.000%	17.000%	20.000%	✖
Investment account	8.000%	3.000%	0.000%	0.000%	11.000%	0.000%	✖

Asset Allocation Settings dialog box – Asset Classes tab

3. Under ***Asset Classes***, enter the asset classes you want to use in NaviPlan. For each asset class, enter a unique description such as ***Cash*** or ***Bonds***, and then define the return rates and standard deviation values that apply.

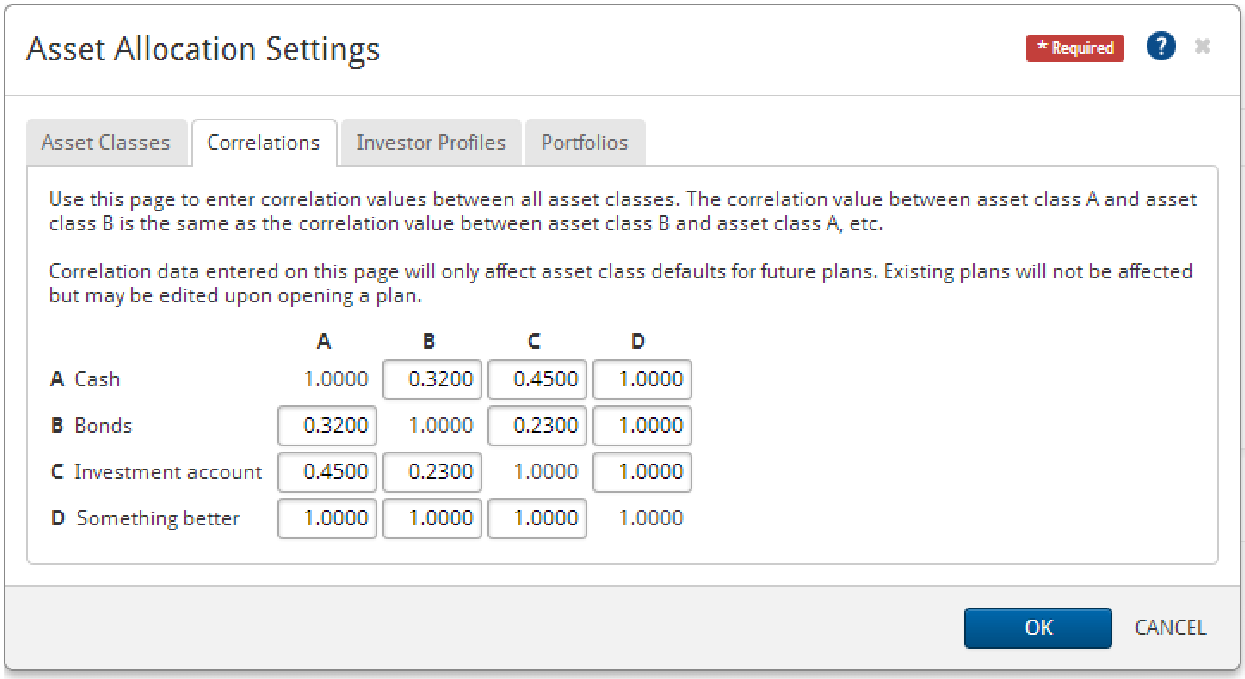
Setting default correlation values

Correlation measures how much you can expect your clients' investments to change in price, relative to each other. Correlation works in the following manner:

Correlation value	Indicates that historically...
1.00	The two asset classes move in exactly the same direction.
-1.00	The two asset classes move in exactly the opposite direction.
0.00	The two asset classes have no relationship. (Typically, non-correlated asset classes are used in a portfolio to reduce risk.)

To set up default correlation values, follow these steps:

1. Once you have entered all the asset classes you want to use, go to the ***Correlations*** tab.



Use this page to enter correlation values between all asset classes. The correlation value between asset class A and asset class B is the same as the correlation value between asset class B and asset class A, etc.

Correlation data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

	A	B	C	D
A Cash	1.0000	0.3200	0.4500	1.0000
B Bonds	0.3200	1.0000	0.2300	1.0000
C Investment account	0.4500	0.2300	1.0000	1.0000
D Something better	1.0000	1.0000	1.0000	1.0000

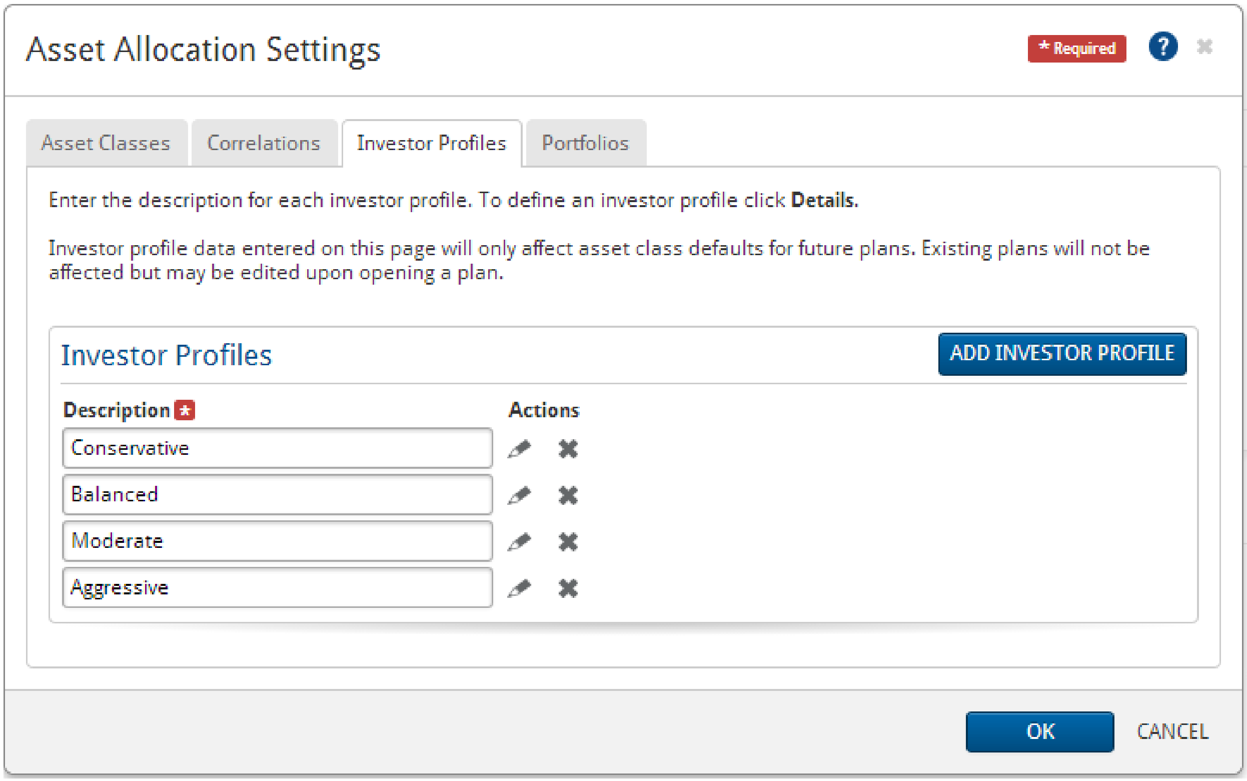
Asset Allocation Settings dialog box – Correlations tab

2. To change correlations, enter the new correlation value at the intersection of a row and a column for two asset classes.

Setting default investor profiles

To set default investor profiles, follow these steps:

1. Go to the **Investor Profiles** tab.


* Required
?
Asset Classes
Correlations
Investor Profiles
Portfolios
ADD INVESTOR PROFILE
Actions
OK
CANCEL

Asset Allocation Settings

Enter the description for each investor profile. To define an investor profile click **Details.**

Investor profile data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

Investor Profiles

Description

Conservative

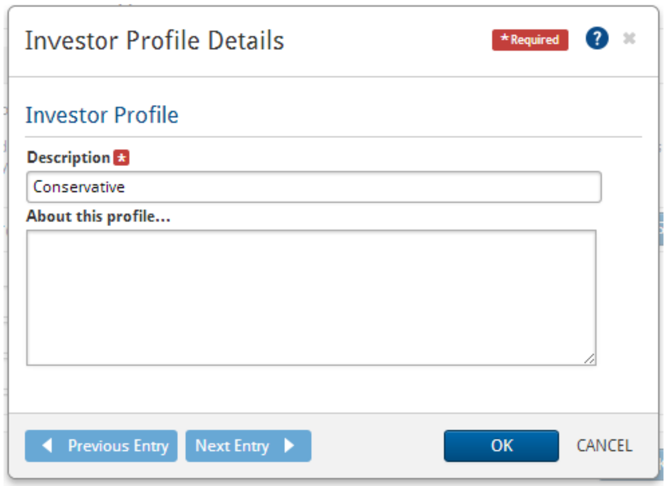
Balanced

Moderate

Aggressive

Asset Allocation Settings dialog box – Investor Profiles tab

2. To add a new investor profile, click the **Add Investor Profile** button. A new data-entry row appears.
3. Under **Description**, enter a name, such as ***Conservative***, and then click the associated ✎ button.


* Required
?
Previous Entry
Next Entry
OK
CANCEL

Investor Profile Details

Investor Profile

Description: Conservative

About this profile...

Investor Profile Details dialog box

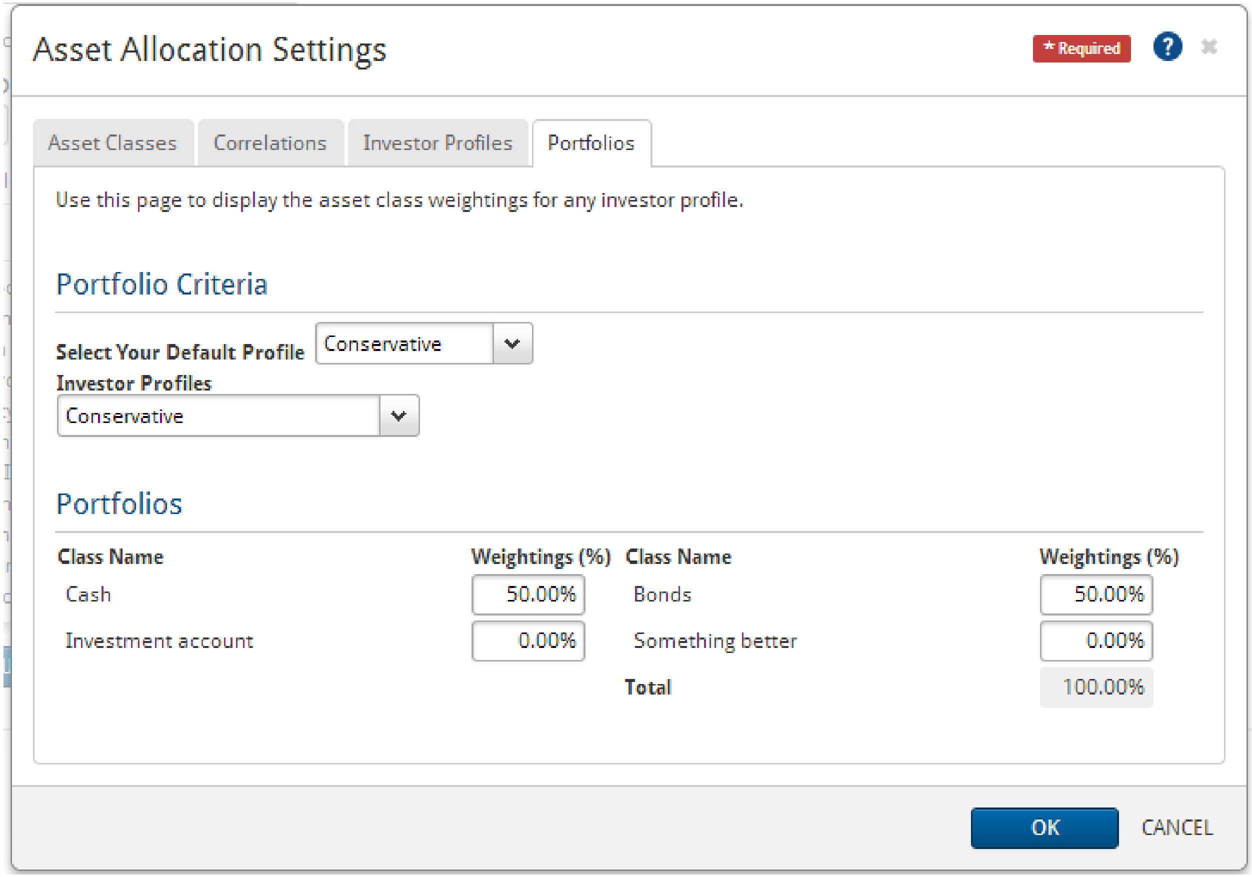
Investor profiles should be added from lowest to highest risk tolerance. For example, a conservative investor profile should be entered before an aggressive investor profile.

4. Enter the details of the new profile, and then click **OK**.

Setting default portfolios

To set default portfolios, follow these steps:

1. Go to the **Portfolios** tab.


Asset Allocation Settings
* Required
?
Asset Classes
Correlations
Investor Profiles
Portfolios
Portfolio Criteria
Portfolios
OK
CANCEL

Use this page to display the asset class weightings for any investor profile.

Select Your Default Profile Conservative

Investor Profiles Conservative

Class Name	Weightings (%)	Class Name	Weightings (%)
Cash	50.00%	Bonds	50.00%
Investment account	0.00%	Something better	0.00%
		Total	100.00%

Asset Allocation Settings dialog box – Portfolios tab

2. Under ***Portfolio Criteria***, select a default profile. The portfolio associated with the default profile will be used as the suggested asset mix for all clients and plans, unless either the profile or portfolio is overridden within individual plans.
3. Enter a portfolio (a suggested asset mix) for each investor profile by selecting a profile from the ***Investor Profiles*** menu, and then under ***Portfolio***, enter the appropriate percentages for each asset class within the portfolio. The weightings must equal 100%.

Setting security preferences in NaviPlan Offline

Every copy of NaviPlan Offline requires a unique authorization key to unlock access to application features, except for the trial version of the software, which expires 30 days from the installation date. By default, NaviPlan Offline is configured to work on one computer at a time. However, you can transfer your authorization to other computers as needed.

> **Note:** Do not change the installation location of the software after you have authorized it. This will invalidate your authorization key, and the software will no longer function.

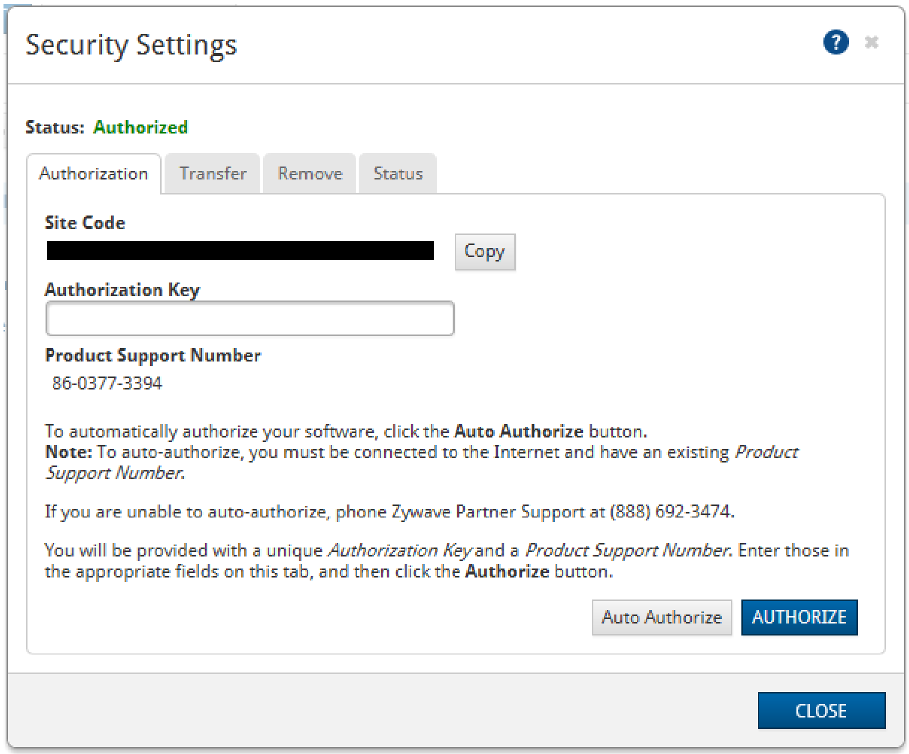
Authorizing NaviPlan

You can authorize NaviPlan for use on your computer, and then if needed transfer the existing authorization to another computer. Usually the authorization process only needs to be performed once. However, if you are running a trial copy of NaviPlan Offline, you may have to reauthorize it after the trial period has ended and you decide to purchase a software subscription.

To authorize your copy of NaviPlan Offline, follow these steps:

1. Go to the **Welcome** menu, and then select **Security Settings**.
2. Go to the **Authorization** tab.

   Note: The fields on the ***Authorization*** tab may vary depending on your authorization status.



Status: Authorized

Site Code

[redacted]

Authorization Key

Product Support Number

86-0377-3394

To automatically authorize your software, click the **Auto Authorize** button.
Note: To auto-authorize, you must be connected to the Internet and have an existing *Product Support Number*.

If you are unable to auto-authorize, phone Zywave Partner Support at (888) 692-3474.

You will be provided with a unique *Authorization Key* and a *Product Support Number*. Enter those in the appropriate fields on this tab, and then click the **Authorize** button.

Security Settings dialog box – Authorization tab

3. There are several different ways to authorize NaviPlan. Do one of the following:

To...	Do this...
Authorize NaviPlan automatically over the Internet	Click **Auto Authorize**. NaviPlan sends your site code and product support number to Advicent's authorization server. Upon verification, NaviPlan automatically authorizes the software. **Note:** To authorize the software, you must have a valid product support number. If there is a problem auto-authorizing your software, you can either try again later, manually authorize the software, or contact Advicent Support Team at (888) 692-3474.
Acquire an authorization key	Call Advicent at (888) 692-3474 (select the ***Authorizations*** option) and be prepared to provide your site code number. You will be provided with a unique authorization key.
Authorize NaviPlan manually	Follow these steps: 1. Acquire an authorization key and a product support number (PSN). **Note:** When you purchase a subscription to NaviPlan, a PSN is sent to your e-mail account. 2. On the ***Authorization*** tab, enter the authorization key and PSN. 3. Click **Authorize**. A message appears stating that the current version of NaviPlan is now authorized to run in its present location.

Transferring your authorization between computers

Any version of NaviPlan that you have installed on a computer can be run only when a valid authorization key has been assigned to it. However, you may wish to use more than one copy of the software with only one authorization key (for example, you have a computer at work and at home, but do not require two licenses).

The authorization key must be transferred before NaviPlan is uninstalled from the computer. If the authorization key is not transferred before the software is uninstalled, the key becomes invalid and unusable. The authorization key may need to be transferred in the following instances:

- The hard drive is reformatted.
- The hard drive or computer is replaced.
- NaviPlan is installed but not authorized to run on another computer.

Both computers must have NaviPlan installed. You can use a USB drive or disk to perform the transfers. The USB drive or disk must be prepared accordingly.

Note: When transferring the authorization key for the first time, you must prepare the transfer on the computer that is not authorized.

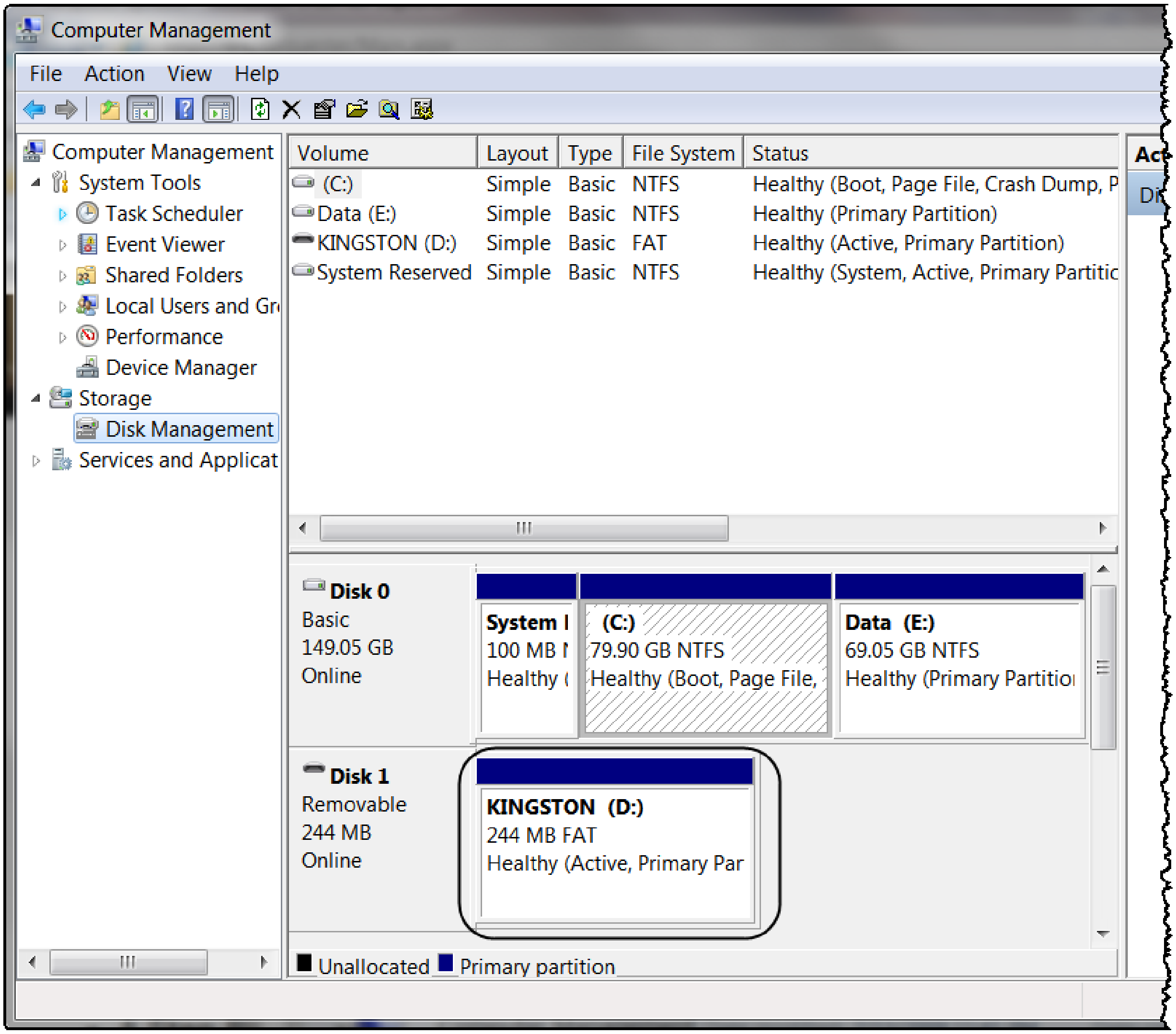
Configuring your USB drive

To use a USB drive to transfer your authorization, you must complete the following procedure for both your home and work computers.

Note: The steps to configure your USB drive may vary, depending on your operating system.

To configure your USB drive, follow these steps:

1. Connect the USB drive to your computer's USB port.
2. On your computer, go to **Start** – **Control Panel** – **Administrative Tools** – **Computer Management**.


Computer Management
File
Action
View
Help
Computer Management
System Tools
Task Scheduler
Event Viewer
Shared Folders
Local Users and Gr
Performance
Device Manager
Storage
Disk Management
Services and Applicat
Act
Di
Disk 0
Basic
149.05 GB
Online
System I
100 MB I
Healthy (
(C:)
79.90 GB NTFS
Healthy (Boot, Page File,
Data (E:)
69.05 GB NTFS
Healthy (Primary Partitio
Disk 1
Removable
244 MB
Online
KINGSTON (D:)
244 MB FAT
Healthy (Active, Primary Par
Unallocated
Primary partition

Volume	Layout	Type	File System	Status
(C:)	Simple	Basic	NTFS	Healthy (Boot, Page File, Crash Dump, P
Data (E:)	Simple	Basic	NTFS	Healthy (Primary Partition)
KINGSTON (D:)	Simple	Basic	FAT	Healthy (Active, Primary Partition)
System Reserved	Simple	Basic	NTFS	Healthy (System, Active, Primary Partitic

Computer Management dialog box

3. On the left side of the dialog box under ***Storage***, double-click **Disk Management**.
4. Right-click the drive letter for the USB drive (for example, ***Disk 1 Removable***), and then select **Change Drive Letter and Paths**.
5. Click **Change**.
6. Change the drive letter to **B**, and then click **OK**.

Preparing your home computer

To prepare your home computer to receive an authorization transfer, follow these steps:

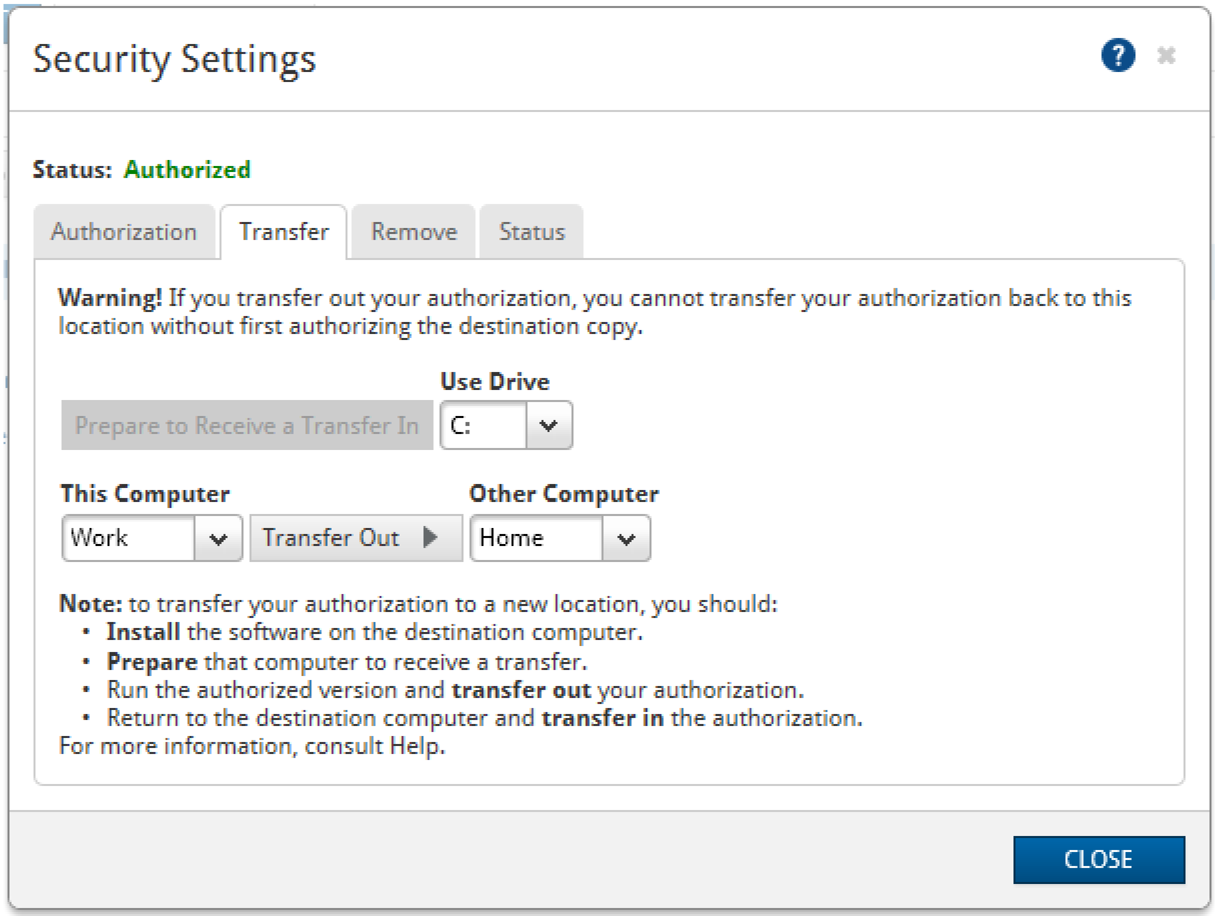
1. Connect the USB drive to your computer’s USB port, or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. A dialog box opens indicating that NaviPlan is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan. Click **Yes**. The ***Security Settings*** dialog box opens.
4. Go to the **Transfer** tab.
5. From the ***This computer*** menu, select **Home**.
6. From the ***Other computer*** menu, select **Work**.
7. From the ***Use Drive*** menu, select the USB drive or the drive letter for your disk.
8. Click **Prepare to Receive a Transfer In**. This prepares the USB drive or disk to receive the transferred authorization key from the version of NaviPlan that you have installed at work.
9. Once the USB drive or disk is prepared, a message appears stating the preparation has been successful.
10. Exit NaviPlan, and then remove the USB drive or disk from your home computer.
11. Take the USB drive or disk with you to the location of your work computer, where you will transfer the authorization from your work computer to the USB drive or disk. **Transferring authorization from your work computer** below .

Transferring authorization from your work computer

Your home computer must be prepared before you can transfer your authorization from your work computer to your home computer. For more information, **Preparing your home computer** above.

To transfer authorization from your work computer to your disk or USB drive, follow these steps:

1. Connect the USB drive to your work computer’s USB port or insert your disk into your disk drive.
2. Run the authorized version of NaviPlan you have installed at work. Go to the **Settings** menu, and then select **Security Settings**.
3. Go to the **Transfer** tab, and then ensure that ***This computer*** is set to **Work** and the ***Other computer*** is set to **Home**.



Status: Authorized

Warning! If you transfer out your authorization, you cannot transfer your authorization back to this location without first authorizing the destination copy.

Note: to transfer your authorization to a new location, you should:

- **Install** the software on the destination computer.
- **Prepare** that computer to receive a transfer.
- Run the authorized version and **transfer out** your authorization.
- Return to the destination computer and **transfer in** the authorization.

For more information, consult Help.

Security Settings dialog box – Transfer tab

4. From the ***Use Drive*** menu, select the drive letter for your USB drive or disk.
5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan is no longer operational. (You will need to transfer the key back to this computer if you want to run the software again.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave work.
7. Click **Yes**. Whenever you transfer authorization to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the authorization back to this computer.
8. Exit NaviPlan, and then remove the USB drive or disk from the computer.
9. Take the USB drive or disk with you to the location of your home computer, where you will transfer the authorization from your USB drive or disk to your home computer. For more information, **Transferring authorization to your home computer** on the next page.

Transferring authorization to your home computer

To transfer authorization from your USB drive or disk to your home computer, follow these steps:

1. Connect the USB drive to your home computer’s USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. A dialog box opens indicating that NaviPlan is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan. Click **Yes**. The ***Security Settings*** dialog box opens.
4. Go to the **Transfer** tab, and then ensure that ***This computer*** is set to **Home** and the ***Other computer*** is set to **Work**.
5. From the ***Use Drive*** menu, select your USB drive or the drive letter for your disk.
6. Click **Transfer In** to transfer the authorization key from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the key transfer was successful, and states that NaviPlan is now operational.
7. Click **OK** to close the message, and then click **Close**. On your home computer, you can begin working in NaviPlan.

Transferring authorization back to your work computer

To transfer your authorization from your home computer back to your work computer, follow these steps:

1. Connect the USB drive to your home computer’s USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. Go to the **Settings** menu, and then select **Security Settings**.
3. Go to the **Transfer** tab, and then ensure that ***This computer*** is set to ***Home*** and ***Other computer*** is set to **Work**.
4. From the ***Use Drive*** menu, select the USB drive or the drive letter for your disk.
5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan is no longer operational. (You will need to transfer this authorization back to your home computer if you want to run the software again at home.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave home.
7. Click **Yes**. (Whenever you transfer an authorization key to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the key back to this computer.)
8. Exit NaviPlan, and then remove the USB drive or disk from your computer.

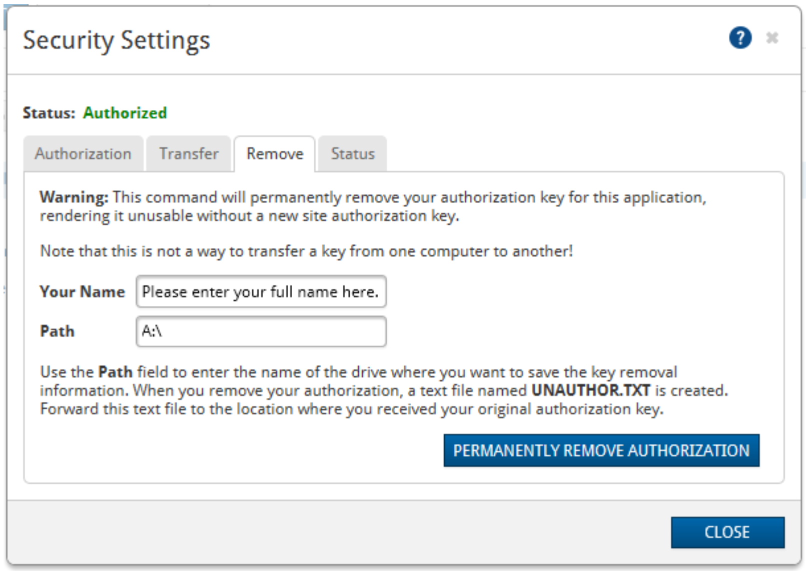
9. Take your USB or disk with you to the location of your work computer.
10. On your work computer, connect the USB drive to your work computer's USB port or insert the disk into your disk drive.
11. Run the version of NaviPlan you have installed at work. A dialog box opens indicating that NaviPlan is currently unauthorized.
12. Click **OK**. Another dialog box opens asking if you want to authorize NaviPlan.
13. Click **Yes** to return to the ***Security Settings*** dialog box, and then go to the **Transfer** tab.
14. From the ***Use Drive*** menu, select the drive letter for the USB drive or disk.
15. Click **Transfer In**. NaviPlan transfers the authorization from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the transfer was successful and states that NaviPlan is now operational.
16. Click **OK** to close the message, and then click **Close**. You can now continue working in NaviPlan at work.

Removing your authorization

If you want to discontinue using NaviPlan on your computer, you can remove your authorization key. This will render NaviPlan unusable until you acquire a new authorization key.

To remove your NaviPlan authorization, follow these steps:

1. Go to the ***User Preferences*** menu, and then select **Security Settings**.
2. Go to the ***Remove*** tab.



Status: Authorized

Warning: This command will permanently remove your authorization key for this application, rendering it unusable without a new site authorization key.

Note that this is not a way to transfer a key from one computer to another!

Your Name Please enter your full name here.

Path A:\

Use the **Path** field to enter the name of the drive where you want to save the key removal information. When you remove your authorization, a text file named **UNAUTHOR.TXT** is created. Forward this text file to the location where you received your original authorization key.

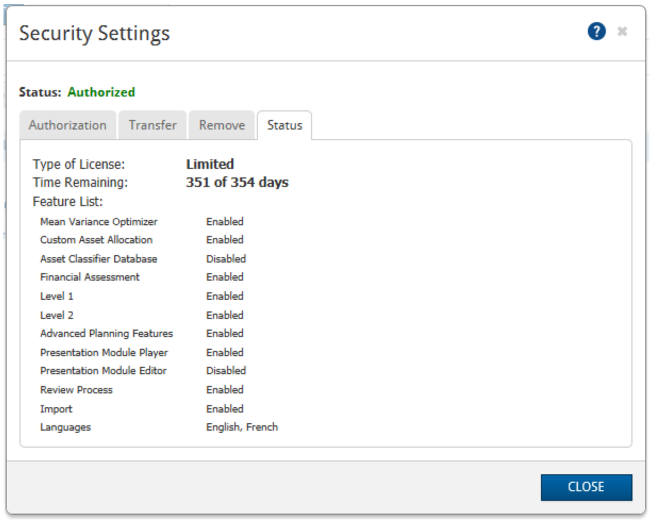
Security Settings dialog box – Remove tab

3. In the ***Your Name*** field, enter your full name.
4. In the ***Path*** field, enter the name of the drive where you want to save the key-removal information.
5. Click **Permanently Remove Authorization**. A text file named ***UNAUTHOR.TXT*** is created and is placed on the drive selected in the ***Path*** field. The changes will take effect when you restart NaviPlan.

Viewing the status of your authorization

To view the status of your authorization, follow these steps:

1. Go to the **Settings** menu, and then select **Security Settings**.
2. Go to the **Status** tab. The status of your authorization and the features included with your NaviPlan subscription appear.



Status: **Authorized**

Type of License: **Limited**

Time Remaining: **351 of 354 days**

Feature List:

Mean Variance Optimizer	Enabled
Custom Asset Allocation	Enabled
Asset Classifier Database	Disabled
Financial Assessment	Enabled
Level 1	Enabled
Level 2	Enabled
Advanced Planning Features	Enabled
Presentation Module Player	Enabled
Presentation Module Editor	Disabled
Review Process	Enabled
Import	Enabled
Languages	English, French

Security Settings dialog box – Status tab

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