

***NaviPlan® Extended*** Version 9.0t

# ***Release Notes***



**NaviPlan**



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## SUMMARY

EISI® Release Notes highlight updates in our latest NaviPlan Extended (NPE) release.

In this document, you will find information about Windows-based v9.0t, as well as information about NPE releases dating back to v9.0s.

Should you wish to learn more about the application or its individual features, you can consult the NaviPlan training and support resources available at ([http://support.naviplan.com/extended\\_wb](http://support.naviplan.com/extended_wb)).

The following are the upgrades and features highlighted in this document:

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## V9.0t UPDATES

This latest release of NPE Windows-based includes the following updates and enhancements.

### ***State tax rate updates for 2011***

This version of NaviPlan Extended includes state tax rate changes for 2011, including but not limited to up-to-date deduction and credit amounts as well as Social Security amounts. All applicable reports and calculations have been updated.

### ***Redesigned application Help***

The application Help is redesigned in this release with a new look and feel as well as a greatly improved *Search* feature.

### ***Miscellaneous updates***

- An issue affecting the Social Security maximum family benefit in NPE has been addressed to ensure that the wage earner's Social Security benefits are properly included in this calculation, resulting in more accurate amounts to other family members in the plan.
- An issue affecting the results under Cash Accounts in the *Plan Analysis Synopsis* report (*Additional Reports – Summaries – Plan Synopsis*) has been addressed to ensure current values match the corresponding values in the *Net Worth* category.

## V9.0s UPDATES

This release of NPE Windows-based included the following updates and enhancements.

### ***U.S. federal tax updates for 2011***

The following items and amounts are updated to incorporate federal tax updates for 2011 in this release of NPE:

- Updated federal standard deduction amounts for 2011
- Updated federal income tax brackets and associated rates
- Updated pension contribution limits for 2011
- Updated annual gift tax exclusion amounts
- Updated inflation rate values
- Updated itemized deduction phase-outs
- New limits on long-term care premiums and per-diem amounts
- Increased AMT exemption amount
- Updated Social Security values
- Updated Social Security bend points for 2011
- New personal exemption amounts (\$3,700 for 2011)
- *AMT Carryforward* line numbers have been updated in the UI and in the Fact Finders

These updated values are incorporated into the related analyses in NPE, as well as into applicable reports, graphs, and the *Planning Assistant*<sup>™</sup> tests.

These federal tax updates also include modifications for 2011 and beyond to the *Tax Options* available on the *Assumptions* category – *Tax Options* tab.

### ***Small Business Jobs Act***

To reflect recent changes as a result of the Small Business Jobs Act, enhancements have been made to the *Strategies* category – *Transfers* tab. The *Source Asset* and *Destination Asset* lists accessible from this tab are updated to include both Roth 401(k) and Roth 403(b) accounts types as options, when applicable in the plan. These options are also now available, when applicable, as destination accounts for Roth conversions entered in the *Previous Roth Conversions* dialog box, accessible from the *Assumptions* category – *Historical Data* tab.

## ***Estate tax updates***

To incorporate the applicable elements of new U.S. estate tax legislation, this release of NaviPlan is updated to do the following:

- Apply a top tax rate of 35% for estate, gift, and GSTT taxes.
- Use a reunified \$5 million lifetime gift, GSTT, and estate inclusion amount.
- Allow for indexing of the exclusion amount, similar to the indexing of the annual gift exclusion.
- Allow for portability of the exclusion amount for married clients as mandated in the new legislation (through the new *Unused Spousal Exclusion* data-entry field, on the *Estate Planning* category – *Setup* tab – *Gifts Growth & History* subtab).

## ***Miscellaneous***

- Changes to the order of federal tax deduction calculations have been incorporated to address incorrect surplus amounts reported in plans with a 100% surplus saving strategy.
- Miscellaneous updates are incorporated in the stand-alone reports as well as the client reports available.