

ProPlanner QuickStart Guide



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SuitabilityPro™ Dashboard Clients **1** LIVE CHAT **4** **5** Financial Planner **6** En

Mark & Diane Lewis **2** **3** Overview Profile Planning Documents **7** **8**

Family

ON

Client	Status	Age
ML Mark Lewis	Client 1	45
DL Diane Lewis	Client 2	43
JL Jessica Lewis	Daughter	5

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Collaboration centre

	Status	Actions
Mark Lewis	Document vault	○ ⋮
Mark Lewis	Values	○ ⋮
Diane Lewis	Document vault	○ ⋮
Diane Lewis	Values	○ ⋮

Document centre

	Status
Mark Lewis's report	●
Diane Lewis's Report	●
Mark Lewis NP's Report	●

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Tasks & notifications

5

●	<input type="checkbox"/>	2021.03.25	Values
●	<input type="checkbox"/>	2021.03.25	Values
●	<input type="checkbox"/>	2019.11.26	Risk tolerance score

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Goals

	\$ / year	Start date	End date	Funded by	Actions
Retirement Lifestyle (After Tax)	\$70,000	2035	2074	Retirement Portfolio	⋮
Jessica's Education	\$13,300	2035	2035	Jessica RESP	⋮

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Net worth

\$895,565 Assets \$895,565 Liabilities \$0

Account types	Owners
Registered \$895,565	Mark \$895,565
TFSA \$0	
Open \$0	
Corporate \$0	
Personal use \$0	
Business other \$0	
Other \$0	

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Investments

\$895,565

Managed / Unmanaged	Planned for / not planned for
Managed \$895,565	Planned for \$895,565
Unmanaged \$0	Not planned for \$0

Portfolios

	Client	Goals funded	Suitability	Investment policy	Total assets	
Jessica RESP	ML	Jessica's	N/A	Growth & Income	\$13,300	⋮
Retirement Portfolio	ML	Retirement	N/A	Growth & Income	\$895,565	⋮

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1. ProPlanner Navigation and Overview

Legend

1. Global Menu Bar - accessible from any screen.
2. Advisor Dashboard - displays summary information of clients in database.
3. Clients Overview – displays summary information of selected client as shown above.
4. Help Options
 - a. LiveChat - 24/7 access to Client Services Representative.
 - b. Help Centre - link to video tutorials, user guides and other resources.
5. System Notifications - system notifications.
6. Global Settings
 - a. My Profile - advisor profile details.
 - b. Settings - configure the application (e.g. capital market assumptions etc).
7. Navigation Menu - displayed when a client is selected, navigate between modules.
8. Navigation Menu Icons
 - a. Notes – add client specific notes.
 - b. Side Reports – generate quick summary reports
 - c. Calculators – choose from a list of financial calculators
9. View More - takes you to the summary page of the respective tile.
10. More Vertical Icon - when selected it displays quick actions available.

2. Let's Get Started!

a. Adding Clients

Select **ADD A CLIENT** from the **Clients** tile on the advisor Dashboard

- ❖ The side panel will appear, enter client information.
- ❖ Select **Save** or **Save/Edit** if there are additional family members.
- ❖ The side panel will close upon save, select the client to open the client overview.
- ❖ To edit client information (address/jurisdiction etc.), select **VIEW MORE** from the family tile.

b. Engagements – Priorities

Use the navigation menu > Profile > Engagement

- ❖ On the Engagement Summary Tab, select **EDIT**. Choose a minimum of one priority from the default list by selecting the checkbox then **SAVE**.
- ❖ Select **EDIT** once more, to edit/delete existing priorities using the action ellipsis.
- ❖ To create a user-defined priority, select **ADD PRIORITY**. Select the last checkbox and type in the adjacent text box then **SAVE**.
- ❖ When in edit mode priorities can be reordered using drag/drop.

c. Planning - Goals

Use the navigation menu > Planning > Goals

- ❖ On the Goals Summary tab, select **ADD A Goal**.
- ❖ The side panel will appear, choose a Goal type by select the radio button, Goal description text box will appear for "Education" and "Other" - enter goal description in the text box. Complete additional fields and

SAVE or SAVE/EDIT to define goal details (*indexing, tiering etc*).

d. Planning - Assets & Liabilities

Using the navigation menu > Planning > Assets & liabilities

- ❖ On Assets & liabilities Summary tab, select **ADD AN ACCOUNT**.
- ❖ The side panel will appear, enter a description in the text box under Account name.
- ❖ Select Account type, enter Asset and/or Liability amount and define Ownership.
- ❖ Each investment account must be associated with a Portfolio. If no portfolios have been created, select **ADD A PORTFOLIO**, the side panel will appear, enter Portfolio name in the textbox and **SAVE**, accounts can also be associated to portfolios by selecting the drop list.
- ❖ When returned to Account side panel select **ADD ACCOUNT** to save.
- ❖ Select the **more vertical icon** then **EDIT ACCOUNT** to update account details, define holdings and savings by selecting the applicable tab.

e. Planning - Portfolio

Using the navigation menu > Planning > Portfolios

- ❖ Portfolios should have been created when adding accounts.
- ❖ Select the **more vertical icon** then **PORTFOLIO DETAILS** to update current asset allocation and adjust the investment policy as needed, this will assign a ROR for the capital associated to the portfolio. *Note adjustments to ROR may also be made during Goal Analysis which will override investment policy assigned in Portfolios.*
- ❖ Remember to document in text box and select **SAVE CHANGES** once complete.

f. Planning - Revenues

Using the navigation menu > Planning > Revenues

- ❖ Government retirement benefits records are created automatically whenever a “retirement goal” is created. Select the **more vertical icon** then **EDIT REVENUE** to update details (amount, index, start/end).
- ❖ To add a new revenue, select **ADD A REVENUE**, the side panel will appear, select the “other revenue” radio button.
- ❖ Select a Revenue type, owner, enter a description, amount and start/end period.
- ❖ Select a goal from Associate goal drop list, revenue will be used to fund goal selected.
- ❖ Select **SAVE** to return to Revenue summary or **SAVE/EDIT** to continue updating Revenue details (*index rate, tax, currency etc*).

g. Goals Analysis

Use the navigation menu > Planning > Goals

- ❖ Select the **more vertical icon** from the Goal summary screen then **VIEW ANALYSIS**.
- ❖ High-level Analysis provides details of goal achieved and surplus/shortfall, amount displayed in NVP.
- ❖ Select the arrow for the current or strategy scenario under **Summary of assumptions** to review/adjust assumptions (ROR, income distributions, tax etc).
- ❖ Expand **Planning alternatives** to review what-if modelling (adjust income goal, ROR, savings, start/end goal), select **SAVE** to apply changes to strategy scenario.

h. Generating Reports

Using the navigation menu > Documents > Generate a report

- ❖ Select **GENERATE A DOCUMENT**.
- ❖ The side panel will appear, under category select **ProPlanner** and then select **ProPlanner** icon.

- ❖ Choose the sections to include in the report then select **GENERATE**.
- ❖ Select **Download** when the dialogue appears on the dialogue box.
- ❖ Select the action ellipsis for menu options (status, share, delete etc.)
- ❖ Only documents "in progress" can be deleted, share document the status must be "completed".

3. Glossary

- ❖ **Capital Market Assumptions (CMA)** - identify the rate of return, standard deviations, real inflation and benchmarks that are used to dynamically calculate the risk and return of current, target and implemented portfolios.
- ❖ **Certainty of Outcome (CoO)** - showing the range of possible outcomes over the time horizon using stochastic modelling. We combine the two factors of (1) the uncertainty of the investment returns and (2) "longevity risk" to determine the chance of outliving your money.
- ❖ **Current Portfolio** - a collection of accounts and investments that are subject to a shared investment policy. This should reflect the asset allocation of the client's invested capital.
- ❖ **Favourable and Unfavourable Markets** - another way of viewing the certainty of outcome by showing the capital and savings base and the income range of unfavourable and better than expected (favourable) markets.
- ❖ **Goals** – specific and measurable objectives (amount and start/end etc.).
- ❖ **Income Distribution** - the proportion of interest, dividends, realized gains, deferred gains that result from specific investment policy and portfolio.
- ❖ **Investment Policy** - the target asset allocation by asset class which has a specific target and may also have a range of acceptable percentages.
- ❖ **Linking Portfolio to Goals** – Allocate percentage of a portfolio to be used to fund specific goals.
- ❖ **Portfolios** - Bucket a collection of accounts that are subject to a shared asset allocation/investment policy.
- ❖ **Priorities** - clients' non-financial goals and objectives.
- ❖ **Revenues** - cash flow streams (private pensions, government retirement benefits, inheritance) used to funds goals.
- ❖ **Target Portfolio** - the asset allocation or investment policy being recommended based on the Suitability Score.
- ❖ **Value at Risk (VaR)** - shows the size of potential falls on a year-by-year basis and how long it would take to recover in value.
- ❖ **Values** - important needs or requirements that helped identify what's important to an individual. Values are the foundation, that lead the discussion to identify priorities and ultimately establish sound financial goals.