

User Guide



# Settings

## Moneytree Plan

# Settings



Moneytree Plan



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Last Logged In: Tue, Aug 18 2020, 8:32 AM

## Welcome Mark

License expires: Wednesday, January 1, 2025

Settings should reflect common planning defaults used in your practice. Settings are used to populate the planning defaults when new planning scenarios are created.

Defaults populated from the settings section can be overridden within a scenario.

Once you logged into **Moneytree Plan**, select **[Settings]** from the left-hand menu.




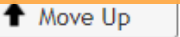
# Settings

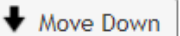
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Asset Classes (used for NEW clients and NEW scenarios)

When you select [**Settings**] the subsequent settings sections display.

 Delete

 Move Up

 Move Down

	Div. Rate	Cap. Gain	Appr. Rate	Total Return
Cash	0	0	0	0.3
Income	0	0	0	3
Growth and Income	2.5	1	2	5.5
Growth	1	5	0	6
Aggressive Growth	0	7	1	8
Misc	0	0	0	0

Auto-Fill these Rates of Return when Entering Assets

# Asset Classes

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**Asset Classes** (Used for NEW clients and NEW scenarios)

+ Add

✕ Delete

↑ Move Up

↓ Move Down

Name	Abbrev.	In Rate
Cash	Cash	0.3
Income	Income	0.3
Growth and Income	GrwInc	0.3
Growth	Growth	0.3
Aggressive Growth	AggGrw	0.3
Misc	Misc	0.3
(Custom asset class)		

Auto-Fill these Rates of Return when Entering Assets

Change the default asset classes to match the classes used in your practice.

Enter a name and abbreviation for each asset class. Up to 21 asset classes can be entered.

Asset classes are available for selection when entering assets. Asset class information is used for the Asset Details and Asset Allocation reports.

# Asset Classes

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**Asset Classes** (Used for NEW clients and NEW scenarios)

+ Add  
✕ Delete  
↑ Move Up  
↓ Move Down

Name	Abbrev.	Int. Rate	Div. Rate	Cap. Gain	Appr. Rate	Total Return
Cash	Cash	0.3	0	0	0	0.3
Income	Income	3	0	0	0	3
Growth and Income	GrwInc	0	2.5	1	2	5.5
Growth	Growth	0	1	5	0	6
Aggressive Growth	AggGrw	0	0	7	1	8
Misc	Misc	0	0	0	0	0
(Custom asset class)	Custom	0	1	1	2	4

Auto-Fill these Rates of Return when Entering Assets

Optionally, you can assign rates of return to the asset classes.

Enter the return for each class, and check **[Auto-Fill these Rates of Return when Entering Assets]**.

With this option enabled, the rate of return will be populated on the asset input upon selecting the asset class.

# Asset Class Allocation

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**Asset Class Allocations** (Used for NEW clients and NEW)

Name	Very Conservative	Conservative	Moderate	Aggressive	Very Aggressive
Cash	10	5	5	0	0
Income	50	25	10	0	0
Growth and Income	25	30	25	10	10
Growth	10	20	35	30	15
Aggressive Growth	5	20	25	60	75
Misc	0	0	0	0	0
(Custom asset class)	0	0	0	0	0
	100%	100%	100%	100%	100%

[Asset Class Allocations] are used to provide a recommended asset allocation based on the clients' risk tolerance level.

Enter the recommend allocation for each risk tolerance level (show in five columns). The total allocation must be 100%.

# Cash Flow Surplus



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## Cash Flow Surplus Allocation (Used for NEW clients and NEW scenarios)

	Taxable	Equity/Other	Tax-Free	Tax-Deferred	TOTAL
Reinvest Surplus	<input type="text" value="0%"/>	<input type="text" value="100%"/>	<input type="text" value="0%"/>	<input type="text" value="0%"/>	<input type="text" value="100%"/>
After Age <input type="text" value="65"/> Change to	<input type="text" value="50%"/>	<input type="text" value="50%"/>	<input type="text" value="0%"/>	<input type="text" value="0%"/>	<input type="text" value="100%"/>

When a surplus occurs, specify how the surplus is reinvested using **[Reinvestment Allocation]**. Enter the percentage of a surplus allocated to each asset type. Change the surplus allocation at a future age by entering the **[After Age \_\_ Change]**.

# Default Rates - Rates of Return



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## Rates of Return (Used for NEW clients and NEW scenarios)

	Current*	Retirement**
Taxable	0.10%	0.10%
Equity / Other	6.00%	5.50%
Tax-Free	4.00%	4.00%
Tax-Deferred	4.50%	4.50%
Retirement Accounts	6.00%	5.00%
Overwrite at Retirement?	<input type="checkbox"/>	

Set up default [Rates of Return] for each asset type. Default rates are used if you do not enter rates of return on the asset input.

## Other Rates (Used for NEW clients and NEW scenarios)

Discount Rate for NPV Calculation	
Social Security Benefit Increase	
Pre-Retirement Inflation Rate	3.20%
Post-Retirement Inflation Rate	3.20%

The [**Overwrite at Retirement**] check box will override rates at ind. 1's retirement, even if you provide rates on the asset input. Leave this box unchecked if you do not want asset rates to change by default.



# Default Rates - Other Rates



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### Rates of Return (Used for NEW clients and NEW scenarios)

	Current*	Retirement**	*Rate of return assumptions are used if no rates of return are entered in the asset detail input for a particular asset type.
Taxable	<input type="text" value="0.10%"/>	<input type="text" value="0.10%"/>	
Equity / Other	<input type="text" value="6.00%"/>	<input type="text" value="5.50%"/>	
Tax-Free			
Tax-Deferred			
Retirement Accounts			
Overwrite at Retirement			

**[Discount Rate for NPV Calculations]** This rate is used to compute the amount of capital required today to fund future income shortfalls. Typically this will be a conservative average after-tax rate of return. In other words, "How much would I need to have today to fund future shortfalls, if I could earn X% on my money?"

### Other Rates (Used for NEW clients and NEW scenarios)

Discount Rate for NPV Calculations	<input type="text" value="5.00%"/>
Social Security Benefit Increase Rate	<input type="text" value="2.00%"/>
Pre-Retirement Inflation Rate	<input type="text" value="3.20%"/>
Post-Retirement Inflation Rate	<input type="text" value="3.20%"/>

Provide the default Social Security benefit increase rate and rate of inflation for pre and post retirement periods.

# Aspire Options



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### Aspire Options (Used for NEW clients and NEW scenarios)

Increase Rate on Needed Additions

New Account Rate of Return for Shortage Calculation

Low Medium High

### Tax Favored Investment Educational Report (Use

#### Investment Amount

Initial Investment Amount

Annual Additions

This information is used for a conceptual illustration displaying the results of using investments with different types of tax treatment.

For retirement shortfalls in Aspire, shortage solutions will calculate the savings required at three rates of return **[Return on Needed Additions]** and assume the additions increase yearly at the rate entered **[Increase Rate on Needed Additions]**.

#### Rate of Return

Taxable

Tax-Deferred

Tax-Free

Tax-Deductible

Capital Gains

# Aspire Options



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## Aspire Options (Used for NEW clients and NEW scenarios)

**[Tax Favored Investment Educational Report]** - Used for a single report in **Aspire** illustrating compounding power and the benefit of tax-deferred or tax-free savings. It also compares the future accumulation and income potential of various types of investments.

## Tax Favored Investment Educational Report (Used for NEW clients and NEW scenarios)

### Investment Amount

Initial Investment Amount

Annual Additions

### Rate of Return

Taxable

Tax-Deferred

Tax-Free

Tax-Deductible

Capital Gains

This information is used for a conceptual illustration displaying the results of using investments with different types of tax treatment.

# Education



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**Education** (Used for NEW clients and NEW scenarios)

Percent of Education Costs Parents will Pay	100.00%
After Tax Return on Education Funds	6.50%
Inflation Rate for Education Costs	5.50%
Public School Cost per Year	\$15,000
Private School Cost per Year	\$35,000
Deduct Education Costs from Savings and Investments	<input checked="" type="checkbox"/>

**[Percent of Education Costs Parents will Pay]**, i.e. "100", "75".

**[After Tax Return on Education Funds]** the rate of growth expected on education funds.

**[Inflation rate for education expenses]** the expected inflation rate for college expenses.

# Education



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## Education (Used for NEW clients and NEW scenarios)

Percent of Education Costs Parents will Pay

After Tax Return on Education Funds

Inflation Rate for Education Costs

Public School Cost per Year

Private School Cost per Year

Deduct Education Costs from Savings and Investments

**[Public/Private school cost per year]** the average annual Public/Private school cost.

**[Deduct Education Costs from Savings and Investments]** If checked, the program will assume that education costs not covered by education funds will be withdrawn from the clients' assets.

# Estate / Survivor

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**Estate / Survivor** (Used for NEW clients and NEW sc)

The estate reports will fund Credit Shelter Trusts with separate property only, unless any additional funding options are selected.

Use Joint Property to Fund Unified Credit Trust (Requires Retitling Asset Ownership)

Use Life Insurance to Fund Unified Credit Trust

Use Qualified Plans, IRAs, and Roth IRAs to Fund Unified Credit Trust

Final Expenses

Emergency Funds

Estate Administration Rate - First Death

Estate Administration Rate - Second Death

This information will be used for estate and survivor reports only.

Enter the amount for Final Expenses and Emergency funds in the event of death, and the estate administration rate to capture the charge for probate and settling the estate.

# Personal Expenses

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**Personal Expenses** (Used for NEW clients and NEW scenarios)

+ Add

✕ Delete

↑ Move Up

↓ Move Down

Update all Expenses

Survivor 80.00%

Disability 80.00%

Update ALL

Name	Survivor %	Disability %
Food	80	80
Housing	80	80
Apparel	80	80
Transportation	80	80
Recreation	80	80
Child Expenses	80	80
Miscellaneous	80	80

Customize the list of **[Personal Expenses]** to expense categories used in your budget planning, and the default survivor and disability spending percentages.

# Report Cover Settings

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**Report Cover Settings** (Used for NEW clients and NEW scenarios)

Browse...

Remove

Browse to select a cover page image. The image must be a .jpg, .gif or .png format. When selected, the preview will display.

Aspire Title: Personal Financial Analysis

Prosper Title: Personal Retirement Analysis

Cover Page Text

Change the default report titles displayed on the cover page.

**[Cover Page Text]** is used to display planner information, like your name, address, phone etc.



# Report Settings



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## Report Settings (Used for NEW clients and NEW scenarios)

### Report Data Options

Net Worth

Sort Asset Details by

### Report Formatting

Report Cover Justification

Report Divider Justification

Page Title Justification

Paragraph Justification

### Report Options

- Include Audit Trail Notes on Reports
- Show Scenario Name on Reports
- Include Table of Contents
- Include Page Number on Reports
- Include FINRA Footnote
- Show Present Value in Retirement Capital Graph

Include Retirement Plan Assets in Asset Allocation Mix, Asset Pyramid, and Liquidity Reports

**[Report Data Options]** Choose a net worth style and how asset are ordered.

**[Report Formatting]** Set report justification items to be left or center justified.

Estimated Income	\$9,559	\$1,247
Estimated Expenses	\$2,750	\$1,732

*Actual future investment returns, taxes, and inflation are Page 2 unknown.*

### Company Documents

Action Plan:

Disclaimer:

# Report Settings



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## Report Settings (Used for NEW clients and NEW scenarios)

Style the reports by selecting the **[Report Font]** and **[Heading Color]**. A preview is provided below.

Report Font

Heading Color

Header

### Report Formatting

Enter a **[Header]** to include text along the top of each report page, typically used for disclaimers.

Paragraph Justification

### Report Options

- Include Audit Trail Notes on Reports
- Show Scenario Name on Reports

**Page Title** Report styling preview. A1

Scenario Name

Your personal financial plan was prepared with concern for your specific goals and objectives.

**Retirement Estimate**

Estimated Income	\$5,559	\$1,247
Estimated Expenses	\$2,750	\$1,732

*Actual future investment returns, taxes, and inflation are unknown.* Page 2

# Report Settings



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## Report Settings (Used for NEW clients and NEW scenarios)

**Report Data Options**

Net Worth: Express

Sort Asset Details by: Type

Report Font: Segoe UI

Heading Color: 3C8E06

Header: [Empty]

**Page Title** A1

Scenario Name

Your personal financial plan was prepared with concern for your specific goals and objectives.

**Report Formatting**

Report Cover Justification: Left

**Report Options**

- Include Audit Trail Notes on Reports
- Show Scenario Name on Reports
- Include Table of Contents
- Include Page Number on Reports
- Include FINRA Footnote
- Show Present Value in Retirement Capital Graph

**Company Documents**

Action Plan: [Browse...] [Delete]

Disclaimer: [Browse...] [Delete]

Include Retirement Plan Assets in Asset Allocation Mix, Asset Pyramid, and Liquidity Reports

Check this box at the bottom to treat retirement plan assets like other investment assets for the set of reports listed

Select the [Report Options] to be included by default, such as audit trails, page numbers and FINRA footnote.

A custom [Action Plan] and [Disclaimer] can be included in the reports. The file must be a .rtf format.

# State Tax



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### State Tax (Used for ALL clients)

Allow Money Tree to Update State Tax

Check **[Allow Moneytree to Update State Tax]** for annual state tax updates.

State

Social Security Not Taxable in State

Retirement Account Withdrawals Not Taxable in State

#### Personal Exemptions Per

Taxpayer

Dependent

#### Personal Credit Per

Taxpayer

Dependent

#### State Tax as % of Federal Income

Gross  Taxable

AGI  Federal Tax

Apply Single and Joint tax rate tables below to:

#### Single Rates

Tax Rate Starting at \$0 =

#### Joint Rates

Tax Rate Starting at \$0 =

The state tax information will be pre-populated. Make any required adjustments for your planning.

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**User Settings**

Expand all inputs


Change Password

Portions of the Plan Data places less commonly used data sections that can be collapsed or expanded called accordions. Checking **[Expand all inputs]** will expand each accordion section by default.

**[Change Password]** Change the password associated with your login. Passwords can also be changed under Administration.

## Need assistance? Contact our client support team.

 [moneytree.com/support-center](https://moneytree.com/support-center)

 877-421-9815

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