Navigator™

by Academy of Life Planning

Using Navigator: A Guide for Clients

Plan life before money. A plain English walk-through of Navigator, one step at a time.

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Navigator helps you see how your money may carry you through the chapters of your life. This guide walks you through it, one step at a time, in plain English.

What Navigator is, and what it is not

Navigator is a free planning tool from the Academy of Life Planning. You tell it about your household, your money and how you expect your life to unfold. It then shows, year by year, whether your money is likely to last, and when it might not.

It is built on a simple idea: plan life before money. Start with what matters to you, then see what the numbers say.

What Navigator does

- Shows your net worth and your cash flow, year by year, for as long as you may live.
- Lets you see future amounts in today's money, so they mean something.
- Lets you divide your plan into chapters of life, with names you choose.
- Tells you what it is assuming, so you can challenge it.
- Produces a PDF you can keep, or bring to a conversation with a planner.

What Navigator does not do

- It does not calculate tax. Every figure is gross, which means before tax. If you want tax in the picture, enter your best estimate as an expense.
- It does not give advice or tell you what to do. What you see is an illustration.
- It cannot predict the future. Growth, inflation and how long you live are assumptions, and you can change all of them.

Advice out. Agency in. You are the author of your plan. Navigator is there to help you see it clearly.

Before you start

Take your time. Navigator saves as you go, so you can stop and come back. It helps to have these to hand:

- Dates of birth for everyone in the plan. An exact date gives the best result, but an age will do.
- Recent values for savings, investments, pensions, property and any business interests.
- Mortgage and loan balances, interest rates and monthly payments.
- Salary and any other income, and when each is expected to stop.
- A State Pension forecast for each person, from the government's online forecast service.
- Roughly what you spend, split into essentials and extras.
- Details of any pension with tax-free cash, and when you might take it.
- Details of insurance, and any death-in-service cover through work.

Round numbers are fine. A sensible estimate entered today is more useful than a perfect figure you never find.

Pause and reflect. Before you enter a single number, ask yourself: what would a good life look like for me over the next ten years? Keep that answer beside you as you work.

Your information and privacy

- **Saved on your own device.** Navigator saves automatically as you type, in the web browser you are using. If you close the page, your plan is still there when you come back.
- **Only on that browser and device.** Your plan does not appear on another computer or phone. Clearing your browser's stored data, or using a private window, removes it. To move a plan, use the Import page (see Saving, downloading and sharing below).
- **An optional password.** The first time you visit, Navigator asks for your consent and offers an optional password to protect your plan on this device. If you set one, you will need it each time. Navigator cannot recover a forgotten password. The only way past it is to reset, which clears the plan, so keep a downloaded copy somewhere safe.
- **The AI analysis.** When you press *Analyse My Plan*, the details of your plan are sent to an AI service, which writes the analysis. You decide when that happens. To read how your information is handled, open the Privacy link at the top of the page.
- **Reset.** The Reset button clears your plan from this device and shows the consent notice again. Download a copy first if you might want it back.

Finding your way around

Across the top of the page you will see which step you are on, a progress bar, and five buttons: Privacy, Disclaimer, Reset, Save and PDF. On a wide screen the steps are also listed down the left-hand side. Use the Next and Back buttons at the bottom of each page to move on.

Step	Name	What you do there
1	Your Life	Say what matters to you, in your own words
2	Family	Add everyone the plan is for
3	Import	Load a saved plan (optional)
4	Accounts	Add what you own and what you owe
5	Income	Add what comes in and what goes out
6	Balance Sheet	Check a snapshot of what you have entered
7	Protection	Add insurance and cover
8	Goals & AI	Review assumptions and charts, add goals, run the analysis

The order works well, but you can jump about. Steps 2, 4 and 5 matter most, because they feed the charts. The Save button confirms that your plan is saved, but Navigator also saves automatically as you go.

Steps 1 to 3: Your Life, Family and Import

Step 1: Your Life

This step asks about you, not your money. You are invited to describe, in your own words, what a good life looks like, what you would like to do in the next few years, and what worries you most. You can also rank what matters most and say how you feel about a few trade-offs, such as accepting a lower income for more security, working longer, or leaving an inheritance.

There are no right answers. These responses do not change the numbers. They are passed to the AI analysis, so that its comments reflect what matters to you.

Pause and reflect. If you were describing your life to a friend in ten years' time, what would you most want to be able to say?

Step 2: Family

Add each person the plan is for. For each one you give:

- **Full name.** Used throughout the plan and in the PDF.
- **Role.** Primary Client, Partner or Dependent.
- **Gender.** Used only to look up life expectancy figures from the Office for National Statistics.
- **Date of birth, or age.** An exact date of birth is preferred. It gives exact ages and an exact State Pension start year. If you give only an age, Navigator estimates, and the estimate can be a year out.
- **Target retirement age.** The age at which you expect your main earnings to stop. It marks your chart. Use whatever word suits you for that part of life; Navigator does not insist on one.

Step 3: Import

Use this step only if you already have a Navigator file, for example one saved earlier or prepared for you by a planner. Importing a file replaces the matching information in your plan with what is in the file. If you are not sure, download a copy of your current plan first.

This page is for moving files in and out. It is not the Save button.

Step 4: Accounts

This is where you record what you own and what you owe. These are snapshots of today. You do not enter future values here.

Assets

For each asset, you give a name, a type (cash or savings, investment, pension, property, business or other), its current value, an expected growth rate, a monthly contribution if you are adding to it, and the owner (a person, or joint).

- **Growth rate.** Use a realistic yearly figure for that asset. Cash will usually be lower than shares. Navigator grows each asset at the rate you give it.
- **Monthly contribution.** This grows the asset, but it is not taken out of your cash flow automatically. If you pay it from your own income, add it once under Expenses as well.
- **Pensions.** Pensions have two boxes: your own monthly contribution, and your employer's. Your employer's payment goes in on top of your pay, so it does not need adding to your expenses.

Pensions and tax-free cash

For a pension you can say how you expect to take it. You choose:

- **The year you start taking benefits.**
- **The tax-free cash percentage.** Many schemes allow up to 25%. Navigator does not check limits, so make sure the percentage reflects your own scheme. The tax-free cash is paid into your cash in that year.
- **What happens to the rest.** Either it is drawn as income (drawdown), or it buys an annuity.

For drawdown you can enter a yearly amount, tick a box to have it rise with inflation, and set start and end years. If you leave the amount at £0, the remaining fund stays invested until a drawdown source in Step 5 takes income from it. That is a perfectly good way to set it up.

Debts

For each debt, you give a name, a type (mortgage, loan, credit card, student loan or other), the balance outstanding, the interest rate, the monthly payment and the end date.

- **Payments.** The monthly payment pays the balance down, but it is not taken out of your cash flow automatically. Add the payment once under Expenses, ending when the debt ends.
- **Offset mortgages.** Enter the balance after taking off your offset savings. A £129,000 loan with £129,000 in the offset account is entered as £0. Leave those offset savings out of your assets, so they are not counted twice.

Future assets

Use this for a sum you are reasonably sure will arrive, such as a policy that matures. Give a description, an estimated value and the year you expect it. Be cautious about counting on anything that is not certain.

Step 5: Income

This step covers what comes in, what goes out, how your life divides into chapters, and where the money comes from when spending is higher than income.

Income

Add each source separately: a name, a type (employment, self-employment, rental, pension, investment or other), the yearly amount before tax, a growth rate, a start year, an end year and the owner. Setting an end year for each source matters a great deal. If you leave it blank, Navigator assumes the income goes on for ever and shows a reminder.

State Pension

The State Pension is added by you, as an income. Choose the type *Pension income*, then the subtype *State Pension*, pick the owner, and enter the yearly amount from your own State Pension forecast.

- Navigator works out the start year from the date of birth. If you gave only an age, it estimates the start year and says so.
- Navigator does not work out the amount. If you do not add it, it is not in your plan.
- Add it once only. It continues for as long as the person is assumed to live.

Other pensions

Pension income can also be a private pension, an annuity, or a defined benefit pension. For a defined benefit pension you can add a yearly increase and an optional spouse's pension. If you take income from a pension fund through drawdown, enter it under Asset Drawdown, not as income as well. Otherwise it is counted twice, and Navigator will warn you.

Expenses

Add what you spend. Each expense has a description, a category, a yearly amount, a growth rate and optional start and end years. The categories are:

Category	What goes in it
Basic	Mortgage, utilities, food, transport
Lifestyle	Holidays, dining out, subscriptions, hobbies
Luxury	Cars, jewellery, private school, second homes
Tax & NI	Income tax, National Insurance, capital gains

- **Growth rate.** The default, 2.5% a year, is inflation.
- **Today's money.** Tick *This amount is in today's money* if you worked out the cost at today's prices. Navigator then raises it with inflation from now, even if it starts years away. Leave it unticked if the figure is what you expect to pay in the year it starts.

- **Tax.** Navigator does not calculate tax. If you want it counted, add a Tax & NI expense with your best estimate.
- **Things that are paid but not yet in the plan.** Your own pension contributions and debt payments belong here too, if you pay them from your income.
- **Spending that changes over time.** Add separate expenses with different start and end years. For example, one for your living costs until 2040, and another for 2040 onwards at a lower amount.

Life chapters

Life chapters are optional. They let you divide your plan into the periods of your life, and see what you expect to receive and spend in each one.

1. Choose *Add a life chapter*.
2. Give it a name, using a suggestion or your own words, and choose the year it starts.
3. Add more chapters. Each one runs until the next one starts.

Your income and spending then appear in columns, one for each chapter, with totals and the difference. Anything that spans several chapters appears in each one. Use *One list* to go back to the plain list. Navigator never assumes a chapter means retirement. You decide what each one is called.

Asset drawdown

When your spending is more than your income, which asset pays the difference? Add a drawdown source to say. You choose:

- **A name, and the asset to draw from.** Choose assets you could realistically draw on, such as pensions and savings.
- **A fixed yearly amount, before tax, or *Auto-fill shortfall*.** With auto-fill, Navigator draws only what is needed each year to cover the gap.
- **Start and end years.** The end year is set from the owner's life expectancy, and you can change it.

Navigator uses your drawdown sources in the order they appear in the list.

Steps 6 and 7: Balance Sheet and Protection

Step 6: Balance Sheet

This page is a snapshot of what you have entered so far: what you own, what you owe, and what is left. Use it as a check. Does it look like your life today? If a figure looks wrong, go back to Accounts and put it right.

Step 7: Protection

Here you record the insurance that protects your plan if something goes wrong. For each policy you give the type (life, critical illness, income protection, private medical, buildings and contents, or other), a name, the provider, the amount of cover, the monthly premium, the end date, and who is insured.

You can also add *death in service* cover from work: the person, the scheme, the lump sum (a fixed amount, or a multiple of salary) and who it is payable to.

This information is shown in your plan and used by the AI analysis. It does not change your charts. Premiums are not taken out of your cash flow automatically, so if you pay them from your income, add them under Expenses.

Pause and reflect. If your income stopped unexpectedly tomorrow, what would carry you and the people who depend on you?

Step 8: Goals and AI

This is the step where everything comes together. Work through it from the top.

Your plan assumptions

A panel called *Your Plan Assumptions* lets you change the main assumptions behind your charts:

- **Retirement age** and **State Pension age.**
- **Inflation rate.** The default is 2.5% a year.
- **Investment growth.** The default is 4.5% a year.
- **Life expectancy for each person.** By default Navigator uses the age that one person in four is expected to reach. This is deliberately cautious, so that your plan lasts if you live longer than average. You can change it.

A green *custom* tag means you changed a value. An amber *default* tag means Navigator is using its own.

What this model is assuming

This panel lists, in plain words, what Navigator has assumed from what you entered: when each income ends, any drawdown or tax-free cash you set up, how sale proceeds are reinvested, and how fast expenses and property grow. An amber dot means something has not been defined or is a default. A green dot means you have set it. Read each amber line and ask whether it matches your intention.

Plan notices

If Navigator spots something that may not be right, such as an income with no end year or a gap in your cash flow that nothing covers, a box shows how many notices there are. Choose *Show* to read them. They are prompts to check, not errors.

Accessible wealth and longevity

Two further panels help you think about your position. *Accessible Wealth* shows how much of what you own you could get at quickly, and how much is tied up in things like property and pensions. *Longevity Context* shows, for each person, the average life expectancy and the chances of reaching older ages.

Goals

You can add goals: retirement, property, education, travel, an emergency fund, or something else. Give each a name, a target amount and year, a priority, and optional notes. For a retirement goal, a calculator asks for the yearly income you would like, before tax. It then shows the capital that would be needed, after allowing for guaranteed income such as pensions.

Goals are a starting point for a conversation. They are used by the AI analysis, but they do not change the charts.

Future events

Use future events for one-off events that bring money in, such as selling a business asset, receiving an inheritance, or downsizing your home. Give the event a name, the year and the net proceeds, meaning what you expect to receive after costs and tax. You can then say where the money goes: back into property, invested for income, or added to cash. Anything you do not allocate is invested.

If you are selling a property, choose it under *Asset being sold*. It then leaves your assets in the year of the sale, so the same money is not counted twice. For a downsize, enter the net proceeds as the sale price, less any mortgage and costs, less the price of the new home. Put the new home's value back in with *reinvest in property*.

The AI analysis

Choose *Analyse My Plan* and an AI service reads your plan and writes a short report. It gives a health score out of ten, strengths, areas to address, points worth exploring, and a view on whether your goals look achievable.

- It is illustrative. It can be wrong, and it is not advice.
- It works best as a second pair of eyes on a plan you have already thought through.
- Check what it says against what you know. If it contradicts your own view, find out why.
- If you change your plan, run it again.

Reading your results

Navigator shows two main charts. Read them as pictures of one possible future, not as forecasts.

Net worth

Net worth is what you own, minus what you owe, year by year. Above the chart is a switch between two ways of showing it:

- **Future money** shows each year in that year's pounds, before inflation. Figures look big, because prices rise over time.
- **Today's money** takes inflation off, so a figure from thirty years ahead reads in the prices you know.

To see whether you are really getting better or worse off, compare today's position with the *Today's money* view. If a future figure looks astonishing, check which view you are looking at before you celebrate.

Annual cash flow

Cash flow is what comes in each year compared with what goes out. The colours tell the story:

- **Green:** income is more than spending, so there is a surplus.
- **Amber:** spending is more than income, but your drawdown from assets covers the difference.
- **Red:** spending is more than income and nothing covers the gap.

Hover over any year to see where the money comes from and what it goes on. If you use life chapters, you will see the same story in your own words in Step 5.

Using what you see

Both charts have a *Copy chart as image* button, which puts a clean picture on your clipboard to paste into a document. The hover box is not included in the image. To capture a particular year with its details showing, use your computer's Print Screen key.

Pause and reflect. Find the first red or amber year. What is happening in your life then? What could you change: spending, timing, where the money comes from, or how long you work? You do not have to decide now. Seeing it is the first step.

Saving, downloading and sharing your plan

- **Saving.** Navigator saves automatically in your browser. The Save button simply confirms it.
- **The PDF.** The PDF button at the top right creates a report of your plan: your household, accounts, income, expenses, life chapters if you added them, goals, assumptions, and the net worth and cash flow tables. If you want the AI analysis included, run it before you download.
- **The Import page (Step 3).** This page lets you download a complete copy of your plan as a file, and upload one again. Use it to keep a backup, to move your plan to another computer, or to share it with your planner. Everything comes back when you upload it, including pensions, drawdown and life chapters.

- **Keeping a backup.** Download a copy now and then, and keep it somewhere safe, especially if you have set a password.
- **Starting again.** The Reset button clears your plan from this device. Download a copy first if you might want it back.

When something looks wrong

What you see	What it usually means	What to do
My plan has disappeared	You are using a different browser or device, a private window, or you cleared your browser's stored data	Return to the original browser, or upload a backup file on the Import page
No State Pension in my cash flow	The amount is not calculated. It only counts if you add it as income	Add it in Step 5, as Pension income, State Pension
The State Pension start year says *estimated*	There is no date of birth, only an age	Add the exact date of birth in Step 2
Net worth looks enormous in the future	You are looking at future money, before inflation	Switch the chart to *Today's money*
The cash flow chart shows red years	Spending is more than income and nothing covers the gap	Add an asset drawdown in Step 5, or review spending and end years
A warning says an income has no end year	Navigator assumes it will go on for ever	Set an end year on that income
My mortgage or loan payments are not in cash flow	The payment only reduces the balance	Add the payment once as an expense, ending when the debt ends
My pension income looks counted twice	A pension drawdown is entered as income and also under Asset Drawdown	Keep it in one place. Asset Drawdown is the better home
My offset mortgage looks wrong	The balance should be net of your offset savings	Enter the net balance, and leave the offset savings out of your assets
A future expense looks too small or too large	The today's money tick-box may be set the wrong way	Open the expense and check *This amount is in today's money*
A line says no reinvestment strategy has been defined	You have not set up any events that reinvest proceeds	Nothing to fix, unless you expect to sell something
I have forgotten my password	Navigator cannot recover it	Reset, then upload a backup file from the Import page

Glossary

Term	What it means
Asset	Something you own that has value, such as savings, a pension, a property or a business
Debt	Money you owe, such as a mortgage, loan or credit card
Net worth	What you own, minus what you owe
Cash flow	The money coming in each year, compared with the money going out
Gross	Before tax. Every figure in Navigator is gross
Future money	Amounts in the pounds of each future year, before inflation is taken off
Today's money	Future amounts adjusted for inflation, so they read in today's prices
Inflation	The rate at which prices rise over time
Growth rate	The yearly rate at which you assume an asset will grow
Drawdown	Taking money out of an asset, such as a pension or savings, to live on
Auto-fill shortfall	A drawdown setting that takes only what is needed to cover the gap each year
Tax-free cash	The part of a pension that can usually be taken tax-free, often up to 25%
Annuity	A regular income for life, bought with a pension fund
Defined benefit pension	A pension that pays a set income, usually linked to your salary and years of service
State Pension	The pension paid by the government, from your State Pension age
Life expectancy	How long a person is assumed to live. Navigator plans to the age one in four people are expected to reach, unless you change it
Offset mortgage	A mortgage where savings in a linked account reduce the balance on which interest is charged
Death in service	A lump sum paid by an employer's scheme if an employee dies while working there
Life chapter	A period of your life that you name and give a start year, to see income and spending side by side