January 11, 2024 | Volume 44

From Your Partners at Panoramix

If average 12-month growth in AUM* for all advisories in Panoramix were a benchmark, for 2023 you could compare yourself to 13%. Also, consider two other fun stats. 88% of all Panoramix advisories grew AUM by over 7.5% last year. That's roughly double the projected rise in the Consumer Price Index. Half of all advisories beat a 20% increase in AUM. Overall, that feels like a reasonably successful year, from that vantage point at least. We hope that 2024 holds true for all aspects of your business and personal lives. Happy New Year.

*Excludes mergers and acquisitions and divestitures of more than 20% of a book of business in any given month.

Update to Panoramix Released

Tell me if you're heard this before. "Billing. Performance. Panoramix." Yes? Great. That's where we focused the beam with this release with multiple reporting enhancements and more efficient processing for better billing performance. That and more attention to RMDs by the way of adding supported scenarios and overrides.

[Read all the enhancements here.]

TDAI To Schwab Update *NEW STUFF*

Just when we thought we were done with TDAI residual transactions, along came year end, with multiple dividend and interest payments, just to make sure we were paying attention. We were.

For now, residual transactions remain possible. Veo One is still accessible. The days for each are clearly numbered, though.

TDAI sent demographic information files (names, addresses, etc.) to Panoramix only when something changed. Schwab sends it every day. When TDAI converted in September we disabled that automatic update "until things settled down a bit." We enabled updates in early November. We can disable by MasterID if you want us to do so. This means that if we disable the update it will *never* update demographics for *anyone* in that MasterID. Leaving it on updates every day. The third option is that Panoramix allows you to override demographic updates. This needs to be completed at the account level, on the Account Information tab of the Edit Account screen, by setting the "Do not update contact" parameter to true. This needs to be set for all accounts belonging to the client to be 100% effective. The first two options are all or nothing by MasterID and the third, which is more granular, requires some work on your part. If you want to disable updates for one or more MasterIDs, let us know and we'll take care of it for you.

Finally, remember that custodians cannot give us access to your data without your express consent. This includes any Schwab MasterIDs created as part of normal Schwab operations, such as the Decedent MasterID, a place Schwab temporarily moves accounts belonging to a deceased owner while the account is in probate (or under any other type of questioned ownership).

You need to prove to your auditors that you've done your due diligence related to your vendors. We receive hundreds of such requests every year. Now we have an easy - and industry standard - way for you to access our cybersecurity, disaster recovery, and other vendor due diligence documentation.

Panoramix is excited to share that our Vendor Due Diligence Questionnaire and Evidence Documentation (QED) are now available for free on Buckler Open VRM.

Buckler Open VRM Overview
https://www.openvrm.com

We invite you to follow this process to access and review our QED for your due diligence vendor review needs.
Process (for new Buckler users - existing users log in and go to step three)

1. If desired, schedule an Introduction Call with Buckler Open VRM team using the link below.
2. Open a free account.
3. Select your Vendors, including us - Sapphire Software Services Inc./Panoramix Financial.
4. Request access to Vendor's Questionnaire and Evidence Documentation (QED).
5. Perform your Vendor Risk Assessment.

Schedule a Call with Buckler Open VRM team
https://calendly.com/d/yr8-zw8-q4p/open-vrm-demo

A Free Platform
Buckler Open VRM is free for the first user. Additional users are $19 per user, per month.

About Buckler Open VRM
Buckler Open VRM provides Vendors with an open environment to populate, manage, and share a pre-vetted security questionnaire and compliance evidence documents with their Clients in a private and secure location. This facilitates and accelerates the Vendor Due Diligence process for both Vendors and their Clients. Open VRM is a module of Buckler, the award-winning Cyber Program Management System.

This is our ***only*** method for sharing up-to-date due diligence documentation.

2024 T3

Before our next planned release of Panoramix, we'll know all the results of the annual T3 Survey and the conference itself will be but a memory.

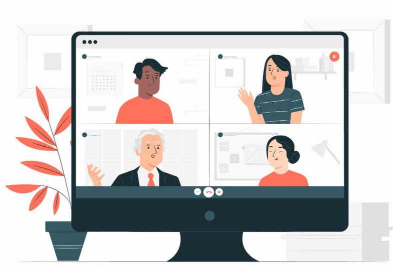
If you plan to attend the T3 conference at the Cosmopolitan of Las Vegas January 22 - 26, 2024 and you're looking to **save $200** on the event, use the **discount code Panoramix200** at the appropriate registration point. Click these links for conference information and registration details. The clock is ticking on this. Registration closes in a few days.

Preantepenultimate Notice: Panoramix Price Change

It's all on our website at https://panoramixfinancial.com/Account/RatePlan. By the time the final notice runs we'll have been telling you about it for over a year. Those of you with licenses in place prior to April 1, 2023 and who have yet to renew in 2024 will see the new pricing upon renewal.

We've done our best to simplify our pricing, keep our costs the very lowest in the industry, and continue to provide a superior product and top-notch support. It's been four years since our last price change and in that time the fees we pay to access and process data and other costs have escalated. This price structure enables us to maintain the high level of quality and service that we have always provided.

If you need assistance determining your 2024 renewal date, please contact Support@PanoramixFinancial.com.



Join Our Support Forum

Tuesday, February 13, at 1:00 p.m. central.

Celebrate Valentine's Day a bit early in our second live support forum of 2024.

This is an excellent hour to ask any questions related to Panoramix, or discuss the financial services and fintech industries overall with Chris, Joe, Sean, James and Jim. Let's just not talk about the Vikings, though James would be more than happy to talk Timberwolves!

Thanks to everyone who participated in our last one, two days ago. A lively start to the year it was, with extensive discussion of RMDs.

Register for the monthly forum here. (If you've registered in the past there is no need to register again.)

February YOUniveristy session

In case you missed it, the November session is a holidays friendly 18 minutes long and is chock full of chewy goodness. Here's direct link.

Mark 1:00 p.m. on Tuesday February 20th for the next push of a Panoramix YOUniversity webinar session.

Remember that you may access all prior webinar recordings at any time via**Help>>Help Guides>>Webinars**. (Extra credit this month of you can tell us which Panoramix staffer celebrates a birthday on the 20th.)

Register for future webinars here. (If you've registered for any of these at any time in the past there is no need to register again. You're still on the list.)

Helpful Hints for Panoramix

Did You Know?

Between Data and Help on the Panoramix desktop menu, rests the Messages selection, patiently waiting awaking with a Messages (1) tag. When you see any number so parenthetically enclosed, it means you have that number of unread messages. You should check it out. Read the message(s) and mark it (them) as read. (Oh, a single sentence where "read" is both read and read. James's third grader would be driven to distraction by the illogic.) Panoramix can push multiple types of messages to you, from ones that just appear in your inbox at next login or refresh, to ones that pop up immediately. From ones that go out to everyone, to ones that target groups of between 1 and N users. We don't do this often. When we do it's likely important for you. When you see that Message (#) indicator, take the time to read your message.

If you ever have questions, we're here to help you! Panoramix is stocked full of tools to make your day-to-day workflow smooth and efficient. Several functions to assist you are available under the Help tab in Panoramix.

Email Support | Visit Help Guides | View Webinars

- Email the Support team at Support@PanoramixFinancial.com.
- Call the Support phone line at **877-595-3282**. Panoramix staff come online at 8 a.m. central.
- Schedule a meeting with Joe here.
- Schedule a meeting with James here.
- Schedule a meeting with multiple Support staff here.

Get social with us!

Any recommendations for our newsletter and outreach? Tell us what you want to see!