Group & Batch Reporting Manual

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Series of Documentation
From Panoramix™ Financial

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Introduction

Panoramix™ for Financial Advisors is a portfolio management tool with light customer relationship management with robust billing, reporting, and batch reporting components, both of which extend to the Client Portal. This manual covers common usage scenarios for report grouping batch reporting, covering general principals through an example. From here, the imagination of each advisor drives the extrapolation for individual implementations.

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	Items flagged with this icon are for your safety or security
	Items flagged with this icon represent areas in which Panoramix recommends proceeding with caution

Text in ***bold italics*** represents an important point, whether flagged with the icon or not.

Text in **Bold** with capital letters represent the tab levels in the Panoramix interface.

Text in Small Capital Letters (Small Caps) represent ribbon selections in the Panoramix interface.

Text in **bold** with lower case lettering indicates a button somewhere other than on the ribbon in the Panoramix interface (regardless of how that text appears on the button, which is with an upper case first character).

Non-figure-caption text in *italics* represent selections within the Panoramix interface.

The text is written in the Calibri TrueType™ font for ease of readability on electronic media. Should the advisor require another font or font size selection for Americans with Disability Acts reasonable accommodations reasons, please contact Panoramix Financial Support at support@panoramixfinancial.com.

Likewise, contact Panoramix Financial Support at the e-mail address above with suggested corrections, additions or deletions.

The term client is reserved for referring to the individual(s) who engage with the financial advisor, while the word advisor[1] refers to the consumer/licensee of the Panoramix software (regardless of their status as an actual advisor in your firm).

All data displayed in this manual originates from the Panoramix test system. You will likely see the humor of developers and testers represented in certain image clips.

General Guidance

- Create report groups through the **Reports**, Batch Reports screen and use them as the source for either delivering batch reports to multiple/all clients or to individual clients.
    - A report group is any collection of reports you create.
    - Report groups can then be used to distribute in bulk (that is batches) to multiple clients simultaneously, or to individual clients—in preparation for a scheduled review meeting, for example.
    - The content of these report groups may—or may not—differ depending upon the distribution level, type, or location.
- Keep your reporting simple.
- Keep your reporting methodologies consistent.
- Compliance is king.
    - We at Sapphire Software Services, Inc. do not give compliance advice.
    - We do, however, recommend that you work closely with your compliance advisor(s) and your regulator(s) to establish your standard operating model.
    - Some things to consider in those conversations include the following.
        - Retain copies of all generated billing reports, export files, and client statements on a media that cannot be edited or altered once the file is written there (often referred to as write once read many [WORM] media).
        - Place limitations on, and create audit trails related to, any edits to exported documents, spreadsheets or other files once they leave Panoramix.
        - Maintain language consistency when communicating with your clients—for example, it is all-too-easy to slip into saying “average daily balance” because of

[1] Panoramix uses the spelling advisor, with an o, as opposed to adviser, with an e, for two reasons. First, even though the *English Oxford Dictionary*, *AP Style Guide*, and several other sources prefer the older form of adviser for all usage, advisor is the de facto standard in North America for referring to the job title of an individual who earns a living by working in an advisory capacity in academics or financial services (note, too, that the adjective form of the word is always spelled with an o). Second, it’s more pretentious and calls attention to your special role (to those who are aware that adviser appears roughly three times as often in print than advisor).

the prevalence of that parlance in the banking industry; however, “average balance” is accurate for Panoramix purposes.

Prerequisites to Report Group Creation and Delivery

Several elements determine the success of running report groups. The primary items are 1) to know which reports you desire in a group; and 2) what parameters you desire for each report. Reviewing all the available reports in Panoramix and all the available parameters is outside the scope of this document. That appears in the *General Reporting Manual*—which is also available where you found this document, on the Panoramix **Help Guides** site under the **Help** menu. The path of least resistance is for you to access the reports and “play test” the ones that appeal to you for inclusion in one or more groups. This manual creates a sample report group with you as working example as how to do it. Your best course of action is to spend time getting to know the reports and the come back to create groups of reports you want to run together or in batches.

Also Outside Document Scope

There are several prerequisites to running report groups together which are outside of the scope of this manual. These include the following items.

- General client set up.
- General account set up.
- Client e-mail setup/validation.
- Establishing the client vault.
- Client portal set-up, access, and invitations (watch for a video guide on this prior to year-end 2018)
- Specifics related to billing (refer to the Panoramix Billing Manual or the Panoramix Billing Quick Reference Guide).

Each of these is covered in detail in other documents as noted.

Getting Started—Background Work

In general, there are three prerequisites to complete prior to creating report groups and distributing them in batches or to individual clients.

1. Knowing which reports to include in the group.
2. Setting your **Report Settings** overall.
3. Identifying which clients receive a group of reports.

Report Selection

Presently, Panoramix ships with over 50 different standard reports, including sixteen different performance reports, statements and invoices, client details, and various summaries, snapshots, risk and analytics reports, and the like. Selecting which reports you wish to include in a group depends upon the purpose and frequency of your communication, and the narrative for your client or internal analysis needs.

The best methodology is to become familiar with the scope of the various reports (see the *Panoramix General Reporting* document available from the same location in which you found this document) and select based on that need. The best way to become familiar with the reports is to run them, study the content, and become familiar with what they tell you and your client.

Want to know which parameter setting is better for you, *x* or *y*? Pick *x*. Run it. Examine it, save it for comparison. Pick *y*. Run it. Examine it. Compare it to *x*. Which *is* better for you? Only you will know for certain.

Establishing your **Report Settings**

Find several Panoramix report configuration settings under **Settings**, **Report Settings**. Here's a chance to talk about the difference between your Master Username and other usernames with access to Panoramix. All the settings described below are best suited to being established using the Master username, for when you do the are then set for all other users with access to that master domain of data. Individual users may still override those master settings with their own, provided they have the security access to do so. All that is out of scope for this manual, and you should review your firm needs with Panoramix Support.

Report Logo

Remove the Panoramix logo and replace it with your own logo from the **Settings**, **Report Settings** tab. Use the **remove picture** and **upload picture** buttons. Your logo may be in .JPG, .BMP, or .PNG format. A .PNG file formats to the report space allocated for logos most efficiently while maintaining its color integrity. .PNG files render the most quickly of the formats, and whenever possible, Panoramix recommends using a .PNG file format for your logo. Ideally, a .PNG file 300 PX wide in fact. .BMP files can be large, difficult to scale into the space allocated, and drop colors in unpredictable ways. .JPG (.JPEG) files work well for photo-art, but the Joint Photographic Experts Group (JPEG) does not recommend the format for logos or icons.[2]

Report Disclaimer

Work with your legal / compliance experts or regulators to craft your report disclaimer text. This text appears in the report footer for all client-facing reports. Should your disclaimer text become longer than that which will conveniently fit in a document footer, you may wish to include it as a separate .PDF document in the group. We cover how to do that below.

Report Titles

Change the report title of any report[3] here. If you've made a change and want to reset to the Panoramix default title for the report, use the **reset to default** button. **Save** changes.

Custom Benchmarks

Custom benchmarks allow you to create and maintain your own benchmarks based on either a fixed percentage return or by blending the available Panoramix indexes into your own performance gauge. It's easy to add custom benchmarks to your reports. From the **Settings** tab, SETTINGS, **Report Settings**, select **custom benchmarks**, **add**. Give your custom benchmark a name and complete options as shown in the figure below.

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[2] Source https://jpeg.org/jpeg/index.html. Accessed 3 December 2018.

[3] Except the advisory-level reports, but you can't put those reports into groups anyway so it should come as no surprise that you cannot change the titles.

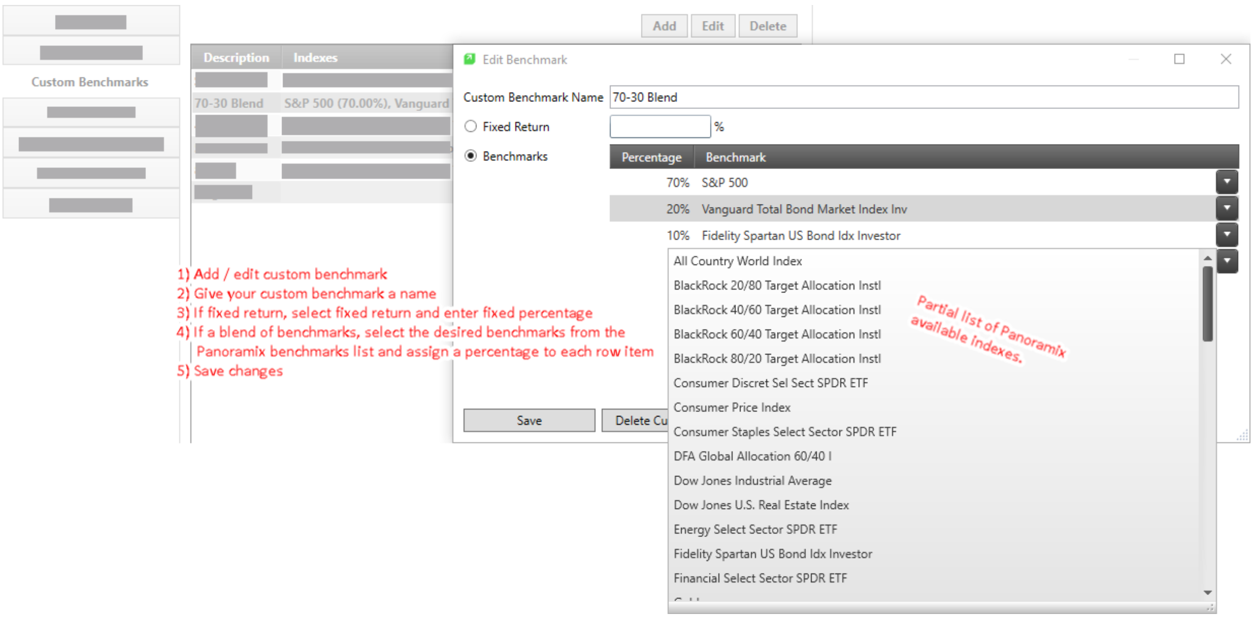


Figure 1:Editing a custom benchmark for use in future reports

Enter percentages as decimal values. For example, enter 10% as .1. Panoramix warns you upon saving if your percentages do not add up to 100%. To remove a row, highlight it and **click delete current row**.

When complete, click **save**.

Fee Statements

Text you type into the four text boxes will appear on the fee statement or in the email exactly as you enter it. Panoramix uses your local spell checker dictionary for spelling validation, underlining suspected misspellings in red. The four text boxes are defined below.

- Custodian disclaimer—custodians generally disavow their responsibility to calculate fees. Their text belongs here.
- General disclaimer—Your general disclaimer as you desire it. You may wish to include notices about what documents the client received when establishing their relationship and how to obtain copies should they desire.
- Email subject—Subject line of the email generated related to fee statements. Panoramix recommends keeping it short, attention getting, and consistent so that clients come to anticipate it over time.
- Email body—Text for the body of the email message. Should you require help with specific formatting, please contact Panoramix support at Support@PanoramixFinancial.com.

Batch and Group Reports

Text you type into the two text boxes will appear on the batch and group reports email exactly as you enter it. Panoramix uses your local spell checker dictionary for spelling validation, underlining suspected misspellings in red. The two text boxes are defined below.

- Email subject—Subject line of the email generated related to fee statements. Panoramix recommends keeping it short, attention getting, and consistent so that clients come to anticipate it over time.
- Email body—Text for the body of the email message. With a little bit of knowledge about HTML tags and formatting commands for email clients, you can create messages that will stand out for your own clients. Should you require help with specific formatting, please contact Panoramix support at Support@PanoramixFinancial.com.

Custom Titles

Allows you to change the title appearance for Basic, Time Weighted, and Money Weighted should you desire. (See appendix B.) also allows you to alter the text related to the display of Gross vs. Net of Fees in your reporting. This is a good chance to mention that just because Panoramix allows you to do something doesn't necessarily make it a stellar idea. Check with your compliance person before you change this text. Again, it's easy to restore to the Panoramix defaults with the click of a button. Save changes.

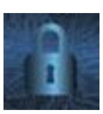
Other Settings

Checking the *Make "As of Today" report date equal the last business day* check box makes all "as of today" settings equal to the end of the last business day. This is the default setting and uses data from the overnight downloads to Panoramix for reports. Click **save**.

The *Adjust reports in batch for duplex printing* setting inserts a blank page (with this page intentionally left blank message) on an even-number page that would start a new report without having this box checked. For example, for a group report with a cover page and any other report in it leaving this box unchecked will start the printing of the report on the "back side" of the cover page when printed on two sides of a page (known as duplex printing) using your printer. Checking this box will print the text "this page intentionally left blank" on the back of the cover page and begin printing the report on "page 3." This setting is especially useful when printing multiple reports in a group in duplex mode and you desire a clear delineation between the end of one report and the beginning of another where any report in the group produces an odd number of pages.

Include Date/Time Stamp in Footer is here because some states require that all reports delivered to a client either in print or electronically include this information on the report. If you're in such a regulated state, make sure you set this parameter to true by checking the box. Even if you don't it's a really good practice to do so. Save changes.

Display parameters vertically is the best thing since frozen toast. It moves the parameter jumble from the top of the screen to an easier to use vertical listing on the right side of the screen.[4]



By default Panoramix only exposes Net of Fees calculations. With release 1.1.0.66 in January 2019 we introduced the option of turning on a Gross of Fees calculation method. To activate Gross of Fees, check the *Allow Gross of Fees check box* and click **save**. Once enabled, the Gross of Fees check box in affected reports will be active.

[4] Yes, that was really most opinionated of me. I'm entitled.

The Allow Gross of Fees setting is only available to the Master ID for your firm. Impersonating IDs have no access to this setting. Prior to engaging this setting check with your local compliance specialist.

Client-to-Report Matching

This is a two-step process and is useful for both batch generation and for individual client generation of report groups. In this section we will cover the first step, assigning clients to categories. By assigning clients to categories, you can perform actions on groups of clients at once, by category.

For example, perhaps you want to act on clients by generation indicator. In that case, you may wish to create the following categories:

- Traditionalist—Those born 1945 and prior;
- Boomer—Those born 1946 to 1964;
- GenX—Those born 1965 to 1979;
- Millennial—Those born 1980 to 1995;
- GenZ—Those born 1996 to 2014; and
- GenAlpha—Those born 2015 to present (through approximately 2032).

Once you assign each client to a generation group based on their birthdate, you could then target specific information and reports to specific generational groups. For example, you might have different versions of a quarterly newsletter containing different articles for different stages of life based on those generational tags. A GenZ client might need a "basic terminology guide," a millennial might need a "risk/rewards"" piece and a boomer may need a "mistakes to avoid when taking distributions" primer. Later you'll see how to add a .PDF to a report batch to meet that desire.

The figure below shows a section of the Client Contact Information screen as a composite. The Personal Information shows that the categories drop down list is multi-select. That is, a client may belong to any number of categories from zero to N with N being the maximum number of categories you have created.

Clicking the **manage** button allows you to add and remove categories.

- To remove a category, select the checkbox to the left of the ID/Description (the column is titled "Delete?") and click **save**.
- To add a category:
  - Scroll to the bottom of the list;
  - Check the blackened checkbox to activate the new row;
  - Type in a name for the category in the Description column (The ID is automatically assigned by Panoramix) and
  - Click **save**.

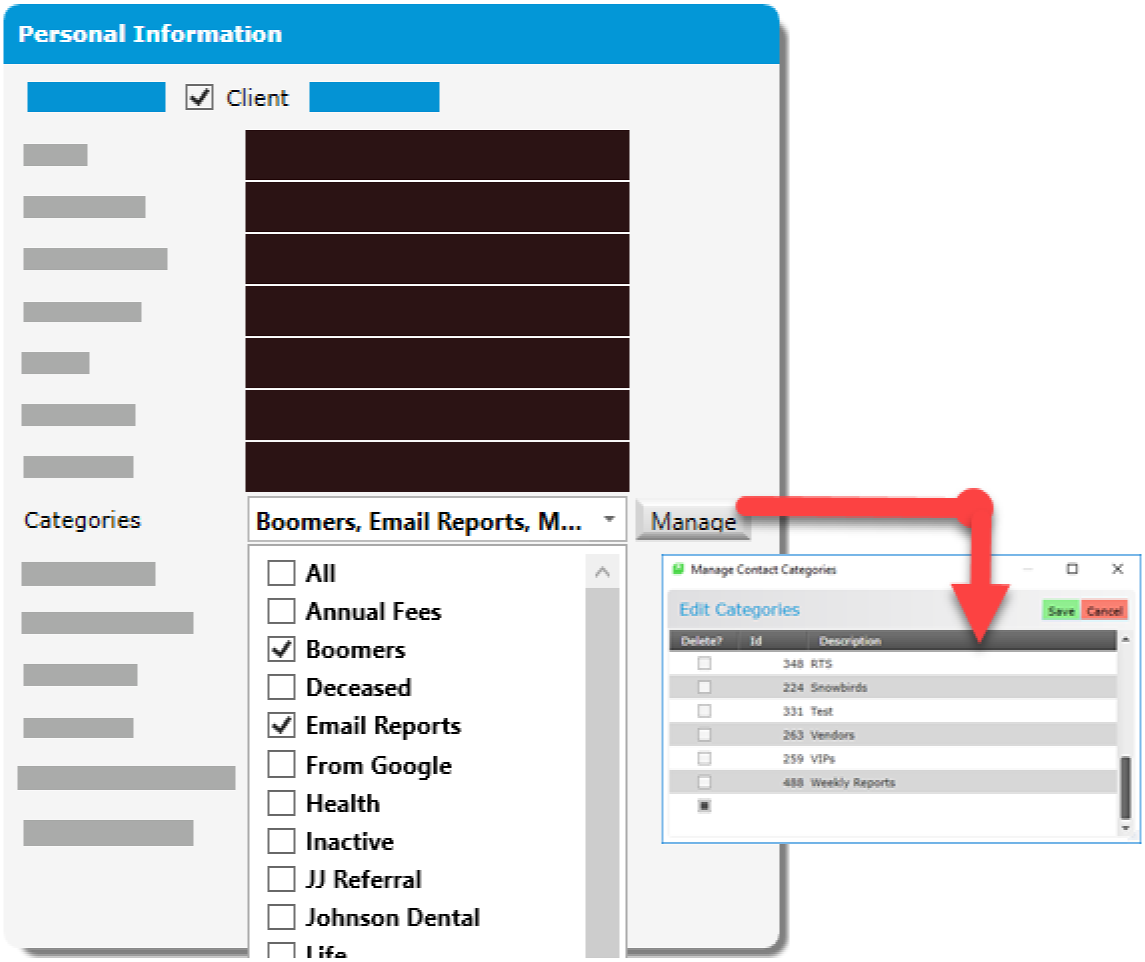


Figure 2: Personal Information for client, showing categories list and manage dialogue box

Creating Report Groups

Prerequisites complete, this section covers creating report Groups and running them in both Batches and for individual clients.

From the Panoramix interface, select the **Reports** tab, BATCH REPORTS ribbon selection, **Generate Reports** tab. See the figure below for an overview of the ensuing screen.

You may add any number of report groups and each report group may contain any combination of reports.

Let's get to the nitty gritty.

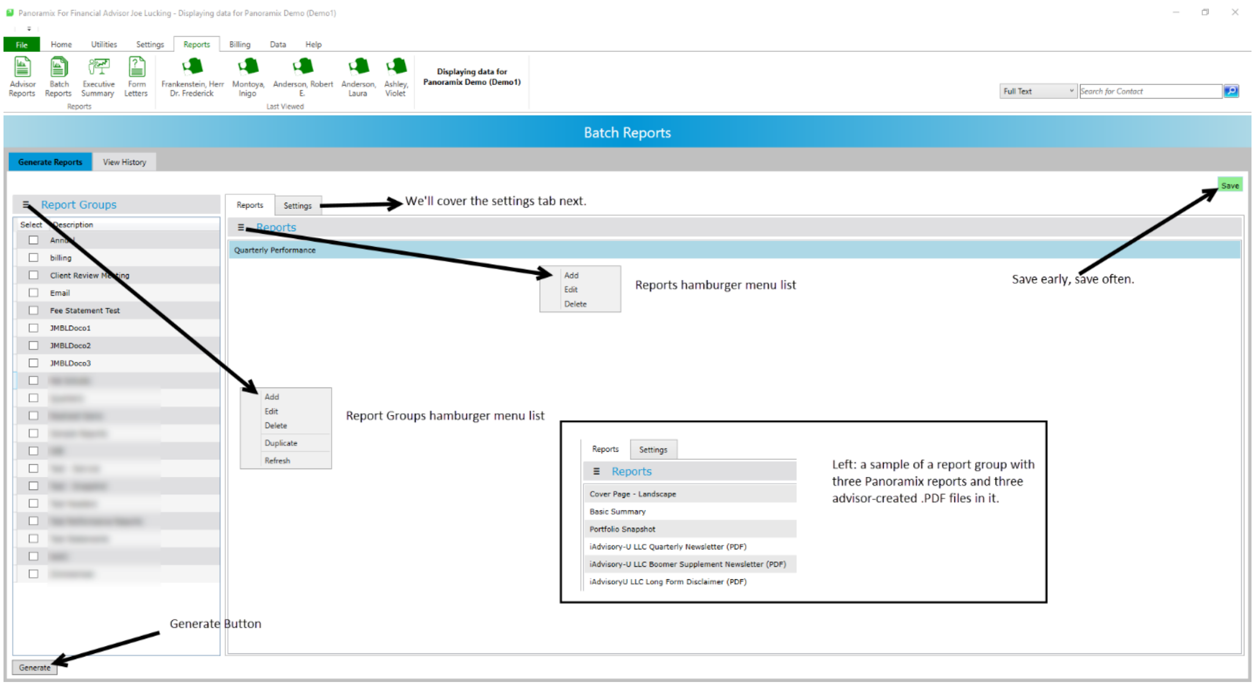
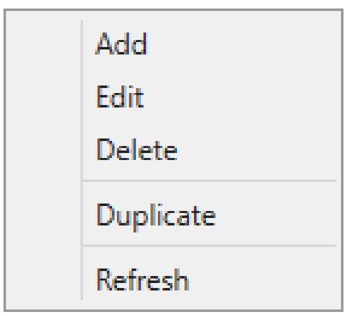
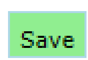


Figure 3: Report Groups Creation and Generation main screen

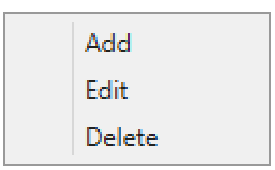


Functionality of the Reports Groups hamburger menu covered in "Creating a New Group."



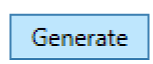
Save early, save often.

Figure 4: Reports Group hamburger menu for working with assemblies of reports. Save button also shown.



The functionality of the Reports hamburger menu selections covered in "Creating a New Group."

Figure 5: Reports hamburger menu for working with reports in the group

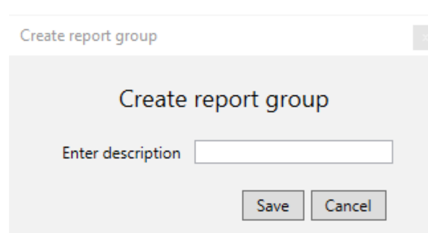


See the "Generating Batch Reports" section for full description.

Figure 6: The ***generate*** *button*

Creating a New Group

From the Report Groups hamburger menus, select **add**. Give your report group a descriptive name in the ensuing dialogue box (see right) and click **save**. You now have a report group. There's nothing in it, but you have a report group. Had that been all you wanted, this could have been a very short manual.



Add Reports

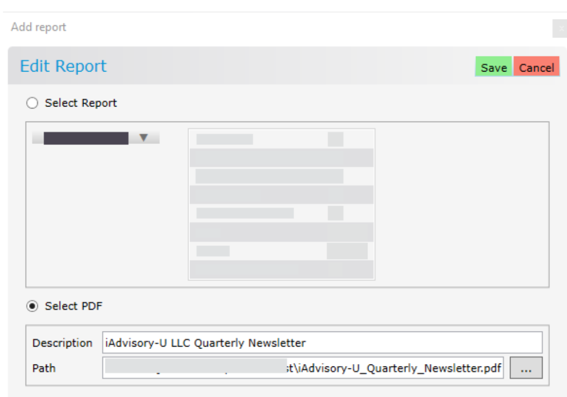
Once you have a named Report Group, you may begin to add report content to that group. Report content can be any number of Panoramix reports in combination with any number of .PDF files which will all be run as a single batch and combined into a single output file.

Add a .PDF

Any .PDF file may be added to a reports group. See the figure below. This is a great method for including a quarterly newsletter, or subscription market watch journal for which you have distribution rights, as an addendum to other quarterly reports, for example. Recall the earlier example related to including different versions of a newsletter based on generation classification. This is where you add the various versions of your newsletter to your different report groups. The best method for doing this is to create your content as a .PDF file (MS® Office tools such as Word™ and Excel™ among many others allow you to easily save as .PDF) in a specific location with a relatively generic name that you can use over again and again. Then, in Panoramix perform the following steps. (This example is based on a quarterly newsletter created in house.)

1. Select (highlight) the Report Group to which you wish to add the .PDF (the reports included display in the Reports list).
2. From the Reports Banner, click the **add** button.
3. In the ensuing dialogue box, choose the *select PDF* radio button.
4. Type in a description that will show in the reports list.
5. Select the file you wish to include using the **…** (browse) button functionality.
6. Click **save**.

Panoramix saves this report as part of your data in the cloud and all users in your firm will be able to run the report group without necessitating direct access to the file location whence it originated.



Part of your monthly/quarterly (however often you generate a batch with an attached .PDF file in it) work will be to maintain the contents of the group containing any .PDF file(s).

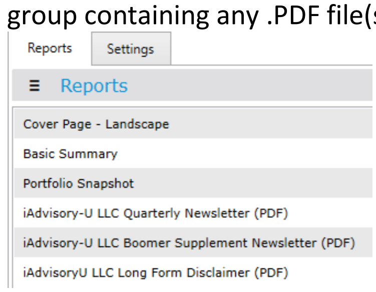


Figure 7: Adding a .PDF file to a group of reports—left, process; right, result in Reports list

Add Panoramix Reports

This is the fun part.

Once you know which reports you want to include in your group, you add them by selecting **add** from the reports hamburger menu. You then select the report and set its parameters in the dynamic dialogue box and **save** those settings. Once you have set the parameters for any given report, they are saved for future runs within that group. The same report in different groups may have different parameter settings.

What follows are three examples. Even if you don't think you need examples at this point, read this section, as there are some decent nuggets of information that you'll thank me for later.

Add a Cover Page

Panoramix ships with two versions of a cover page, one in a portrait orientation and one landscape. Pick the one that matches the majority of the reports you are including in your group. Note that most Panoramix reports are landscape, and even if they are not you will have the option (covered later in this manual) to produce a portrait report in landscape mode, so most often the logical choice for a cover page is the landscape version. From the Reports banner, click **add**. In the dynamic dialogue box, click the down arrow next to Basic Summary to expand the list of available reports and select the Cover - Landscape report (See figure 8). The dynamic dialogue box changes to display the parameters for the cover page (see figure 9).

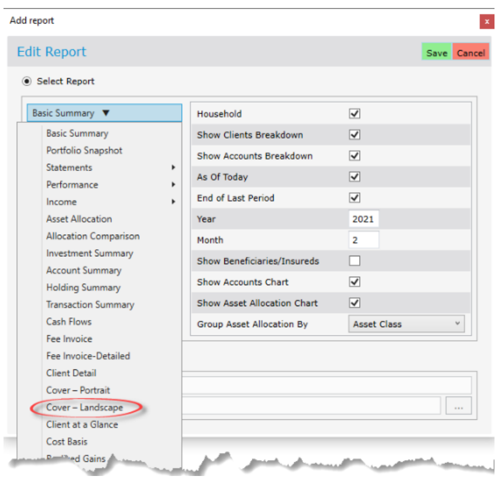


Figure 8: Add Report dynamic dialogue box showing report list

NOTE: The width of the dynamic dialgue box expands as your cover page title gets longer (Figure 9). There is ***no spell checker*** in this text box—type carefully.

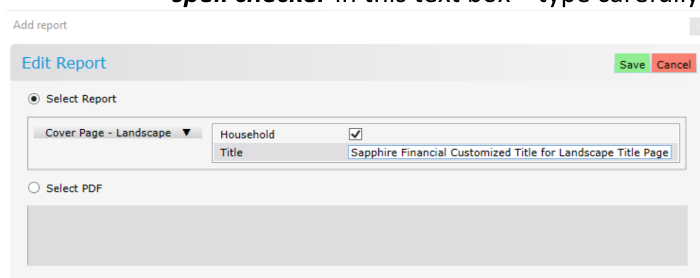


Figure 9: Cover Page report example

To include a new cover page for each household group, as opposed to everyone regardless of household, select the *Household* check box. Enter a title for the cover page. This title will appear on the cover page exactly as the text appears in this text box.

Click **save**. The cover page is now in your Reports list.

A Note Regarding the Household Check Box

When working at the report level, selecting the *household* check box creates that report at the household level. The head of household[5] or first person in the household association becomes that report master record. Clearing the check box instructs Panoramix to create the report for each client regardless of household.

Later, when working on the distribution of these reports, there is another *household* check box. Selecting the check box in that instance creates one set of reports and distributes them only to the head of household or first person in the household association. ***Clearing*** the check box in the ***distribution settings***, ***while leaving*** the *household* check box ***value checked at the report level*** (the level in this

[5] Head of Household is a formal designation in Panoramix. Any contact in the household may be flagged as the head of household, but there may only be one head per household. This drives considerable behavior in Panoramix, and you should strongly consider setting this flag—especially for households of three or more contact records.

section of the document) ***will send the same reports to all the clients in the distribution regardless of household***. This is a good way to ensure that both partners in a spousal relationship receive the same information for their household in their Client Portal, for example.

(See, I told you there were good nuggets of information here.)

Add a Basic Summary

From the Reports hamburger menu, click **add**. The Basic Summary report is already active (see figure 10). Set parameters for the report and click **save**. The Basic Summary report is now in your Reports list.

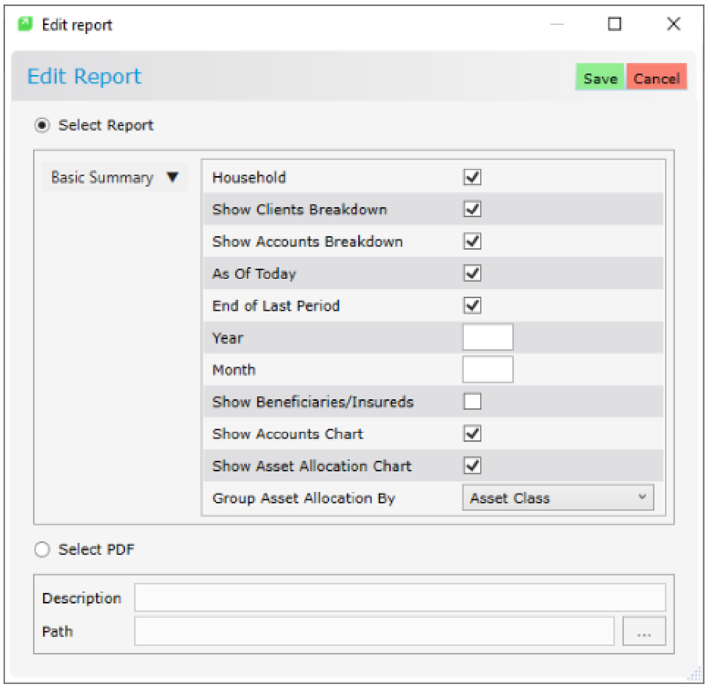


Figure 10: Basic Summery report with parameters set as desired

Selecting this report for the example is a good object lesson for two reasons. First it is one of the minority number of reports that prints as a portrait page by default, so it's a good method of seeing the impact of overriding that later. Second it has a relatively few number of parameters to explain, yet the way in which those parameters function affects a number of other reports. Understanding them for this report applies to many others.

For a complete list of all report descriptions, all parameter descriptions and charts which show which reports contain which parameters, see the *General Reporting Manual*.

- *Household*—Checking the household box instructs Panoramix to create a report at the head of household (or first member of household encountered) and not for each member of the household. (See "A Note Regarding the Household Check Box" earlier in this document.)
- *Show Clients Breakdown*—Selecting this option adds a display of each client's holdings for householder clients as a grid (see image below). This grid appears above the Accounts and Asset Allocation graphs on page one of the report.

Client	Portfolio Value	Net Worth	Annual Income	Investment Assets
Bob Anderson	$963,112.03	$1,229,999,998.00	$0.00	$1.00
Laura Anderson	$135,671.25	$500,000.00	$75,000.00	$40,000.00
Bob Anderson & Laura Anderson	$123,960.60	$0.00	$0.00	$0.00

- *Show Accounts Breakdown*— Selecting this option adds a display of each client's holdings by account for householder clients as a grid (see image below). This grid appears above the Accounts and Asset Allocation graphs on page one of the report.

Client	Account Number	Company	Description	Value
Bob Anderson	XXXXX3543	American Funds	Bob's 401k	$66,293.44
	XXXXX523Z	TD Ameritrade	Bob's Personal Stocks	$796,495.00
	XXXXX5645	American Funds	Variable	$2,895.60
	XXXXX6354	Met Life	Disability	$3,333.00
	XXXXX4764	TD Ameritrade	Bob's Roth	$4,194.99
	XXXXX6345	American Funds	Fixed	$9,900.00
	XXXXX0001	TD Ameritrade	Proteus Liquid asset	$100,000.00
	Total			$983,112.03
Bob Anderson & Laura Anderson	XXXXX3542	TD Ameritrade	Joint Retirement Account	$123,960.60
	Total			$123,960.60
Laura Anderson	XXXXX5343	American Funds	Laura's 401k	$135,671.25
	Total			$135,671.25
Total				**$1,242,743.88**

NOTE: it is redundant to check both the *Show Clients Breakdown* and *Show Accounts Breakdown* checkboxes.

- *As Of Today*—Selecting *As Of Today* **overrides** *End of Last Period* and the *Year* and *Month* settings. It also overrides later end of month settings in the post-initial-generate dialogue. This is the highest level of override. Clear this value to ensure that you are using either end of period or a specific month-end.
- *End of Last Period*—Selecting *End of Last Period* ***overrides*** the *Year* and *Month* settings, and instructs Panoramix to use the end of the previous month for the report.

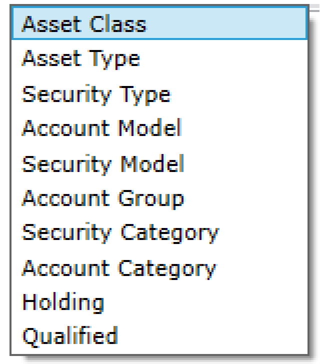
  NOTE: *End of Last Period* is also the ***default setting***. If you clear this check box, the *As of Today* check box and the *Year* and *Month* text boxes, you will generate an End of Last Period report for the end of the previous month.

- *Year*—four-digit year (present or past) of the ending date for which you want to generate a report when neither of the above date options checked. Used in conjunction with the month value, below.
- *Month*—See *Year*, immediately above. The single-or-two-digit month value for the month-end for which you want to generate the report. Remember that in order to generate a report for a prior period using the month/year settings, both the *As Of Today* and *End of Last Period* check boxes need to be cleared.

NOTE: When setting these run-through dates for multiple reports in a group ensure that you are setting each report's parameters identically across the group. Inconsistency in parameter setting results in reports incorporating information for different periods. Failure to select any run-through option may cause the report to be skipped when generating the group of reports.

- *Show beneficiaries/Insureds*—Selecting this option displays beneficiary and/or Insured designations on the report.
- *Show Accounts Chart*—Toggles the display of the accounts chart on or off.
- *Show Asset Allocation Chart*—Toggles the display of the asset allocation chart on or off.

- *Group Asset Allocation By*—presents a list of ten different categories by which you may slice up the asset allocation pie chart on the report. See image to the right for the list. The definitions for these items is in the *General Reporting Manual*.



Add Portfolio Snapshot

From the Reports hamburger menu, select **add**. Click the **drop-down list** next to Basic Summary (see figure 8), select Portfolio Snapshot. Set parameters for the report and click **save**. The Portfolio Snapshot report is now in your Reports list. See the *General Reporting Manual* for more on this report.

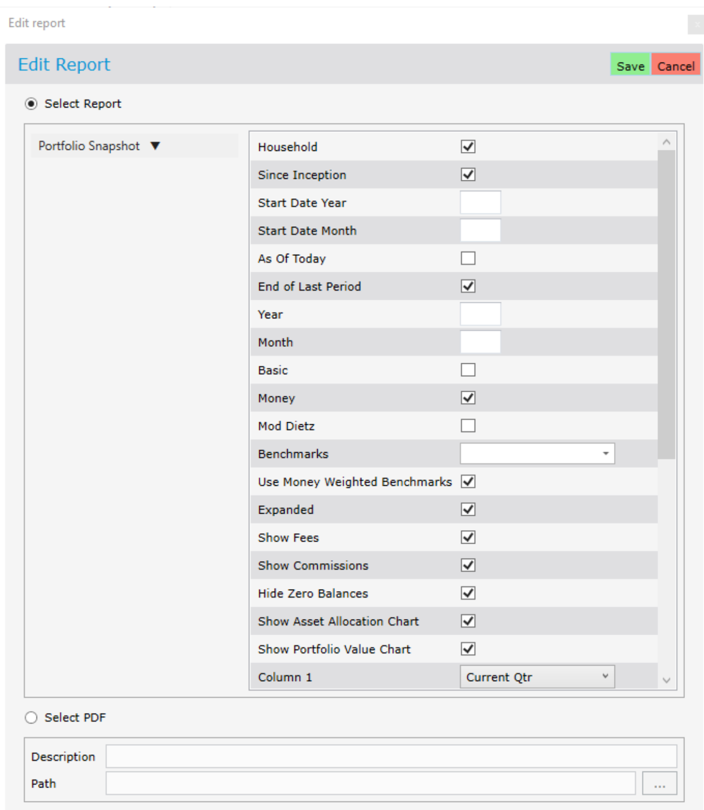


Figure 11: Portfolio Snapshot report parameters dialogue box

Notice that when there are too many parameters for the size of the box, Panoramix adds a scroll bar to the right.

There being at least 30 parameters for this report, and since all of them are covered in the General Reporting Manual, I shall not cover them all here. I will cover a few of those with unique properties, to reiterate certain behaviors.

- *Household*—Checking the household box instructs Panoramix to create a report at the head of household (or first member of household encountered) and not for each member of the household. (See “A Note Regarding the Household Check Box” earlier in this document.)

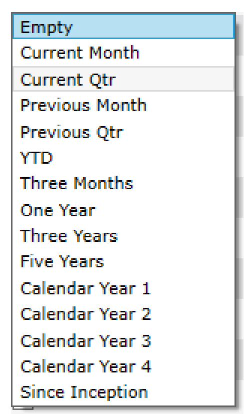
- *Since Inception*—Checking the since inception box overrides the Start Date Year and Start Date Month options below. Panoramix includes all data from the earliest date for which it has the data.
- *Start Date Month/Year*—If the date you enter is later than the earliest date for which Panoramix has data, earlier data is excluded. If the date is earlier than the available data, Panoramix uses the data available, which is the same as selecting *Since Inception* above.
- *As Of Today*—Selecting *As Of Today* ***overrides*** *End of Last Period* and the *Year* and *Month* settings. It also overrides later end of month settings in the post-initial-generate dialogue. This is the highest level of override. Clear this value to ensure that you are using either end of period or a specific month-end.

- *End of Last Period*—Selecting *End of Last Period* **overrides** the *Year* and *Month* settings, and instructs Panoramix to use the end of the previous month for the report.

NOTE: *End of Last Period* is also the ***default setting***. If you clear this check box, the *As of Today* check box and the *Year* and *Month* text boxes, you will generate an End of Last Period report for the end of the previous month.

NOTE: When setting run-through dates for multiple reports in a group ensure that you are setting each report's parameters identically across the group. Inconsistency in parameter setting results in reports incorporating information for different periods. Failure to select any run-through option may cause the report to be skipped in the group.

- While Panoramix allows you to show all three calculation methods (*Basic*, *Money*, and *Modified Dietz*—TWW) on many reports, it is rarely done as showing all three may lead to a plethora of client questions about your math.
- *Benchmarks*—a multi-select drop-down list of available benchmarks. Select one or more benchmarks you wish to include on the portfolio snapshot. This is benchmarking at the report level. If you are using Panoramix to track benchmarks at the account level, see *Show Account Benchmarks*, below.
- *Use Money Weighted Benchmarks*—When using benchmarks, selecting this parameter shows the impact of the client's buy and sell activity on the benchmark itself. Believed to be unique to Panoramix, using this parameter allows the advisor to show the client a comparison to a benchmark that takes into account their own transactional activity in the Money Weighted rate of return calculation
- *Expanded*—Adds portfolio returns at the account level to the report.
- *Hide Zero Balances*—Hides all accounts that had zero balances at the end of the period.
- *Show Asset Allocation Chart*—Turns on the display of the Asset Allocation Chart. This is a pie chart displaying the percentage of the portfolio allocated to accounts based on the Group Asset Allocation setting from the drop down (see below).



- *Show Portfolio Value Chart*—Turns on the display of the Portfolio Value Chart. This is a line chart on the extended version of this report and an area chart on the legacy version which shows the portfolio value compared to the investment value over time, corresponding to the timeline for the report.
- *Columns 1 through 5*—See list of periods available in the image to the right. Each of the five columns may be set to any of the available return periods. Setting any column in the order to empty hides the column, regardless if it it falls first to last. Each one, three, or five year period uses the run-through date as its reference point. That is, if you run the report through March of 2021 and it is now November of 2021, a YTD (Year to Date) calculation will run only through March, not November. *Calendar Year 1 – 4* allow you to set the columns to specific past calendar years. For example, if it is now March of 2021 and you select *Calendar Year 1* the column will be for the calendar year 2020. Calendar Year 2 equates to 2019. Etc. through *Calendar Year 4*—2017. In 2022 the year 2017 falls off and *Calendar Year 1* becomes 2021. In general, you should select periods for which you have data in Panoramix,

and the periods should become more expansive as the column number increases. Regarding the latter, showing the current quarter in column1, a three-year return in column 2, one-year in column 3, and five years in column four is possible, but not a logical presentation for your client. Presenting data from shortest to longest period is a more natural progression. Regarding the former, if you only have three years worth of data in Panoramix, showing both three years and five years as two of your column values will show the same return results until such time as you build five years of history. This, too, is probably not an optimal client presentation. (Not that we're trying to be sauceboxes by telling you how to run your business…) When Columns 4 and 5 are set to "empty," the report generates in portrait mode in the legacy version by default. If column 4 contains data, it produces in landscape mode, even if one of the preceding columns is set to "empty." This landscape mode differs from the version of the report generated when either *Column 5* is set to something other than empty or when you check the *Show Extended View* checkbox, as it too uses the legacy layout and charts. Using column five for any setting automatically converts this report from a single-page portrait-by-default report to a two-page landscape report in a completely different format. See *Show Extended View*, below.

- *Show Extended View*—Whether you have Column 5 set to include data or not, checking this box converts the report to a two-page landscape version with additional information, and different versions of the charts, if you've enabled them. It has a "more modern" look to it, with more whitespace.

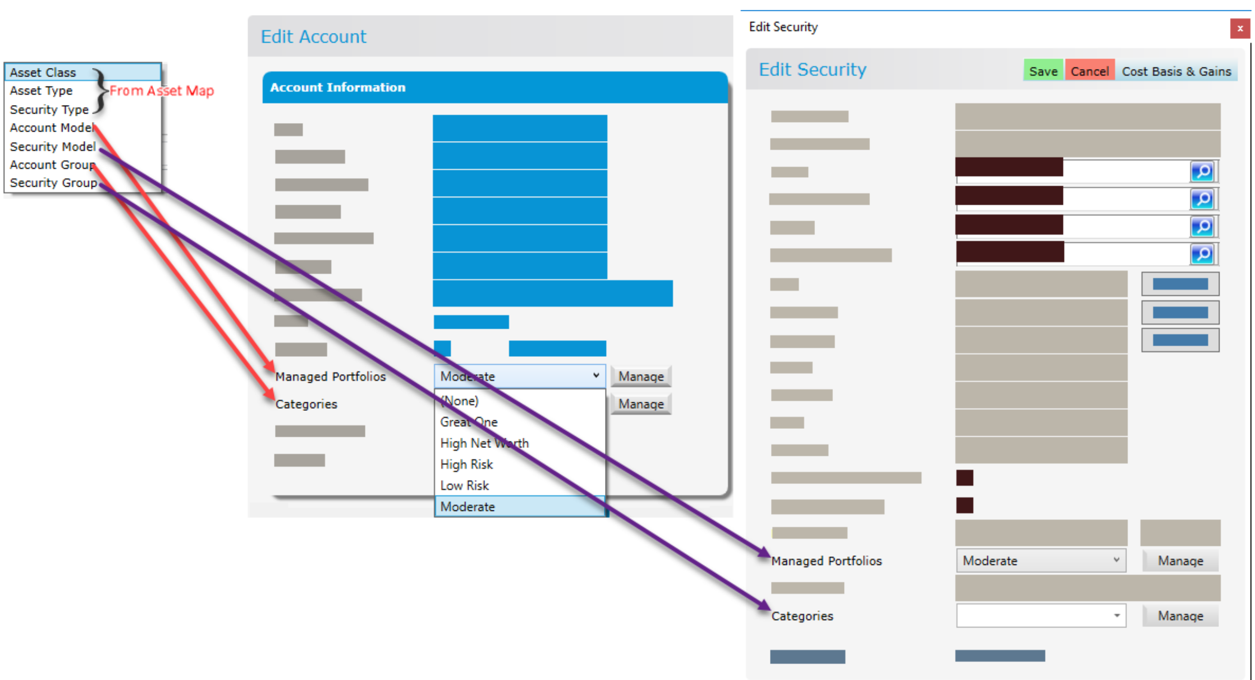
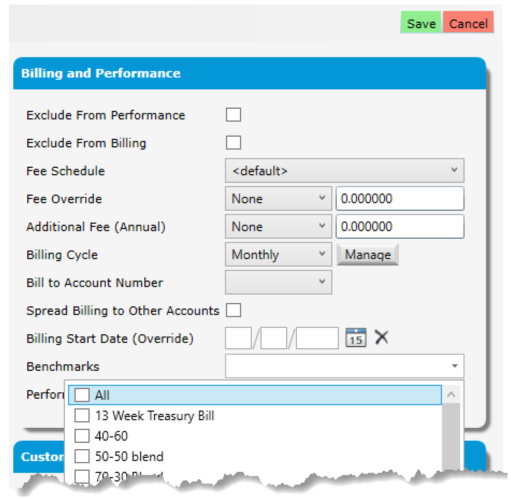


Figure 12: The Group Asses Allocation drop-down list with explosion of various value sources

- *Gross of Fees*—By default Panoramix only exposes Net of Fees calculations. With release 1.1.0.66 in January 2019 we introduced the option of turning on a Gross of Fees calculation method. To activate Gross of Fees, you must first activate it by navigating to **Settings**, SETTINGS, **Report Settings**, **Other Settings**, check the *Allow Gross of Fees* check box and click **save**. Only the Master username or another user granted Administrator-level access may change this setting. Once activated, the Gross of Fees check box in this dialogue will be active and any user may select it.
- *Show Non Performance*— Toggles between displaying and not displaying non-performance related items to the bottom of the report.



- *Annualize Return*— The default option on the Portfolio Snapshot, Account Performance History, and Generic Performance reports. Unchecking this parameter converts the return rates to total return rates for the date range selected.
- *Show Account Benchmarks*—Allows you to use the benchmark settings you've established at the account level. (From the Portfolio Dashboard **edit** an account, set the *Benchmarks* parameter from the multi-select drop-down box in the Billing and Performance tile, click **save**.) The image for this is on the previous page—sorry about that.

Final List for this example

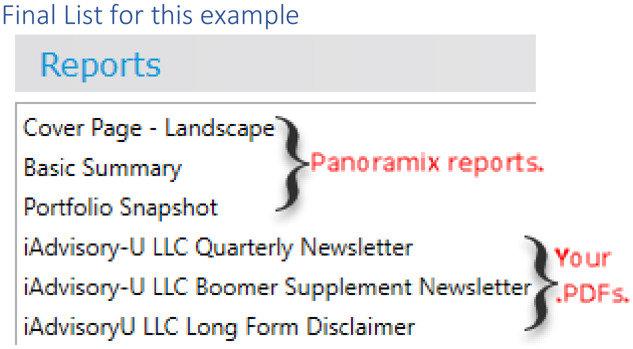


Figure 13: Example of targeted audience group of reports

For this example, you could end up with a group that includes three Panoramix reports and three of your own .PDF files. When you generate this group, you will want to ensure that it is distributed to your target audience—in this case clients you have tagged as members of the baby boom generation (Boomers).

Remove Reports

To remove a report from a group, highlight the report in the Reports list and select **delete** from the Reports hamburger meny. At the confirmation message box, select Yes.

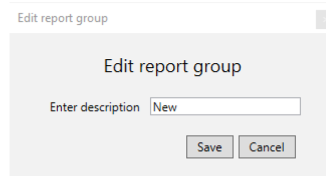
Edit Report Parameters

You may edit any report parameters by either double-clicking on the report name in the Reports list or by highlighting the report and selecting **edit** from the Reports hamburger menu.

Re-order Reports

You may add reports to the group in any order, keeping in mind that they will combine into the resulting .PDF file in the order in which they appear in the Reports list. To re-order the list, select the report that you want to move, click-and-drag it up or down the list to the place you desire, and drop it there.

Editing an Existing Group Name



The Reports Groups **edit** hamburger menu selection (see figure 3) allows you to edit the name of the highlighted (not selected with the check box, highlighted) report group (see dialogue box, right). To edit the contents of the reports in the group, use the menu selections from the Reports section hamburger menu See Creating a New Group for specifics related to button functionality.

Deleting a Report Group

To delete a Report Group you no longer need, highlight the report (don't use the multi-select check boxes) and select **delete** from the Report Groups hamburger menu. Confirm your deletion in the ensuing message box.

Creating a new Report Group based on the Content of an Existing Group

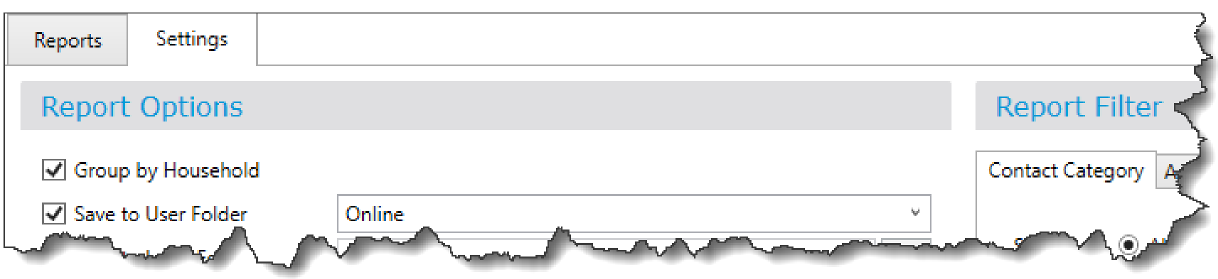
You may easily duplicate all the contents, report settings and distribution settings for a report group as the basis for a new group by highlighting the group you wish to duplicate and selecting **duplicate** from the the Report Groups hamburger menu. Give the group a new name and then easily make changes to report content, report settings, or distribution settings.

Refresh Report Groups List

The **refresh** menu selection refreshes the present list of report groups and their associated reports and distribution settings from your local computer's memory and re-sets those values from data stored on the Panoramix database server. It also ensures that all links to such things as .PDF files in the Reports list are current and pick up any new content upon report generation.

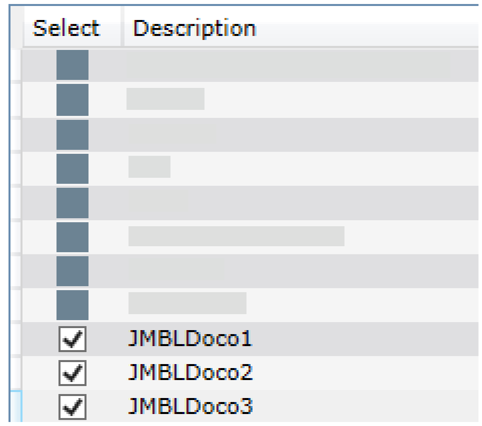
The Settings Tab

Introduced in release 2.0.0.18 in February of 2021, each report group may have its own settings, saved for all future executions of the batch without need to change the settings at generate time.

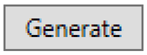


The options and settings work exactly as described in the next section of this document, Generating Batch Reports, so please refer to that material. At generation time you may elect to change of the settings provided here and when you execute the generate task, the settings at run-time will replace the settings you established here.

Generating Batch Reports



Begin by selecting one or more groups of reports to generate together (see image, right, for example). Once you have selected one or more, click the **generate** button, found in the lower left panel of the Generate Reports screen.



In this section we will break down the functionality of the ensuing, complicated-looking dialogue box, shown in the next figure below.

Note that each selected group of reports has its own tab. The Report Options settings apply to all groups for which you are generating reports. The settings you elect on each tab's File Name and Report Filter sections affect only that group of reports, so each group can have its own parameters regardless of how many groups you generate simultaneously. Each tab has the same settings, so we will cover those options only once in this document. You will need to examine each report groups' settings for accuracy as you desire.

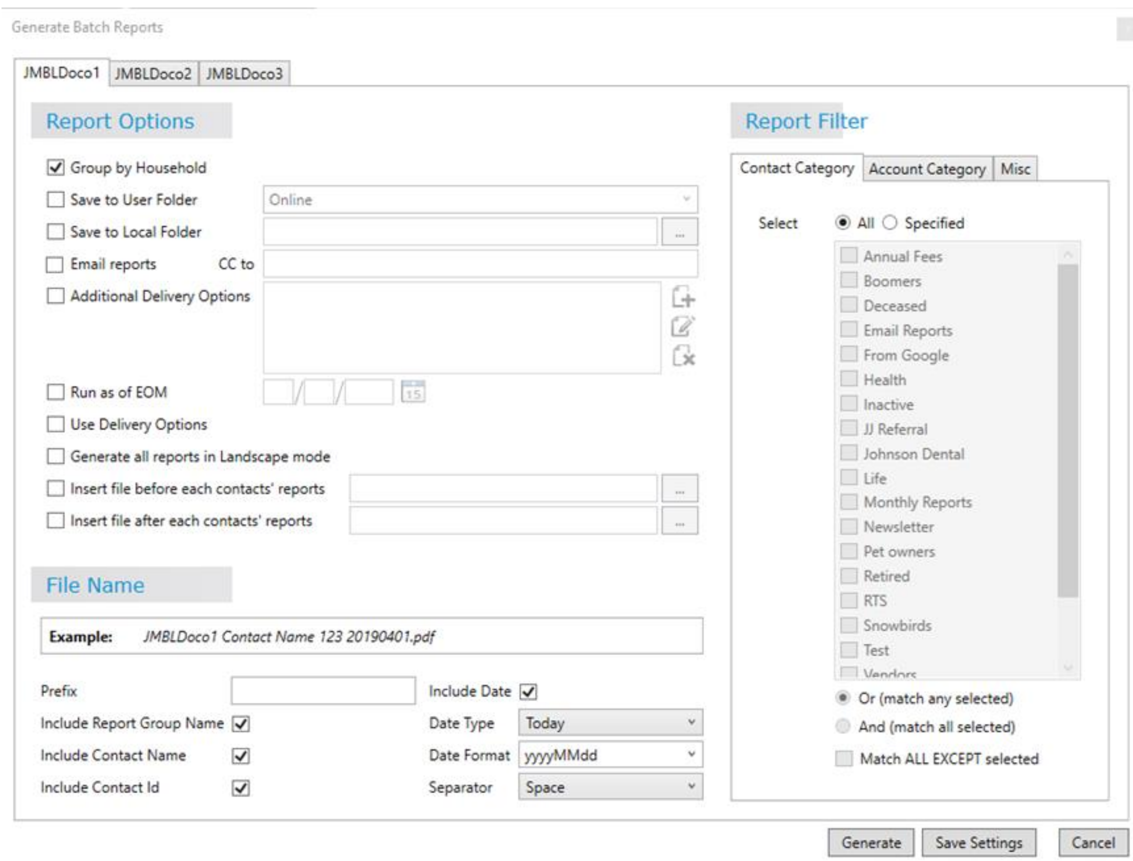


*Figure 14: Main Generate Batch Reports Screen showing three tabs, one for each of the 3 groups selected at **generate***

Report Options

- *Group by Household*—When working on the distribution of these reports, the *household* check box sets only the distribution of the reports, not how the reports themselves are grouped. (See "A note regarding the household check box" earlier in this document). Selecting this check box creates one set of reports and distributes them only to the head of household, or first person in the household association. ***Clearing*** the check box, ***while leaving*** the *household* check box ***value checked at the report level will send the same reports to all the clients in the distribution regardless of household***. This is a good way to ensure that both partners in a spousal relationship receive the same information for their household in their client portal, for example.

Reminder: when working at the report level, selecting the *household* check box creates that report at the household level. The head of household or first person in the household association becomes that report master record. Clearing the check box instructs Panoramix to create the report for each client regardless of household.

- *Save to User Folder*—Checking *Save to User Folder* enables a drop down with both the Online and Reports locations in it. You may then add your own path to that location. For example, suppose you want to save the quarterly set of reports to the clients "QuarterlyReports" folder. With Online active, add "\QuarterlyReports" to the path. If the folder does not already exist, it will be created for each client in their online portal. Clients can only see items in their portal saved to a location either in or under the Online folder. The Reports folder is for your reference.
- *Save to Local Folder*—Selecting *Save to Local Folder* activates the text box and **ellipsis** button. You may either type the path to the local folder manually or use the ellipsis to open a standard Windows® folder browser. You may select a local folder on your local machine or an available network location or share.
- *Email reports / CC to*—In order to email the report to your clients, you need to have engaged the email interface in Panoramix: **Settings**, SETTINGS, Email. Supported email integration includes Outlook™, Google®, Hotmail™, Yahoo®, and other. If you select other, you will be prompted to manually configure your interface. The others require lesser degrees of setup—all beyond the scope of this document.

  Checking the email checkbox generates an e-mail to the email1 mailbox for each client or head of household (when *Group by Household* is checked). It also generates a message to email 2 and/or 3 if they are tagged as *Use for Correspondence*.

  If email 1 is not flagged as *Use for Correspondence* and either or both of email 2 or 3 is so tagged, email 1 will not receive the message. If you want to use all three, check *Use for Correspondence* for all three, for example.

  The *CC to* adds a courtesy copy recipient to each message. This is a way to ensure that you receive a copy of all messages sent for inclusion in your internal compliance mailbox archive, for example.

- *Additional Delivery Options*—allows you to establish delivery options to external third parties with the option of having more control over the destination and file name. Select the check box, the use the Add, Edit, and Delete icons to the right of the options list to control the settings for each added delivery option. You may have multiple additional delivery points, and each one has its own configuration.

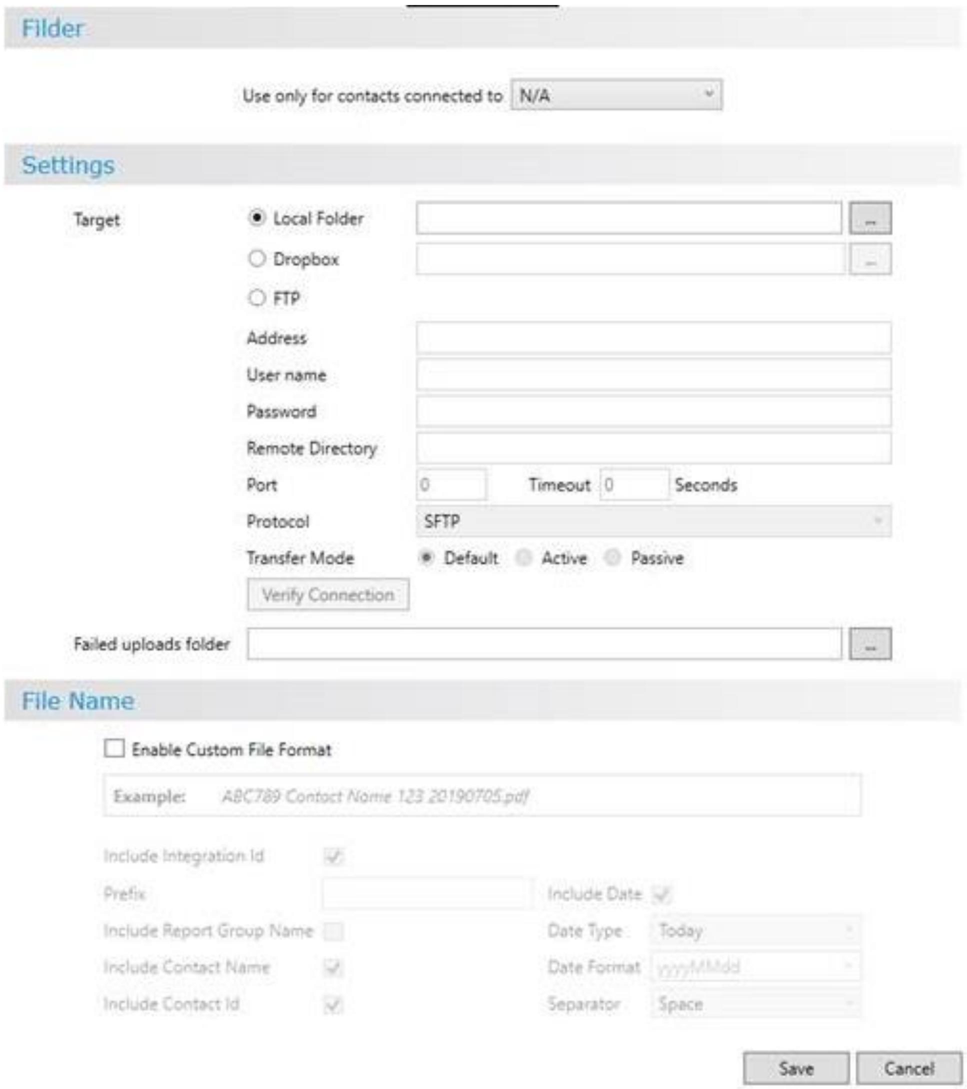
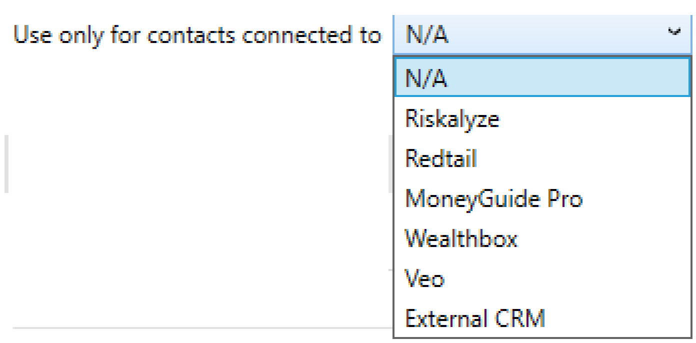


Figure 15:The basic Edit Delivery Options sub-dialogue box when Additional Delivery Options selection box checked.



Select the desired set of contacts for whom to generate the additional delivery options from the available list. This is a filter only, not a destination configuration. Leave as “N/A” to not filter your client list to any particular subset.

Figure 16: Drop down list of supported third parties for Additional Delivery Options

The Settings area allows you to target a variety of destination configuration, from a local folder (local or available mapped network drive space) to your Dropbox folder to an external FTP server. Note that you will need to work with your external service provider on such things as the appropriate security protocol etc. Panoramix presently supports FTP and SFTP.

The File Name area allows you to select a custom format, if desired, by selecting the *Enable Custom File Format* check box. Once enabled the Example box will show you an example of what your file name will look like based on your other selections. The *Include Integration* ID is for the inclusion of your third-party integration partner's ID in the file name.

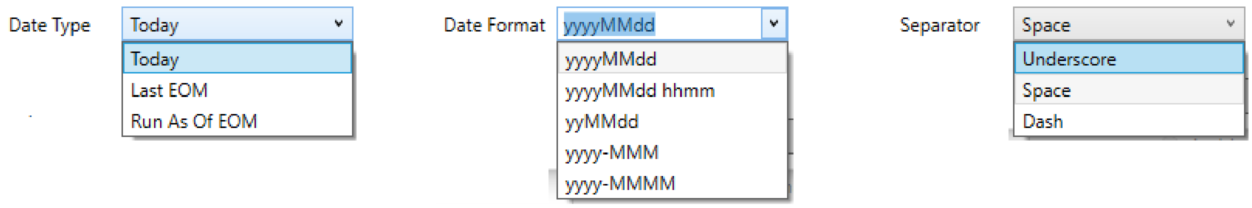
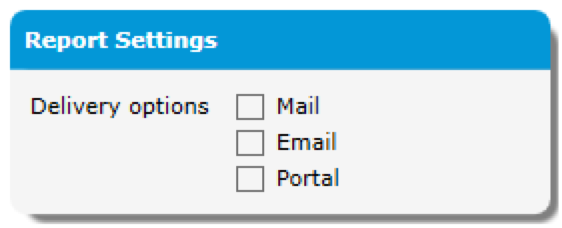


Figure 17: Selection choices of the three drop-down lists in the custom file name area of the additional delivery options dialogue

- *Run as of EOM*—As long as the reports in the group do not have the *As Of Today* checkbox checked, the *Run as of EOM* allows you to create reports as of any month end. Enter the date manually or use the date picker calendar control. This is an excellent method for going back in time and generating a batch of reports for multiple month ends without a tremendous amount of labor, for example.
- *Use Delivery Options*—If you have gone through the effort of setting up delivery options for every single client, then you may wish to check this checkbox to use those settings to guide execution behavior.

  For example, say you have selected Save to *User Folder* with a Client Portal (Online) location, *Save to Local Folder*, and *Email Reports* plus *User Delivery Options*. A client with only the delivery option of Email selected will receive only the email. A copy will not be sent to their Client Portal. A client with both Email and Portal selected will receive an email and have a copy placed in their Client Portal.

  A client with no deliver options selected will receive nothing. That's generally bad. And that's why this is an "all or nothing" kind of setting. You need to make sure that every client has delivery options before you use this parameter during batch report generation.

  At the end of processing, you will be able to save/print a single .PDF file for all those set to Mail, and a second .PDF which contains all the output for everyone in the batch. This is useful for compliance retention.
- *Generate all reports in Landscape mode*—A relatively small number of Panoramix reports create in portrait mode, the Basic Summary report being one of them. Setting this option forces portrait-mode reports to print as landscape reports, bringing consistency to the overall bundle. Note that this does not impact .PDF files that you have included in the report group.
- *Insert file before each contacts' reports*—Checking this checkbox enables the text box and **ellipsis** to the right of it. You may either type the path and file name of a .PDF file or use the **ellipsis** button to open a standard Windows file navigation window to select the file you wish to include. This is simply another option for including a .PDF file at the front of a group of reports. HOWEVER—these .PDF files are NOT stored in your cloud database, so another user running this batch wo lacks access to

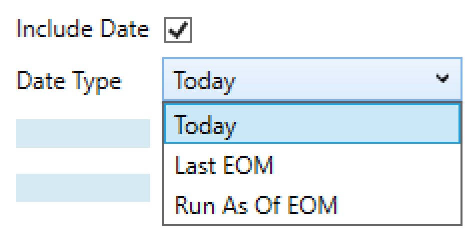
the location of the file (your personal Documents folder on your computer, for example) will not be able to run the batch with that included. That said, if you are the only one running a given batch and if you wish to simply update a local .PDF to a new version each month using the same location and file name, this is a good way to accomplish that.

- *Insert file after each contacts' reports*—Same as immediately previous, only it puts the .PDF file at the end of the group of reports.

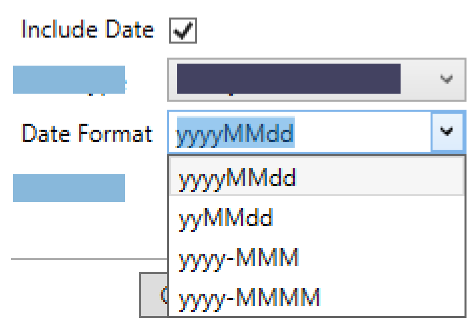
File Name

The example box shows you a sample of what the file name will look like based on your selection criteria. It updates dynamically with your changes.

- *Prefix*—Allows you to prefix the file name with text as you desire.
- *Include Report Group Name*—Check this box to include the report group name as part of the file name. This can be helpful to you in knowing the source of a report long after you've put it to the clients' portals, for example, but it may be confusing to the client if your group name is something goofy, like "JMBLDoco3."
- *Include Contact Name*—Includes the client name in "last_first" format as part of the file name.
- *Include Contact ID*—Includes the client's Panoramix ID number as part of the file name.
- *Include Date*—Includes the date based on options below as part of the file name. This can be helpful in both identifying content and for showing when files were created in cases where compliance may have questions.
- *Date Type*—Allows you to select from the drop-down list as follows.
    - Today—Uses today's date.
    - Last EOM—Uses the most recent end of month date.
    - Run As Of EOM—Uses the *Run as of EOM* value setting from the Report Options section of this dialogue box.



- *Date Format*—See image to the right for the four date styles supported, noting that y is a digit of the year, M is a digit of the month, and d is a digit of the day's date.
- *Separator*—There are three options for the separator between various components of the file name. They are space, dash (-), and underscore (_).



Report Filter (three tabs)

The three tabs of the report filter help narrow the focus of the audience of the batch of reports, can help target your message, and may speed the time required to produce the content.

Contact Category Tab

- *Select*—A general selection for Contact Categories you previously established. Recall earlier discussions about targeting a message and group of reports to particular generations. This is the place where you do that.
    - *All*—No filter. The multi-select list box and all other options on the tab are unavailable.

- *Specified*—Activates all the other options on the tab, allowing you to select one or more Contact Categories from the multi-select list box, and select matching options.
- *Or (match any selected)*—Selecting Or will match anyone who is in one or more of the selected contact categories. For example, if you want this group to go to Boomers and those you have flagged as Retired, select the two categories and OR. This will send to all Boomers, all Retired (whether boomers or not) and Boomers you have flagged as also retired.
- *And (match all selected)*—Selecting AND will send the group only to those who match all of the criteria listed in the contact categories list. Using your previous example, only Boomers who are retired would get the group of reports if you select AND.
- *Match ALL EXCEPT selected*—Performs the reverse of what is selected. In the case of the examples above, selecting all except would instruct Panoramix to produce the report for either all but those in the Boomer or retired category in the or case; or all but retired boomers in the and case.

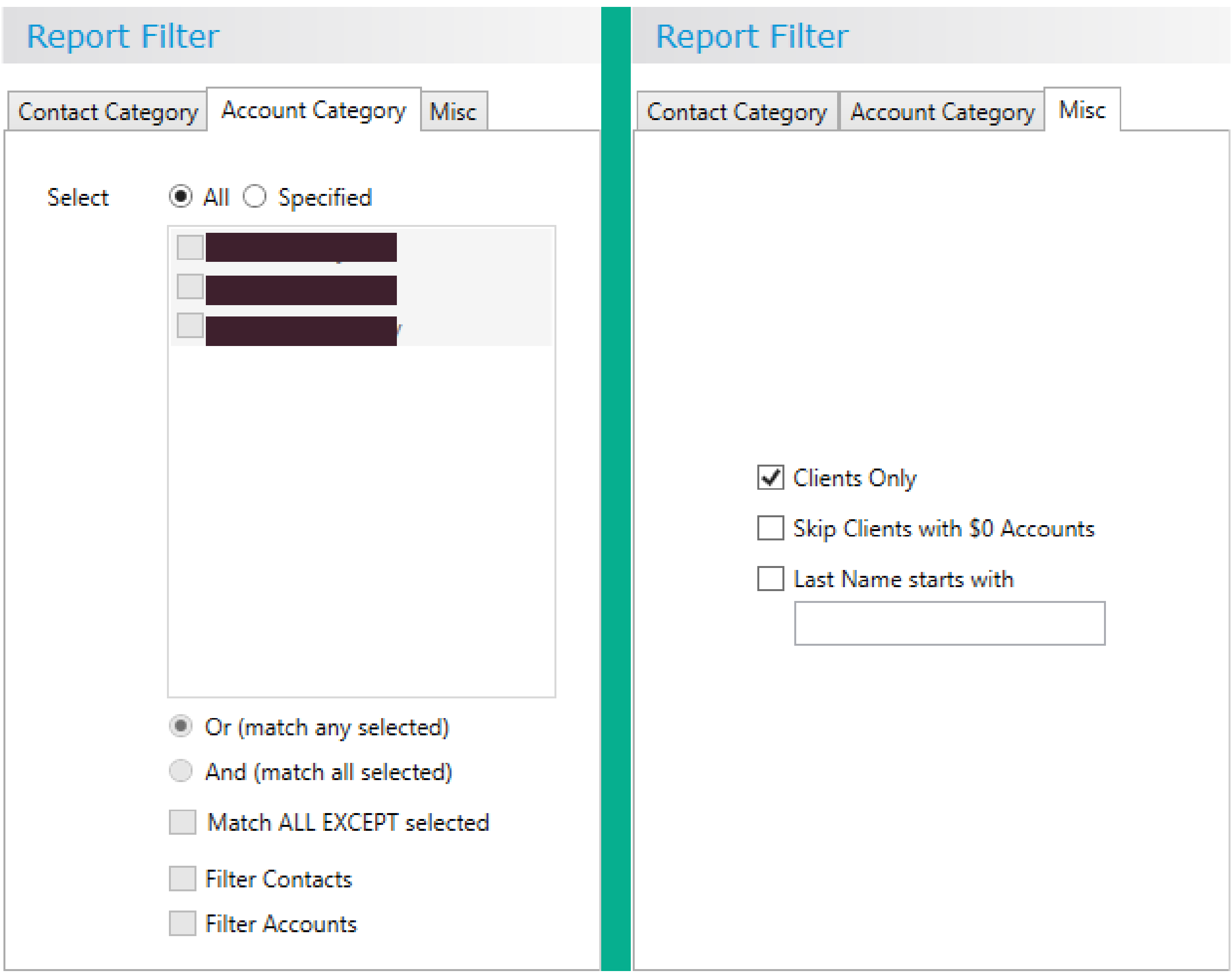


Figure 18: Remaining Report Filter tabs of the Generate Batch Reports dialogue box

Account Category Tab

- *Select*—A general selection for Account Categories you previously established.
  - *All*—No filter. The multi-select list box and all other options on the tab are unavailable.

    - *Specified*—Activates all the other options on the tab, allowing you to select one or more Account Categories from the multi-select list box, and select matching options.
- *Or (match any selected)*—In the case of selecting two options performs the condition A or B. Add conditions C, D, etc. for each selected account category.
- *And (match all selected)*—In the case of selecting two options performs the condition A and B. Add conditions C, D, etc. for each selected account category.
- *Match ALL EXCEPT selected*—Performs the inverse of the selected filter. In the or case, will create the report for all but A or B.; in the and case, for all but A and B (with C, D. etc. for each account category selected).
- *Filter Contacts*—Instructs Panoramix to generate the report for only those contacts holding accounts (not holding if all except selected) with the account category matching the specified selection and other criteria above.
- *Filter Accounts*—instructs Panoramix to generate the report such that it includes (excludes) those accounts with the account category matching the specified selection and other criteria above.

Misc. Tab

- *Clients Only*—Instructs Panoramix to produce the report group for only those contacts flagged as clients, ignoring both prospects and inactive clients.
- *Skip Clients with $0 Accounts*—Excludes all clients with zero dollars total.
- *Last Name starts with*—A filter to limit the report group production to a specific grouping of last names.

Generate Batch Reports Buttons

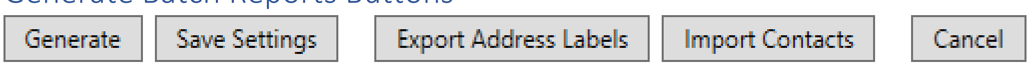
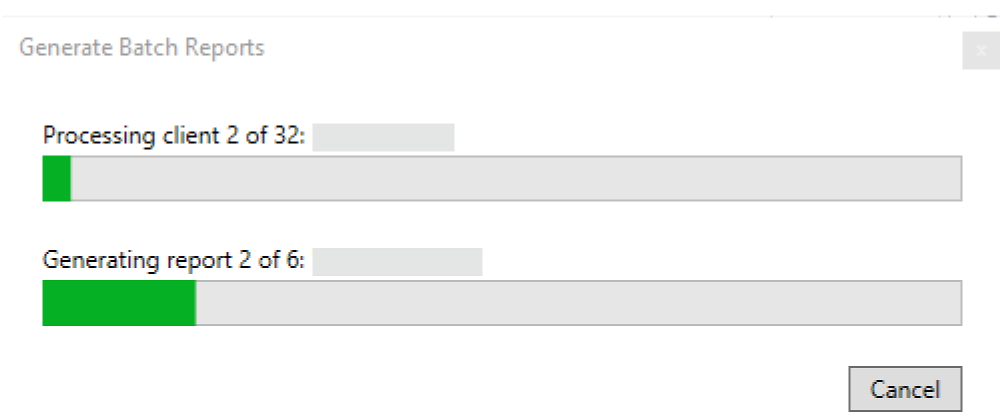


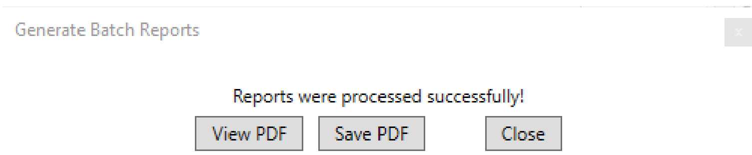
Figure 19: The row of buttons in the Generate Batch Reports Dialogue Box

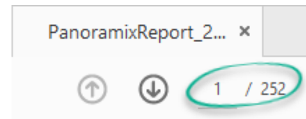
Generate

Upon clicking generate, you will likely see a series of status bars. The first indicates the status of the initialization process. The second shows two status bars (see image below) showing overall progress for all clients and the state of generating the reports in the batch for the current client being processed. The last one shows the progress of finalizing the .PDF assembly, placement of files, and the like that are still pending after the reports are assembled.



At the conclusion of all processing, you are given the opportunity to both view and save the master PDF of all the reports produced. We at Panoramix recommend viewing and carefully reviewing output, especially during the testing of any new groups or batches, and always saving the file to your compliance folder. The dialogue box showing the view, save, and close options follows, left. At right is a sample of the number of report pages created as shown inside a .PDF viewer.

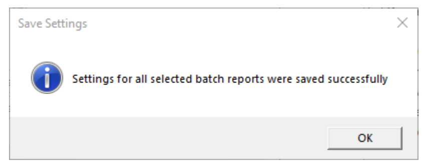




Every act of generating a batch or multiple groups in a batch of reports saves the settings across all tabs of this dialogue box.

Save Settings

As noted above, each act of generating a batch or batches of reports automatically saves the present settings across all tabs of this dialogue box. The **save** button offers you the opportunity to perform intermediate saves to your settings should you desire it. Upon successful save, the message box shown to the right informs you of the status.



Export Address Labels and Import Contacts

The **export address labels** and **import contacts** buttons are for advisors who process United States Postal Service (USPS) mail through Pitney Bowes®. The process involves exporting the file from Panoramix, processing it through Pitney Bowes, and re-importing that output into Panoramix so that Panoramix will produce the reports in the order that matches the optimal USPS sorting for maximizing your mailing discounts. All these steps must be completed prior to clicking **generate** if you are using this process.

Since this is a relatively rare practice, please contact the Panoramix support center (**Help**, SUPPORT REQUEST) if you need assistance with the Panoramix functionality offered.

Cancel

Allows you to cancel and return to the Generate Reports screen without generating any reports or saving your current settings.

View History

The View History tab shows you everything you could possibly want to know about batches you've generated in the past and is both an excellent audit trail and a recovery/UNDO tool when something goes amiss.

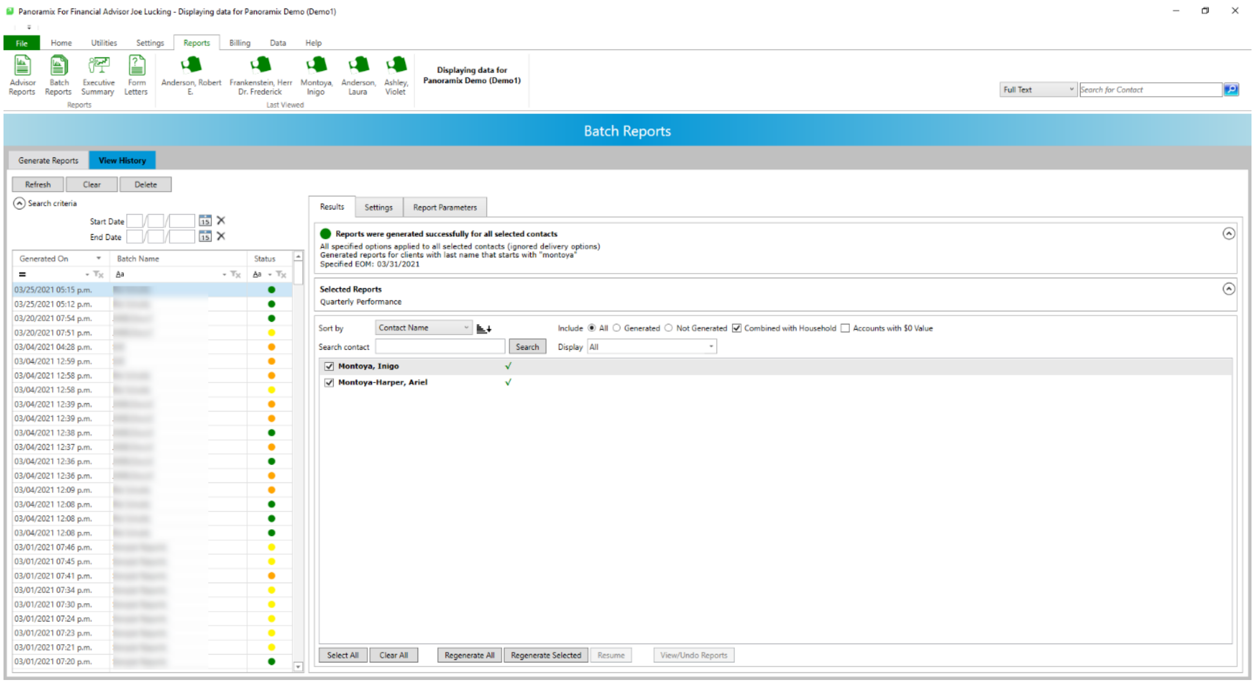


Figure 20: The View History Tab

Search your batch generation history by date range. Select a *Start Date*, *End Date* and click **refresh**. The list show the date and time for each batch generated and a colored icon for the status. Green indicates everything executed perfectly as planned. Yellow, Orange, and Red indicate various degrees of issues you may wish to examine in more detail.

The **Results** tab shows results for the highlighted batch. The upper pane shows an explanation of the status along with an overview of the settings. The middle section shows which reports were in the batch. The lower pane lets you search for and view the detailed list by a variety of criteria along with a detailed list for every report created along with its status, this time using a green checkmark for good and colored Xs for not so good.

Buttons across the bottom allow you to take certain actions. **Select all** and **clear all** check and uncheck the individual selection boxes respectively. **Regenerate all** and **regenerate selected** recreate the execution for the items as indicated by the button selected. **Resume** is only available for cancelled batch (user cancelled, loss of power, interruption of internet service, etc.). **Resume** picks up where the previous execution left off, whereas regenerate takes the action even if it successfully executed previously. **View/Undo reports** is only available when a batch saved to a Documents folder in Panoramix, either the Client Portal or another folder inside the program.

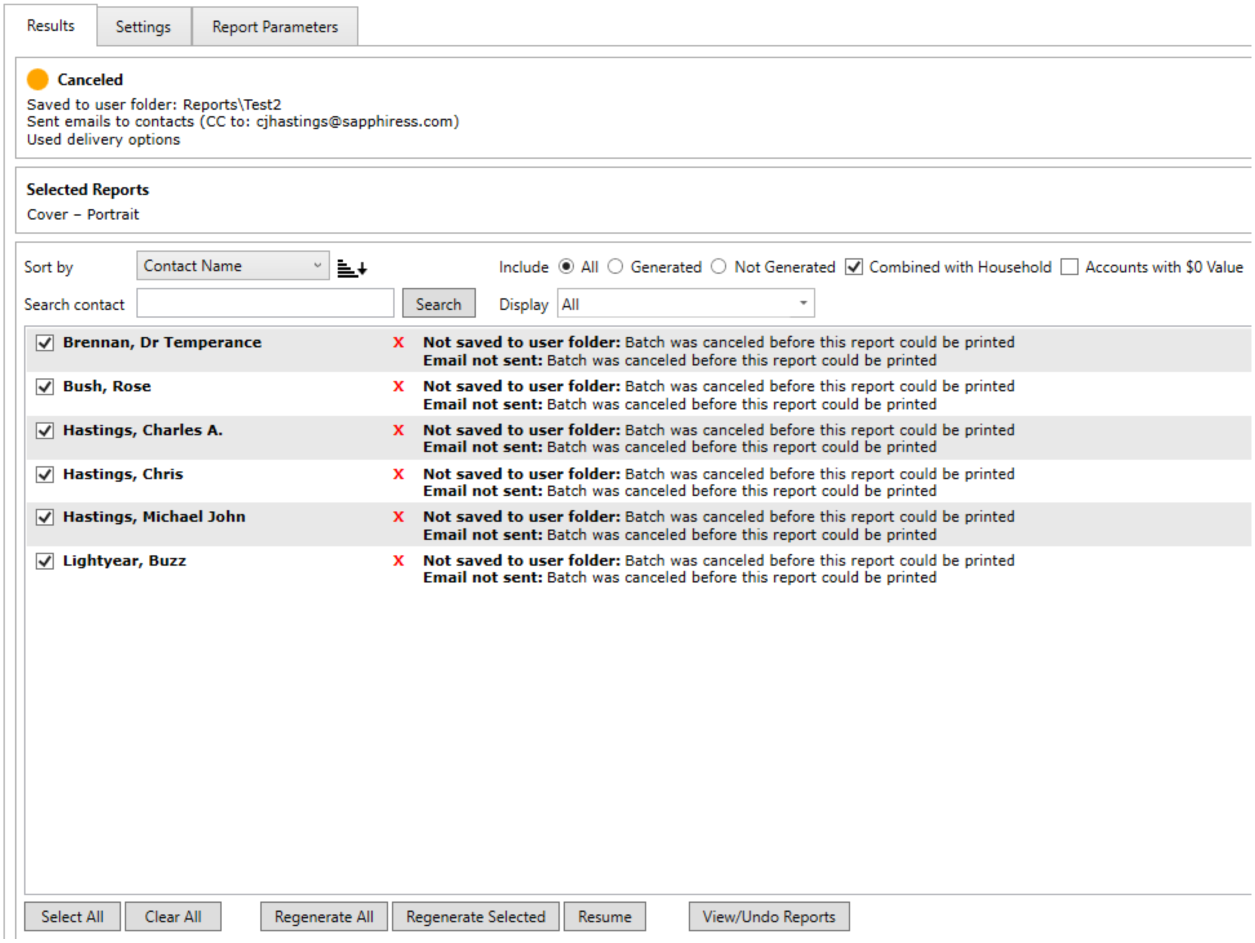


Figure 21: Sample of a cancelled batch which is resumable

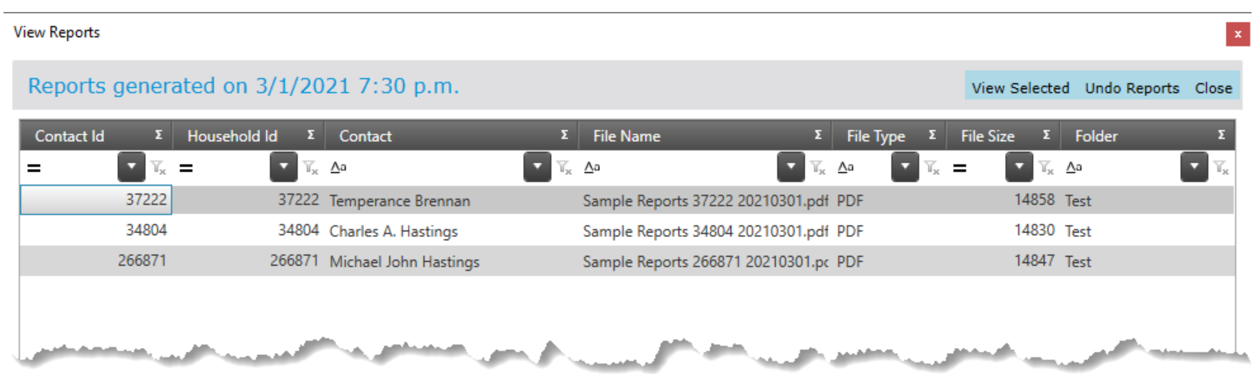


Figure 22: View Reports Grid and actions

The **view/undo reports** button opens a new screen (See figure 22). This presents a searchable, filterable, sortable grid such as are found in the blotters. The **close** button closes the screen. The **view selected** button lets you view the report package for the selected row. The **undo reports** button is a mass undo for the saved .PDFs. You might consider this if you intended to place documents into the Client Portal and put them into a Reports folder instead. Or if you have bad juju in your reports. Since you could be deleting a lot of data, we do ask for you to confirm this action by entering your user credentials at the big scary warning screen. That screen is serious. ***There really is no recovery from this action***.

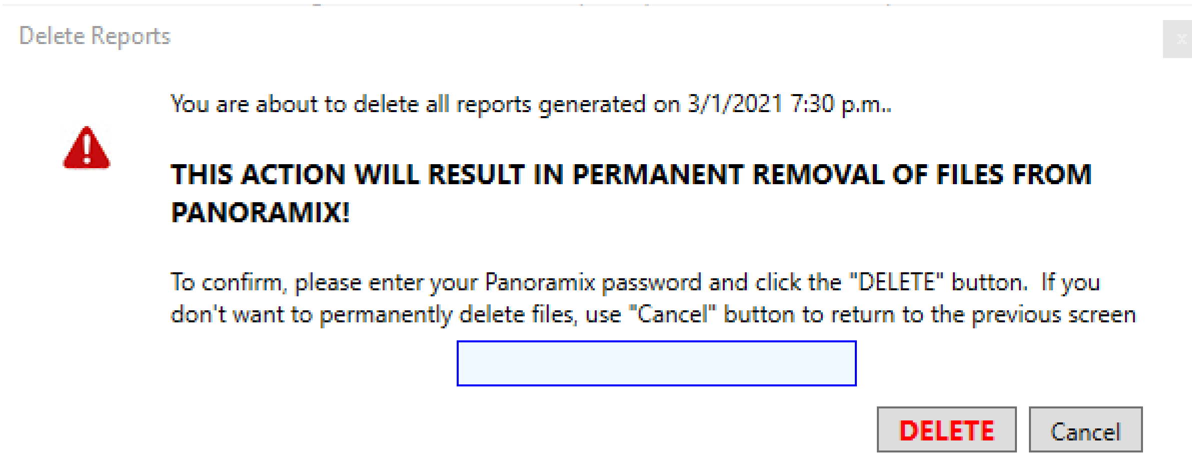


Figure 23: Delete Reports Confirmation Screen - requires your credentials to proceed

The **Settings** tab shows you exactly which parameters you used for Report Options, File Name, and Filtering when you generated the report batch. "Why didn't emails go out?" you may ask. Well, now you can look and see whether the *email reports* setting was enabled at the time.

The **Report Parameters** tab show each report and each report parameter setting at the time of execution. You'll be able to tell exactly what you did.

Generating Report Groups for an Individual Client/Household

A Note about Batch Execution in the Panoramix Web Interface

While possible to generate batch reports via the web user interface, not all the features and functions described in this manual are supported. Panoramix is primarily a Windows desktop app and the installable component should be used whenever possible. We have a variety of support tools available to Mac users. Contact support if you use a Mac.

A Question About Scheduling the Production of Batch Reports

As noted earlier, generating batch reports relies on the local processing power of your Panoramix client machine. Therefore, this functionality cannot presently be scheduled to execute as an unattended process.

Document Change Control

Date	Version	Requester	Author(s)	Approver(s)	Notes
11/28/2018	1.0	Advisors	Joe Lucking	Chris Hastings	Initial publication
12/3/2018	1.1	Sean Brzozowski	Joe Lucking	Chris Hastings	Image and text updates related to Panoramix version 1.1.0.58 released 12/1/2018.
12/13/2018	1.2	Joe Lucking	Joe Lucking	Chris Hastings	Correction to content in Appendix B. Various typographical corrections.
1/17/2019	1.3	Sean Brzozowski	Joe Lucking	Chris Hastings	Minor corrections to report parameters. Updated for release 1.1.0.66.
3/21/2019	1.4	Sean Brzozowski	Joe Lucking	Chris Hastings	Style guide updates
4/18/2019	1.5	Sean Brzozowski	Joe Lucking	Chris Hastings	Updates through release 1.1.0.72
5/23/2019	1.6	Sean Brzozowski / Chris Hastings	Joe Lucking	Chris Hastings	Updates through release 1.1.0.75
8/29/2019	1.7	Sean Brzozowski	Joe Lucking	Chris Hastings	Updates through release 1.1.0.86
11/7/2019	1.8	Chris Hastings	Joe Lucking	Chris Hastings	Added content and corrections
11/26/2019	1.9	Sean Brzozowski	Joe Lucking	Chris Hastings	Added content
4/16/2020	1.10	Various	Joe Lucking	Chris Hastings	Updates through release 1.1.0.101 Removed duplication between this manual and the *General Reporting Manual* related to parameters as it appeared in Appendix B
4/22/2021	1.11	Various	Joe Lucking	Chris Hastings	Longer overdue revisions and updates through version 2.0.0.20

General Notes

- if you don’t like the display name Panoramix generates for reports, add a salutation (**edit** in the Contact Information area of the client dashboard) for any contact in the household. Panoramix uses the salutation as an override to the standard first name, middle initial, last name for all reports.
- If you’re integrated with RedTail Technology, any prefixes (Mr. Mrs., Miss, Ms., Dr., Rev., etc.) stored there will download to Panoramix and are used on reports. If you do not like that, either create a salutation for each client (see above) or remove the prefix from RedTail. Removing them from Panoramix is an exercise in futility as they will return with the next download.
- For details on changing report titles, adding/changing footer content, logos, disclaimers, etc. please see the General Reporting Manual