



THE RAZOR

SPEED, LOGIC, SIMPLICITY

User Manual

FPAvantage

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About The Razor

The Razor utilizes a "Whole Wealth" approach to financial planning that includes proven planning strategies and T1 based tax calculations. The Razor helps deliver financial advice that not only addresses all of your client's needs, but advice they will also understand.

In addition to using a whole wealth approach, The Razor automates the analysis of your client's financial needs by answering their most important retirement planning questions:

- "When will I be able to retire?"
- "How much can I spend?"
- "How much do I have to save?"
- "What rate of return do I need to earn?"

The Razor also addresses your client's risk management needs by calculating the optimal amount of coverage for:

- Life Insurance
- Disability Insurance
- Critical Illness Insurance
- Long Term Care Insurance

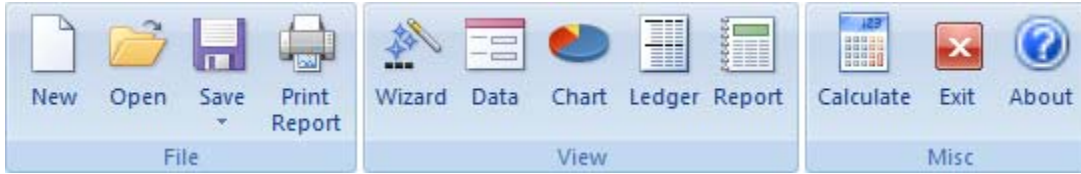
In addition to this user manual, we also offer the following:

- [Sample Reports](#)
- [Online Tutorials](#)
- [The Razor Glossary](#)
- [Training & Support](#)
- [Testimonials](#)
- [FAQs](#)

Navigation

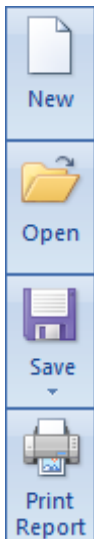
Navigation throughout The Razor software is done using the [View](#) menu of the [Ribbon](#). Select one of the 5 available buttons to navigate to that area of the software; [Wizard](#), [Data](#), [Chart](#), [Ledger](#) or [Report](#).

The Razor Ribbon Controls



The Razor Ribbon is divided into 3 main areas; [File](#), [View](#) and [Miscellaneous](#). Over 90% of [Navigation](#) and [File Management](#) takes place from the Ribbon.

File Menu



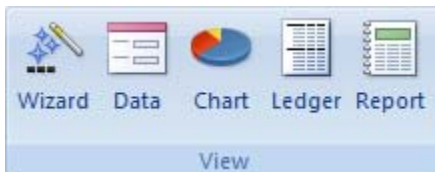
Click the 'New Client' button to start a [new](#) client file.

The 'Open' button allows you to [open](#) a previously saved client file.

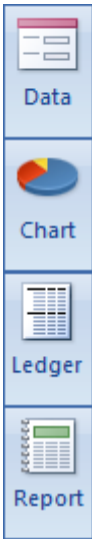
Click 'Save' to [save](#) the currently open client file.

'Print Report' will [print](#) all selected documents from the [Client Report \(Financial Opportunity Analysis\)](#).

View Menu



The 'Wizard' button will take you to the [Data Entry Wizard](#).



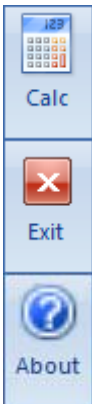
The 'Data' button will take you to the regular [Data Entry Screen](#).

The 'Chart' button will take you to the [Financial Planning Analysis](#) screen.

The 'Ledger' button will take you to the razor [Ledger Page](#).

The 'Report' button will take you to the [Client Report \(Financial Opportunity Analysis\)](#).

Miscellaneous Menu



Click 'Calculate' to update the financial analysis after entering or changing [client data](#).

To exit [The Razor](#), click the 'Exit' button.

The 'About' button will take you The Razor [About screen and Resource Center](#).

File Management

File Management is controlled through the 4 buttons in the [File](#) menu of the [Ribbon](#); [New](#), [Open](#), [Save](#) and [Print Report](#).

Starting a New Client File

There are two ways to start a new client file; by selecting 'New' from the [Ribbon](#) or by clicking 'Start a New Planning Analysis' from the [About](#) screen. Once selected, the software will prompt

you to save the existing client file. If this is not necessary or you have just loaded the software, click 'No'.

Once the new file has been loaded, you are able to begin entering client data by using the [Wizard](#) or [Data](#) screens.

If you choose to start a new client file by selecting 'New' from the [Ribbon](#), the software will automatically take you to the [Data](#) screen.

If you choose to open the client file by clicking 'Start a New Planning Analysis' from the [About](#) screen, the software will automatically take you to the [Data Entry Wizard](#).

Opening a Saved Client File

The Razor operates using a flat file system and not a database. This allows you to open client files from any location connected to your computer, whether you are using your hard drive, flash drive or server. The Razor however, is unable to function as a server install and must be installed on your computer's "C" drive.

There are two ways to open an existing client file; by selecting 'Open' from the [Ribbon](#) or by clicking 'Open an Existing Planning Analysis' from the [About](#) screen. Once selected, the software will prompt you to save the existing client file. If this is not necessary or you have just loaded the software, click 'No'.

If you choose to open the client file by selecting 'Open' from the [Ribbon](#), the software will automatically take you to the [Chart](#) screen ([Financial Planning Analysis](#)).

If you choose to open the client file by clicking 'Open an Existing Planning Analysis' from the [About](#) screen, the software will automatically take you to the [Data Entry Wizard](#).

Saving an Open Client File

To save your client file, click 'Save' in the [File](#) menu of the [Ribbon](#). This will automatically save the client file with the same name and in the same location. If you are saving a new client file the software will prompt you to select a name and location to save the file.

To save an open file to a new location or with a new name, click the drop-down menu under the [Save](#) button and select 'Save As'. The software will then prompt you to specify a new name and/or location for the client file.

Printing

The [Financial Opportunity Analysis](#) report is the only area of The Razor that is designed to print. All reports will print landscape and have predetermined margins. Changing these settings may provide undesired results.

To print the [Financial Opportunity Analysis](#) report, select 'Print Report' from the [File](#) menu of the [Ribbon](#). 'Print Report' will print all selected documents from the [Financial Opportunity Analysis](#) report; any unchecked document on the Navigation pane will not be printed.

It is possible to print any other area of the software. To print these documents, navigate to the desired location and hold 'Ctrl+P' on your keyboard. This method however, cannot guarantee that the page layout and print margins are ideal.

Data Entry

There are three ways to enter or change data within The Razor; [Wizard](#), [Data](#) or [Chart](#). These 3 areas are all accessible through the [View](#) menu of the [Ribbon](#).

The [Wizard](#) will guide you through the data entry process and provide a description of the data entry required.

The [Data](#) screen contains all data entry points and planning notes within the software.

The [Chart](#) screen ([Financial Planning Analysis](#)) allows an advisor to adjust, alter or solve client data while simultaneously viewing the results. This allows you to see how changes in the client's situation will affect all aspects of the analysis.

Client Questionnaires

There are two Client Questionnaires available; Short Form Questionnaire and Long Form Questionnaire. Both are useable with The Razor and can be accessed through the 'Open Planning Questionnaire' button on the [About](#) screen. Neither questionnaire can be imported into the software.

Short Form Questionnaire

This questionnaire is a very quick and summarized client questionnaire. It has been built to resemble the [Data Entry Wizard](#) and only includes data that is required by The Razor.

Long Form Questionnaire

This questionnaire is a very detailed Know Your Client questionnaire. It is more time consuming to complete but will provide you with much more detailed client data.

Plan Assumptions

There are two new assumptions included in The Razor that were designed to better analyze a clients situation while at the same time minimizing the data entry required; [Tax Efficiency](#) and [Human Capital](#).

Tax Efficiency

“Tax Efficiency” is a concept that is applied to non-registered investments and represents the portion of investment income that is taxable. This concept is easily demonstrated when applied to the 3 main types of investment income.

- Interest Income which is fully taxable when earned is 0% tax efficient.
- -Capital Gains which are 50% taxable when realized are a minimum of 50% tax efficient.
- -Dividends earned personally are approximately 30% tax efficient depending upon the province.

There are 2 stages of Tax Efficiency to account for; *Accumulation* (now till retirement) and *Retirement* (from retirement on).

Human Capital

“Human Capital” is a concept that represents the present value of your earning potential. This concept is used in the [Risk Management Analysis](#) report to estimate the amount of insurance benefits the client needs for life, critical illness, disability and long term care. The assumptions for Human Capital ask you to specify the timeline and percentage of income to take into consideration.




Using The Razor

The Razor is separated into 6 main areas; [About](#), [Wizard](#), [Data](#), [Chart](#), [Ledger](#) and [Report](#). All of these areas are accessible through the [Ribbon](#) at the top of the screen.

The About Screen

The [About](#) screen is the main screen of The Razor. You can access it at any time by selecting [About](#) from the [Ribbon](#). From here you can [Open](#) or [Start](#) a new planning analysis, download a [Client](#)




Questionnaire or access the [Resource Center](#).

FPADVANTAGE 		THE RAZOR Version 1.1.042011 Copyright © 2011 Financial Plan Advantage Ltd Income tax rates: 2011	
Financial Planning		Resource Center	
 Start a New Planning Analysis	 Getting Started Tutorial		
 Open an Existing Planning Analysis	 The Razor Glossary		
 Open a Planning Questionnaire	 Sample Reports		
<small>This planning tool is for the exclusive use of professional financial advisors. Although we have made every effort to ensure the accuracy of the content provided, we offer no warranty, express or implied, as to the accuracy or completeness of the information contained within these documents. By using this planning tool you agree to accept all responsibility for its use and will hold Financial Plan Advantage Ltd, its employees and anyone associated with the creation of this planning tool harmless of any and all liability that may arise as a result of the advice you may or may not give to your clients. Furthermore, you acknowledge that you are required to have a valid licensed copy of Microsoft Excel installed on any computer that will be used to run this planning tool.</small>			

The Resource Center

This area of the [About](#) screen is regularly updated with useful links, such as [Online Tutorials](#), [The Razor Glossary](#) and [Sample Reports](#). Access any of these areas by clicking directly on their icons.

Resource Center

	Getting Started Tutorial
	The Razor Glossary
	Sample Reports

Data Entry Wizard

The [Data Entry Wizard](#) is a client friendly data entry process composed of [6 Steps](#), covering 24 questions. Each question focuses on an individual aspect of client data and includes a quick description of the required data.



The screenshot displays the 'Data Entry Wizard' interface for 'THE RAZOR'. The main heading is 'Confidential Client Questionnaire'. On the left, a sidebar lists six steps: 'Getting Started', 'Personal Information', 'Sources of Income', 'Personal Assets', 'Corporate Assets', 'Plan Assumptions', and 'Program Analysis'. The 'Getting Started' step is currently selected. Below the sidebar are 'BACK' and 'NEXT' buttons. The main content area includes a 'Getting Started' tab, a paragraph explaining that the questionnaire takes about 15 minutes and consists of 24 questions, and a note that questions are interview-friendly. Below this is a 'Client Report' section with input fields for 'Client name', 'Advisor name', and 'Plan date' (pre-filled with 'April 15, 2011').

Navigation

To navigate through the [Data Entry Wizard](#), use the 'Next' and 'Back' buttons located on the left hand side of the [Wizard](#) screen. The buttons will take you through each of the 6 steps and 24 questions. To jump to a specific planning step, select it from the left hand side of the [Wizard](#) screen. Navigate between the questions of a step by selecting any of the tabs across the top of the [Wizard](#) screen. These tabs will change depending on the step you are currently viewing.

Getting Started

Step 1:
[Personal Information](#)

Step 2:
[Sources of Income](#)

Step 3:
[Personal Assets](#)

Step 4:
[Corporate Assets](#)

Step 5:
[Plan Assumptions](#)

Step 6:
[Prepare Analysis](#)

BACK **NEXT**

Client Contact Goals

Entering Data

Data Fields - To enter client data, type directly into any highlighted field. To avoid possible '#Value' errors, be sure the data entered reflects the format of the cell. Entering text into a numeric cell can cause '#Value' errors in the calculations.

Date Fields - To enter dates it is suggested you use the same format established in your system settings, for example "dd/mm/yy" or "mm/dd/yy". You can also choose to enter dates as "mmm dd, yyyy" and allow your computer to automatically determine the correct format, for example Jan 01, 2011.

Age Fields - Some age fields allow you to enter either a numeric value for the age of the client or a predetermined value from a drop down. Entering text that is not included in the dropdown may cause '#Value' errors.

Single Clients - The Razor is defaulted to build an analysis for a pair of clients each time you start a new client file. To build an analysis for a single client, simply delete the spouse's name and date of birth. The software will then alter all reports to include only one client.

Preparing the Analysis - The first 5 steps of the [Wizard](#) will guide you through entering all client data and specifying [Plan Assumptions](#). [Step 6](#) finishes the process by preparing the financial analysis and automatically taking you to the [Reports](#) screen. From here you can review the [Financial Opportunity Analysis](#) and select which documents to print.

The Data Entry Screen

The **Data** screen contains all data entry points and planning notes within the software compressed into one screen. This allows for quicker data entry and data adjustments. The **Data** screen does not include descriptions of required data but does allow you to enter planning notes.

The screenshot displays a software interface divided into two main sections. The left section, titled 'Confidential Client Data', contains several data entry forms. These include fields for 'Client A' and 'Client B' with sub-sections for 'Personal Information', 'Employment and Other Info', 'Financial Information', and 'Other Information'. Each sub-section contains various input fields, some of which are highlighted in yellow. The right section, titled 'Planning Notes', consists of a large, empty yellow text area for entering notes.

Entering Data

Data Fields - To enter client data, type directly into any highlighted field. To avoid possible '#Value' errors, be sure the data entered reflects the format of the cell. Entering text into a numeric cell can cause '#Value' errors in the calculations.

Note Fields - The note fields included in the **Data** screen do not require a specific format as the software will not use this information within the calculations.

Date Fields - To enter dates it is suggested you use the same format established in your system settings, for example "dd/mm/yy" or "mm/dd/yy". You can also choose to enter dates as "mmm dd, yyyy" and allow your computer to automatically determine the correct format, for example Jan 01, 2011.

Age Fields - Some age fields allow you to enter either a numeric value for the age of the client or a predetermined value from a drop down. Entering text that is not included in the dropdown may cause '#Value' errors.

Single Clients - The Razor is defaulted to build an analysis for a pair of clients each time you start a new client file. To build an analysis for a single client, simply delete the spouse's name and date of birth. The software will then alter all reports to include only one client.

Printing - Currently there is no built in print function for the **Data** screen. To print these documents hold 'Ctrl+P' on your keyboard. This method however, cannot guarantee that the page

layout and print margins are ideal. We will be looking to add a printing ability to the **Data** screen in a future release.

The Chart Screen (Financial Planning Analysis)

The **Chart** screen allows an advisor to adjust, alter or solve client data while simultaneously viewing the results. This allows you to see how changes in the client's situation will affect all aspects of the analysis.



Changing Values

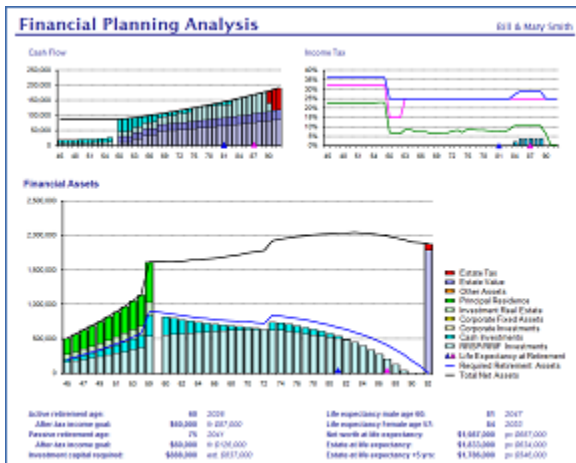
Values are organized down the left hand side of the screen. They are organized into 4 main sections; **Investment Savings**, **Retirement Income**, **Index Assumptions** and **Tax Efficiency Assumption**. Each of the 4 main sections contains multiple data entry points. When any data entry point is selected, the toggle buttons on the right will control the values of that selection. From here you can increase or decrease the amount, age or years to display.

Section	Item	Value	Age	Years
Investment Savings	Monthly RRSP Deposit: Client A	\$500	60	10
	Monthly RRSP Deposit: Client B			
	Annual Investment Deposit: Client A			
	Annual Investment Deposit: Client B			
	Annual Investment Deposit: Joint			
Retirement Income	Monthly Lifestyle: Active	\$5,000	60	5
	Monthly Lifestyle: Passive			
	Monthly Employment: Client A			
	Monthly Employment: Client B			
	Lifestyle Line of Credit			
Index Assumptions	Inflation	2.50%		
	ROI: Investment			
	ROI: Real Estate			
	ROI: Business Operations			
	Lifestyle Debt Funding			
Tax Efficiency Assumptions	Non-registered: Accumulation	60.00%		
	Non-registered: Retirement			
	Income Splitting: Retirement			

Any values changed will automatically be updated throughout both the [Wizard](#) and [Data](#) screens. Be sure to [Calculate](#) after altering any values in the [Chart](#) screen.

Financial Planning Analysis Charts

There are three [Financial Planning Analysis](#) charts; [Cash Flow](#), [Income Tax](#) and [Financial Assets](#). You can zoom in on any of the three charts at any time by simply clicking on the desired chart, however you can only zoom in on one chart at a time.



Retirement Planning Options

The Retirement Planning Options pane is a list of solved planning options. These options will act as a guideline when changing and solving values.

<u>Retirement Planning Options</u>	
Option #1, Adjust Income Goals	
Current income goal:	\$60,000
Attainable income goal:	\$58,900
Option #2, Adjust Retirement Age	
Current retirement age:	60
Attainable retirement age:	61
Option #3, Adjust Rate of Return	
Current investment ROR:	5.00%
Required investment ROR:	5.24%
Option #4, Adjust Savings	
Current annual savings:	\$19,000
Required annual savings:	\$21,000

Solving

You can choose to solve any [Investment Savings](#) or [Retirement Income](#) values by clicking the [solve](#) button. Select which data entry point you would like to solve and click the solve button. The software will then calculate the optimal value required for the client to fund retirement.

Investment Savings

Monthly RRSP Deposit: Client A	\$500	60	10
Monthly RRSP Deposit: Client B			
Annual Investment Deposit: Client A	▲	Σ	▲
Annual Investment Deposit: Client B	▼		▼
Annual Investment Deposit: Joint			

Retirement Income

Monthly Lifestyle: Active	\$5,000	60	5
Monthly Lifestyle: Passive			
Monthly Employment: Client A	▲	Σ	▲
Monthly Employment: Client B	▼		▼
Lifestyle Line of Credit			

Printing

The **Chart** screen was not designed as a printable report. You can choose to print these documents manually by holding 'Ctrl+P' on your keyboard. This method however, cannot guarantee that the page layout and print margins are ideal.

The Ledger Page

The **Ledger** page is a collection of data from every year of the analysis. This section is not designed to be client friendly as it contains a large amount of data. Use the **Ledger** page when looking for more detailed information or to verify where a value originates.

Planning Assumptions		Retirement Tax Assumptions										Cash Flow									
Page	Year	Income	Withdrawal	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	RRSP	
1	2011	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
2	2012	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
3	2013	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
4	2014	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
5	2015	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
6	2016	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
7	2017	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
8	2018	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
9	2019	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
10	2020	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
11	2021	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
12	2022	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
13	2023	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
14	2024	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
15	2025	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
16	2026	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
17	2027	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
18	2028	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
19	2029	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
20	2030	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
21	2031	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
22	2032	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
23	2033	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
24	2034	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
25	2035	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
26	2036	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
27	2037	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
28	2038	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
29	2039	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
30	2040	40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000

Navigation

Navigation throughout the Ledger is done using the vertical and horizontal scroll bars in The Razor window. For organizational purposes, the **Ledger** has been separated into 4 levels of headings; **Main Heading**, **Sub Heading**, **Category Heading** and **Column Heading**. In addition to the 4 headings, the ledger page also highlights 3 key years; **Retirement**, **Client A Life Expectancy** and **Client B Life Expectancy**.

Main Heading
Sub Heading
Category Heading
Column Heading
Retirement
Client A Life Expectancy
Client B Life Expectancy

Printing

The **Ledger** pages were not designed as printable reports due to their size and complexity. You can choose to print these documents manually by holding ‘Ctrl+P’ on your keyboard. This method however, cannot guarantee that the page layout and print margins are ideal.

The Report (Financial Opportunity Analysis)

The **Financial Opportunity Analysis** report is the completed financial analysis. It consists of 9 report documents and 7 ledger documents. All documents are available for printing through the ‘Print’ button on the **File** menu of the **Ribbon**.



Navigation

To navigate through the **Financial Opportunity Analysis** reports, use the ‘Next’ and ‘Previous’ buttons at the top of the **Navigation** pane. These buttons will cycle through any selected reports. You can also choose to jump directly to a report by selecting it from the list.

<<< Previous Next >>>

Navigation

Select pages to display and print

- Cover Page
- Contents
- Financial Planning Process
- Planning Assumptions
- Financial Summary
- Integrated Analysis
- Retirement Analysis
- Risk Management Analysis
- Alternative Investment Strategy

- Projected Net Worth
- Projected Cash Flow
- Projected Taxation: Bill
- Projected Taxation: Mary
- Projected Retirement Investments
- Projected Cash Investments
- Projected Corporate Investments

Adding or Removing Documents

Any document listed in the [Navigation](#) pane can be added or removed at any time by checking or un-checking the document. When printing, only checked documents will print.

Alternative Investment Strategy

The Alternative Investment Strategy document can display any one of 11 alternative investment strategies. These strategies do not incorporate client data, but rather open the discussion as to the benefits provided.

Alternative Investment Strategy

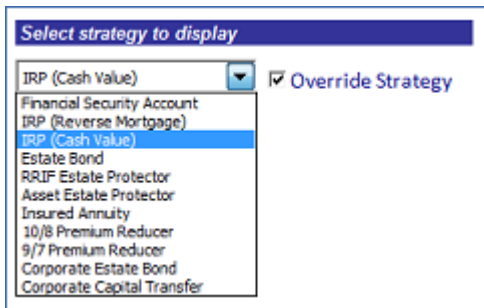
- Projected Net Worth
- Projected Cash Flow
- Projected Taxation: Bill
- Projected Taxation: Mary
- Projected Retirement Investments
- Projected Cash Investments
- Projected Corporate Investments

Select strategy to display

IRP (Cash Value) Override Strategy

The strategy chosen is mathematically determined by the software as an appropriate solution for a client's situation. At any time, if you do not feel that the strategy selected is not appropriate for your client, you can override the selection through the 'Select strategy to display' dropdown. This

dropdown will display all available strategies within the software. By selecting a strategy, the [Alternative Investment Strategy](#) document will be modified. You can choose to reverse this action at any time by un-checking 'Override Strategy'.



Printing the Financial Opportunity Analysis Reports

This is the only area of The Razor that is designed to print. To print the [Financial Opportunity Analysis](#) report, check off all reports on the [Navigation](#) pane that you would like to print, any unchecked document will not be printed. All selected reports will print landscape with predetermined margins. Changing these settings may provide undesired results. Once your selections are made, click [Print](#) on the [Ribbon](#).