

Enhancements

Expanded investment assumptions

We have expanded *PGM Anywhere*'s investment assumption features to enable more robust projection illustrations. Previous releases of *PGM Anywhere* accepted a single net investment return for each gift option that was applied to all years of a projection. In the new release, you can enter separate income and appreciation rates, which you can change once during the projection in a year of your choosing. We've also added cost of sale and management fee options.

Separating investment assumptions into separate income and appreciation rates enables *PGM Anywhere* to illustrate more realistically the benefits of a charitable remainder unitrust that includes a net income provision and a pooled income gift. The ability to include a cost of sale and to change investment assumptions during the projection enhances *PGM Anywhere*'s ability to model a planned gift funded with real estate or other illiquid asset that may take a year or more to sell.

Improved flip unitrust illustrations

You can now enter the year of the flip triggering event when you have a flip unitrust selected. Combined with the expansion of investment assumption features described above, *PGM Anywhere* can produce much better illustrations of how a flip unitrust works and what its projected benefits may be.

Revised Detailed Cash Flow Analysis chart shows results of expanded investment assumptions

We have revised the Detailed Cash Flow Analysis chart so that it can display the additional detail on income and appreciation rates, costs of sale, and management fees that are now possible in *PGM Anywhere*. It also indicates when a flip unitrust will flip from a net income unitrust to a standard unitrust. The Detailed Cash Flow Analysis chart remains the best presentation for understanding how *PGM Anywhere* computes its projected numbers.

Configurable startup defaults

You can now set the default values that appear whenever you log into *PGM Anywhere* or tap the *New* icon to refresh your inputs. For example, if you want your default gift option to be a charitable remainder unitrust when you log into *PGM Anywhere*, just select a charitable remainder unitrust as your gift option, then choose the Save icon in the icon ribbon and save your inputs as startup defaults.

Improved pop-up messages

PGM Anywhere issues a pop-up message in many situations. We have now given every message one of four titles – Error, Warning, Notice, and Confirm – so that it is clear what kind of message you are reading. Errors require you to change an input or indicate that your requested action could not be carried out. Warnings inform you of issues you might want to address, but are not required to address. Notices inform you of actions that occurred as expected that we want to be sure you are aware of. Confirms require you to either confirm or cancel completion of a process, such as deleting an organization under Customize – Organizations. While at it, we've made the messages look better, too.

Simplified login process

We have simplified the login process by replacing the Start New Case and Open Saved Case buttons on the Login screen with a single Login button. Clicking Login opens *PGM Anywhere* and loads the same default values that Start New Case did previously. In addition, you can press [Enter] or tap [return] to login after entering your credentials; you do not have to click/tap the Login button.

Simplified review of multiple presentation pages in Results

When viewing presentations in the Results window, sometimes you may wish to scroll down to see a portion of a presentation that is not visible. When you click the Next icon, Results now automatically displays the top of the next page rather than the same portion of the page that you were just viewing. Likewise, when you click the Previous icon, Results now automatically displays the top of the previous page. This change will make it easier to review multiple presentation pages.

Improvements made to several Narratives

We've made the following improvements to Narratives:

1. The Description and/or Example, Long Description and/or Example, and Comparative Description narratives all indicate in their descriptions of charitable remainder trusts and charitable lead trusts that the donor can choose the trustee "(for example, [Charity Name] or a bank trust department)." Recognizing that many charities are not willing to act as trustee, "[Charity Name] or" is now optional and, by default, does not appear. You can opt to include this text by answering "Yes" to the following narrative follow-up question: "Is your organization willing to trustee charitable remainder/lead trusts?"
2. We have added payment timing to the gift information included in the Gift Summary. This information is appended to the payment frequency, such as "at end" in "Quarterly, at end."

Gender shown in Tools charts when Annuity 2000 mortality table used

When the Annuity 2000 mortality table is selected in the Life Expectancy or Present Value of Future Bequest tools, their respective charts now show the gender of each age/birth date on which the calculations have been based. The Annuity 2000 table is the one gender-biased mortality table available in *PGM Anywhere*. These charts do not display gender when any other mortality table is selected because in this case gender does not affect the calculations.

Fixed Bugs

The issues listed below were present in the 1/28/2016 release of *PGM Anywhere*, but are now fixed.

Default annuity rate wrong when gift annuity added after opening a saved case

You would get the wrong gift annuity rate default for both regular and deferred gift annuities when you added either of these gift options after opening a saved case that had an age or ages other than the default age of 72. The default annuity rate would be based on age 72 rather than the age or ages set by the opened case. The default annuity rate is now based on the age or ages set by the opened case.

Opening fixed term case did not hide gift options as it should and set incorrect term

When "Fixed term of years" is selected as the gift term, the pooled fund and gift annuity options are hidden in the Gift Options menu because these gifts cannot have a fixed term. Similarly, if the term is more than 20 years, the remainder trust options are hidden. These rules were not being applied when you opened a saved case for fixed-term gift plan.

Also, if there was a fixed term entered when the case was opened, the fixed term was not reset to the fixed term saved in the case. If lives or ages were entered when the case was opened, the fixed term was always set to 20 years. In both situations, the fixed term now is set to the fixed term saved in the case.

Saved Narratives always used default organization information when case opened

If you had more than one organization set up under Customize - Organizations and had selected the second or later organization at the time you saved a case, upon opening the case any retrieved narratives would use the first (default) organization's information rather than the information for the organization that was selected when the case was saved. Primarily, this meant that in these circumstances the wrong organization name could appear in narratives that had been saved with the case.

Fractional fixed terms applied incorrectly in projection presentations

As in *Planned Giving Manager*, *PGM Anywhere* projection illustrations always run for a whole number of years. For example, when a fixed term that includes a fraction, such as 10.6 years, the projection runs for 10 years. In this situation, the Assumptions section of the Summary of Benefits Projection and Detailed Cash Flow Analysis charts and Income Projection Line Graph would show “Projection runs for 10.6 years” rather than “Projection runs for 10 years.” Also, the “Average Annual Payment” shown on the Summary of Benefits Projection chart for charitable remainder unitrusts and charitable lead unitrusts would be computed using the number of years in the fixed term rather than the number of years in the projection.

Two amounts always \$0 on Summary of Benefits - Numbers diagram for lead trusts

For the Lead Annuity Trust and Lead Unitrust gift options, the projected total payments to charity and the projected amount remaining for family when the trust ends were always shown as \$0 in the Benefits section of the Summary of Benefits - Numbers diagram. These amounts are now correct.

Font attributes shown no longer can conflict with font attributes applied

The font settings displayed when you clicked the Font icon while viewing Results could differ from the font attributes being applied to Results in the following instance:

- 1) View results and change one or more font attributes.
- 2) Open Customize - Chart Options and change one or more font attributes again, then Save.
- 3) View results again.

The font attributes displayed when you clicked the Font icon would be the ones selected in step (2), but the font attributes applied to presentations would be the ones selected in step (1). Now, the font attributes selected in step (2) are both applied to the presentations and displayed when you click the Font icon.

Message about incorrect username or password cleared from login screen

When you enter an invalid username and password combination into the Login screen, a message appears at the bottom of the Login screen alerting you to this fact and to try again. When you then enter a correct username and password combination, the message now disappears. It didn't used to.

Eight character password length enforced

The requirement that the password for logging into *PGM Anywhere* must be at least eight characters long is now enforced. As in past releases, the password must also contain at least three of the following four character types: an uppercase letter, a lowercase letter, a number, or a special character.

Period was missing in Irrevocability paragraph for NY gift annuity agreements

For New York gift annuity agreements only, the second sentence in the Irrevocability: Non-assignability; Termination paragraph – “This annuity is also non-assignable, except that it may be assigned to [Charity Name]” – was missing a period at the end. Not anymore.

Issues

Formatting issues when a narrative is exported to Word

A number of formatting issues can appear after exporting a narrative to Microsoft Word. The issues we have identified are listed below. To read guidance on how to fix these issues, see the “Export/Fixing narrative formatting after export to Word” topic in the *PGM Anywhere* Help Index.

Margins

Right margin needs adjusting (for example, text is cut off on the right)

Left margin needs adjusting

Text is cut off on the bottom

Numbered paragraphs

Not indented properly

Reset to (1) at top of second page

Split across two pages and numbered twice

Bulleted items

Not indented properly

Bulleted item split across two pages and bulleted twice

Footers

Too much space between "Prepared by" name and disclaimer text

"Font is not available. Select another font from the list"

This message appears when you attempt to select a different font (while viewing Results) if the requested font is not resident on the device on which you are running *PGM Anywhere*.

In Firefox on a Samsung Galaxy (an Android-based tablet), this message appears anytime you attempt to change the font, regardless of whether the font is resident on your device. In this case, try changing the font while running *PGM Anywhere* in a different browser or on a different device.

Field value doesn't highlight when tapped on an iPad

This is standard browser behavior on the iPad. There is an expectation that tapping a field will highlight the entire field in future versions of Chrome and Safari.

User must click Done twice to make action occur

In Firefox only, there are some actions that can be completed only when you tap twice in a row rather than the usual once. The solution is either to tap twice in these situations or to run *PGM Anywhere* in a different browser. Instances where this happens include:

- If you edit a Gift Annuity or Deferred Gift Annuity gift option, typing in new date of first payment for GA or DGA under Gift Options requires clicking Done twice.
- When you edit or add a Pooled Fund or Disclaimer under Customize and click Done
- When you change the gift date or birth dates in the Date - Lives – Term window and then click another item in the left navigation bar, such as Results, you have to click twice in the left navigation bar to move on. This behavior occurs when you type your date change into the field, but not if you use the calendar control to revise the date.

Disclaimer text is cut off on the right

Disclaimer text can get cut off on the right when the font is too big. Try reducing the font size. Choosing a different font without changing the size might also help.

Calendar control does not display numbers for the days

We have seen this behavior on one machine when running *PGM Anywhere* in Internet Explorer 9. Try running *PGM Anywhere* in a later version of Internet Explorer or a different browser.

Results doesn't work on iPad 1

We have found that *PGM Anywhere* hangs up indefinitely when you run it on an iPad 1 (the original iPad) and tap Results. Try running *PGM Anywhere* on a different device: a later version of the iPad, on an Android-based tablet, or in a laptop or desktop browser.

Text appears where charity icon should appear in diagrams

You may see text with slashes where you should see the charity icon when you view a Summary of Benefits – How It Works or Numbers diagram. This can occur after you upload and select a custom image as the charity icon for diagrams in Customize – Organizations. In our experience, the cause is spaces in the filename of the uploaded custom image. To resolve the problem, delete the custom image from the

list of charity icons for diagrams, remove all spaces from the custom image filename, then upload the custom image as the charity icon for diagrams again.