

Enhancements

***Designer Proposals* module**

The new *Designer Proposals* module enables you to produce professional-quality brochure-style gift proposals that combine custom images and text with a personalized illustration. Available in one-page, two-page, and four-pages versions, designer proposals are designed to appeal to your prospect's head *and* heart.

If you are a PG Calc planned giving website client in addition to a *PGM Anywhere* client, you are eligible for the *Designer Proposals* module for FREE. Contact Client Support at 888-474-2252 or support@pgcalc.com to get set up. If you are not a PG Calc planned giving website client, you may purchase a license for the *Designer Proposals* module.

To learn more details about this revolutionary new step in gift planning proposals and see a sample designer proposal, go to <https://www.pgcalc.com/software/pgm-anywheres-designer-proposals>.

2012 IAR mortality table available in Life Expectancy and PV of Future Bequest tools

The 2012 IAR mortality table is the most current mortality table for valuing annuity interests. It is a gender-biased table that includes a yearly mortality adjustment. This means that it assumes a different mortality for males and females (women live longer than men) and an annually improving mortality for both (a 75 year-old in 2025 will live longer than a 75 year-old in 2015). You can now choose to use the 2012 IAR table when using the Life Expectancy or Present Value of Future Bequest tools. Doing so will result in a longer life expectancy and a lower present value of a future bequest than choosing any other mortality table available in these tools.

Default length of projections now based on 2012 IAR mortality table

In order to help you provide more realistic projections, *PGM Anywhere* now uses the 2012 IAR mortality table to compute the default number of years for a projection that is based on lives. Because the 2012 IAR table is a gender-biased table and *PGM Anywhere* doesn't ask for beneficiary gender, the default is computed by averaging the all-male and all-female life expectancies of the beneficiaries and then rounding down to the nearest whole year. Previously, *PGM Anywhere* used the 1983 Basic mortality table to project how long a planned gift based on lives will last. We will be making a similar change in the next release of *Planned Giving Manager* for the desktop, which is due out shortly.

User can enter the year a projection ends

We have added a "Year projection ends" question to the Date-Lives-Term window. This question allows you to override the default number of years in a projection, for example because the beneficiary is in poor health or, conversely, comes from a family that lives unusually long lives.

Default range of years for FGAs reduced from 20 to 10 years

The default for a flexible gift annuity's last payment start year in range is now ten years after the gift year rather than twenty years. Our experience with clients indicates that ten years is the most commonly selected range of payment start dates.

Set up default body text for emailing presentations

To give you a better head start on emailing presentations from *PGM Anywhere*, you can now enter default text for the body of these emails. You enter this default email text under Customize > Organizations > General. You can set up different default email text for each organization set up under Customize > Organizations.

“Prepared by” name appears as default signature name when emailing presentations

The default signature name when emailing presentations has been the first and last name associated with the logged in user. It is now the “Prepared by” name entered in the Personalization window. If the “Prepared by” name is blank, the signature name defaults to the name associated with the logged in user.

Summary of Benefits Projection – Numbers diagram added

We have added a Summary of Benefits Projection – Numbers diagram. This diagram is similar to the Summary of Benefits – Numbers diagram, but as its name implies, includes projected values. Produce this diagram when you want to show your prospect the projected total payments she may receive and the amount projected to remain for your charity when the gift ends. Relatedly, the Summary of Benefits – Numbers diagram for lead trusts no longer includes any projected values.

New “Tech” role doesn’t count against number of licensed copies

You can now assign a user the “Tech” role under User Management. This role provides access to the Customize and/or Users menus only. A user assigned the Tech role cannot produce illustrations or open or save a case. Because of these limitations, a user assigned the Tech role does not count against your organization’s number of licensed copies. The Tech role is designed for use by IT or other staff who are responsible for administering user accounts and/or configuration settings, but do not perform calculations or produce presentations. You can make a user assigned the Tech role the Primary Admin for your organization’s account, if you wish.

Disclaimer names implemented

In order to make it easier to pick a disclaimer when you have more than one in the Disclaimers menu, each disclaimer is now identified by a name rather than the first 20 characters of Disclaimer text. You enter disclaimer names under Customize > Disclaimers. To start with, your disclaimers will be assigned “Disclaimer 1,” “Disclaimer 2,” etc. as disclaimer names. If you have multiple disclaimers set up, you may want to edit their disclaimer names to be more distinctive than these placeholders.

Graphs and Diagrams sections combined in Presentations window

We have combined the “Graphs” and “Diagrams” sections of the Presentations window into a single “Graphs and Diagrams” section. The presentations available in the combined section include all the presentations that were available in the previously separate sections plus the new Summary of Benefits Projection – Numbers diagram. Otherwise, selection of these presentations has not changed.

New option for computing gift annuity partial payments

We have added the option to compute gift annuity partial payments based on a 365.25-day year rather than the number of days in the payment period during which a gift annuity is funded. This feature is also available in *Planned Giving Manager*. Even better, you can set up *PGM Anywhere* to use one or the other of these methods every time, or to ask which method you wish to use each time you select a gift annuity. We expect the last choice to be of interest mainly to service providers who work with many charities. You choose the method for computing partial payments under Customize > Calculation Options.

Improved export to Word on desktop and laptop

We have modified the Export to Word feature to use the optimal export method depending on what kind of presentations you are exporting. If you are exporting charts, graphs, and diagrams only, it uses a method that makes editing these presentations in Word easiest. If you are exporting narratives only, it uses a method that exports all narrative text faithfully and editing remains straightforward. If you mix narratives and other presentations in your export, you are asked to choose the method you prefer.

New export to Word on iPad and Android tablets

You can now export to Word on iPad when running *PGM Anywhere* in Safari (Chrome doesn’t support export to Word on iPad). Likewise, you can now export to Word on Android tablets. When exporting to Word on either of these tablet platforms, you will be asked to choose an export method. Our recommended method will be the default choice.

Improved default setting when adding gift options

When adding a second or third gift option, all questions in the follow-up window for the added option that also appear for the previously selected gift option default to the values entered for the previously selected option. Previously, only some of these values were copied to the added gift option.

Technical security enhancements

We have made several technical security enhancements to make *PGM Anywhere* even more secure. These enhancements include guarding against cross-site scripting and click-jacking, removing all HTTP headers, and implementing HSTS.

Narrative changes

Gift Annuity Agreement

Default choice in NY agreements regarding gift restriction changed from yes to no

When creating a gift annuity agreement for a New York donor, you are asked whether the gift will be restricted or unrestricted. We have changed the default answer from restricted to unrestricted. The answer affects the text that appears in the Uses and Purposes paragraph of the agreement.

Acknowledgement Letter

Default choice for whether gift will establish a fund or trust changed from yes to no

When creating an acknowledgement letter for a gift annuity, pooled income fund gift, retained life estate, or bequest to charity, you are asked, "Will this gift establish a fund or trust?" We have changed the default answer from yes to no.

Fixed Bugs

Narratives could show wrong organization information

When a client account had more than one organization set up, the wrong organization's information would appear in narratives in the following situation: open a saved case that includes a narrative, open and close Customize > Organizations, then click Results. This bug is fixed.

Reset startup defaults to standard PG Calc values reset current inputs too

When you selected Save > Save as > Reset startup defaults to standard PG Calc values, this action reset your startup defaults *and* all current inputs to the standard PG Calc values. It should have reset only your startup defaults. Now it does.

Error triggered after setting Start payment period on for an FGA and clicking Results

You would get an undetermined error when you did the following: selected a flexible gift annuity, then set Customize > Calculation Options > Start payment period on to either "2nd day of current calendar period" or "Date annuity is credited," then clicked Results. Results are now produced successfully in this situation.

Payment amount quoted in narratives always \$0 for custom pooled income fund gifts

When you produced a narrative for a custom pooled income fund (PIF) that included the payment amount for the first year, the amount shown was always \$0. It now shows the correct amount, which is the gift amount multiplied by the current payout rate to quote for the custom PIF.

IRS discount rate was displayed in Summary of Benefits – How It Works diagram footer

The IRS discount rate was displayed in the footer of the Summary of Benefits – How It Works diagram. This was unnecessary, since this presentation does not include any numbers. The IRS discount rate no longer appears in this presentation.

Wrong text could appear in Summary of Benefits – Numbers diagram

When a two-life deferred gift annuity or flexible gift annuity was selected, the first sentence in the Annual section of the Summary of Benefits – Numbers diagram said “life of annuitants” rather than “lives of annuitants.” Similarly, this text read “life of beneficiary” rather than “lives of beneficiaries” for a two-life retained life estate. The correct text now appears in these cases.

Error triggered after changing date of gift for fixed term plan

When you changed the date of gift while Fixed term of years was selected, an error message was displayed that said, “Age 1 must be greater than zero.” This error message was inappropriate and no longer appears under these circumstances.

Issues

Age differences on *PGM Anywhere* presentations vs. *PGM desktop* presentations

On several presentations for deferred gift annuities (DGAs) and a few for flexible gift annuities (FGAs), *PGM Anywhere* shows the age of the annuitant as of the annuity starting date whereas *PGM desktop* shows the age of the annuitant as of the date of first payment. For example, when a DGA is shown on the Comparison of Benefits chart in *PGM Anywhere*, the age shown in the DGA column heading is based on the annuity starting date, but in *PGM desktop* it is based on the date of first payment. We expect to resolve this discrepancy between the two products in a future release.

Deduction wrong for grantor lead trusts funded with short term gain or ordinary income property

The charitable deduction computed for a grantor lead trust funded with short term gain or ordinary income property is based on the value of the property transferred rather than the donor’s cost basis in the property. This set of facts is highly unlikely to arise in practice.

“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.

iPad sometimes doesn't display second age in Date-Lives-Term window

If you are working on an iPad and enter a second age or birth date in the Date-Lives-Term window, open a different window (tap Results, for example), then open Date-Lives-Term again, the second age/birth date is not visible. If you then tap Results, the second age will still appear on the chart and the calculations will be based on two ages.

In the case of entering birth dates, the second birth date disappears as described only if you type in the complete birth date. If you use the date control to enter the birth date or enter the birth date in mm/dd/yy format rather than mm/dd/yyyy format, the date will not disappear when you leave and then return to the Date-Lives-Term window.