Release Notes for *PGM Anywhere*
Release Date: 1/16/2020

Enhancements

Option that improves email delivery in many instances
Emails are subject to ever-tightening security as email software works to limit spam and malicious email. The emails sent by *PGM Anywhere* using the Email feature in the Results screen or while viewing a Tools chart may be identified as invalid and not be delivered to their destination. To address this issue, we have added an option under Customize > Chart Options to use the PG Calc domain as the sender (@pgcalc.com) rather than the domain in the user's email address. In our tests, using the PG Calc domain as the sender can markedly improve the rate of successful delivery of *PGM Anywhere* emails. The trade-off is that the "From" address displayed to the recipient may include "presentations@pgcalc.com" in addition to your own email address. Read a complete discussion of your options for delivering *PGM Anywhere* presentations to your donors in our website Knowledge Base..

Security Features
We have added a variety of features to make your *PGM Anywhere* data more secure.

Options to block saving cases, exporting cases, and/or emailing proposals
Upon request by the client, we can now block all users under that client from saving cases in the *PGM Anywhere* database, exporting presentations in any format (pdf, docx, xlsx, inpx, or gftx/biox), and/or emailing presentations from within *PGM Anywhere*. Blocking some or all these features will limit or eliminate saved data, which may simplify satisfying your organization's data security requirements. For example, if your organization does not want to save case data to *PGM Anywhere's* online database, but is comfortable saving cases in individual cases on its own network drive or a local drive, we can block your ability to save cases to the *PGM Anywhere* database while preserving your ability to save cases to a network or local drive.

All case data encrypted in place
All case data saved in *PGM Anywhere's* database is encrypted in place.

Additional technical security enhancements
We have implemented WCF authentication and HTTP strict transport security, and added coding to prevent cross-site scripting and click-jacking and to remediate multiple content types.

Improved alignment of charity name in diagrams
The label that appears beneath the charity icon on diagrams was offset to the right relative to the icon above it. It is now aligned with the left edge of the icon.

Maximum amounts allowed in Gift Annuity Disclosure Statement increased to $1 trillion
Based on client feedback, we have increased the maximum value allowed for the "Amount of charity's total invested funds" and "Total amount invested in gift annuity reserve fund" from $1 billion to $1 trillion. These values appear in the Assets Backing Annuity paragraph of the Gift Annuity Disclosure Statement.

Bug fixes

Apostrophe allowed in Username, First name, and Last name fields
In Users > User Management, you can now include an apostrophe (') in your entries for Username, First name, and Last name. Previously, such an entry was rejected and an error message displayed.

Deferred annuitant ages limited to 109 or less on date of first payment
When you entered two ages or birth dates, the age of the second age/birth date on a deferred gift annuity's date of first payment was not limited. The date of first payment is now limited to a date on which both ages are no more than 109 years, not just the first of two.

Date of first payment now reset when ages or birth dates changed
A deferred gift annuity's date of first payment wasn't reset when you changed the age or birth date of the annuitant. Now it is reset to the last day of the payment period in which the gift date falls plus five years.

No Gift to Charity handled properly when Designer Proposal selected
A notice listing all designer proposal parameters appeared when Results was tapped while a No Gift to Charity option was selected. The notice should not have appeared. Now, it does not appear, and all valid presentations are displayed in Results.

Space no longer missing after "3." when diagram exported to PDF
After exporting the Summary of Benefits - How It Works diagram to PDF, a space was missing after "3." in the label under the charity icon. The space is no longer missing in this situation.

Charity icon no longer indented to right in Tools charts headings
In charts created by Tools functions, the charity icon in the heading section was indented to the right. It is now aligned with the left margin of the chart.

Year projection ends now limited to 100 years after gift year
The Year projection ends was not being limited. Entering a nonsensical year, such as 23456 would result in an error. This value is now limited to no more than 100 years after the year of gift.

Deleting second age in Tools functions no longer results in "Invalid input" error
When two ages were entered in the Life Expectancy or Present Value of Future Bequest Tool, and then the second age deleted, an "Invalid input" message appeared after clicking Calculate. Now, the calculation proceeds based on the one age remaining.

Editing a narrative no longer updates the modified date for saved cases containing that narrative
Editing a narrative updated the "Date modified" for all cases saved in the *PGM Anywhere* database that included that narrative. The new modified date matched the "Last edited" date of the narrative. We were able to restore the correct "Date modified" for all the affected cases and have fixed the bug so that the "Date modified" for saved cases won't be updated incorrectly again. A less-pervasive variation of this issue occurred after editing a designer proposal. This bug has also been fixed.

Known Issues

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, but we will fix this issue in a future release.

Projected values wrong for bargain sales
Projected values that appear in bold at the bottom of the Summary of Benefits Projection chart are not correct for a bargain sale gift. They do not take taxes into account as they should. In addition, the "Benefit to [charity]" value doesn't account for the sale price or any debt. We will fix these issues in a future release.

Deduction for gift of FGA annuity interest can be wrong in one situation
In the following unusual situation, which has an easy workaround, the deduction for the gift of the annuity interest in a flexible gift annuity shown on the Termination of Gift Annuity presentation is wrong: in the

Termination of Gift Annuity follow-up window "Has start date been elected" = no and in the Flexible Gift Annuity follow-up window the "Payment start date to show as elected by annuitant" is not the same year as the "First payment start year in the range." The workaround is to change the "Payment start date to show as elected by annuitant" to be in the same year as the "First payment start year in the range." It is worth noting that this is the default setting.

Age Differences on *PGMA* Release 9 Presentations vs. *PGM 7.5C* Presentations
On several presentations for deferred gift annuities (DGAs) and a few for flexible gift annuities (FGAs), PGMA Release 9 shows the age of the annuitant as of the annuity starting date whereas PGM 7.5C 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 7.5C* it is based on the date of first payment. We expect to resolve this discrepancy between the two products in a future release.

"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, 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 twice to make action occur
In Firefox only, there are some actions that can be completed only when you click 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 calendar 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.