



Release Notes for *PGM Anywhere*
Release Date: 12/4/2025

Enhancements

35% limit on federal income tax savings

Under the tax law passed in July, taxpayers in the 37% federal income tax bracket (the highest bracket) will have their itemized deductions reduced by 2/37ths, starting in 2026. The effect of this reduction is to limit their tax savings to 35% of their itemized deductions, which includes their itemized charitable deductions. We have modified *PGM Anywhere* so that when you set the donor's federal income tax bracket to 37%, the income tax savings shown on presentations is based on a 35% rate. Income tax savings is shown on the Return Based on Cost of Plan and Summary of Benefits Projection charts.

QCD limit for 2026

We have added the QCD limit for 2026, which will be \$55,000 for gift annuity and charitable remainder trust gifts. This limit is enforced when the gift date is in 2026, the property type is "Retirement asset," and the transfer type is "One QCD from one donor." It is doubled to \$110,000 when the transfer type is "Two QCDs from married donors." (The 2026 limit for QCDs to fund outright gifts will be \$111,000. This limit is not applicable to *PGM Anywhere*.)

Federal income tax schedule for non-grantor lead trusts in 2026

When performing projection calculations for a non-grantor lead trust, *PGM Anywhere* uses the federal income tax table for estates and trusts to compute the income tax owed by the trust each year. It now uses the 2026 federal income tax schedule for estates and trusts for this purpose. *PGM Anywhere* also uses this income tax schedule to determine when to apply the 3.8% Medicare surtax to non-grantor lead trust taxable income. In 2026, the threshold for applying this surtax is \$16,000 of taxable income.

Help covers all changes and includes 2026 tax items adjusted for inflation

The Help system has been updated to reflect all changes made to *PGM Anywhere*. We have also added 2026 values to all the tax schedules that are adjusted annually for inflation (see Tables>Federal income tax and Tables>Federal gift and estate tax in the Table of Contents).

Technology improvement

We have upgraded the report writer *PGM Anywhere* relies on to create presentations. You may notice minor changes in how presentations are displayed when you view them in Results.

Narrative Changes

Proposal Letter

Description and/or Example

Long Description and/or Example

Comparative Description

We have improved the description of the deduction benefit when the Property type is "Retirement asset" and the Transfer type is "Two QCDs from married donors."

IRS Discount Rate Election Statement

We have added a warning message that appears when you click Results while a gift annuity or charitable remainder trust is selected and is funded with a QCD. The message notes that the election statement is not needed because no deduction is available. We have also added logic so that the election statement is not produced in this situation.

Bug Fixes**Form 8949 paragraph now appears in Acknowledgement Letter only when it should**

We have fixed the logic that governs when the paragraph that discusses IRS Form 8949 appears in the Acknowledgement Letter. This paragraph now appears only for gifts funded with appreciated property where the donor must report capital gain in the year of the gift: bargain sales and gift annuities where the donor is not the primary annuitant. Previously, this paragraph appeared for any gift that was funded with appreciated property.

Stray “.” no longer appears in bequest information in two narratives

When you included a description of all bequest types in a Proposal Letter or Description and/or Example narrative, a period (“ .”) was appearing at the beginning of the description of each type of bequest listed. We have removed the period.