



Release Notes for *PGM Anywhere*
Release Date: 10/6/2026

Enhancements

Testamentary gift illustrations

We have added illustrations for testamentary gifts. *PGM Anywhere* can now create presentations for every gift option funded with any type of property at the death of the donor.

Tax calculations: The application can estimate federal estate tax, state estate tax, generation skipping transfer tax, income tax at death (when applicable), federal estate tax savings, state estate tax savings, and income tax savings based on the assumptions you provide. You decide which transfer taxes apply in each case. Income tax savings is determined when a gift is funded with an asset subject to income tax because it is income in respect of a decedent (IRD). The IRD property types in *PGM Anywhere* are ordinary income property, commercial annuity, retirement asset, and U.S. savings bonds.

Presentations: The tax calculations specific to testamentary gifts are itemized on the Summary of Benefits Projection chart. These taxes can affect projected values, particularly for the No Gift to Charity option. For gift annuities, a step-up in basis or IRD status also affects the taxation of gift annuity payments shown on the Summary of Benefits chart and other basic charts. Testamentary gifts are labelled as such on all presentations.

Narratives and Designer Proposals have been updated, as needed, to accommodate testamentary gifts. (Designer Proposals are an optional module of *PGM Anywhere*.)

How to illustrate a testamentary gift: Information for illustrating testamentary gifts is entered in a new Plan to Model window that can be opened from the left navigation bar. When you first open it, it looks like this:

The screenshot shows a software interface. On the left is a vertical navigation bar with several menu items: "Assumptions", "Plan to Model" (which is highlighted with a yellow arrow), "Date•Lives•Term", "Gift Options", "Tax Rates", "Presentations", "Personalization", and "Results". The main area of the window is titled "Plan To Model" and contains a label "Gift will be made:" followed by a dropdown menu currently set to "During lifetime of donor(s)". There are navigation arrows at the top right of the main area.

To illustrate a testamentary gift, change the “Gift will be made” selection to “At death of donor(s).” Additional questions will be displayed. The answer to some questions determines whether other questions are asked. For example, you are asked for the generation skipping tax exemption only when you indicate the beneficiaries will be grandchildren or other skip persons. The screenshot below shows all the questions you may answer:

Assumptions	Plan To Model
Plan to Model	Gift will be made: At death of donor(s) ▾ Beneficiaries will be: Grandchildren / skip persons ▾ Will estate be larger than federal estate tax exemption (\$15,000,000 per spouse in 2026)? Yes ▾ Federal estate tax rate: 40% Will estate be larger than state estate or inheritance tax exemption? Yes ▾ State estate or inheritance tax rate: 0.0% Does state allow charitable deduction for estate or inheritance tax? Yes ▾ Generation skipping tax exemption: \$15,000,000
Date•Lives•Term	
Gift Options	
Tax Rates	
Presentations	
Personalization	
Results	

Understanding the tax calculations: See Help > Contents > Terms & Numbers in Presentations > Projection Charts > Summary of Benefits Projection for explanations of all taxes and tax savings computed for testamentary gifts.

Help covers all changes

The Help system has been updated to reflect all changes made to *PGM Anywhere*.

Only supported image formats can be uploaded

When uploading an image in the PGMA application or system application, only supported image formats are allowed. Supported formats are .bmp, .gif, .jfif, .jpeg, .jpg, and .png. Images can be uploaded in Presentations > Designer Proposals, Customize > Organizations > Edit Organization > General and Customize > Organizations > Edit Organization > Designer Proposals.

Results window does not close when mouse clicked outside of it

When the Results window is open and you click outside of it, the Results window stays open. In the prior release, it would close. To close the Results window, click the Close button ("X") in the upper right corner of the window.

IRS Discount Rate Election Statement

We have added a warning message that appears when you click Results to produce an IRS Discount Rate Election Statement 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.

Narrative Changes

Gift Annuity Agreement

The charity signer name and title are now indented when these signature lines are on the left margin. Also, we have changed "Department of Public Welfare" to "Department of Human Services" in the Pennsylvania disclosure statement (because the department has changed its name). This text appears in agreements issued by PA hospitals and PA hospital foundations.

Proposal Letter

Description and/or Example

Long Description and/or Example

Comparative Description

We have added all logic and text needed to describe a testamentary gift when that is the gift being illustrated.

Bug Fixes

"Loading . . ." messages no longer appear in Results

In the previous release, we upgraded the software used to format and display presentations in the Results window. A consequence of that upgrade was that a series of messages appeared in a little blue box after clicking Results: "loading report," "0 pages loaded so far," "Done. __ pages loaded." Some clients found the timing of when each of these messages appeared confusing, so we've removed them. Now, only a simple spinner appears while presentations are being created.

CGA annuity entered as a dollar amount always appears on presentations

A client found a case where the annuity amount entered as a dollar amount changed by \$1 when displayed on presentations. The deduction amount was still correctly based on the amount entered. The exact dollar amount entered now appears on presentations in all cases.

Error no longer occurs after changing font information for a NCIA and TS chart

When viewing a Non-Charitable Interest Actuarials or Taxation Schedule chart in Results for certain gift options, the presentations would not render after changing font information. An "Unable to get report parameters" error would appear instead. The presentations now render successfully after changing font information.

Compute partial payment based on 365.25 days applied when selected under Customize

When *Customize > Calculation Options > Gift Annuities > Compute partial payment based on* was set to *365.25 days in year*, the first partial payment amount shown on the Taxation of Gift Annuity Payments chart was computed using the *Days in Current Payment Period* method instead. The taxation of payments and labeling of the partial payment lines also reflected use of the *Days in Current Payment Period* method. This issue has been fixed.

Alignment issue in AC chart no longer occurs for beginning of period payments

When the Actuarial Calculations chart was created for a gift annuity that pays at the beginning of the period, the bracketed letter and value for the "Adj. Value of \$1" line were offset upward one line from "Adj. Value of \$1." These elements are now correctly aligned.

Special characters "\$" and "%" no longer appear as Text Descriptions

When "\$" or "%" were entered in the Optional Text field of the Personalization window, they were converted to "DOLLAR" or "PERSENTAGE" (sic), respectively, after viewing Results and then returning to the Personalization window. Now, when you enter "\$" and "%" in the Optional Text field, "\$" and "%" are preserved as you go back and forth between the Personalization and Results windows.

Unexpected characters no longer appear in Gift Annuity Agreement Schedule A

When certain characters were entered as the description of the property that appears on Schedule A of a gift annuity agreement, the description could include additional unexpected characters. The unexpected characters no longer appear.