

Enhancements

Improved *Designer Proposals* print quality

We have significantly improved the quality of printed *Designer Proposals*. The images and text in *Designer Proposals* printed directly from *PGM Anywhere*, or after export to pdf or Word, are all much sharper than in the previous release.

Introduced in May of this year, *Designer Proposals* are available as a separate module of *PGM Anywhere*. Go to www.pgcalc.com/software/pgm-anywheres-designer-proposals or contact us at info@pgcalc.com or 888-497-4970 to learn more.

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 HTTP headers, and implementing HSTS.

Narrative Changes

Gift Annuity Agreement

Disclosure language removed from Montana agreements

Sections 33-20-703 through 33-20-705 of the Montana Code were repealed, effective February 28, 2019 (HB 66). With this repeal, Montana no longer requires specific disclosure language in gift annuity agreements. Consequently, Montana agreements no longer include a disclosure language paragraph.

Space eliminated between organization name and “:”

A space was being inserted between the end of the organization name and the “:” that followed it above the organization’s signature line. This space has been removed.

Title of second officer now appears on gift annuity agreements when it should

When Customize > Organizations > Gift Annuity Agreements > Signatures > Number of signing officers for agreements was set to "Two named signing officers", the title of the second officer would not appear under the second organization signature line in the Gift Annuity Agreement narrative. Also, this notice appeared after clicking Results: .IF at line ____ contains the unrecognized condition ORSIGNTITLE2. This bug is fixed.

Gift Annuity Disclosure Statement

Alabama gift annuity disclosure statements now include a signature line for the organization

Alabama regulators have indicated recently that they want gift annuity disclosure statements provided to Alabama donors to include a signature line for the issuing organization as well as for the donor(s). Accordingly, when Alabama is selected as the donor state of legal residence, the Gift Annuity Disclosure Statement asks questions to ascertain the name and title of the officer signing on behalf of the organization and includes that information under an organization signature line at the end of the statement.

Fixed Bugs

Enter key now works properly in the Email Results window

When Enter was pressed anywhere in the message field of the Email Results window, all edits made in the field were lost and the cursor jumped to the end of the field. Now, pressing Enter in this field works as expected so you can edit the message any way you want. Also, pressing Enter to leave the Subject or Attached fields now advances the cursor to the next field and preserves any edits made in those fields. Previously, pressing Enter advanced the cursor, but erased any edits.

Age at Termination now always correct on Termination of Gift Annuity chart

The "Age at Termination" value shown on the Termination of Gift Annuity chart was being computed as the difference between the termination year and the annuitant's birth year, rather than as the annuitant's age on the birth date nearest the termination date (the actuarial age). The annuitant's actuarial age at termination is now shown.

Gender now appears on PV of Future Bequest chart when 2012 IAR table selected

When the Present Value of Future Bequest chart was produced while the 2012 IAR mortality table was selected, the gender associated with each age/birth date was not shown. Now it is.

Label on Summary of Benefits and Dollar Deductions now correct for all CRUT sub-types

The gift type label was wrong on the Summary of Benefits chart and Dollar Deductions Bar Graph when a charitable remainder unitrust with a subtype other than "Regular" was selected. The gift type label is now correct on these presentations for all CRUT sub-types.

10% deduction warning no longer missing from some presentations

When a flexible gift annuity failed the 10% charitable value requirement, a message that it failed was missing from the following presentations: Summary of Benefits, Taxation of Gift Annuity Payments, Actuarial Calculations, and Summary of Benefits Projection charts, and all relevant narratives. It now appears on these presentations when appropriate.

Annuity rate table information no longer appears in FGA presentations when it shouldn't

When *PGM Anywhere* was configured to display the annuity rate table on presentations and a flexible gift annuity was selected where at least one elective annuity rate had been changed from the default rate, text in the Actuarial Calculations, Non-Charitable Interest Actuarials, and Summary of Benefits charts suggested that *all* elective rates were from the selected annuity rate table. This text no longer appears on these charts when one or more of the elective rates is not from the selected annuity rate table.

Second birth date now displayed correctly on PV of Future Bequest chart

When one birth date was entered in the Present Value of Future Bequest tool, the resulting chart showed "[-1] -1" under the one birth date and age. It no longer does.

***PGM Anywhere* no longer freezes in Firefox after saving to an .inpx file**

When *PGM Anywhere* was run in Firefox and saving a case as a file to share (.inpx file) was attempted, *PGM Anywhere* become stuck on the Save Case screen, which was grayed. Saving a case as a file to share now works properly when running *PGM Anywhere* in Firefox.

Export to Word and Export to Excel now available for Tools charts on iPad

The Export to Word and Export to Excel icons have been added to the toolbar when you view a chart produced by any of the Tools functions while running *PGM Anywhere* on an iPad. These icons had appeared on other devices, but not the iPad. They now appear on all devices.

PIF values now expressed to fourth decimal when saved in a case

When a pooled income fund had a Highest Return of Last 3 Years or Rate of PIF Return to Quote that included more than one decimal, these values were rounded to the nearest one decimal when saved in a case and that case was then opened. Both values are now expressed up to four decimals.

10% remainder test now evaluated correctly for short term and ordinary income property

When short term gain property or ordinary income property with a low cost basis was entered, narratives incorrectly included a warning that the gift failed the 10% deduction requirement when the remainder value was more than 10%. This occurred when the deduction was, in fact, less than 10% of the gift amount (because it is based on cost basis), but the remainder value was more than 10% (because it is based on fair market value). Now, narratives include the 10% deduction warning in this case only when the remainder value is less than 10% of the gift amount.

Changing birth date now affects payment amount in year of termination

Changing an annuitant's birth date in the Date-Lives-Term window did not affect the default payment amount in the year of termination in the Termination of Gift Annuity follow-up window. Now, the default payment amount in the year of termination is re-computed any time an annuitant's birth date (or age) is changed.

Issues

Projected values on Summary of Benefits Projection chart are wrong for bargain sale

The Total Benefit to Payment Recipient, Total After-Tax Benefit to Payment Recipient, Benefit to [Charity Name], and Total Benefit values on the Summary of Benefits Projection chart are incorrect for a bargain sale. Ordinarily, there is no reason to compute these values for a bargain sale since all benefits of the gift occur in the year of the gift.

Charity icon indented in Tools chart headings and heading lines can be missing

In charts created by Tools functions, the charity icon in the heading section is indented to the right instead of flush left. Also, if the selected organization is set to include both a charity icon and heading lines in headings, the heading lines do not appear.

Deleting the second age in Life Expectancy or PV of Bequest Tools triggers "Invalid input"

When two ages are entered in the Life Expectancy or Present Value of Future Bequest Tool, and then the second age is deleted, an "Invalid input" message appears when you click Calculate. It shouldn't. When you click Calculate again, the message does not reappear and the calculation is performed correctly.

The second of two DGA annuitants can be over 109 on the date of first payment

You can enter a date of first payment for a deferred gift annuity that will make the second of two annuitants over 109 years old when payments start. This should not be allowed because the mortality table used to compute the charitable deduction ends at age 110. You get a proper error message when the first of two annuitant ages will be over 109 on the date of first payment.

Help Contents and Index unavailable in Chrome on Mac

Help Contents and Index do not appear when you open Help while running *PGM Anywhere* in Chrome on a Macintosh. They appear and work as expected in Firefox and Safari on a Mac. They appear and work as expected in all three browsers on an iPad.

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.