

## **Enhancements**

### **Security features**

We have added two optional security features to *PGM Anywhere*.

- **Two-factor authentication option**

Two-factor authentication (also called multi-factor authentication) requires you to verify your identity two ways before gaining access to *PGM Anywhere*. In addition to entering a username and password on the login screen, you must also confirm your identity using a cellphone, a landline, a tablet, or other device that can receive a text, phone call, or one time use passcode. This feature can be enabled in *PGM Anywhere* on a per-user basis and can be configured to apply two-factor authentication once per day, every chosen number of hours, or with each login.

- **IP filtering option**

IP filtering limits which IP Addresses are authorized to login to *PGM Anywhere*. Each Internet facing entity has a unique IP (Internet Protocol) address. *PGM Anywhere* can be configured so that only devices connected to the Internet from an authorized IP address can login. Any number of IP addresses can be authorized, such as an organization's block of IP addresses or the home IP addresses of individual users.

Please contact PG Calc at [support@pgcalc.com](mailto:support@pgcalc.com) or 888-474-2252 for additional details on either of these security features, costs, or to sign up.

### **Help system updated**

We have updated the *PGM Anywhere* Help system to reflect all changes to the software.

## **Bug fixes**

### **FGA payment amounts in Gift Annuity Agreement Schedule B not always rounded correctly**

The annuity amounts that appear on Schedule B of the Gift Annuity Agreement for a flexible gift annuity did not always match to the penny the annuity amounts that appeared on the Summary of Benefits chart. They were not being rounded correctly when *Customize > Calculation Options > Gift Annuities > Round annual annuity payments* was set to either "to nearest cent for payment period" or "up to next cent for payment period." These annuity amounts are now rounded correctly in all cases.

### **Text could be missing from Summary of Benefits Projection – Numbers diagram for lead trusts**

The text describing the payments from a charitable lead trust that should appear under the charity icon in the Summary of Benefits Projection – Numbers diagram was missing. Not anymore.

### **Extra text appeared on Summary of Benefits– Numbers diagram for grantor lead trusts**

Two sentences appeared under "Future" on the Summary of Benefits – Numbers diagram for grantor lead trusts that should appear only for non-grantor lead trusts: "May reduce estate taxes and costs. Trust growth transferred to family free of gift or estate tax." This text now appears for non-grantor lead trusts only.

## **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.

### **Termination of Gift Annuity values can be wrong for FGAs**

There are situations where values in the Calculations section of the Termination of Gift Annuity chart can be wrong for a flexible gift annuity. One example is when only one of two annuitants is surviving on the date of termination. Because of these issues, a warning message appears on the chart whenever it is produced for an FGA. The warning message recommends performing the calculations in *PGM* desktop or contacting PG Calc for assistance.

### **Age differences on *PGM Anywhere* Release presentations vs. *PGM 7.5D* 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 7.5D* 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 7.5D* 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 a 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. To move on, you have to click twice in the left navigation bar. 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 does not 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.