

"Industry News, Helpful Hint, & Upcoming Events" eNewsletter

October 24, 2023

Trusts & Estates News

This week's Trust and Estate article is:
"It's Estate Planning Week: Here's How to Get Started"

(Excerpt from actual article):

You're not too young, you do have enough assets, and don't you want to make things easier for your loved ones after you pass away?

You can read the article by clicking [HERE](#).

Last week's Trust & Estate article was:
"Preserve Your Wealth: A Tale of the History of The Estate Tax Unified Credit"

You can read last week's eNewsletter by clicking [HERE](#).



Helpful Hint

This week's Helpful Hint is:
"Correctly valuing Mortgage Backed Securities for Estate & Gift Tax"

Correctly valuing mortgage backed securities for estate and gift tax requires nuance. We recently received a question like this:

"I ran two APPRAISE reports that do not seem to be valuing properly in the security value or paydown factor. The issues with the security value and paydown values that are incorrect are highlighted. If you calculate the security value based on the shares and mean price, it doesn't calculate properly. Can you please let me know if you can get that fixed?"

Here was our answer:

These are mortgage backed securities. When entering the shares for these types



of issues, the user has the choice of entering face or amortized shares. The fractional par value entered for these issues indicate that they have already been amortized and do not require APPRAISE to apply the paydown factor to the calculations. Please go into system setup, and change the "CMO/GNMA Factor" setting from "F" to "P"

If the par value input for these issues was not fractional, that would indicate they have not been amortized, and you would need APPRAISE to apply the paydown factor. In that case, you would change the "CMO/GNMA Factor" setting from "P" to "F".

**Last week's Helpful Hint was:
"Determination of dividends for estate and gift tax returns"**

You can read last week's eNewsletter by clicking [HERE](#).

If you want to speak with us, please:
call: 201-784-8500 x107
email: techsupport@appraisenj.net

Financial Market News

This week's Financial Market News is:
"Surging Yields May Be Losing Their Shock Value"

The Weekly Fix
from **BloombergMarkets**

Excerpt (from actual article):

Outside of "how high can yields go?", one of the most pressing questions in financial markets right now is simply "why are yields rising?"

Bloomberg Television's David Westin sat down with Federal Reserve Chair Jerome Powell at the Economic Club of New York on Thursday and got a few different answers. Powell was quick to point out that it's not because of Fed policy expectations — the 2-year yield has been relatively contained — but as far as the long-end goes, it's anyone's guess.

You can read the article by clicking [HERE](#).

Last week's Financial Market News was: "Siren Song of Long Duration Is Getting Louder"

You can read last week's eNewsletter by clicking [HERE](#).

Upcoming Events

(Subject to change - please monitor regularly)

- Fri, Oct 27: (5:00p ET) System Maintenance - all online services will be unavailable with service being restored within a few hours.



Maybe there is a better way?

Why don't you consider us for your stock and bond valuations for trusts & estates?

Maybe there is a better way than how you are doing them now? We've been providing these valuations since 1985 and have experience and insight.

Keep reading for a list of valuations we provide and how you can get them.

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Which valuations can I get from ESI-APPRAISE?

We give you access to all the tools, information, and professional support you need to increase your profits and serve your customers better. Additionally, ESI-Appraise offers a broad range of global securities and related financial data from all major markets and exchanges.

- IRS Form 706 Estate Tax Date of Date & Alternate Valuation Date
- IRS Form 709 Gift Tax
- IRS Form 8971 Beneficiaries
- IRS Form 1040/1041 Income Proration for Calendar or Fiscal Year
- Distributions
- Charitable Remainder Unitrusts
- Grantor Retained Annuity Trusts
- Capital Changes
- Cost Basis Calculator for Corporate Actions
- Cost Basis Calculator for Dividend Reinvestment Plans

How can I get a valuation from ESI-APPRAISE?

1. Secure online solutions (You do the work to save money.):

- [APPRAISE.Cloud](#): web product which can be run from anywhere
- **APPRAISE.Windows**: software and data stored on your computer

- **APPRAISE.SaaS:** our Software as a Service (SaaS) solution. SaaS means we host the software, which you access via the internet, and you store your data locally on your computer. This benefits you and your information technology group because a hybrid solution takes the best of software and cloud and combines them. You're always running the current version and do not need to install updates. Your portfolio data is stored securely on your computers. It's easy to add and remove users.
- **ESI-Direct:** ONESOURCE Trust & Estate securities valuations without valuation software. Everything is done from within the 706, reducing steps, saving time, and increasing accuracy.
- **Universal Import:** A utility which enables users to create portfolios from comma delimited or Excel files in lieu of manually entering CUSIP/Ticker and shares. This works very well with exports from trust systems.

2. Outsourcing solution (We do the work and save you time.):

Valuations can be submitted/delivered via email, fax, overnight courier, or mail.

Click [HERE](#) for an order form.

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