

June 13, 2023

## Charitable Planning: Planned Giving

Kevin D. Quinn, J.D., President  
Michael S. Gove, Esq., Partner  
Legacy Counsellors, P.C.

[kquinn@legacycounsellors.com](mailto:kquinn@legacycounsellors.com)

[mgove@legacycounsellors.com](mailto:mgove@legacycounsellors.com)

The return to moderate interest rates, the impact of the SECURE ACT, and the pending sunset of the Tax Cut and Jobs Act on December 31, 2026, have caused Planned Giving strategies that have been dormant for more than a decade to be much more attractive. In this Seminar we will discuss a variety of charitable planning strategies that can offer clients current income tax deductions, help clients retain more assets after a liquidation event, reduce estate taxes, and allow something close to the pre-SECURE ACT “stretch-out” of inherited IRAs.

The Spring CPE Forum is sponsored in part by:

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Michal Kosciolek 413-244-5322

[Michal.P.Kosciolek@citizensbank.com](mailto:Michal.P.Kosciolek@citizensbank.com)

Matthew Kane 413-589-0113

[Matthew.J.Kane@citizensbank.com](mailto:Matthew.J.Kane@citizensbank.com)

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## About the CPE Forum

The CPE Forum was established in the Fall of 1980 by Josephine (Jo) Sarnelli, CPA ([www.SarnelliCPA.com](http://www.SarnelliCPA.com)). The Forum's mission is to provide high quality educational programs at a low cost to business professionals, including Certified Public Accountants and others seeking continuing professional educational (CPE) credits for licensing purposes. It is also open to the general community.

## General Information

The sessions meet on Tuesdays from 3:00 until 6:00 and qualify for 3 hours of Continuing Professional Education credits.

The cost of attending all or any part of the seven-week series is **\$100.00**. Please send checks made payable to CPE Forum to Josephine Sarnelli, CPA, 14 Mill Street, Westfield, MA 01085.

## Online Learning

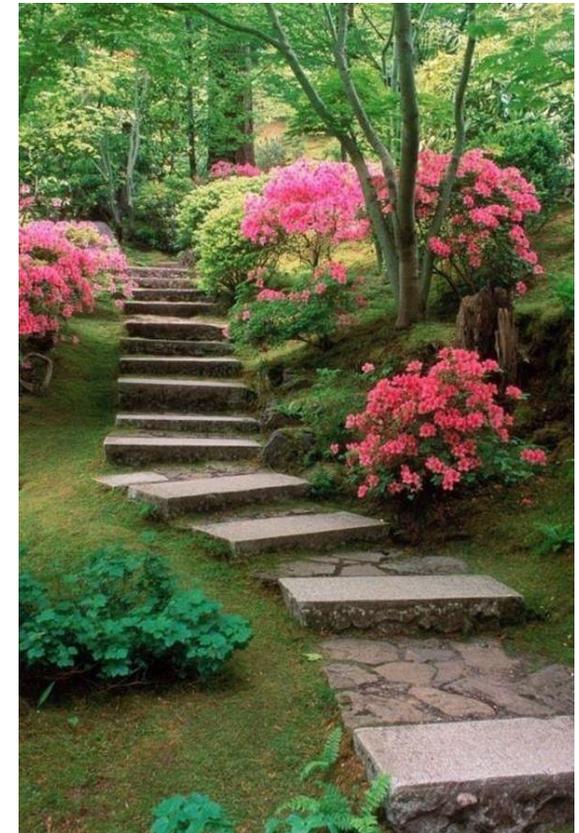
All sessions are conducted online. You can join using a smart cellphone, tablet, computer or laptop. Register in advance:

[https://us02web.zoom.us/webinar/register/WN\\_QTQ1KCBR5iWQZH1IwJQQw](https://us02web.zoom.us/webinar/register/WN_QTQ1KCBR5iWQZH1IwJQQw)

After registering, you will receive a confirmation email with information about joining the webinar. For more information, visit [www.cpeForum.org](http://www.cpeForum.org).

# CPE Forum

Spring 2023  
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Contact:  
Josephine Sarnelli, CPA  
(413) 746-9067  
[info@cpeForum.org](mailto:info@cpeForum.org)  
[www.cpeForum.org](http://www.cpeForum.org)

**May 2, 2023**

## **Market Update**

Alexandra Dest

Willow Investments

[info@investwithwillow.com](mailto:info@investwithwillow.com)

You're invited to this market update and discussion on the current financial environment.

**May 9, 2023**

## **Alternate Funding Solutions for Employer Sponsored Health Plans**

Jeannine B. Kwatowski, President

K Benefit Group [jbk@kbenefitgroup.com](mailto:jbk@kbenefitgroup.com)

Exploring alternate funding solutions for employer group health plans to achieve long-term premium stability and benefit consistency. This session will take a deep dive into options other than the fully insured model available to groups of all sizes, to include level-premium self-insured, traditional self-insured captives and ICHRA.

**May 16, 2023**

## **Back to the Future**

Kevin D. Quinn, J.D., President

Michael S. Gove, Esq., Partner

Legacy Counsellors, P.C.

[kquinn@legacycounsellors.com](mailto:kquinn@legacycounsellors.com)

[mgove@legacycounsellors.com](mailto:mgove@legacycounsellors.com)

January 1, 2026, and the scheduled termination of President Trump's Tax Cuts and Jobs Act TCJA is fast approaching. Unless 60 senators affirmatively vote otherwise, the TCJA

will sunset, leaving us with higher income taxes and lower estate tax exemptions. However, opportunities exist right now to assist your clients to avoid some of these taxes that may not be available in coming years. We call this seminar "Back to the Future" because several planning techniques, last commonly used years and decades ago, are once again very attractive. Now is the time to help families with means to transfer and protect assets before the estate tax exemptions change and income tax rates increase. In this session we will cover several important strategies for leveraging the existing \$13 million exemption for the benefit of very high-net-worth families before that exemption expires. We will also examine some legitimate income shifting strategies that may help mitigate increasing income tax rates.

**May 23, 2023**

## **Silicon Valley Bank Failure and Market Impact**

Jeff Liguori, Napatree Capital

[jliguori@napatreecapital.com](mailto:jliguori@napatreecapital.com)

The failure of Silicon Valley Bank is historic. Unlike Bear Sterns, Wachovia, or Lehman Brothers, SVB's niche customer base and the unique economic environment created a perfect storm of conditions which resulted in bank insolvency. The idiosyncratic nature of SVB/s collapse may actually prove to be a long-term positive for the industry.

**May 30, 2023**

## **MA Paid Family Leave Act: How It Has Impacted Employers**

Tim Murphy, Partner

Skoler, Abbott & Presser, P.C.

[tmurphy@skoler-abbott.com](mailto:tmurphy@skoler-abbott.com)

The passage of the MA PFML in 2018 was a game-changer. Employee advocates marked its passage with exuberant claims of how it would transform the lives of employees for the better while many Employer groups predicted doom and gloom. Find out what's actually happened now that the law has been fully phased in and the pandemic comes to an end.

**June 6, 2023**

## **Long-Term Care Planning – Why, How, When?**

Gregory I. Rogovin, CLTC

Group Long-Term Care Benefits

Specialist with LTC Resources

[grogovin@gmail.com](mailto:grogovin@gmail.com)

The time to come up with a long-term care plan is when you may still be healthy enough to qualify for long-term care coverage. Whether or not your clients choose to own a long-term care policy is not critical. What IS critical, is that they create a deliberate long-term care plan to help them manage this risk while they still have a variety of long-term care solutions available to them.