Your gift can make students’ dreams become reality.

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Heritage Society

Become a Member of the Heritage Society

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A name, and promise, lives on

Family establishes the Paul A. Vernaglia Jr., MD’78, Memorial Scholarship

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After taking a year off and then starting medical school in Mexico, Paul transferred to UUMS to finish his education in 1978, adding to the family’s roster of health care professionals, including a...
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Q: Can you tell me about the new laws that may impact my planning?

Passed at the end of 2019, the SECURE Act was designed to strengthen retirement security. A few months later (March 2020), the CARES Act was passed to provide economic stimulus and relief for businesses. Whether you see your personal planning needs as complex or fairly straightforward, some of the provisions of these Acts can have an impact on your personal planning in 2020.

Q: What’s the difference between the SECURE Act and the CARES Act?

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Q: How does the SECURE Act impact retirement account distributions?

Under the SECURE Act, required minimum distributions (RMDs) from qualified accounts must begin at age 72 instead of age 70½. In addition, contributions can now be made to a traditional IRA after age 70½ if you have income. However, contributions after age 70½ count against qualified charitable distribution amounts. The CARES Act waives the RMD rules for certain defined contribution plans and IRAs; but for 2020 only. The result is that, whatever your age, you are not subject to RMD rules this year. You can still take distributions, of course, and they will be subject to income taxation, but you are not required to take a distribution.

Q: What about qualified charitable distributions from an IRA?

You can still make them if you are age 70½ or over, and you will not be taxed on a qualified charitable distribution made to UMass Medical School, subject to the limits mentioned. For some donors, this continues to be an effective way to give in 2020 and beyond.

Q: Are there other ways that the CARES Act affects charitable giving?

In 2020 only, the CARES Act increases the limitation on deductions for cash gifts to public charities (but not to donor-advised funds). The individual limitation is raised to 100% of AGI, which means some donors could find that 2020 is a good year to make a large cash gift.

Q: Is there anything else you’d like us to know about making a planned gift during this unprecedented time?

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(continued from page 1)

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Andrew Cauley, scholarship recipient

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Plan now to make your impact

Please send 10 Year-End Taxpayer Strategies, your free brochure that highlights important planning tips for 2020.

I am planning / have made (circle one) a gift from my donor-advised fund.

I am interested in learning more about the Heritage Society. Please send information.

I am interested in discussing other ways to support UUMS. Please contact me by phone | by email to talk about these possibilities.

If we have already included UMass Medical School in our estate plans.

PHOENIX, AZ 85085

ADDRESS

PHONE

EMAIL

Note: Please tear off at the perforation, fold this panel

Please contact the Office of Advancement at giving@umassmed.edu or 508-831-5320.
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Paul Vernaglia Sr.’s parents, Peggy and Paul Vernaglia Sr., anesthesiologist, had hoped one of his children would become a doctor, Irene said. “He was in internal medicine and specialized in pulmonology, and she had emphysema. He was so kind to her.”

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Paul Vernaglia Sr. was born on October 17, 1924, in Scranton, Pennsylvania. His sister, Mary, and his brother, Paul Jr. wrote in his obituary: “Paul was a good son, a devoted brother, a loyal friend, a caring neighbor, a caring co-worker, a decent and good man. He will be missed greatly by all who knew him.”

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Couple with different last names are listed alphabetically according to the second name.

Anonymous
Helle Alpert, PhD, and Joseph S. Alpert, MD
Lori J. Barker, MD, MS, RN, and Richard Barker
Martha Legati and Stephen J. Barr, MD’91
Rebecca Begin and Gregory B. Begin, MD’79 F’12
Norman E. Beaino, MD
Stanley J. Berman
Yael Carreras-Vega, MD R’15 R’16
Jennifer H. Casey, MD’75
Nancy Sharei and Nathaniel A. Clark, MD’08
Louise Lottola-Clarke and Jeffrey Clarke
Patrick and Joseph Cote
Susan Maynard and Paul M. Deconcell, MD R’81
Cohen Oliver and David B. Foor, MD’90 R’00
Mary Ellen G. Ford, MD’83, and Lawrence Ford
Phyllis Ann Frissman
Dorita and John Garrett
Susan Max Gouinakis
Irene Gouinakis, MD’91
Rosalee and David Greens
Richard E. Hunter, MD
Matthew Ingham, MD’10
Francis and M. Howard Jacobson
Nancy R. Kenol, MD R’86, RN, NP
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Pamela and Mark E. Patrick, MD’79
Hilma A. Pawlowski, MD R’76
and Avi Shabtai Pawlowski, MD R’10
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