

# Year-end strategy: Use in-kind stock donations to reduce taxes and risk

*Use this cheat sheet to spot opportunities, frame the conversation, and take action before December 31.*



## When it makes sense

You may have a planning opportunity if your client:



Holds overweighted position in a single stock



Wants to diversify or reduce tax burden



Is already charitably inclined or open to giving

## Timing is everything

The earlier the gift, the more tax-efficient the outcome

In-kind gifts must be completed before December 31 to count toward 2025 taxes

Donating before a liquidation avoids capital gains

Asset must be held for more than one year for full fair market value deduction

### **Pro tip:**

*If your client says, "I'm thinking of selling this stock soon," it's go time.*

# What to say to clients

Use these client-tested phrases to open the door:

“There’s a smart way to support causes you care about and lower your tax bill before the end of the year.”

“If giving is part of your financial goals, there’s a way to reduce taxes and create lasting impact using your appreciated stock.”

“Instead of donating cash, you may want to donate shares directly. It’s often more efficient and more impactful.”

## Your role vs. Ren’s role

What you do	What Ren handles
Spot the opportunity	Provide the strategic expertise
Start the conversation	Administrative processing
Align with broader financial strategy	Works with your custodian
Guide client through impact goals	Keeps you in control of investment strategy

## Explore more:

From the Ren Private Wealth Guide:

- Pgs. 7–8: Complex asset timing and tax strategy
- Pgs. 12–13: Integrating philanthropy with business exits
- Pgs. 16–18: Conversation mastery for HNW clients



### Want help with a specific client case?

Download the full toolkit or contact us at [AskanExpert@reninc.com](mailto:AskanExpert@reninc.com) for help with your client case.