

How to talk about year-end giving with appreciated stock

Simple phrases to help you start and guide the conversation with confidence.

Spot the signals

Use this script when a client says something like:

- “I’m thinking about selling some of this stock soon.”
- “I’ve had these shares for years; it’s probably time to diversify.”
- “We want to give more to charity before year-end.”
- “My company’s going public later this year.”
- “I’d like to lower my 2025 tax bill”

These moments are your opening to introduce a smart charitable strategy that works especially well before December 31.

Strategic framing (Opening lines)

“If giving is part of your year-end plan, there’s a way to reduce your taxes and create lasting impact just by donating appreciated stock instead of selling it.”

“There’s a strategy I’d love to show you. It helps clients reduce capital gains, lock in a 2025 deduction, and still support causes they care about without disrupting your portfolio.”

“You’ve built meaningful value in this position. If you’re ready to diversify, we can use a donor-advised fund to give more and owe less.”



Need help bringing this to life?

Download the full toolkit or contact us at AskExpert@reninc.com.

Explaining the strategy (Transition lines)

“It’s called a donor-advised fund or DAF. You contribute stock directly before year-end, get a deduction for the full market value, and avoid capital gains on what you give.”

“This works best before the stock is sold or liquidated. If we plan early, we can make the most of it and avoid a year-end crunch.”

“You don’t even have to decide where the money goes yet—you can recommend grants over time.”

Conversation checklist

Use this to assess whether your client is a good fit:

- ☐ Held stock >1 year with significant unrealized gains
- ☐ Interested in reducing 2025 tax liability
- ☐ Looking to rebalance or diversify
- ☐ Charitably inclined, but prefers flexibility
- ☐ Prefers a simple, low-maintenance giving vehicle