

Confidently Initiating Charitable Conversations with High-Net-Worth Clients



How to Use This Guide

Charitable planning conversations don't require perfect expertise, they require clear, natural entry points.

Many advisors are navigating an environment where clients are asking more questions—driven by tax considerations, liquidity events, and broader policy changes. This guide is designed to help you respond confidently without needing to interpret legislation or create unnecessary urgency.

This playbook provides language you can adapt, not scripts you need to memorize. Use these phrases as starting points, adjust them to your style, and deploy them when the moment is right.



Your role is not to solve everything in one conversation.

Your role is to **open the door**.



1. Opening the Conversation Low-pressure ways to introduce charitable planning

During a Tax or Capital Gains Discussion

"As we're looking at ways to manage taxes this year, there may be a chance to be a bit more thoughtful about your charitable giving too, especially if that's already something you care about. Would it be worth talking about?"

"When clients run into larger capital gains, we often look at charitable strategies as part of the bigger planning picture. Is that something you'd want to explore at a high level?"

Following a Liquidity Event

"After a liquidity event like this, it's pretty common to revisit priorities across the plan—including charitable goals. Is giving something that matters to you or your family?"

"Now that things look a bit different financially, it can be a good time to step back and look at long-term goals, including philanthropy, and see how everything fits together."

In Legacy or Estate Planning Conversations

"When people think about legacy, charitable giving is often a consideration. Is this something you've thought about at all?"

"Some clients choose to include charities or causes they care about as part of their legacy, alongside family goals. Is that something you've ever considered?"



2. Acknowledging Changes Without Over-Promising

How to move from planning or tax topics into giving

These phrases help you acknowledge tax and policy uncertainty without sounding reactive, alarmist, or unprepared.

→ *"There's a lot of information out there right now. We don't need to rush to have a good conversation."*

→ *"Let's start with matters to you most right now, and we can figure out the details later"*

→ *"Even when things are changing, thoughtful planning usually works better than reacting quickly."*

→ *"This is a good opportunity to revisit goals, not necessarily to lock anything in."*

Use this language **before** transitioning the conversation forward.



3. Bridge Language

How to move from planning or tax topics into giving

These phrases help you **transition smoothly** without forcing the conversation.

"This isn't about deciding anything today, just about understanding what options exist."

"We can think about this as part of your overall plan, not as a separate conversation."

"A lot of clients see charitable planning as just another tool, similar to tax or estate strategies."

"Even talking through this at a high level can help clarify priorities down the road."



4. Safe Exits

How to keep control of the conversation

Not every client will be ready—and that's okay. These phrases allow you to pause without awkwardness.



"Why don't we put a pin in this and revisit it once we've addressed your other priorities?"



"If this becomes more relevant later, we can explore it with the right support."



"We don't need to go deeper today—this is just something to keep in mind as planning evolves."



"Let's treat this as an open-ended conversation rather than a decision point."



5. When Clients Show Interest What to say next—without taking on complexity
When a client engages, your role is to **frame the next step**, not to become the expert.

→ “At this point, it’s less about structures and more about understanding what you’re trying to accomplish.”

→ “Once we have a better sense of your goals, we can bring in specialists to help think through options.”

→ “The next step is really just understanding what matters most to you and how giving might fit.”

→ “This is something we can build over time, there’s no need to figure it all out at once.”



6. What Happens Next A simple, confidence-building path forward
A typical flow looks like this:



You introduce the idea using natural, professional language



The client reacts or engages



You acknowledge interest and set boundaries



You identify the appropriate next step, whether that’s:

- A follow-up conversation
- A deeper planning discussion
- Partnering with a charitable strategist

You are not expected to have all the answers—**only to guide the process thoughtfully.**



Want to Go Deeper?

This playbook is meant to support **real conversations**, not replace comprehensive planning.

For a deeper strategic framework on charitable planning for high-net-worth clients—including how philanthropy fits into holistic wealth management—you can explore Ren’s **Private Wealth Guide** here:

[Private Wealth Guide](#)



Final Note

The most effective charitable conversations feel:

- Natural, not forced
- Strategic, not transactional
- Client-centered, not technical

Small shifts in language can make a meaningful difference.