

# The Conversation Your Clients Are Already Having

*Your clients are already giving. The question is whether you are part of that conversation.*

85% of affluent households already give to charity. They give through checks, wire transfers, appreciated stock, and increasingly through donor-advised funds they opened on their own. The charitable intent is there. What is often missing is the advisor.

## WHAT HAPPENS WITHOUT YOU

Clients make charitable decisions in isolation. They open DAFs with national sponsors, give from taxable accounts instead of appreciated positions, and miss the planning opportunities that come from coordinating giving with the rest of their financial picture.

The dollars are not small. For clients with concentrated stock, real estate, or business interests, the charitable assets flowing outside the advisory relationship can represent a meaningful share of total wealth.

## WHAT CHANGES WHEN YOU LEAD

Clients give more effectively. When charitable giving is coordinated with the rest of the financial plan, clients contribute tax-advantaged assets instead of cash, time their contributions for maximum deduction, and ultimately direct more dollars to the causes they care about.

The relationship deepens. Charitable conversations surface goals clients rarely volunteer on their own: legacy plans, family values, causes they care about but have never discussed with a financial professional.

The practice grows. Clients who plan their giving with their advisor consolidate more assets, refer more frequently, and stay longer. Philanthropy becomes a retention tool, not an afterthought.



## Who this matters for in your book

DAFs are not a niche tool for one type of client. They apply across the full range of households an independent advisor serves.

### EVERYDAY GIVERS

#### The repeatable play

Clients who give to charity every year but do so inefficiently. Writing checks, giving cash, not maximizing their tax position. A DAF is a simple, turnkey tool for this segment, and every practice has dozens of these clients.

## WHY ADVISORS WHO LEAD WITH PHILANTHROPY GROW FASTER



### **It is simple and turnkey.**

You do not need to become a charitable planning expert. The concept differentiates your practice; a partner like Ren handles the complexity.



### **It differentiates the practice.**

In a market where RIAs compete against wirehouses and each other, adding charitable planning positions you as a comprehensive wealth manager, not just an investment manager.



### **It makes the business healthier long-term.**

Charitable planning improves multi-generational relationships, increases referrals, deepens client loyalty, and increases the long-term value of an advisory practice.



## How Ren works alongside you

### **Built for how your clients actually give.**

From bunching strategies for everyday givers to appreciated stock and complex assets for your largest clients.

### **Advisor-first model.**

When charitable assets move through Ren, you stay at the center. No client is pulled away.

### **Two sponsoring charities.**

AEF and RCF, both advisor-first, both built to support the full range of your clients' giving.

**~50%**

of U.S. DAF assets using Ren technology

**40+**

years serving advisors and their clients



**No expertise required. No disruption to your practice.  
Just a conversation.**

Find your Ren Charitable Strategist at [reninc.com/team](https://reninc.com/team)