

ADVISOR CONVERSATION GUIDE

What to Say When a Client Mentions Taxes but Not Giving

Three scenarios, ready-to-use language, and answers to the questions advisors actually ask.

When a client brings up taxes but doesn't mention giving, that is your opening. You don't need to change the subject. You need to widen it slightly. The most effective advisors stay in planning mode and let the client tell you whether to go further.

WHY THIS MOMENT MATTERS

When clients talk about taxes, they are rarely just asking for math. They are signaling concern about control, timing, and uncertainty. Charitable planning does not interrupt that conversation. It's an integral part of it.

Three scenarios, three ways in

SCENARIO 1

Client raises tax liability unprompted

"I am just trying to figure out how to manage my tax situation this year. It feels like no matter what I do, I am giving a huge chunk to the IRS."

SCENARIO 2

Client asks about options

"I just feel like I am paying taxes on everything. What are my actual options here?"

SCENARIO 3

Client signals they are not interested

"I appreciate it, but honestly, giving is not really top of mind for us right now."

Language that keeps it natural

Do not jump from taxes to generosity. Stay in planning mode and widen your focus.

WORDS WORTH USING

"When clients bring this up, it is usually because they are trying to understand their options."

"This may or may not be relevant for you, but taxes sometimes bring other planning questions into focus. Has any of this been on your mind?"

"I am not assuming that is where you are. I just want to make sure we are thinking about all the options."

This language does not assume intent, introduce a solution, or ask for commitment. It opens space.

QUESTIONS WORTH ASKING

"Are there causes or organizations you already support?"

"Do you want to give now, build something lasting, or both?"

"Is this just for you, or do you want to involve your family?"

"Are there assets you have been holding onto that you would rather not sell?"



Questions advisors ask

WHAT IF THEY SAY THEY AREN'T INTERESTED?

Acknowledge it briefly and move on. You have made giving a welcome topic for the future. Clients often return to it on their own terms.

WHAT IF I DON'T KNOW ENOUGH TO ANSWER THEIR QUESTIONS?

Separate conversation from execution. Your job is to ask the right question. Once the client signals interest, bring in a charitable strategist. You do not need the answers before you ask.



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's platform, 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.



Talk With a Ren Charitable Strategist

Find your Ren Charitable Strategist at reninc.com/team