

We're Built for Moments Exactly Like This

When an IPO changes everything, experience matters.



For more than four decades, Ren has helped advisors navigate sophisticated wealth moments. We're built for advisors navigating complex wealth: flexible investment options, sophisticated asset support, and a team that knows how to move quickly.

Planning conversations include:



Concentrated stock exposure



Tax and liquidity strategy



Charitable giving before liquidity



Family legacy and next-generation planning



Long-term philanthropic impact



Structuring wealth beyond the exit moment

The advisors who start these conversations early are best positioned when liquidity windows open.



Complex Wealth Moments Aren't the Time to Wing It

At Ren, we understand the operational, tax, investment, and philanthropic complexity that comes with sudden concentrated wealth.

We've helped advisors and donors navigate some of the most sophisticated liquidity events and philanthropic strategies in the industry.



The Time is Now

Advisors that win in these IPO scenarios start planning well before the liquidity event. Charitable vehicles like a Donor-Advised Funds (DAF) or a Charitable Remainder Trust (CRTs) provide:

- Capital gains tax mitigation
- Charitable deduction opportunities
- Diversification of concentrated wealth
- Potential income streams for the donor or family members
- Flexible long-term charitable planning
- Multi-generational legacy and philanthropic impact

Whether a client is considering a DAF, CRT, or a broader charitable strategy, our in-house specialists can help you evaluate the approach that best fits their financial and philanthropic objectives.

But the planning conversation should begin as far in advance as possible.



Planning Scenario

An executive obtained shares years ago when the company was privately valued. Today, those shares are worth approximately **\$15 million**.

Sell First, Then Donate Cash

- Sell \$5M of shares
- Significant capital gains taxes owed*
- ~\$3.8M remaining for charitable giving**

Contribute Shares to a DAF

- Contribute \$5M of appreciated shares
- Full \$5M available for giving
- Potentially avoid \$1.2M+ in capital gains taxes**
- Immediate charitable deduction opportunity*

The Choice is Yours:

The same charitable intent creates dramatically different outcomes.

* Subject to IRS limitations and individual tax circumstances.

** Illustrative estimates only. Actual tax impact will vary.

Ren was built for moments exactly like this:

- IPOs and liquidity events
- Concentrated stock positions
- Founder and executive wealth
- Sophisticated charitable planning
- Legacy and next-generation philanthropy

Through a Donor-Advised Fund, advisors and clients gain access to:

- Tax-efficient charitable planning
- Open architecture investment flexibility
- Support for sophisticated and concentrated positions
- Anonymous giving when desired

Because when significant wealth becomes liquid, experience matters.



Start the Conversation Now

The most effective charitable planning often happens before liquidity arrives.

Advisors, now is the time to:

Identify clients with potential exposure

Begin charitable planning conversations

Evaluate if a DAF, CRT, or combination of both fits the client's goals

Position clients before shares become freely tradable

Because when liquidity windows open, preparation matters.



Join the Movement

Supporting over **\$200B** in charitable assets, Ren is America's premier provider of philanthropic technology and managed services. To learn more about how we can serve you and your clients, visit us reninc.com.



Renaissance Charitable Foundation is an independent public charity supported by Ren to help financial advisors and their clients maximize their charitable impact.