The 5 Charitable Planning Conversations Happening Without You

The field guide: what to listen for and what to say

1. The high-income year

THE SIGNAL —

- Bonus
- Vested options
- Roth conversion
- Unplanned asset sale
- Approaching retirement

THE OPENER —

"This is the year giving does the most for you. Are there causes you'd want to fund while the math is this favorable?"

THE STRATEGY — Deduction timing · AGI limits · bunching before Dec 31

THE WATCH-OUT — Waiting compresses every option

2. The appreciated position

THE SIGNAL —

- Rebalancing plans
- Concentrated stock

THE OPENER —

"Before we sell anything, are there causes you care about? Gifting shares can fund them and skip the gains tax."

THE STRATEGY — Gift shares in lieu of sale · FMV deduction · diversification preserved

THE WATCH-OUT — Confirm the holding period; short-term property deducts at cost basis

3. The business sale

THE SIGNAL —

Any mention of selling. Even "someday."

THE OPENER —

"Have you thought about whether giving fits into the sale? The options are far better before the deal than after."

THE STRATEGY — Pre-sale contribution timing · complex asset mechanics

THE WATCH-OUT — The window closes at signing; assignment-of-income risk

4. The client already giving

THE SIGNAL —

- Recurring deductions
- Checkbook gifts
- Unprompted cause mentions

THE OPENER —

"You give every year. Has anyone looked at whether you're giving in the most tax-efficient way?"

THE STRATEGY — Appreciated assets over cash · bunching · QCDs at RMD age

THE WATCH-OUT — QCDs route to operating charities, not DAFs

5. The legacy conversation

THE SIGNAL —

- Estate reviews
- A new grandchild
- Family transitions
- Family connectivity

THE OPENER —

"Would you want your giving to be something the whole family is part of?"

THE STRATEGY — Charitable vehicles in the estate plan · successors · living gifts vs. bequests

THE WATCH-OUT — Deferred, this becomes the estate conversation someone else leads

The One Rule

Every one of these conversations starts the same way: with one question, tied to something the client just said. Ask about the causes they care about. Save the mechanics for the second conversation.

When one of these moments comes up with a client, you don't have to figure out the next step alone. Reach out to our team of charitable experts. Askanexpert@reninc.com