

Advisor tips for charitable planning conversations



Did you know that 85% of affluent households gave an average of \$35,000 to charity in 2022?* This highlights the opportunity to integrate charitable planning to your wealth management strategies. The table below offers simple ways to start meaningful charitable planning conversations with your clients, and related resources to take the discussions further.

Topic	Conversation starters	Listening queues	Related resources
New client meeting	<ul style="list-style-type: none"> Is charitable giving important to you right now, or is it something you'd like to revisit in the future? How are you approaching your charitable giving today? Is there anything you would like to do differently? 	<ul style="list-style-type: none"> I give to charity every year. I'd like to give more, but... I want to give back, but I'm not sure where to start. 	<ul style="list-style-type: none"> Why it's important to talk to your clients about charitable giving
Tax planning	<ul style="list-style-type: none"> Would you be interested in learning about charitable strategies to reduce your tax burden? Are high taxes a concern for you? 	<ul style="list-style-type: none"> I want to reduce my tax burden. I pay so much in taxes. 	<ul style="list-style-type: none"> Tax-smart charitable giving
Appreciated securities <ul style="list-style-type: none"> Rebalancing Selling 	<ul style="list-style-type: none"> Are capital gains taxes a concern for you? As we rebalance your portfolio, are you interested in donating some shares to offset capital gains taxes? 	<ul style="list-style-type: none"> I want to reduce capital gains taxes. I'd like to diversify my portfolio, but I'm worried about taxes. 	<ul style="list-style-type: none"> Non-cash contributions
Post-IPO shares	<ul style="list-style-type: none"> If your company goes public, what would you like to do with your IPO shares? Now that your employer had its IPO, are you thinking about selling some of your shares? 	<ul style="list-style-type: none"> My company has given me a lot of shares, and it's having an IPO soon. How can I minimize the taxes when I sell my appreciated shares? 	<ul style="list-style-type: none"> Donating post-IPO stock
Business ownership – planning sale	<ul style="list-style-type: none"> What are your goals for the proceeds? Do you have concerns about capital gains from selling the business? Have you considered donating a portion to charity to minimize your taxes? 	<ul style="list-style-type: none"> I'm planning to sell my portion of the company. I don't really need the money and would like to donate it to charity. A sale is planned. I'm concerned about the taxes I'll pay on the proceeds. 	<ul style="list-style-type: none"> Donating privately held business interests
Inheritance or other windfall	<ul style="list-style-type: none"> Will this life-changing event change your approach to philanthropy? As you reflect on how your life is changing, do you have a desire to give back and help others? 	<ul style="list-style-type: none"> I'm concerned about minimizing taxes. I'd like to use this money for things that are important to me. I've always had a goal of... 	<ul style="list-style-type: none"> Build your giving plan

Continued on next page

Topic	Conversation starters	Listening queues	Related resources
Retirement goals	<ul style="list-style-type: none"> • What would you like to do in your retirement? • It sounds like charitable giving is important to you. Do you have a charitable giving goal? 	<ul style="list-style-type: none"> • I want to give back to my community. • I plan to volunteer more. 	<ul style="list-style-type: none"> • Giving with an IRA
Retirement planning • Budget • Expenses • Asset inventory	<ul style="list-style-type: none"> • As you think about retirement expenses, do you want to plan for any charitable giving? • Do you have assets you plan to sell? How do you want to use the proceeds from those assets? 	<ul style="list-style-type: none"> • I like to give x% of my income to charity. • I budget \$x annually for charitable giving. • I have a vacation property I want to sell, but I'm worried about capital gains. • Can I donate to charity using my IRA or 401(k)? 	<ul style="list-style-type: none"> • Donating real estate • Giving with an IRA
Estate planning	<ul style="list-style-type: none"> • What is the legacy you want to leave? • Do you want to gift or leave assets to charity? • In thinking about transitioning assets, have you considered engaging your family in your philanthropy? • Do you have any charities designated as beneficiaries of your assets? 	<ul style="list-style-type: none"> • I want to pass down the value of giving back. • I want to involve my children in my financial decisions. • I would like to give a portion of my estate to charity. 	<ul style="list-style-type: none"> • Legacy planning • Planning your charitable legacy • Involving family in giving
Family – children, heirs, and legacy	<ul style="list-style-type: none"> • Have you considered using philanthropy to help educate your children about money and values? • Do you want to involve your children in your charitable giving? Do you have any family giving traditions? • Is a legacy of giving back important to you? 	<ul style="list-style-type: none"> • I want to set up accounts for my children. • I want to involve my children more. • I'm thinking of ways to pass along my values or leave a legacy. • I'm involved with a charity. 	<ul style="list-style-type: none"> • Navigating family philanthropy series • Charitable giving with family
Relationship building	<ul style="list-style-type: none"> • What are you passionate about? • What charities do you support and why? • It sounds like charitable giving is important to you. Do you have a specific goal for your giving? 	<ul style="list-style-type: none"> • I'm very active with a charity. • Can I use my brokerage account to donate money to charity? 	<ul style="list-style-type: none"> • Identify your giving goals • Explore charities
Making a bigger impact	<ul style="list-style-type: none"> • Do you want to be more strategic with your giving? • Does your giving reflect your values? • Have you established a charitable giving vehicle to increase your impact? 	<ul style="list-style-type: none"> • I want to use my wealth to make a difference. • I'd like to align my charitable giving with my investment strategy. 	<ul style="list-style-type: none"> • Giving Guide • How a DAF works • Foundation evaluation

For more information, contact **DAFgiving360™** or your team at **Schwab Advisor Services™**

Visit our website



Call DAFgiving360 at 800-746-6216



Follow DAFgiving360

*Source: The 2023 Bank of America Study of Philanthropy: Charitable Giving by Affluent Households

DAFgiving360™ is the name used for the combined programs and services of Donor Advised Charitable Giving, Inc., an independent nonprofit organization which has entered into service agreements with certain subsidiaries of The Charles Schwab Corporation. DAFgiving360 is a tax-exempt public charity as described in Sections 501(c)(3), 509(a)(1), and 170(b)(1)(A)(vi) of the Internal Revenue Code.

DAFgiving360 does not provide legal or tax advice. Please consult a qualified legal or tax advisor where such advice is necessary or appropriate.

FOR ADVISOR USE ONLY. NOT FOR DISTRIBUTION TO THE GENERAL PUBLIC

©2025 Donor Advised Charitable Giving, Inc. All rights reserved. REF (0125-FC52) MKT88885-02 (01/25) 00310716