

Charitable Conversation Starters

Ask your client the right questions to uncover strategic opportunities for charitable giving.

Don't miss the opportunity to position yourself as a go-to expert by having the charitable conversation with your client. Philanthropy opens the door for you to build stronger client relationships and more holistic financial plans.

Looking for the right approach? Reference the table below. In each scenario, you'll find questions to start the conversation and opportunities to dig even deeper.

Scenario	Conversation Starters
Exploring Financial Goals (Introductory)	<ul style="list-style-type: none">• Is charitable giving important to you, and if so what are some of your charitable goals?• How do you decide how much to donate each year?• How do you donate (with checks, cash, appreciated stock or other non-traditional asset)?
Engaging Family	<ul style="list-style-type: none">• How are you currently incorporating your family into your philanthropic plan?• If you're not, is this something that you would like to do in the future?
Giving Non-Cash Assets	<ul style="list-style-type: none">• Are you aware of the tax benefits associated with donating long-term privately-held business interests or other appreciated securities to charity?
Anticipating a High-Income Year	<ul style="list-style-type: none">• You can potentially eliminate capital gains tax by using the assets to help fund your charitable giving. Would that be of interest to you?• Bunching charitable contributions can often help lessen your tax burden in a high-income year. Have you ever considered frontloading your charitable giving?
Planning for Retirement	<ul style="list-style-type: none">• Have you thought about creating a charitable nest egg now so that you can continue to give in retirement?
Creating a Legacy	<ul style="list-style-type: none">• Do you want to continue to donate during lifetime, at death or after death?• Have you considered naming charitable organizations as beneficiaries to your estate plan?
Accompanying a Private Foundation	<ul style="list-style-type: none">• Have you considered the benefits of complementing your private foundation with another charitable giving vehicle?

Additional information when your client is...

Exploring Financial Goals

Smart, holistic wealth management includes charitable giving. A donor-advised fund is a giving vehicle that can provide tax advantages and help your clients give more to the causes they care about. When donating to a public charity that sponsors a donor-advised fund, your client is generally eligible to take an immediate tax deduction. Then those funds can be invested for tax-free growth and granted to IRS-qualified public charities over time.

Engaging Family

Philanthropy is a powerful way for families to pass along shared beliefs and values. When deciding how a family member will be involved in your client's giving strategy, consider their age, level of independence, strengths and interests. Start by developing a family mission statement and deciding where they want to give.

Giving Non-Cash Assets

Charitable donations of assets such as real estate or privately held stock can help your client give more to charity, save cash, and lower taxes all at the same time. When donating long-term appreciated securities rather than selling the securities first and then donating the after-tax proceeds, your client will generally be able to take a fair market value tax deduction and eliminate taxes on the capital gains, thereby providing a larger donation to the charities they support.

Anticipating a High-income Year

Donations to charities qualify for an itemized deduction from income. Because the tax rate is then applied to a reduced income, this can minimize your client's overall tax liability. Consider strategies like "bunching" with a donor-advised fund to increase the amount donated in a high-income year, allowing the funds to be used to support charities over time.



Planning for Retirement

If your client's tax bracket is higher now than what you expect it to be in the future, consider frontloading charitable giving by making a large contribution now rather than smaller gifts in retirement. Not only will they gain the possibility of tax savings in the present year, but they'll also have charitable contributions set aside to recommend as future grants.

Creating a Legacy

Whether your client wants to maintain their family's tradition of giving or ensure ongoing support for the charities they care about, a donor-advised fund can carry on their legacy. Not only does it make planning for the future easy, they can also include a bequest to Fidelity Charitable in their will, potentially maximizing estate tax advantages.

Accompanying a Private Foundation

There are tax benefits of using both donor-advised funds and private foundations. A donor-advised fund will be beneficial if your client has non-publicly traded assets or long-term appreciated securities in their portfolio, if they're looking for relief from the administrative tasks associated with a private foundation, or if there is a desire for anonymous grant-making.

Learn more about how to uncover strategic opportunities for charitable giving.
Call a Charitable Planning Specialist at **800-682-4438** or visit **[FidelityCharitable.org](https://www.FidelityCharitable.org)**.