



*Professional Advisors*

# HOW TO TALK GIVING

You can engage your clients on a deeper level by asking them about their charitable plans. While you might be reluctant to ask your clients about this highly personal subject, studies show clients want their advisors to ask them about their giving. Here are 10 things to keep in mind as you get started.

1. Do you know if your clients are **charitably inclined**? Starting with simple questions can lead to larger discussions about how you can help clients maximize and simplify their giving.

### **Ice Breakers**

- ▶ What charities do you currently support and how do you support them?
- ▶ What general causes do you care about?
- ▶ What was your most important or most satisfying charitable donation or volunteer experience?
- ▶ Do you want your family to have more involvement in your giving?

2. Are your clients holding **appreciated assets, including publicly traded securities**, and facing capital gains tax? Your clients can avoid capital gains and receive a tax deduction by donating these securities to a charitable giving account, also known as a donor-advised fund.

3. Do you have clients who want to **sell a business**, or do your clients have **illiquid assets they want to put to charitable use**? We can accept donations of complex assets, including business interests, life insurance policies and real estate, allowing your clients to receive the maximum tax deduction for their donations.

4. Are your clients **hesitant to let someone else manage their assets**? We allow donors to choose how assets in their charitable giving accounts are invested. They can work with their own trusted financial advisors, or they can choose to invest in one or more of our investment pools.

5. Are your clients **too busy** to handle the administrative side of their giving? Your clients can log in to our online donor portal anytime day or night to see statements and make grants. We will perform the due diligence to ensure grants are made to IRS-qualified public charities, and we can mail checks directly to charities or to your clients. Your clients can also set up recurring donations from their charitable giving accounts to their favorite charities.

6. Is **collecting charitable tax receipts** burdensome for your clients? If your clients organize all of their giving through a charitable giving account, they are spared this chore. Because we are a 501(c)(3) public charity, they will receive a tax deduction for contributions to their account, so the only receipts they need to keep are from us.

7. Do your clients have **children**? Donors with charitable giving accounts can pass along their charitable legacies by naming future generations as successor advisors of their accounts. We also offer multi-generational donor education programs to help your clients make the most of their giving.

8. Are your clients **private about their wealth**? We never share any personal information about our donors. They can also choose to make anonymous grants from their charitable giving accounts.

9. Are your clients nearing **retirement age**? If they want to support causes after they retire, they can set aside money in a charitable giving account now and give to charities later.

10. Do your clients need help **keeping track of their giving**? Your clients can access our online portal to see a full history of how much and how often they have given to organizations in the past.

*You know your clients. We know philanthropy.  
Together we can make a difference for Northern Colorado.*

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