



There's no single formula to determine when and how to speak with clients about philanthropic giving. Timing is important. So are ways to “move” comfortably into a meaningful discussion.

When?

There are times that provide natural opportunities because the discussion is made more natural by the context of larger issues and questions at hand.

During discussions of estate planning.

Clients are frequently interested in discussing the idea of a legacy, what they'd like to be remembered for, and the institutions and issues they care about.

During year-end tax planning.

Clients are frequently interested in the types of assets that maximize the tax advantages of charitable giving, such as highly appreciated stock or real estate.

At retirement. At this new stage of life, clients are frequently open to how they will deploy their time and financial resources.

Before major financial decisions.

Large-scale financial transactions, such as selling a business or dealing with significant IRA or 401(k) assets, can spur conversations about philanthropy as part of an overall strategy.

How?

Bridging a conversation to a topic like charitable giving is often easiest by asking a personal question that might have emotional impact for the client and then using the client's answer to begin a dialogue.

- You've told me that in your life, you've benefited greatly from the experience you had at X. Have you ever thought about expressing your gratitude with a gift?
- We've had a number of conversations about providing for your family and others. What about providing for some of the causes and issues you care most deeply about?
- You have a deep interest and pride in X. Might this be a good time to think about how you might sustain X for the future?
- Since we're discussing limits to this inheritance, perhaps you might want to think about using the surplus to support your charitable legacy?
- I know X helped you in your time of need. Is this the time to think about giving something back to X?
- We've been discussing the same options for some time. There are other ways to think about this. Maybe we should discuss supporting some causes that help others.

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- In the end, these discussions should be "rewarding" and "satisfying" for you. I have a number of clients who found reward and satisfaction by engaging in philanthropy. Should we discuss some options in that area?
- You've told me X set the right example for you. Do you want to talk about setting your own example through charitable giving?
- What you've just told me about X sounds like one of the most meaningful experiences in your life. Is there some way you might want to continue that experience with X through a gift?

Advantages to Working with a Community Foundation

Broad Scope. We give you and your client access to information about organizations worthy of support or fields of need in the community.

Expertise. We provide you and your client the technical details of different giving options and up-to-date local knowledge linking to your client's personal interests.

Ease. We are an attractive alternative to the costs and burdens of private foundations. You and your client can be involved as much or as little as you wish. We provide as many services as you and your client want and need.

A Continuing Legacy. We provide you the opportunity to deliver a tool for your clients to have a long-lasting impact on what is important to them.

Other Advisor Resources

The East Bay Community Foundation offers periodic events and seminars for our professional advisor partners. Past seminar topics have included:

- **Protecting and Preserving Charitable Intent:** Steps advisors and clients should take to ensure the client's charitable intent is clear and will be carried out.
- **Wealth Management:** How advisors should position their firms to target high net-worth clients.
- **Estate Planning for LGBT Couples:** The complex issues professionals encounter when planning and drafting documents for Lesbian, Gay, Bisexual, & Transgender clients.
- **The Modern Charitable Trust:** The charitable remainder net-income unitrust with make-up provision (NIMCRUT) as a powerful vehicle to coordinate philanthropic objectives with financial and estate planning objectives.
- **A Changed Landscape for Corporate Executives and Insiders:** What Professional Advisors Need to Know about 10b5-1 Trading Plans. Setting forth the parameters for purchases and sales of stock by corporate executives and insiders.

