



# Let's 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 that 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 some simple questions can lead to larger discussions about how you can help clients maximize and simplify their giving.

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**2 Are your clients holding appreciated assets, including publicly-traded securities, and facing capital gains?**  
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, or to other charitable funds which support our community.

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**3 Do you have clients who want to sell a business, or do your clients have liquid 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 maximum tax benefits for their donations.

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**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.

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**5 Are your clients too busy to handle the administrative side of giving?**  
Your clients can log in to our online donor portal anytime day or night to see statements, identify charities, and make grants. We will perform the due diligence to ensure grants are made to IRS-qualified public charities



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## **Is collecting charitable tax receipts burdensome for your clients?**

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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 the Community Foundation of Greater Huntsville.

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## **Do your clients have children?**

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Donors with charitable giving accounts can pass along their charitable legacies by naming future generations as successor advisors of their accounts.

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## **Are your clients private about their wealth?**

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We never share any personal information about our donors. They can also choose to make anonymous grants from their charitable giving accounts. This makes giving through the Community Foundation a more private option than setting up a private foundation with public disclosure requirements.

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## **Are your clients nearing retirement age?**

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If they want to support causes after they retire, they can set aside money in a charitable giving account now to give to charities later. In addition, they can use their RMDs from their IRAs to make qualified charitable rollovers to funds at the Community Foundation to avoid additional taxable income.

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## **Do your clients need help keeping track of their giving?**

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Your clients will receive quarterly statements outlining their giving for the year. They can also access our online portal to see a full history of how much and how often they have given to organizations in the past.

Visit [www.communityfoundationhsv.org/for-financial-advisors](http://www.communityfoundationhsv.org/for-financial-advisors) for more information.