

What you hear:	Consider asking...	Planning Opportunity
"I had a really good year."	"Have you thought about incorporating charitable giving into your tax planning this year?"	DAF, appreciated assets, bunching deductions
"I'm selling my business."	"Are there charities or causes you'd like to benefit from your success?"	Gift of closely held business interests before a sale is binding
"I want my children involved in our giving."	"Have you talked as a family about what you want your philanthropy to accomplish?"	Family DAF, successor advisors, family philanthropy
"I don't know which organizations to support."	"What issues or parts of the community matter most to you?"	Community foundation philanthropic advising
"I want to create a private foundation."	"What are you hoping a private foundation will accomplish?"	Compare private foundation vs. DAF before establishing one
"I have more in my IRA than I'll need."	"Are you already making charitable gifts from your IRA?"	QCD after age 70½; charitable beneficiary designation
"I'm updating my estate plan."	"Are there charitable organizations or causes you want to include in your legacy?"	Bequest, beneficiary designation, charitable fund/endowment
"I had a major liquidity event."	"Before reinvesting the proceeds, is charitable giving part of your plan?"	DAF, endowment, charitable trust, outright gift
"I'm charitably inclined but need income."	"Would you be interested in combining a charitable gift with an income stream?"	CRT, CGA, other split-interest planning
"I don't have children."	"Have you thought about what you want your estate to accomplish beyond providing for family and friends?"	Charitable legacy planning, bequest, beneficiary designations, DAF succession, or a permanent endowment supporting causes important to the client.