The Teresa Rhyne Law Group
A Professional Corporation

HOW AND WHEN TO TALK TO CLIENTS ABOUT CHARITABLE GIVING

Presented to The Community Foundation San Luis Obispo County Professional Advisors Exchange
October 29, 2025

By Teresa J. Rhyne
The Teresa Rhyne Law Group, a PC

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING?

- **Those who already make charitable gifts no matter the size**
  - Ask if they want to continue giving
  - Suggest some easy ways to do that
    - Direct gift in trust
    - Name the Charity as beneficiary of an IRA
      - That's a gift worth much more to a charity than an individual
      - If IRA decreases in value, they can adjust gift later

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Those who already make charitable gifts no matter the size**
  - Ask whether they've talked to the charity about planned giving
    - Charitable annuities
    - Special programs (like the Caring Companions program)

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Clients holding highly appreciated assets**
  - Stock from a start-up now vesting (Apple stock example)
  - Real estate
  - Other investments
    - Ask if they want to save on taxes
    - Do they need all of the funds currently?
    - Do they have other gains they'll need to offset with a charitable deduction?

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Clients holding highly appreciated assets**
  - Consider:
    - Direct Gift
    - Charitable Remainder Trust
    - Charitable Gift Annuity
    - Charitable Lead Trust

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Client concerned about kids becoming "Trust Fund Babies"**
  - Ask about community concerns (theirs or their children)
  - Donor Advised Fund
    - to teach descendants about giving back/ appreciating what they've been given
    - a way to strengthen family bonds

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Client who wants to gift to very young beneficiaries (grandchildren or “greats”)**
  - Consider a Charitable Lead Trust
    - Works best when interest rates are low
    - GSTT planning

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Client with Large IRAs**
  - Far more valuable assets for a charity than an individual.
  - Discuss $108k Qualified Charitable Distribution (if client is 70 ½)
    - Cannot be used for donor-advised funds
    - $115,000 in 2026

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Client with Large IRAs**
  - $54k QCD 1 time donation for Charitable Gift Annuity or Charitable Remainder Trust
  - Fulfill RMD requirements
    - If Client is age 73 or older
  - Designate Charity as beneficiary (all or a portion)

The Teresa Rhyne Law Group
A Professional Corporation

TO WHOM OF YOUR CLIENTS SHOULD YOU BE TALKING ABOUT CHARITABLE GIVING? (Cont.)

- **Client with a Taxable Estate**
  - Isn’t it time to share?
  - What don’t they want their taxes going to? What if they could re-direct the “taxes”?
  - Is a Legacy important?
  - All charitable tools should be discussed
  - Zeroed out TCLT still an option

The Teresa Rhyne Law Group
A Professional Corporation

LEAPING OVER THE BARRIERS
(But what about….)

- "Distrust" of Charitable Organization
  - "What if their mission changes to something I don't like?"
  - "What if they suddenly start paying millions to their CEO?
  - "What if they close up shop?"
    - Donor-advised funds!
    - Community Foundation

The Teresa Rhyne Law Group
A Professional Corporation

LEAPING OVER THE BARRIERS (But what about….Cont.)

- It's all too complicated!
  - Direct giving, DAFs, IRA beneficiary designations and/or QCD are not complicated
  - Charitable Trusts don't have to be complicated
  - Let the Charity do the work—they have the expertise
  - You can leave the "complicated" part to your heirs
    - Charitable gifts in your trust
    - Zeroed out TCLTs
    - Paying estate taxes!

DO CLIENTS REALLY HAVE TO HAVE CHARITABLE INTENT TO BE INTERESTED IN CHARITABLE GIVING?

- It helps
- But it also works if your client likes even one charity more than they like the IRS

The Teresa Rhyne Law Group
A Professional Corporation

This presentation has been provided for information purposes only and should not be construed as legal advice, legal opinion or any other advice on any specific facts or circumstances. You should not act or refrain from acting upon this information without seeking professional counsel.

For more information

The Teresa Rhyne Law Group

(805) 991-7433

teresa@trlawgroup.net