

everyone in between, was a philanthropist. They did what they could to be the change they wanted to see in the world. Think of the impact of the widow's mite.

~Slide 10 - 31% & 94%~

Your willingness to be the guide and engage your client, the hero, can fulfill clients' desire to **include philanthropy in the planning conversation**. The 2013 Study by US Trust and The Philanthropic Initiative found 31% are more likely to choose an advisor who is knowledgeable about charitable giving. Nearly all wealthy donors (94%) would like to be more knowledgeable about at least one aspect of charitable giving. (US Trust 2016 Study of Ultra-High Net Worth Philanthropy by Indiana University Lilly School of Philanthropy)

Another reason it is so important to fully explore your client's why is so you give them the right solution, build the best plan for her. Avoid false starts, abandoned plans, and disappointed clients. Help them avoid failure.

~Slide 11 - Taxes~

Start with what the research tells us about giving, particularly the latest comprehensive study that is oft cited, the 2018 U.S. Trust Study of High Net Worth (HNW) Philanthropy. Breaking that down, we find that why people give, which causes they give to, and even how they give are not inquiries that yield straightforward answers. Many reasons motivate them. Sure, taxes are part of the equation (51% of respondents said taxes were sometimes a reason).

~Slide 12 - Stock Market~

So is the stock market performance. The 2018 Study found a statistically significant correlation between changes in total giving and values on the Standard & Poor's 500 Index. As we know December 2018 saw a sharp decline in the Dow. Something to keep in mind when digesting the reports about a dip in contributions in 2018. That the stock market affects giving is also noted in the *Giving USA 2019: The Annual Report on Philanthropy for the Year 2018*. This study is the longest-running and most comprehensive report of its kind in American. It's published by Giving USA Foundation, a public service initiative of The Giving Institute. It is researched and written by the Indiana University Lilly Family School of Philanthropy at IUPUI.

~Slide 13 - Make a Difference~

A whopping 93% in the HNW Study said they give to make a difference. It's true, self-reported studies are only one frame of reference. But it's always important along the journey to talk about making a difference with clients.

~Slide 14 - Heart Health~