

Getting investor clients to open up and talk about their goals can help you guide them in making more thoughtful and personal financial decisions. Sometimes it's all about asking the right questions ... in the right way.

If estate planning is a "necessary evil" for clients, gifting is its feel-good counterpart. Because in contrast to posthumous giving, "giving while living" can essentially offer recipients an early inheritance and enables clients to witness and appreciate the impact of their generosity.

This fact – together with tax- and estate-planning benefits – makes gifting a potentially fruitful area for advisor engagement.

The questions below will take you beyond simple fact gathering, providing a window into clients' views on crucial issues like intergenerational wealth transfer and charitable giving.

TIP: This conversation guide can be used in conjunction with our [Considerations when sharing wealth with family and friends brochure](#) – a client-friendly primer on gifting

Family conversations and interests

- What kinds of things do you do as a family? Golf? Cook? Attend concerts or theater? Volunteer? Pets and animal welfare? Faith-based activity?
- What do you talk about around the dinner table with extended family? Is politics off limits?
- What are your family vacations like? Whom do they include? Do you go to the same places or consistently try new ones? What was your last trip?
- Which holidays do you spend together?
- What are the values that you want your giving to reflect and perpetuate?

Assessing the client's role in the financial lives of their children and grandchildren

- Which activities are your children/grandchildren heavily involved in or focused on? (e.g., sports, music or Scouts)
- What is your involvement in your grandchildren's extracurricular events, like dance recitals and athletic competitions?
- Where does education fall in the ranking of your family's values?
- Where do your school-age loved ones go to school?
- What are the higher education plans of your grandchildren/loved ones?
- How do you celebrate/commemorate milestones like birthdays, anniversaries, christenings, bar mitzvahs, etc.? Do you have any traditions like taking the grandkids on the trip of their choice when they turn 16, etc.?

Understanding their spending habits and views on money

- When your children were young, what was your philosophy on things like spending money and allowance? Did they have summer/part-time jobs growing up? What about your grandchildren?
- What would you consider your biggest financial extravagance?
- Do you regularly replace your cars or drive the wheels off them?
- Tell me about the two most recent vacations you took (without extended family).
- What level of visibility do your children/grandchildren have into your charitable giving activities?
- What is your children's/grandchildren's involvement with the charities you support?

Understanding the needs of their extended family

- What are your children's/grandchildren's professions? If married, do both spouses work?
- How much do you know about your children's/grandchildren's financial situations? What are your financial discussions with them like? How would you describe the level of visibility you have into the finances of those to whom you might give gifts?
- When thinking about gifting, how do you think about equity? Is it more important to you to give equally, or do you consider the needs of the recipients? For example, would you consider giving more to your less well-off child than to your more wealthy child?
- Share any situations in which your children/grandchildren asked you for money before?
- What concerns do you have about making large gifts to children or grandchildren? Are you worried you will spoil them? Reduce their ambition? Make them complacent?

Family business

- Share the history of the business. Who founded it? How did you build it?
- Who from the family is involved in the business? What are their roles?
- Who is part of the business's leadership team? Family only or others?
- Where would you like the business to be in 20/30/50 years?
- When did you last review the governing documents of the business?

The logistics of gifting

- How are you thinking about gifting as part of your overall financial plan?
- How do you view my role in your gifting plan? How involved is your CPA/attorney in your gifting plan? Which financial professionals do you speak with before making gifts?
- Describe the gift-giving you have done to date? Has it been scheduled/methodical, ad hoc or more needs-based? When gifting, how much are you thinking about tax and estate planning considerations?
- What are your opinions on how recipients should spend their gifts? What are your thoughts on giving for specific things versus letting recipients determine the best use of their gifts? Does it vary from person to person?
- What portion of your estate do you expect to pass on to your heirs? Would you rather see your assets grow in value, or do you want to give away as much as possible as soon as possible?
- How do you feel about attending charitable events? How do you feel about being honored for your giving?

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