

Structured giving: Starting the conversation

Many clients aren't aware that their advisers can support them with philanthropic planning, so it's often up to the adviser to initiate the conversation. While this might feel like a challenging step, it can begin with just a few simple questions. Starting with technical or financial aspects may feel more natural, but it's worth moving beyond that to explore your client's personal values and aspirations.

Below are some suggested questions to help you open up a conversation about philanthropy and strengthen your client relationship. Feel free to mix and match them to suit your style and the client's context.

Starting the conversation

I have clients who are similar to you that like to talk about philanthropy as part of our conversations. Is that something you'd be interested in now or in the future?

OR

A recent study by Barclays Private Wealth highlighted that while most clients want to discuss philanthropy with advisers, many don't feel supported to do so. Is that something you'd be interested in discussing now or in the future?

81% of HNWIs say it is 'very' or 'extremely' important for advisers to raise philanthropy proactively. Yet only 33% report that a financial adviser has done so, and just 23% say the relationship manager at their bank has initiated the conversation. There is a clear opportunity for advisers to support clients in this area.

Barclays Private Wealth: The Modern Philanthropist, 2025 Research in UK (500 HNW Individuals with assets of GBP1m or more)

Going deeper

I'd love to hear more about you and your family.

- What values are most important to you and your family?
- How do you see those values influencing the way you think about your wealth?
- Would you be interested in exploring how these values could shape your broader wealth planning?

What causes or issues are you and your family passionate about?

- Are there any organisations you admire that are working in these areas?
- Have you been involved with any of them—either through volunteering, giving, or other support?
- Would you like to explore how this involvement could be reflected in your wealth planning?

Can you share any life experiences that have had a significant impact on you?

- How might those experiences influence your future goals or the legacy you want to build?
- Is this something you'd like to consider more deeply as part of your planning?

What aspects of your identity feel most meaningful to you?

- How do those aspects shape your vision for the future?
- Would you like to explore how this could be integrated into your wealth planning?

Have you given to charity before?

- Roughly how often do you give, how much, and what kinds of causes do you support?
- Do you currently have a giving structure in place—like a PAF or sub-fund/ giving fund?
- If so, what led you to set it up, and do you feel it's working well for you?

Case study:

The Unsworth Foundation

There are numerous benefits for your clients in structuring their giving and the ones that resonate with your client's specific circumstances can be teased out with the questions listed. They may fall into one of the following areas, or be bespoke to the client.



Motivations

- Personal beliefs
- Connection with cause
- The joy of giving back
- Passing on family values
- Seeking structure
- Considered giving
- Legacy



Triggers

- Tax liability
- Windfall
- Wealth/tax planning
- Personal event
- Estate planning



Impact

- Grow philanthropic capital
- Support charitable sector
- Opportunity for multi-year funding
- Community engagement

Often the best way to highlight the benefits of structured giving is with a real example, like that of APS client the Unsworth Foundation.



2014 - established PAF: \$2,000,000

Total gifts to charity: \$1,109,444

2024 - PAF balance: \$2,519,000



“Strong financial management is essential to achieve our goal to support charities over the long term. Our wealth advisers are as personally engaged and involved as everyone else. We know they've got our best interests at heart.”

- Rodney Unsworth, founder of The Unsworth Foundation

The Unsworth Foundation is a PAF established in 2014 with a one-off donation of \$2m. As at 30 June 2024, the PAF balance was \$2,519,000 despite giving away more than \$1m in grants to their chosen charities.

If the Unsworth family wound up their Foundation today, they would have given away \$3.6m instead of just \$2m. But they are not going to. They have increasingly involved their children in recent years and are at the threshold of handing over responsibility. The PAF structure provides for the continuity of philanthropy down the generations.

Remember that they could have done nothing and would have led to a withdrawal of \$1m of funds to pay tax, so not only are they reducing their tax bill, making a bigger contribution than they could have done, but they are creating a culture of giving back in their family and an intergenerational legacy.