Estate Planning: Go Beyond the Thirteen Magic Words

In 2008, the U.S. House of Representatives adopted a resolution supporting the designation of National Estate Planning Awareness Week, observed each October. You've likely heard of this, and you may know that October 19 through 25 is the week in 2026. Chances are, though, you've not recently (or ever) looked at the actual resolution. The preamble outlines several reasons why estate planning deserves this annual spotlight. Here are three worth noting:

- "Whereas careful estate planning can greatly assist Americans in preserving assets built over a lifetime for the benefit of family, heirs, or charities."
- "Whereas estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law in the various States, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, inter vivos care of the benefactor, and other important factors."
- "Whereas alternatives to disposition of assets after death, such as planned gift-giving, may accomplish a benefactor's goal of providing for his or her family and favorite charities."

What's especially noteworthy is the intentional inclusion of charitable giving throughout the resolution. For attorneys, CPAs, and financial advisors, National Estate Planning Awareness Week is a good time to remind yourself to ask each client a question that can open an important dialogue sometimes overlooked in the estate planning process:

"Are there charitable causes you would like to include in your estate plan?"

Sounds simple, right? It's just thirteen words. Still, advisors may not address charitable giving as consistently or thoroughly as clients would like, according to the 2026 TPI Study of the Philanthropic Conversation, which surveyed high-net-worth clients and wealth advisors, trust and estate attorneys, accountants, and other tax professionals.

Here's what stands out in the findings:

- 80% of HNW clients agreed that advisors have an obligation to engage them in conversations about charitable activity.
- 93% of clients who discussed philanthropy with advisors considered the advisor's role important.
- While 99% were satisfied overall, only 61% reported being *very* satisfied with charitable planning discussions.

The key takeaway: There's room to go deeper! Keep in mind that even clients who have never thought of themselves as philanthropists may welcome the opportunity to fully discuss and structure their charitable intentions beyond their lifetimes, such as through a charitable bequest to a favorite organization or a fund at the Chester County Community Foundation, or by naming a charity as the beneficiary of retirement assets. Raising the subject in more than a cursory way can also lead to broader conversations about family, values, getting the next generation involved, and legacy—conversations that deepen your understanding of what matters to your clients.

So ask the thirteen-word question—"Are there charitable causes you would like to include in your estate plan?"—but don't stop there. If the client answers "yes," listen closely to what they say. A smart next step in the conversation is to suggest that you involve the Community Foundation team as a sounding board. Our experienced professionals are here to help you and your client review giving vehicles and approaches that align with the client's intentions while you continue to guide the overall legal, tax, and financial planning.

The team at the Chester County Community Foundation wants to be your first call whenever the subject of charitable giving arises with a client. Indeed, five of *our* favorite words to hear from tax and estate planning advisors are "Could you help us with …" We look forward to hearing from you!

For more information, contact the Chester County Community Foundation:
Jason Arbacheski, CAP – Gift Planning & Stewardship Director – jason@chescocf.org
Kate Wickersham – President & CEO – kate@chescocf.org