Welcome to our Campaign Supporter webinar

We will be starting shortly …

In the meantime, a few reminders:

- This session will be recorded. The recording will be sent out to you after the event.
- We encourage questions from you – please put them into the chat.
- Please take a minute at the end of this webinar to complete the feedback form, which will be shared at the end of this session.

Thank you!

REMEMBER A CHARITY
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Professional Adviser Tracking Study:
Charitable Wills and estates, June 2025

Background

- Charitable legacies have become increasingly popular with the giving public, now generating **£4.5 billion*** of vital funding for good causes across the UK.
- 40% of the over 40s say they would be happy to leave a charitable gift in their Will. And yet, far fewer do so - only 17% of Wills at probate include a donation
- At Remember A Charity, we work to address this disconnect, helping to grow the charitable legacy market by raising awareness and increasing understanding amongst the public.
- Solicitors and professional Will-writers are integral to that work – after all, we know that even the simplest reference to the option of leaving a charitable gift during Will-writing doubles the chances that a client will do so.

*The Legacy Giving Report 2025, Smee & Ford / Legacy Futures

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Introduction to the data

- This report summarises the key findings of our **Professional Advisers Tracking Study 2024/25**, carried out by the independent research agency Savanta.

- The study explores the views of solicitors, professional Will-Writers and financial advisers on charitable Will-writing and related topics.

- This year's data set is based on telephone interviews and online survey responses from **237 advisers**, including 150 solicitors, 47 Will-writers and 40 financial advisers.

- The interviews were carried out between November 2024 and February 2025.

Key findings: Professional advisers play a key role in charitable legacies

More advisers are making clients aware of the charitable option

Over 3 in 4 solicitors & Will-writers (77%) raise the topic of leaving a charitable bequest proactively with clients, up from 72% in last year's study.

Tax incentives are key – more so with the April 2027 changes

The inheritance tax incentives linked with legacy giving are the most common reason for raising the topic & advisers predict that will become even more important with impending pension changes.

1 in 5 Wills include a charitable bequest

On average, advisers reports that around 21% of Wills written through them include a charitable bequest.

Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

Exploring 6 top trends

1. Solicitors and Will-writers are raising the charitable option

Charitable prompting

Over 3 in 4 solicitors, Will-writers and financial advisers *always* or *sometimes* raise the option of legacy giving with clients

- Year-on-year, our tracking study shows that the large majority of solicitors and Will-writers now raise the topic of legacy giving with their clients proactively.
- In 2024-25, 77% said they *always* or *sometimes* do so.
- Increasingly, clients will bring up charitable legacies – 2 in 3 advisers say their clients *always* or *sometimes* ask about the charitable option (66%).
- Advisers that raise the topic more frequently with clients report a higher average proportion of charitable Wills.
- 24% of Wills include a charitable gift for advisers who *always* raise the topic vs 14% for those who *never* do.
- Despite the perception that legacy giving can be a sensitive topic, 77%of advisers said their clients were comfortable with it and none reported clients' discomfort.

Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

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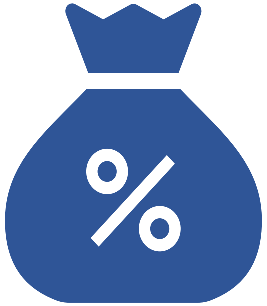
2. Tax incentives are the key reason for talking charitable bequests



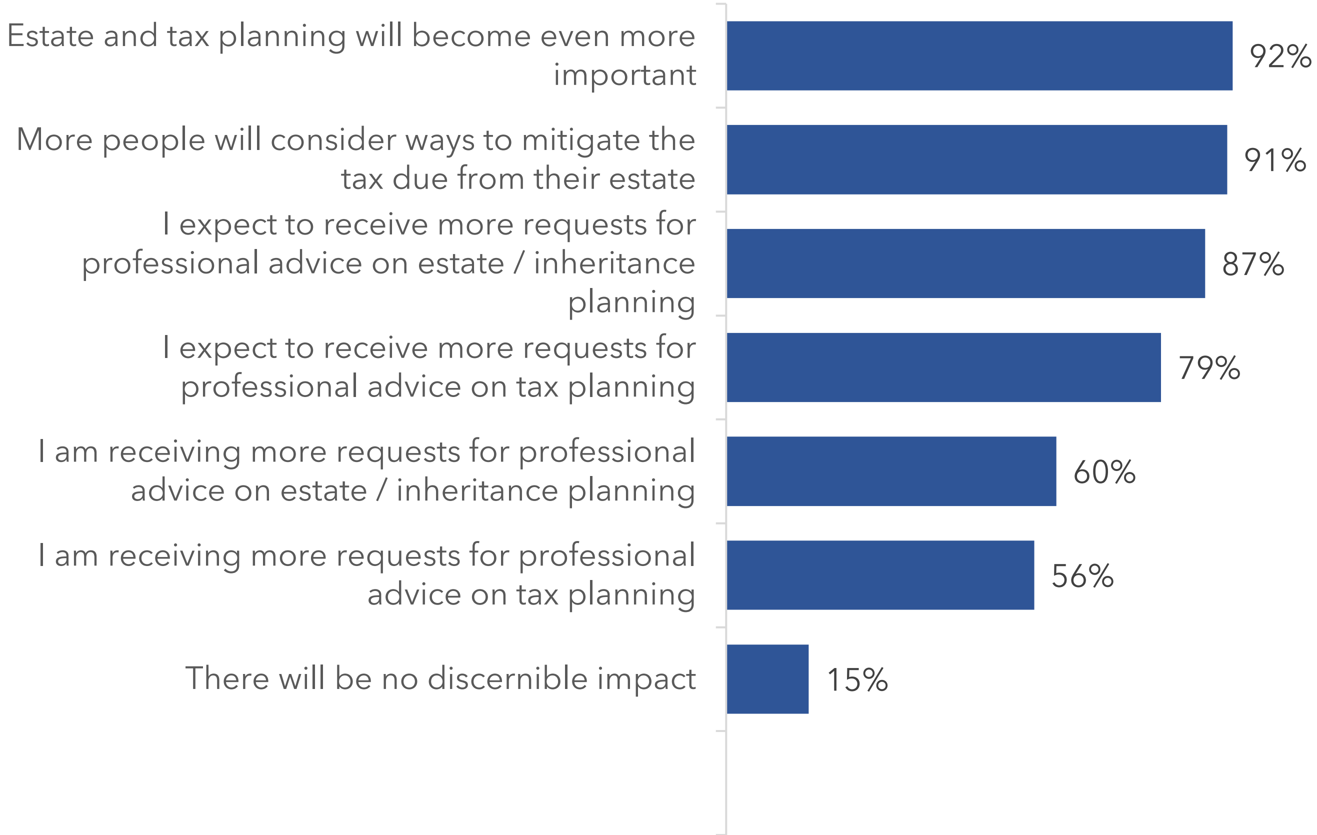
Tax Talks

9 in 10 advisers *always* or *sometimes* advise their Will-writing clients about the charitable tax incentives

- When asked why advisers raise the charitable option with clients, tax incentives are the most common reason given – cited by 45% of solicitors, Will-writers and financial advisers.
- The next most prevalent reasons for raising the charitable option cited by advisers are the lack of family / other beneficiaries (18%) and relevance to the clients (15%).
- The large majority (92%) of solicitors and Will-writers and 86% of financial advisers *always* or *sometimes* advise their Will-writing clients about the charitable tax incentives.

Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

3. The changing IHT landscape is having a marked impact



We asked about the impact of the IHT changes due in April 2027 (the freeze on IHT thresholds and inclusion of pension wealth).

- 9 in 10 advisers said estate & tax planning will become even more important (92%)
- Almost 9 in 10 expect increased demand for professional advice on estate / inheritance planning (87%)
- 6 in 10 say they are already receiving more requests for advice on estate / inheritance planning (60%)

Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

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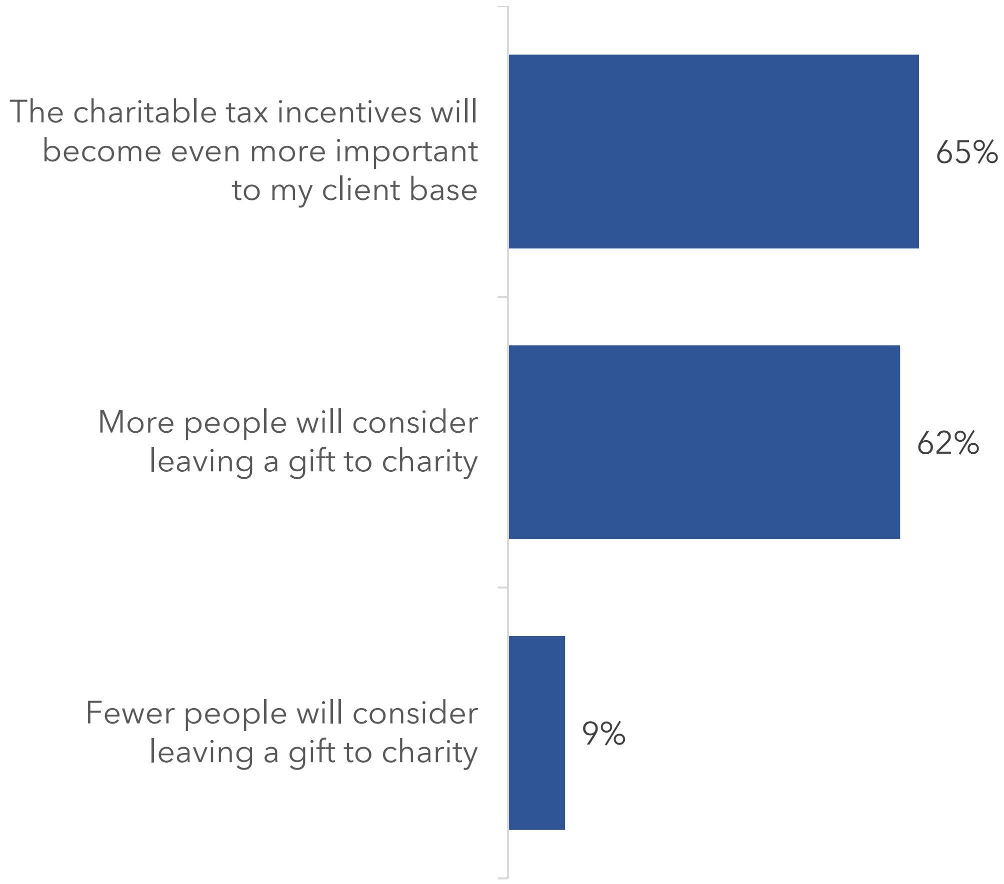
...and that landscape is influencing appetite for charitable legacies



We asked what the IHT changes could mean for charitable legacies.

- Almost 2 in 3 said that the charitable tax incentives will become even more important to their clients (65%)
- Over 6 in 10 predict that more people will consider leaving a gift to charity from their estate (62%)
- Less than 1 in 10 thought this would reduce the volume of people considering leaving a charitable gift (9%)

What are the tax incentives?
Donations to charity are tax-free and gifts of 10% or more of the net value of the estate reduce the IHT rate by 10% (from 40% to 36%).

Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

4. Reasons vary for why advisers don't *always* highlight the option

Reasons for not talking charity

1 in 4 advisers say they don't *always* raise the charitable option because they don't want to influence their clients' decisions

- The main reasons professional advisers give for *not always* making clients aware of the option of leaving a charitable bequest are:
  - to avoid influencing clients' decisions (26%);
  - lack of relevance (21%); and
  - the perception that clients already know what they want to do with their estate (20%).

Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

5. Differences between what advisers and the public identify as barriers

What advisers think are the barriers for clients when it comes to donating from their Will

- Clients want to pass on all their assets to family/friends (94%)
- Difficulty in choosing which charity to support (43%)
- It can cause disputes or concerns between family members, friends or potential beneficiaries (42%)

What the public says those barriers are

- Want to leave everything to their loved ones (63%)*
- Don't have enough money/assets (30%)*
- Didn't think of it at the time (24%)*

*Source: OKO/Remember A Charity consumer benchmarking survey 2024

1 in 4
simply didn't think about it at the time!

A disconnect?

While advisers and clients both say their desire to support their family is the main reason for not including a gift, advisers think clients also fear dispute, but this factor is rarely identified in our consumer studies

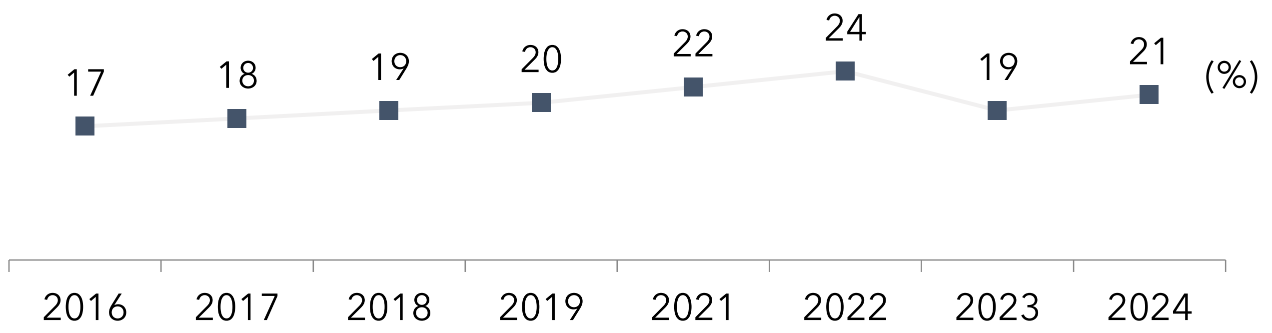
Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

6. Charitable Wills are becoming more commonplace

Charitable Wills

On average, 1 in 5 (21%) of Wills written by solicitors and Will-writers in this study include a charitable bequest

- Long-term tracking indicates growth in the average proportion of charitable Wills written through solicitors and Will-writers, rising from 17% in 2016 to 21% in 2024. This echoes findings from our consumer study, which shows a long-term rise in legacy giving and drop in rejection. (Read more here.)
- 85% of solicitor firms have assisted in administration of an estate containing legacy
- Over one third (34%) of solicitors & Will-writers currently partner with charities for Will Writing services.



Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

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Top takeaways

Opportunity to close the gap

Widespread adoption
1 in 5 charity supporters aged 40+ have left a charitable gift in their Will*

Greater potential
Appetite is greater still – 2 in 5 say they would be happy to leave a donation in their Will**

Professional advisers are crucial
1 in 4 supporters say they didn't include a charity in their Will because it simply didn't occur to them at the time***

Sources: *OKO/Remember A Charity Stages of Change 2024, **Remember A Charity consumer poll (Opinium) 2023, *** Savanta Professional Advisers Benchmarking Study 2024

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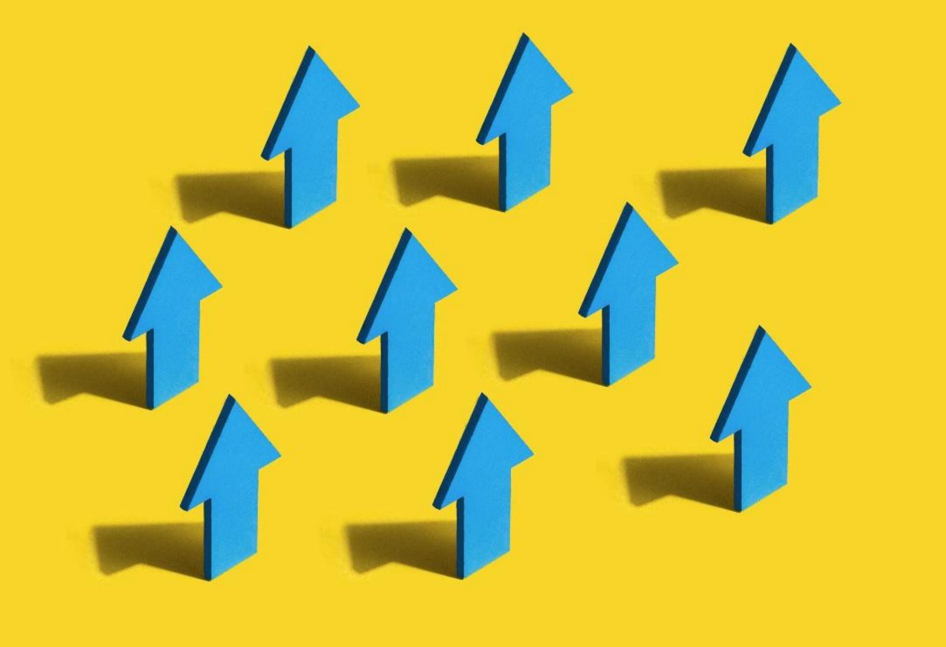
What does this mean for you and your clients

- **Your action is having an impact**, enabling clients to make informed choices about the good causes they care about. This in turn is helping to stabilise the charity sector and secure vital long-term income.

- **Tax incentives are crucial** – a conversation-opener for advisers and a welcome benefit to discuss with clients. This is likely to become even more important with the changes to IHT due in April 2027.

- At times, **there is a mismatch** between what advisers think the barriers are for clients and what clients say those barriers are.

- There remains **greater potential for growth** of charitable legacies.



Appetite for more? Key findings from our consumer benchmarking study

Will-writing trends

6 in 10 charity supporters (61%) aged 40+ have written a Will. The average age for writing their Will is 50 and half of those have never changed their Will.

Charitable gifts in Wills

Nearly one in three (31%) of those with Will have included a charitable gift, up from 29% in 2022

Scan this QR code for more.

Prevalent for ages 40-59

While older demographics are most likely to have a Will, for those with Wills, legacy giving is most common for those in their 40s and 50s

Source: **Remember A Charity / OKO Stages of Change Benchmark Study**
Sample 2,000+ UK charity donors aged 40+, online survey Nov 2024.

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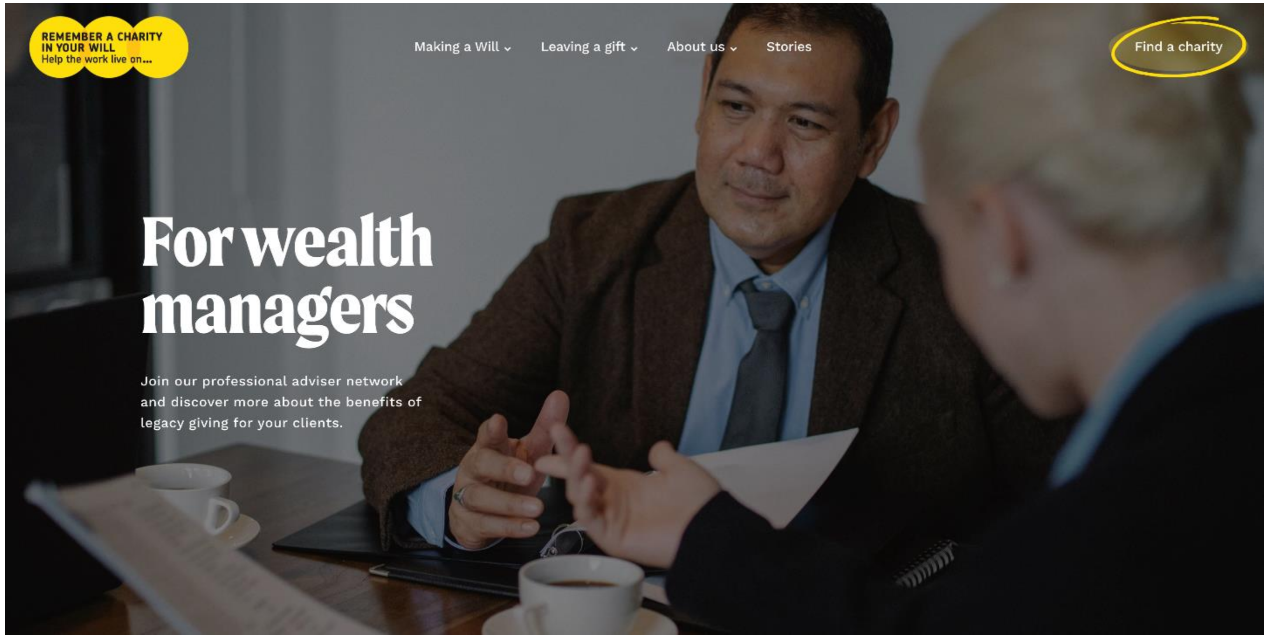
*NEW resources for advising high net worth clients



What resources are available for conversations with high net worth clients?

- 📈 Business case for talking legacies with clients
- 🎁 Information on how a charitable legacy can be structured
- 📖 Case studies of high value legacy giving
- 💡 Top tips for when & how to get the conversation started
- 📒 Wealth adviser research report

Go to: [ww.rememberacharity.org.uk/wealthadvisers]

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Charitable Gifting – The Practicalities

Meg Edwards, Solicitor - Trusts & Estates Disputes
Shakespeare Martineau

- Will validity challenges
- Claims under the Inheritance Act 1975
- Trusts disputes
- Guardianship applications
- Removal of executors / trustees

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Why practitioners are reluctant to discuss charitable gifting

1. Worries about 'influencing' clients

Key steps to take when taking instructions about charitable gifting:

- Ask general questions
- Keep clear and detailed file notes
- If applicable, advise client to prepare a statement of reasons
- Encourage open conversations

Why practitioners are reluctant to discuss charitable gifting

2. Lack of relevance

Charitable gifting can be relevant to a significant proportion of estates:

- It is not just about the IHT advantages

- Has your client thought about substitute beneficiaries? For example:

    - Jane has one son, Jack, who has two children – Aaron and Zac.
    - Jane wants to leave her estate to Jack in the first instance and failing that, to Aaron and Zac in equal shares.
    - What if Jack, Aaron and Zac predecease Jane?
    - The result would be an intestacy and Jane's brother (from whom she is estranged and has not spoken to in 20 years) would be the beneficiary
    - A 'backstop' beneficiary can help Jane ensure that her wishes will be respected even in unforeseen circumstances

Why practitioners are reluctant to discuss charitable gifting

If an estate is subject to IHT, what are the advantages of charitable gifting?

Example 1:

- John's net estate is valued at £400,000
- John leaves his estate to his niece and nephew in equal shares
- The only relief available to John is the NRB, which reduces the value of his chargeable estate to £75,000
- IHT will be paid at a rate of 40%, resulting in a liability of £30,000

What if John left a gift of £5,000 to charity?

- That gift would be exempt from IHT
- So, the value of John's chargeable estate would be reduced from £75,000 to £70,000
- Tax would be paid at a rate of 40%, resulting in a liability of £28,000

Why practitioners are reluctant to discuss charitable gifting

If an estate is subject to IHT, what are the advantages of charitable gifting?

Example 2:

- John's net estate is valued at £1 million
- John leaves his estate to his niece and nephew in equal shares
- The only relief available to John is the NRB, which reduces the value of his chargeable estate to £675,000
- IHT will be paid at a rate of 40%, resulting in a liability of £270,000

What if John left a gift of £100,000 to charity?

- The gift would be exempt from IHT
- That would reduce the value of John's chargeable estate from £675,000 to £575,000
- As the value of the gift is more than 10% of the value of John's chargeable estate, tax would be paid at a rate of 36%, resulting in a liability of £207,000
- That is a tax saving of £63,000

Why practitioners are reluctant to discuss charitable gifting

What are the effects on John's niece and nephew?

- In the first scenario, the estate was liable for £270,000 worth of IHT
- In the second, the total of the charitable legacy plus the reduced IHT was £307,000
- In effect, it has cost them only £18,500 each for a gift of £100,000 to be made to charity

Why practitioners are reluctant to discuss charitable gifting

3. Practitioners think clients already know what they want to do with their estate

- Check that that is the case
- Keep detailed notes of your discussions
- Remember – gifts to charities can be made as percentages
- They also do not have to be cash

Questions

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Top things to do now

- Encourage your colleagues to sign up for our monthly Professional Adviser Bulletin
- Share Remember A Charity Week 2025 dates: 08–14 September 2025 with colleagues
- Keep an eye out for your Remember A Charity Week Campaign Supporter toolkit – landing in inboxes early July
- Please complete the short feedback form for today's session to help shape future events as well as Campaign Supporter resources

REMEMBER A CHARITY IN YOUR WILL WEEK

08–14 September 2025

Thank you!