

A photograph of a family and a dog sitting on a wooden bench in a park. From left to right: a grandfather with grey hair and a beard, wearing a light blue polo shirt and jeans, holding a red leash; a large brown dog sitting on the bench; a young girl with long brown hair, wearing a white long-sleeved shirt with a blue polka-dot pattern and blue jeans, holding a blue water bottle; a woman with dark hair, wearing a dark top, sitting behind the girl; and an elderly woman with white hair and glasses, wearing a red and white striped shirt and a beige bag, holding a large white teddy bear. The background is a lush green park with trees and tall grass.

Using social norming to encourage
charitable gifting in wills

**REMEMBER A CHARITY
IN YOUR WILL**
Help the work live on...



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Remember A Charity is a consortium of 200 UK charities, working together with the legal sector to make gifts in Wills the social norm.

Why mention the option of
charitable legacies to your clients?



Legacies are a vital source income to the charity sector, generating over £3 billion for good causes each year.

6 out of 10 RNLI rescue launches would not be possible without gifts in Wills



Nearly **two out of every three** guide dogs are funded by legacies.



40% of public would be happy to leave a legacy

Only **7%** actually do

Our research shows that 40% of the public would be happy to leave a small amount to charity after they have looked after loved ones.... but only 7% do.

Remember A Charity exists to help grow the legacy market, by addressing this disconnect with current giving behaviour by raising awareness and increasing understanding amongst the public.

To do that, we need your help...

We want to ensure that professional advisors consistently mention the charitable option when advising clients.

We and the charity sector are of the strong belief that everyone should have a professionally drafted Will.

We also always recognise the importance of looking after family and friends first before considering a charitable gift.

Our latest benchmarking research showed that 68% of professional advisors always or sometimes mention the option of charitable gifts to their clients.



However...

We know that 7% never mention it, and some advisors actively discourage their clients from including a gift to charity...

We know that including a charitable gift won't be the right decision for everyone – but we believe it's in the client's best interests to understand all their options during the Will-writing process.



IHT as a conversation starter

An easy way to bring up the topic is to mention how leaving money to charity can be a way of reducing how much of your client's estate ends up with HMRC.

Not only will any portion left to charity not count towards the total taxable value of your estate, but if at least 10 per cent of a net estate is left to charity your client benefits from an IHT discount from 40% to 36%.



OTS Review

Remember A Charity put forward a lot of evidence to Office of Tax Simplification as part of their review into inheritance tax which was questioning whether the 10% discount on charitable estates should continue. Our evidence showed that the incentive encourages a charitable conversation between advisors and clients – raising overall giving levels. The final report from the OTS included references to our work with the legal sector, and backed our recommendation to retain the current IHT incentive. This was brilliant news as we know that it's a crucial conversation starter.

**IN THE NEXT FIVE YEARS,
MORE THAN 10,000 ESTATES WILL
LIKELY BENEFIT FROM THIS REDUCED
RATE OF TAX, GENERATING MILLIONS
IN LEGACY INCOME**



How best to mention the option of charitable legacies to your clients?



We did some research a few years ago with the Cabinet Office Behavioural Insights Team which showed that when solicitors mention the charitable option to clients, and if framed in the right way, it can have a huge impact on giving behaviour.

The Behavioural Insights Team looked at using a trigger to prompt more people into leaving money to charity in their wills. They used social norms as that trigger, encouraging people to nominate a charity in their will by reminding them that many other people had also left charitable legacies.

Collaborating with Co-operative Legal Services and Remember a charity the trial ran on 1,000 customers who were given different messages by will writers:

Will writer A [Baseline]: Customers not specifically asked to donate.

Will writer B [Plain ask]: "Would you like to leave any money to charity in your will?"

Will writer C [Social norms]: "Many of our customers like to leave money to charity in their will. Are there any causes you are passionate about?"

Normalising

**"Many of our clients like to leave money to charity in their will.
Are there any causes you're passionate about?"**

Emotion

The best wording was found to be the third group, 'Social Norms'.

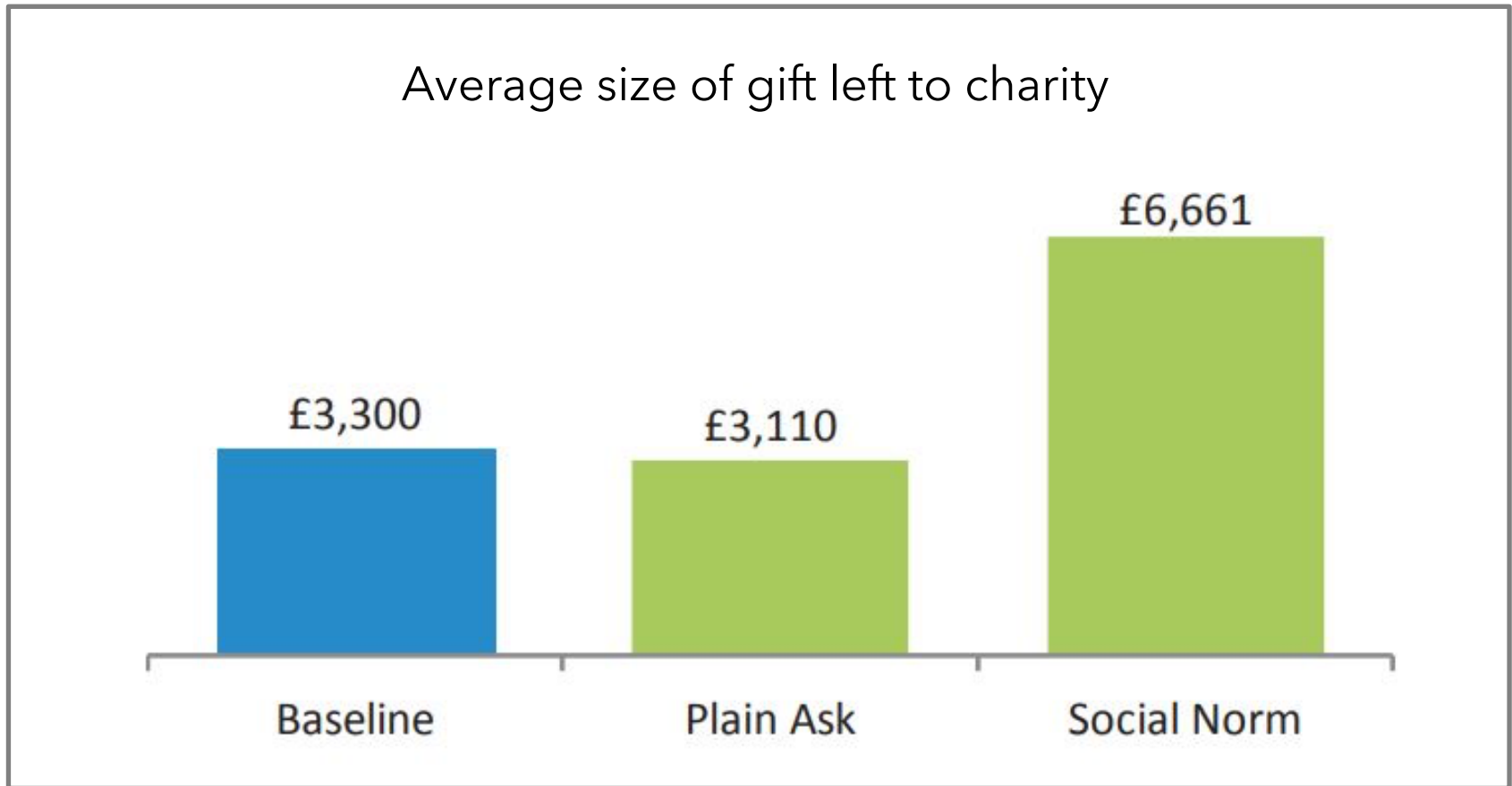
Importantly, this wording combines both *normalising* and *emotion*.

Leaving a legacy is both a rational and emotional decision, so its important to recognise that.

The results showed that by using the social norming approach, it **tripled** the number of those who chose to leave a gift to charity.



More impressive still, the average donation among people in the third group is **£3,300 larger** than those in the first group.



Overall, there were 1,000 individuals in each of the treatment groups. In total, the Social Norm group alone raised a total of £990,000, which represents an increase of £825,000 above the baseline.

So this is just an example of the difference you could help make.

No charity
mention

£165,000

**“Many of our clients
like to leave money to
charity in their will.
Are there any causes
you’re passionate
about?”**

£990,000

Please always mention the option of including charity to your will-writing clients.

Thank you

To find out more, please visit
www.rememberacharity.org.uk/join