

A photograph of a family and a dog sitting on a wooden park bench. On the left, a man with grey hair and a beard, wearing a light blue polo shirt and jeans, sits with a red leash in his hand. A large, long-haired brown dog sits on the bench between him and a young girl. The girl, with long brown hair, wears a white long-sleeved shirt with a blue polka-dot pattern and blue jeans, and is drinking from a blue water bottle. Behind her, a woman with dark hair is partially visible. On the right, an elderly woman with white hair and glasses, wearing a red and white striped shirt and dark pants, sits with her arms crossed. She is holding a large, light-colored teddy bear. The background is a lush green park with trees and tall grass. A large, semi-transparent white text box is overlaid on the bottom half of the image.

Using social norming to encourage
charitable gifting in wills

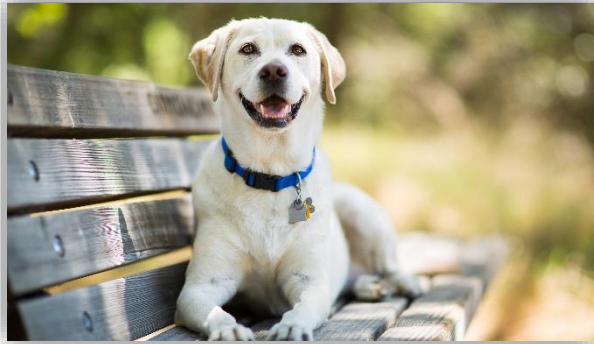
**REMEMBER A CHARITY
IN YOUR WILL**
Help the work live on...



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

Why mention the option of
charitable legacies to your clients?



Legacies are a vital source income to the charity sector, generating over £4 billion* for good causes each year.

- At Dogs Trust, gifts in Wills fund **over 40%** of all their work, enabling the charity to love and care for thousands of dogs
- **6 out of 10 RNLI** rescue launches would not be possible without gifts in Wills
- Gifts in Wills contribute to **over 50%** of British Heart Foundation's-funded lifesaving research



40% of public would be happy to leave a legacy

Only **7%** of those who have died have actually done so

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% of those who have died have actually done so*.

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.

*Opinium, Remember A Charity Week survey 2023

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 77% of professional advisors always or sometimes mention the option of charitable gifts to their clients*.



*Savanta, Remember A Charity Professional Adviser Benchmarking, 2024

However...

We know that 11% never mention it*, and some advisors even 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 also know it's in the client's best interests to understand **all the options available to them** during the Will-writing process.



*Savanta, Remember A Charity Professional Adviser Benchmarking, 2024

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 the estate, but if at least 10 per cent or more of a net estate is left to charity your client benefits from an IHT discount – reducing the rate of tax from 40% to 36%.

With [changes to the IHT framework to include pensions coming into effect from 2027](#), a greater number of people may find themselves above the IHT threshold. The reliefs associated with charitable giving are therefore likely to become even more important, as people begin to change the way they approach their estate planning.



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 carried out research 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 our partners, Co-operative Legal Services, 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'.

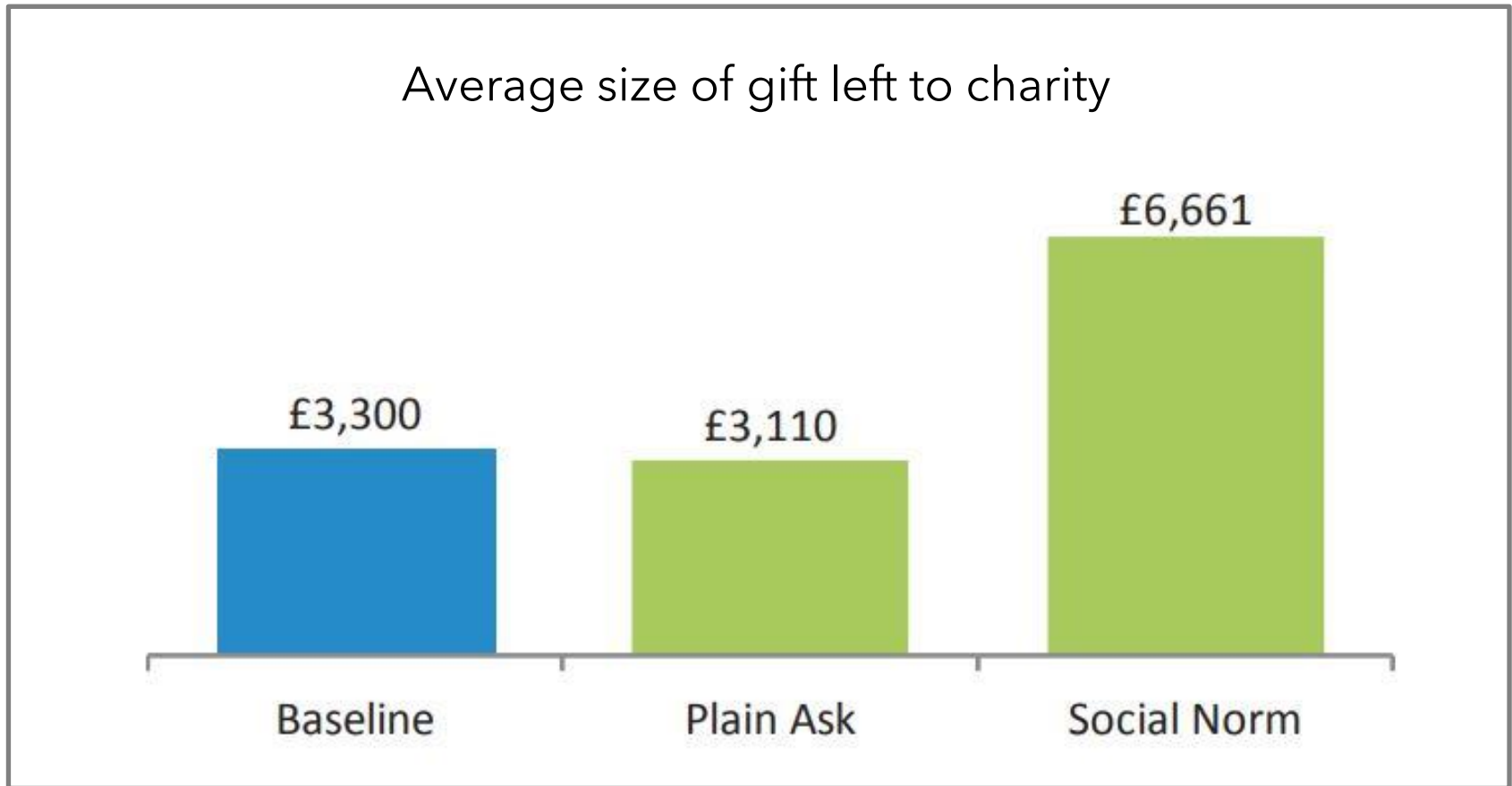
Importantly, this wording combines both *normalising* and *emotion*.

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

So, what can you do to help?



Please always mention the option of including charity to your Will-writing clients – it makes such a difference to both your clients, and to the vital work of good causes across the UK.

Thank you!

To find out more, please visit

www.rememberacharity.org.uk/advisers