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

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

Introduction

- Charitable legacies have become increasingly popular with the giving public, now generating **£4.5 billion*** of vital funding for good causes across the UK. And yet, our consumer research shows that only half as many of those who wish to leave a gift in their Will have done so.

- Remember A Charity works to address this disconnect, helping to grow the charitable legacy market by raising awareness and increasing understanding amongst the public. We work with solicitors, professional Will-writers, wealth advisers and Government to drive change and normalise charitable Will-writing.

- Our research with the Behavioural Insights Team demonstrates how crucial professional advisers are in growing giving, showing 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.

- We offer support and free resources for professional advisers making clients aware of the charitable option. Find out more below:

For solicitors and Will-writers **For wealth advisers**

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

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What this report covers

- 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. Two different questionnaires were used to reflect the different professions; one for Will drafters (solicitors and Will-writers) and the other for financial advisers.

- 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, drawing comparisons with previous iterations of this study, carried out since 2015.

- 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.

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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 majority of solicitors and Will-writers are raising the topic of legacy giving with their clients proactively.
- In 2024-25, 77% said they *always* or *sometimes* raise the topic with clients. Similarly, 78% of financial advisers also raised the topic with clients.
- This year's study shows that clients often bring up charitable legacies themselves – 2 in 3 advisers say their clients *always* or *sometimes* ask about the charitable option when discussing their Will (66%).
- Advisers that raise the topic more frequently with clients report a higher average proportion of charitable Wills. On average, 24% of Wills include a charitable gift for those who *always* raise the topic vs 14% for those who *never* do.
- Despite the perception that talking about charitable bequests with clients can be a sensitive matter, 77% of advisers said their clients were comfortable with the topic being raised and none (0%) said clients were uncomfortable with it.

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

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

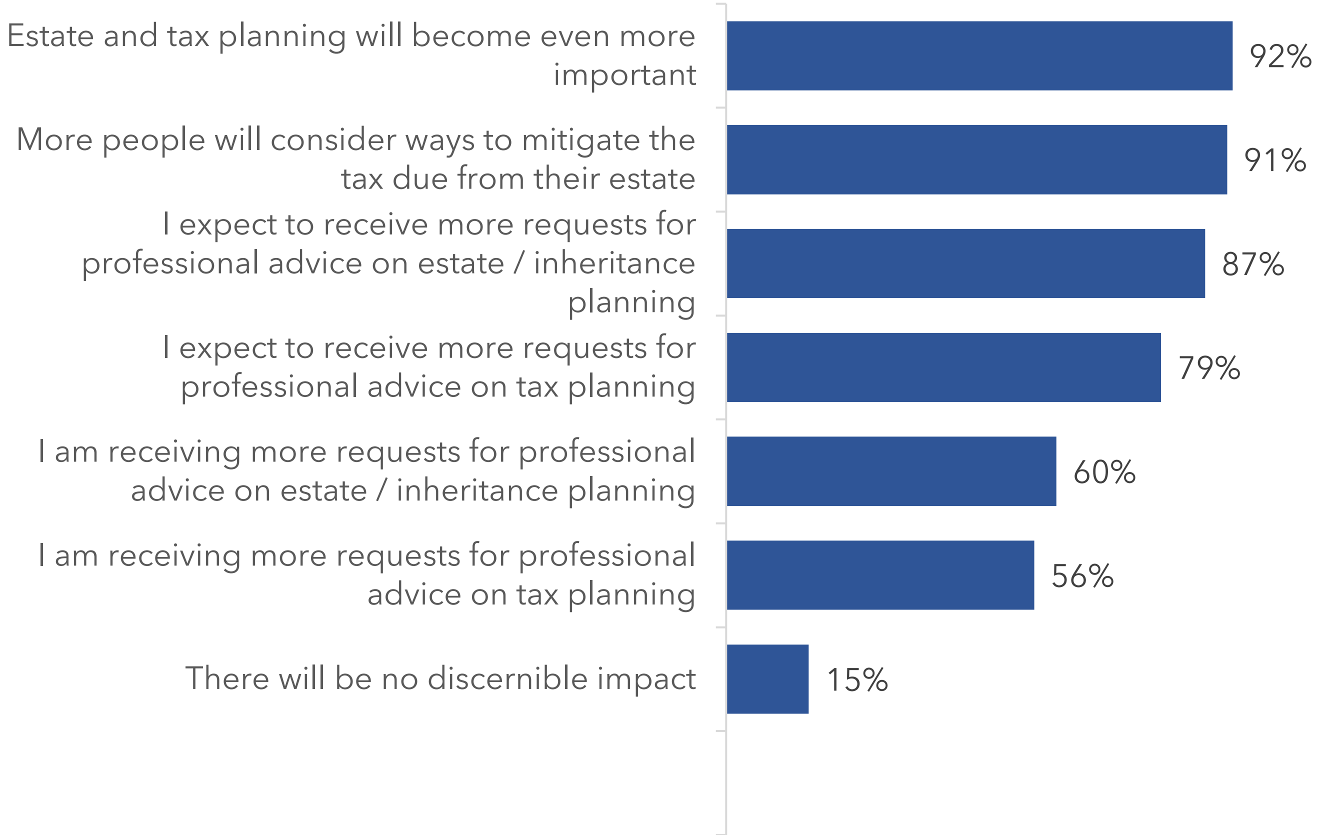
Tax Talks

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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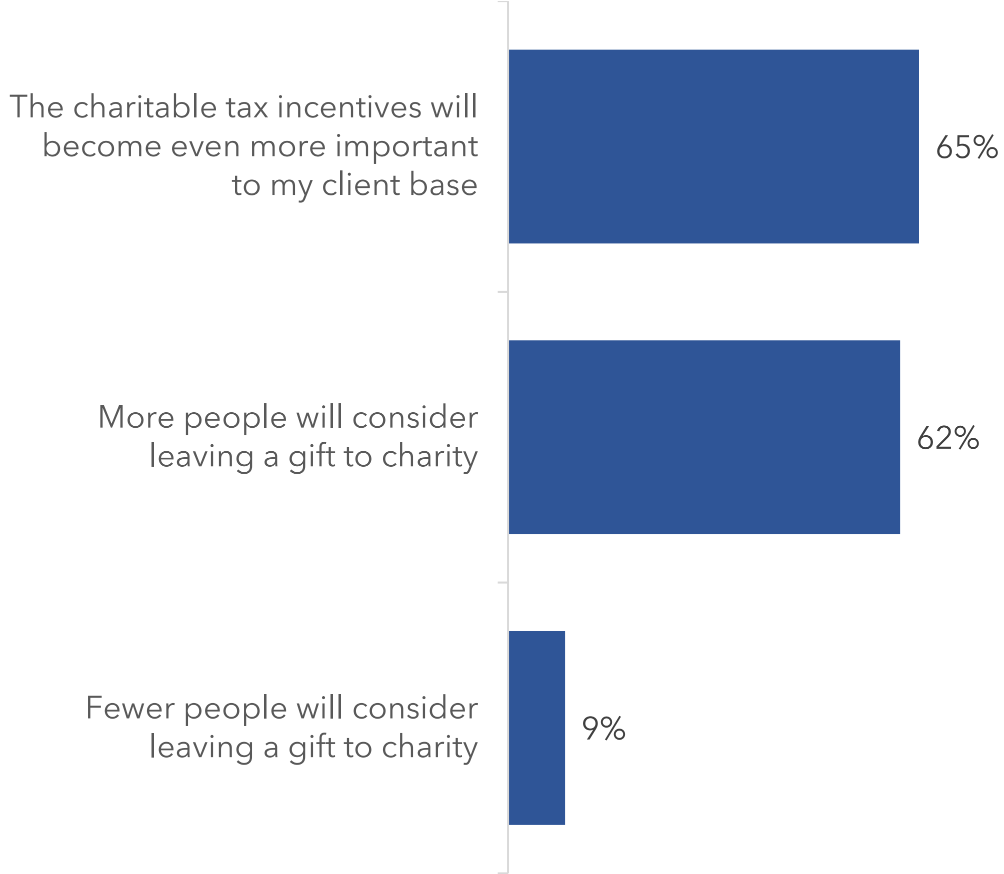
...and influencing appetite for charitable legacies



We asked too 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.

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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

- Advisers are more likely to say they *sometimes* rather than *always* raise the charitable option.
- 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.

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

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

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%)*

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

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

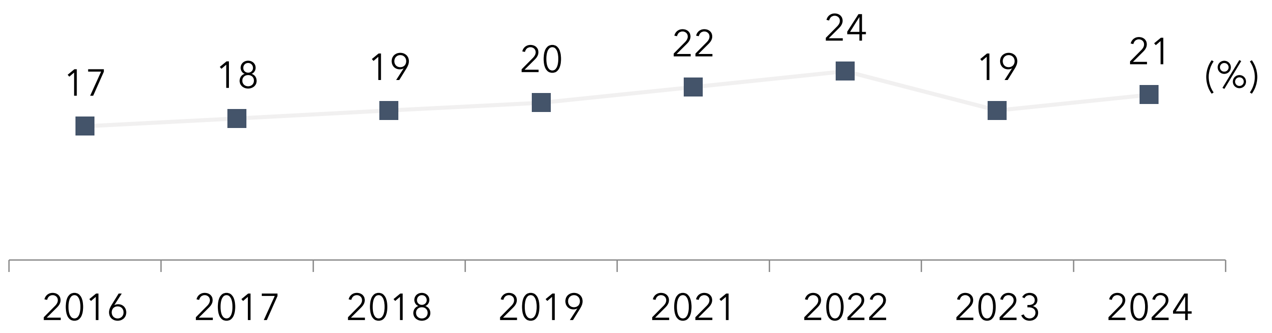
Source: Savanta, Professional Adviser Tracking Study 2024/25
Sample 237 professional advisers, Nov 2024– Feb 2025.

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.

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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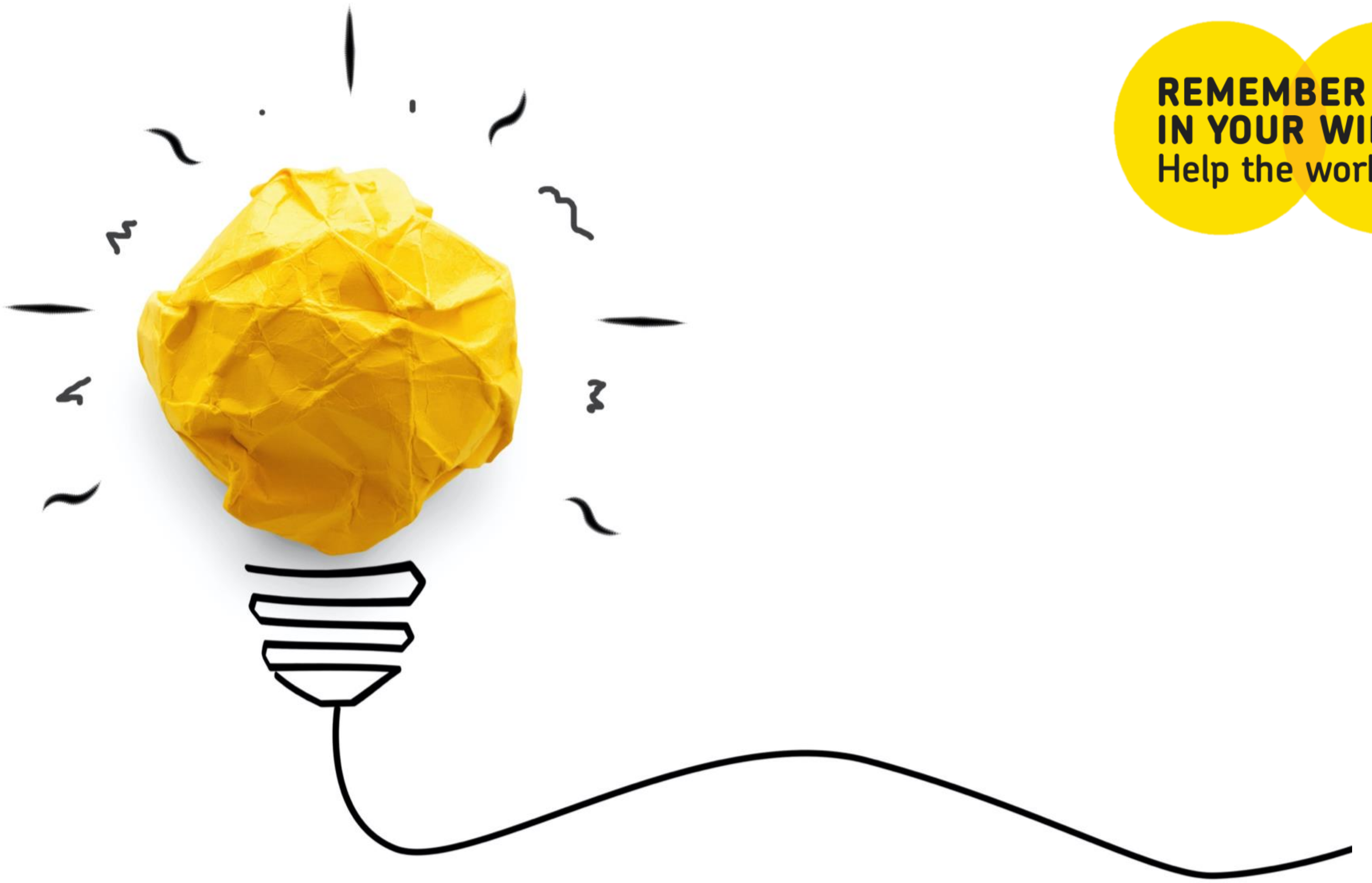
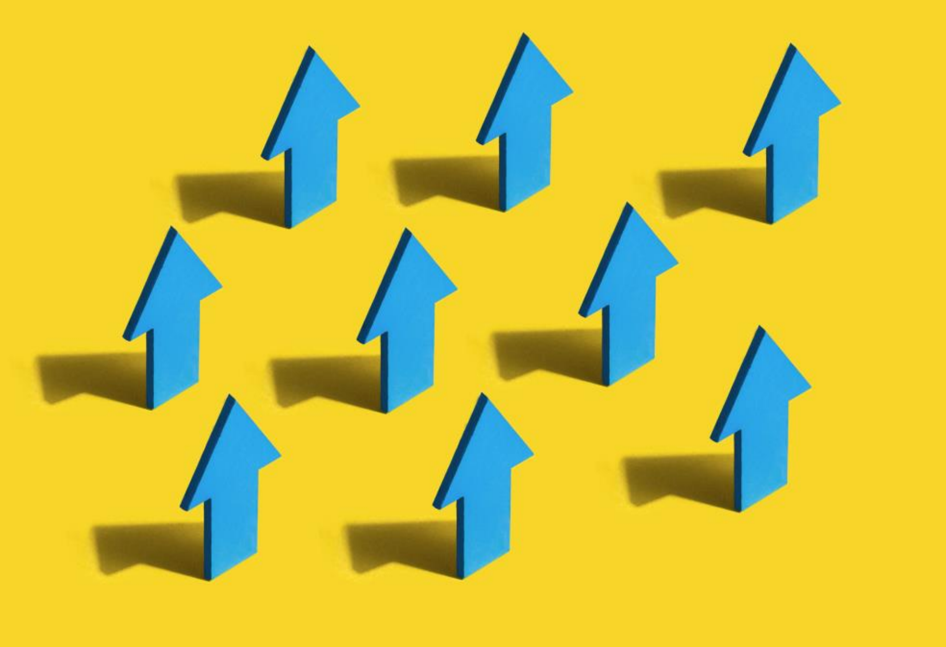


Top takeaways

What does this mean for advisers and their clients

- **Professional advisers are playing a key role in driving change**, raising the charitable option with clients and supporting clients' decision-making to donate.
- **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

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

Click here to read more

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

Free Campaign Supporter scheme

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Join 900+ solicitor firms and professional Will-writers in our Will-writing directory

- **It's free to join** – all we ask is that you make your Will-writing clients aware of the option of including a charitable gift
- **Benefits include:**

Your details listed for free on our directory of solicitors & Will-writers

Logos to show your support

Take part in Remember A Charity Week

Resources to help get the conversation started

Go to: www.rememberacharity.org.uk/advisers

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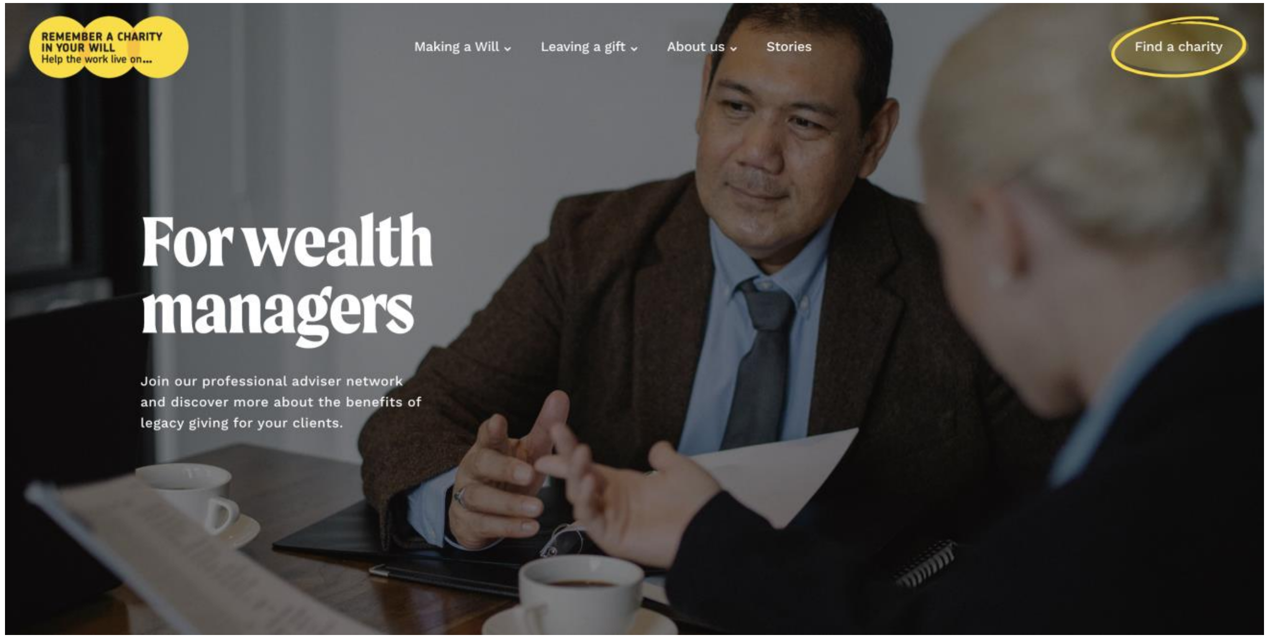
*NEW resources for wealth advisers



What resources are available for wealth advisers?

- 📈 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: www.rememberacharity.org.uk/wealthadvisers

Remember A Charity is a consortium of charities working with government, charity sector, legal partners and financial advisers to grow the legacy market, making gifts in Wills a social norm.

For more information visit:
rememberacharity.org.uk

or get in touch at:
info@rememberacharity.org.uk