

The changing world of legacy giving



by Richard Radcliffe FCIOF Cert
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How I have changed

I started as a fundraiser 47 years ago.

I started doing legacy consultancy and research 36 years ago.

When I met supporters I thought they were



Now I realise it was me who was on



20 + years ago

- Under 300 charities (approx.) with active legacy programmes
- Now 1000s
- 85% of legacies from single women/widows
- Now almost 50% split in gender including many with children
- 1,200 charities receiving legacies
- Now 12,000
- Virtually all legacies in a Will
- Now up to 70% of prospects legacies are in a Letter of Wishes (not seen by Smee & Ford). Sample of 1,500 donors.
 - Resulting in
- More thoughtful choices based on gift impact
- More investigation into financial needs
- More flexible approach for donors and less certainty of a legacy for charities

More

- 70% of those I have met believe the transfer of wealth for them will be far less than expected due to the lifestyle effects from family fractures, financial uncertainty, longevity etc.
- Contested Wills grew (according to the government) by 56% last year. Some evidence say 260% in the last five years. Are you ready to deal with angry next of kin?
- Please note legacies are NOT driven by wealth but by loyalty – some of your best prospects are shoppers and lottery players.

Some questions for you

- Do fundraisers aged up to 40 ish have the same views on life as someone my age (perfect legacy prospect)?
- Do you use the same media channels as me?
- Would you answer the same call to action to make a Will as me?
- Would you put a charitable legacy in NOW and keep it there for 30+ years?
- Is our economy looking good for my/your future?
- Is the world facing a wonderful, certain and peaceful future?
- Are all families in the same structures as they were 20 or even 10 years ago?
- Are grandchildren and children needing more support?
- Are we “outliving” our assets due to longevity?
- Are taxes changing as I head towards retirement (but not yet!! 😊) ?

Legacy giving must be tailored. And
tailored to meet lifestyles



DO NOT BE A SHEEP. Be a shepherd



Do not copy others. You might be copying failure



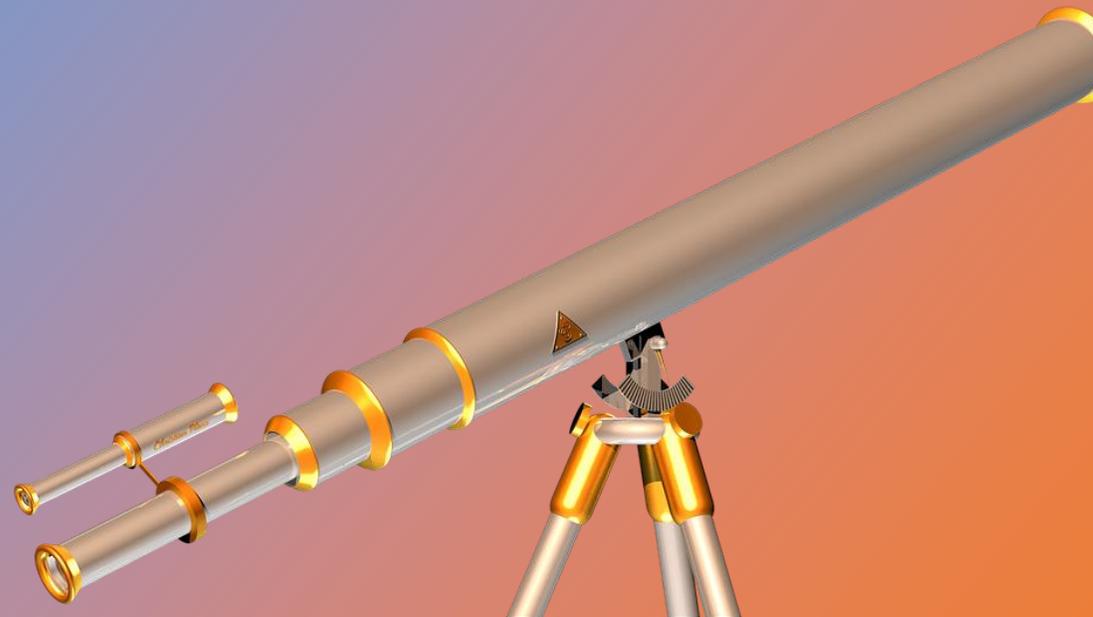
Key issues

- When do you want to get legacies? **In 30-50 years?** Or whilst you are **in your current legacy position?**
- NB: **nobody can thank you for your efforts when you have left..... or died in 50 years time!** 🤖
- Two key issues
 - What information do older prospects want?
 - What is the call to action?

Breakout sessions

- 7 minutes





Draft a legacy vision VERY LONG TERM

- Fundable
- Urgent
- Credible
- Inspirational
- Tangible
- This is the one message which is unique to each of your charities.

Once the vision is completed

- A solution: to make or update a Will. But this is NOT unique to your charity



Now think about oldies like me 🥰

- Which audiences are your best prospects?
- Which channels are 60-80+ year olds likely to use to ensure they know gift impact?
- Which is the easiest way for an 80 year old to make a Will when they are less mobile, cash poor and are concerned about the cost of a solicitor? But asset rich.....

Audience communications not well invested in or thought about enough



Next of kin. The start of a journey not an end

A relative or friend is DEAD

- Are they cracking open a bottle of champagne cooling in a bucket?
- or
- Getting heated and weeping buckets of tears?
- DO NOT ASSUME YOU KNOW.
- DO NOT use the word condolence



Dementia experience

- Husband with dementia for six years
- Put on 10+ underpants each morning
- Had breakfast numerous times every morning
- Began being violent to wife of 40 years
- Was she relieved at his death?
- Now think about the words you would use to the widow of this legator
- Quote from the widow:
 - *“To be honest it was a bloody relief and a release... for both of us”*
 - *PS over 6,300 people each month die from dementia in UK. 1 in 3 will experience dementia.*
 - *PPS and many want NO sadness expressed just a celebration of a great life.*

Stroke deaths

- My Mum – none of us (six children) shed a tear when losing our Mum - the best communicator and parent you could ever meet . Her life was celebrated
- *PS 3,100 people die each month of a stroke in UK*



Cancer deaths

- My Dad died of stomach cancer and it was a peaceful death which he and my Mum yearned for
- *PS 14,000 people die each month from cancer in UK*
- *“thank god the pain is over”. We went to our family home and celebrated his life.*



Your job does not end with a legacy

- A new journey starts with influencers



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