Room 1 chat summary

Questions, answers, discussion and resources

Hosted by Simon Scriver

Room 1 | Thursday 24 September 2026 | 12:00–16:00 BST

Anonymous summary for attendees. Attendee names and details have been removed.

About this summary

This is an anonymous round-up of the Room 1 chat. It covers a community snapshot from the polls, the key actionable learnings and stats shared, the questions that were answered (live by speakers, in the chat by speakers, or by fellow attendees), attendees' own takeaways, and the resources shared. Attendee names have been removed. Answers are paraphrased, so please check the recording for the full detail. Nothing here is legal or financial advice.

Community snapshot

Room 1 attendees answered three word-cloud polls during the day. Larger words were given by more people.

How are you feeling about legacy and in-memory fundraising at the moment?

curious excited optimistic enthusiastic hopeful keen to learn excited to learn positive challenging but positive passionate interested unpredictable inspired intrigued big opportunity slow burn grateful meaningful apprehensive concerned nervous focused

55 people responded at the opening of the conference. Curiosity and optimism far outweighed nerves.

As fundraisers, what word or phrase springs to mind when you hear "Inheritance Tax"?

complicated confusing fear robbery rich people government avoidance daunting burdensome needs professional advice what does that mean for me? elderly parents delays terror opportunity boring

33 people responded. "Complicated" was by far the most common answer, and just one person saw an opportunity.

When you think about the legacy giving audience, who do you think of?

older people everyone older generation beneficiaries new parents volunteers baby boomers over 50s existing supporters long-standing members homebuyers people starting a family recently married retirees staff those with lived experience future visionaries wealthy

48 people responded. Most pictured older people, but many named new parents, homebuyers, volunteers, beneficiaries or simply "everyone".

Key actionable learnings shared

Practical ideas from speakers and attendees that you can put into practice.

- **Test, don't assume.** Test propositions, language and imagery with supporters before investing. Even the conference audience split almost evenly on which image had won in research, which shows how hard the result is to predict.
- **Get ready for April 2027.** Inheritance tax changes, including pensions coming into scope, take effect from April 2027. Signpost supporters to professional advice rather than advising them yourself, and use Remember A Charity's sector messaging so wording stays consistent.
- **Know the 10% rule.** Leaving at least 10% of a net estate to charity reduces the inheritance tax rate. For someone already planning a smaller gift, increasing it to 10% can cost their family little or nothing.
- **Start with warm audiences.** Drip-feed legacy messages into cash appeals and newsletters, and send legacy materials to your highest-potential supporters, before considering paid activity.
- **Use what you already have.** Add a couple of legacy questions to your general supporter survey, ask trustees to pledge and to open doors with high-value donors, and train staff and volunteers to talk about legacies.
- **Make a low-cost film.** A simple film made at home with existing footage was one charity's best-performing digital legacy asset for years.
- **Measure more than pack requests.** Overlay TV and radio airtime on web traffic and donations, track legacy landing-page visitors who go on to give, and use your email metrics to adjust campaigns quickly.
- **Start small and learn.** Set a modest goal, such as 10 inquirers, give it two or three hours a week and focus on the awareness and interest stages first. Use the evidence to secure more time or budget.
- **Nail the supporter's role.** Understand the role a supporter wants to play beyond their lifetime, through qualitative research or simply by talking to supporters.
- **Always thank pledgers.** Thank every pledger, ask for feedback on the will service, and keep in touch so they tell you if they change or increase their gift. Check your policies on thanking people who wrote a will but didn't pledge.
- **Keep a human on the other end.** A dedicated legacy inbox is worthwhile only if someone checks and answers it. Also make it easy for supporters to tell you they've pledged, for example with a simple form on your website.
- **Free wills aren't the whole answer.** Free wills tend to produce fixed-sum gifts rather than a share of the estate, and not offering them is fine. What matters most is the relationship. If you signpost solicitors, offer supporters at least two options.
- **Bring your finance director on the journey.** Spend time explaining how legacy income works to help with forecasting. Around seven years is a typical lead time for return, and it is reducing.

Key stats shared

Figures quoted by speakers during Room 1. Please check the slides in the delegate bag for sources and full context.

40%	Only 40% of supporters opted out when warned that a broadly targeted survey would cover gifts in wills. Around 36% were interested in discussing it, well above the roughly 22% of supporters over 40 who have included a charity in their will. *Steven Dodds, Beautiful Insights (citing Remember A Charity for the 22%)*
10% 36%	Leaving at least 10% of a taxable estate to charity reduces the inheritance tax rate on the rest of the estate from 40% to 36%. *Alex McDowell*
4.4% ~10%	The Office for Budget Responsibility predicts the share of estates paying inheritance tax will roughly double by 2030. *Alex McDowell*
80%	of solicitors now always or sometimes prompt clients about gifts in wills, up from about 58% in 2012. *Alex McDowell*
5%	Around 5% of people are considering writing or revising their will in the next three months, which is why brand activity needs to lay the foundations. *Anna Turner, Legacy Futures*
50%	of WaterAid's legacy gifts come from people who aren't on its database. *Dominique Abranson, WaterAid*
7 years	is the average time from someone's last will to the charity receiving the gift. *Matt Smith, Alzheimer's Research UK*
£1m+	in pledged income within two weeks of a one-week campaign. More than 700 people wrote a will and 100 gifts were pledged (14% gift inclusion). 35% were residuary gifts, with an estimated average of £31,000, and the campaign's estimated return on investment was 26 to 1. *Cam Renney-Smith, Farewill, on BBC Children in Need x Asda*
£5,050	is the value Farewill estimates for every 1% of an estate pledged. *Cam Renney-Smith, Farewill (in the chat)*
#1	The number one reason people don't leave a gift in their will is that nobody asked them. *Sam Devlin*
4–5	times is how often people write or update their will in a lifetime. Around half of people who leave a gift won't tell the charity. *Sam Devlin*

Questions and answers

Five insights we've learned from successful legacy propositions

12:10 | Steven Dodds (Beautiful Insights) and Rowena Wyles (Catsnake)

Q: Will we receive the slides afterwards?

Yes. The slides for every session are in the delegate bag, and a direct link to this session's slides was shared in the chat (see Resources).

Answered in the chat by the host

IHT & pensions deep-dive: how to prepare for 2027

12:45 | Alex McDowell

Q: When do the changes come into effect?

April 2027, at the start of the next financial year.

Answered in the chat by an attendee and confirmed live by Alex

Q: If people leave a gift to charity to lower their tax, does their family receive more, or is it mainly about avoiding tax?

Alex explained that it depends on the estate and involves a complex calculation, but the motivation is usually to reduce the tax burden. He also gave some context. The nil-rate band is £325,000, and this can be transferred between spouses. There is an additional £175,000 residence allowance, so most estates don't pay IHT today. However, the bands haven't risen for years, and with property values up and pensions coming into scope, more estates will be affected. Attendees added two points. Usually the family receives slightly less than if nothing went to charity, but the charity receives much more than the family gives up. Leaving at least 10% of the net estate to charity reduces the IHT rate, so someone already planning a smaller gift may find that raising it to 10% leaves their family with the same amount or more. Always seek professional advice for individual cases.

Answered live by Alex McDowell, with additions from attendees in the chat

Q: Is there collective educational material that charities can use as signposting?

Not yet. Remember A Charity is working with the Institute of Legacy Management, government and the financial advice sector on a consistent set of messages, so that charities don't confuse supporters with different wording. Watch this space. The Remember A Charity website is the best starting point.

Answered live by Alex McDowell

Q: What happens to estates already in administration if they aren't finalised before April 2027?

Alex's understanding is that the new rules will apply to estates where the probate application begins after that date, not those already in process. He stressed that people should seek proper advice, as it depends on the circumstances.

Answered live by Alex McDowell

Understanding the link between legacy and brand

13:30 | Anna Turner (Legacy Futures), Charley Day (The Kite Factory), Dominique Abranson (WaterAid), Matt Smith (Alzheimer's Research UK)

Q: What did bringing legacy closer to brand mean operationally at WaterAid?

The shift changed how the whole communications and fundraising department works. Teams share their plans during planning and budgeting so activity is aligned. They have agreed key audiences across teams so they speak to them consistently. Brand metrics are also reported across all campaigns, both together and separately.

Answered in the chat by Dominique Abranson

Q: How do you track the impact of a legacy campaign on in-year income?

A media agency can overlay TV and radio airtime on website traffic and donations. WaterAid could also see how many people visited the legacy landing page and went on to donate.

Answered in the chat by Dominique Abranson

Q: You mentioned seven years as an average. Seven years to do what?

Seven years is the average time it takes to receive a legacy gift from someone's last will.

Answered in the chat by Matt Smith

Q: Without a "text for a pack" call to action, how did you drive responses?

Matt doesn't judge success by the number of packs sent. The TV activity is about reach, planting the seed. The more explicit asks follow later through direct mail and digital.

Answered in the chat by Matt Smith

Q: Do motivations differ between a general brand ad and a legacy ad?

A good legacy ad shows the impact of someone's support, not just what the charity is about. At WaterAid, the legacy campaign consistently grew the measures for feeling closer to the charity and sharing its values. Legacy brand campaigns can lean into values, which is key for building consideration.

Answered in the chat by Matt Smith and Dominique Abranson

Q: Any suggestions for small charities with no advertising budget? How do you pitch it to trustees as an investment with no metrics?

There are plenty of sector benchmarks, including for smaller charities, to help build the case. Legacies typically return around £15 for every £1 invested, over a longer timescale. Get trustees involved: ask them to pledge and to ask your high-value donors. Digital is economical for reach, so don't get too hung up on responses. A couple of legacy questions in a general supporter survey can uncover intention. Train staff and volunteers to talk about legacies, as they are brilliant advocates and often brilliant prospects too. WaterAid's best-performing digital asset for a long time was a film made at home during Covid using older footage, so you don't need a big production budget.

Answered in the chat by Sam Devlin, Matt Smith and Dominique Abranson

Q: As a small charity without multiple teams, is size a help or a hindrance for a united message?

It depends. Smaller can mean fewer people to influence, but ultimately it comes down to someone having a clear vision and bringing everyone along with them.

Answered in the chat by Charley Day

Q: For a small charity without budget or capacity, is it as simple as building strong relationships with current supporters?

Start with warm audiences. When Dominique joined WaterAid there was no cold or paid legacy activity. The team drip-fed legacy messages into cash appeals and newsletters, and sent legacy materials to the segment most likely to leave a gift. Start internally and branch out if and when it's right for your charity. WaterAid moved into paid brand legacy activity when it saw the share of gifts from people not on its database approaching 50%, which showed a wider audience could be reached.

Answered in the chat by Dominique Abranson

Reaching new legacy audiences: lessons from BBC Children in Need, Asda and Farewill

14:05 | Cam Renney-Smith (Farewill) and Ciaran Mackle (BBC Children in Need)

Q: Are Asda customers warmer to Children in Need because of the partnership? Did routing the journey through the Children in Need legacy page help?

It's impossible to quantify, but the long-running, well-established partnership almost certainly helped. The campaign's gift inclusion rate is now effectively Children in Need's benchmark, as its legacy programme is so new. Routing through the Children in Need page was a compromise for legal reasons, but it may have added reassurance that this was a legitimate offer.

Answered live by Ciaran Mackle

Q: How do you measure a campaign like this?

Online will-writing offers much more tracking. Farewill provides a dashboard and voucher-code tracking, and wills are processed quickly, so results come through sooner. Cam also recommended using whatever metrics your own marketing tools provide, such as email opens and clicks, so you can adjust campaigns quickly.

Answered live by Cam Renney-Smith

Q: How did you thank and keep in touch with new pledgers, especially those new to Children in Need?

Children in Need hasn't done much here yet and is integrating stewardship next year, built around recognising what pledgers have done, reinforcing impact and reassuring them they made the right choice. Farewill recommends always thanking the pledger and asking for feedback on the service. Keeping the connection going through their lifetime also means they're more likely to tell you if they change their will or increase their gift.

Answered live by Ciaran Mackle and Cam Renney-Smith

Q: How easy was it to secure funding for the will-writing costs?

The relationship with Farewill already existed, and Children in Need had invested in a free wills package. The campaign beat expectations and went over budget, which made it an easy internal conversation to release more funds.

Answered live by Ciaran Mackle

Q: At what point is this right for a charity, given the costs?

Packages and costs vary, so talk to Farewill. Cam also advised keeping an eye on the long-term value of legacies. For example, one person using the service pledged a 50% residuary gift.

Answered live by Cam Renney-Smith

Q: Are there statistics on success when not using a free will service?

Legacy Futures has strong sector-level benchmarking. Farewill also provides cold pledge reporting, which covers gifts made outside the free will service.

Answered in the chat by Cam Renney-Smith

Q: Was the £31,000 average residuary gift an estimate?

Yes. Farewill applies an estimated value of £5,050 for every 1% of an estate pledged.

Answered in the chat by Cam Renney-Smith

Q: Did Children in Need receive the personal data of everyone who wrote a will through its landing page?

Farewill shares data on completed wills with the charity for stewardship.

Answered in the chat by Cam Renney-Smith

Q: Have you thought about journeys for people who wrote a will but didn't pledge?

Check your own internal policies, but it may be possible to thank non-pledgers under legitimate interest and ask for feedback on the will service.

Answered in the chat by Cam Renney-Smith

Building a legacy supporter journey: overcoming the challenges for small to medium-sized charities

14:50 | Jensen Calleemootoo (Barefoot Legacy)

Q: If a charity has limited resources, which stages of a legacy supporter journey are essential?

Don't try to build Rome in a day. Start with the first two stages, awareness and interest, and aim simply to recruit some inquirers. Look for resources you already have, such as members over 55, a partner with a large audience, or volunteers out in the community. Set a small objective, for example 10 inquirers, and test a hypothesis in two or three hours a week. Once you have evidence, take it to decision-makers to ask for more time, budget or volunteer help and move on to nurturing.

Answered live by Jensen Calleemootoo

Q: Could you explain again the core belief (shared ambition), the supporter's role and the charity's role?

Most charities get the shared ambition right, because it is the creative part: the world the supporter wants to live in. The supporter's role is the most important and most often missed. It is the role the person wants to play beyond their lifetime, and it is best uncovered through qualitative research or by talking to supporters. The charity's role is to show you are trustworthy enough to carry that gift forward. Jensen is happy to share the full model with anyone who gets in touch.

Answered live by Jensen Calleemootoo

Intro to legacy fundraising

15:25 | Sam Devlin

Q: Would you recommend a dedicated legacy@ email address, even with a small supporter base?

It depends on the size of your programme. It's fine as long as there is a real person responding, as automated replies aren't helpful for such a considered decision. It can also be a named person. The key is that someone checks it. Sam once found a donations inbox no one had checked for two years.

Answered live by Sam Devlin

Q: What are the pros and cons of free will services?

Sam launched Cancer Research UK's free will service but his thinking has changed. Free wills can leave money on the table, because they skew towards fixed-sum gifts rather than a share of the estate. Long-standing supporters may just need a conversation. Free wills have a place, but they shouldn't be the be-all and end-all. In the chat, one attendee said their charity had decided against free wills because of its audience and because people update their wills over time. Others said their provider had been a brilliant starting point.

Answered live by Sam Devlin, with attendee experiences in the chat

Q: Is not using any free will service a problem?

Not at all. It's the relationship between you and your supporters that matters most.

Answered in the chat by Sam Devlin

Q: Would you recommend a specific law firm, or a list of solicitors? How do you build that list?

Under fundraising regulations you need to offer supporters at least two options. Sam agreed this is a very common barrier to getting a will done.

Answered in the chat by Sam Devlin

Q: What timescale can I give my CEO for the return on legacy investment?

Around seven years, but it is reducing.

Answered in the chat by Sam Devlin

Q: Any advice on forecasting, as finance directors take more interest?

Invest time with your finance director in explaining how legacies work. Sam offered to discuss this further with anyone who gets in touch.

Answered in the chat by Sam Devlin

Q: How do you handle people who can't picture what their estate will look like and worry about leaving their family short?

It's a very personal decision. Always emphasise that family and friends come first. A share of whatever is left, if anything is left, can reassure people. As people get older and see their family is provided for, they often update their will and leave more to charity.

Answered in the chat by an attendee

Q: How do we make it easy for supporters to tell us they've included us in their will?

A simple form on your website works well.

Answered in the chat by an attendee

In attendees' own words

Anonymous takeaways shared in session polls and post-event feedback.

> *"Loved the use of insight over assumptions."*
> On Five insights we've learned from successful legacy propositions

> *"Nice clear explanations, not as complicated as I thought."*
> On the IHT & pensions deep-dive

> *"IHT mitigation is not the main driver of legacy giving."*
> On the IHT & pensions deep-dive

> *"Brand and legacies are the start and end of the same journey."*
> On Understanding the link between legacy and brand

> *"Legacy belongs to everyone in the charity."*
> On Building a legacy supporter journey

> *"Don't assume that people of the same generation will have the same priorities and inspiration when considering making a charity gift."*
> On Intro to legacy fundraising

Resources shared

- **Slides for every session** are in the delegate bag. This session's slides are also available directly: fundraisingeverywhere.com/wp-content/uploads/2026/09/Five-insights-weve-learned-from-successful-legacy-propositions.pdf
- **Remember A Charity** is the starting point for sector messaging on the inheritance tax changes.
- **Legacy Futures** offers sector-level legacy benchmarking.
- **Farewill** offers cold pledge reporting and benchmarks: charities@farewill.com
- **Barefoot Legacy** (Jensen Calleemootoo): barefootlegacyconsultant.co.uk
- **Sam Devlin's handout** is in the delegate bag.
- **Octopus** was mentioned by attendees as a newer free will provider.
- **Subtitles:** hover over the video and click CC in the bottom right corner.
- **Speaker contacts shared in the chat:** Matt Smith (matt.smith@alzheimersresearchuk.org), Charley Day (charley.day@thekitefactorymedia.com), Dominique Abranson (dominiqueabranson@wateraid.org), Sam Devlin (sam@samdevlinconsulting.com). Alex McDowell, Cam Renney-Smith and Ciaran Mackle welcome contact via LinkedIn.

Missed a session? Use your original joining link to watch everything from both rooms on demand. Fundraising Everywhere members also have every session in their on-demand library.