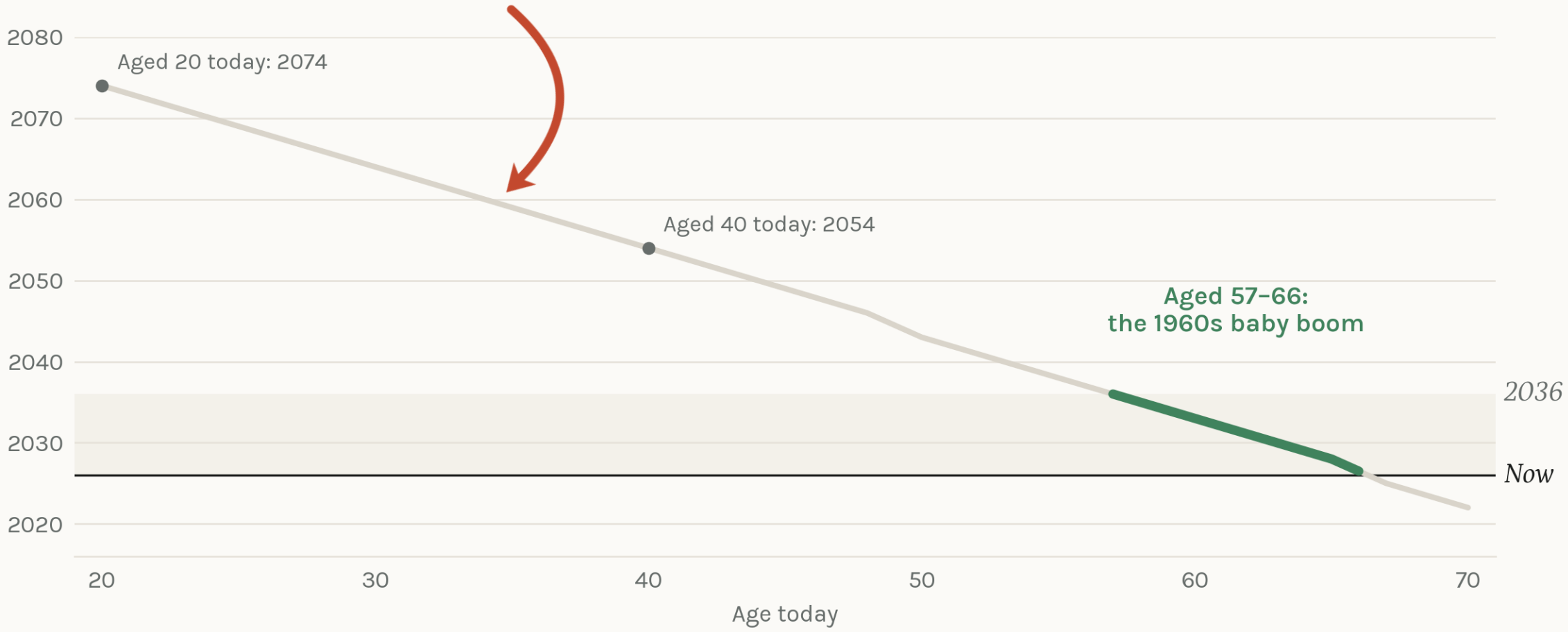
Live from 2036...



What we know will change

Everyone aged 57 to 66 today reaches State Pension age by 2036

Year people reach State Pension age, by their age today (UK, current law)



Source: DWP, Pensions Acts 2007 and 2014. State Pension age is 66, rising to 67 during 2026–28 and legislated to reach 68 in 2044–46 (under review, due to report in 2027). Actual retirement is often earlier or later.

Preparing for the future of legacy fundraising



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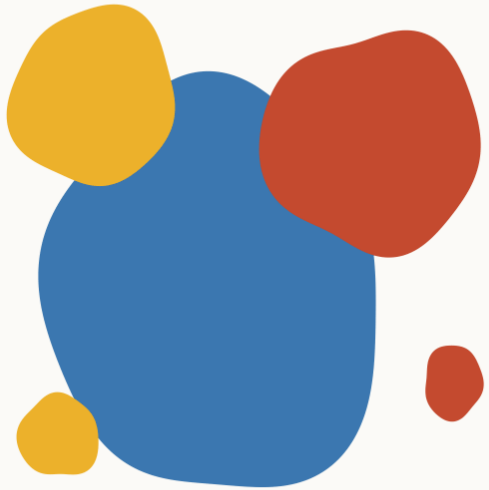
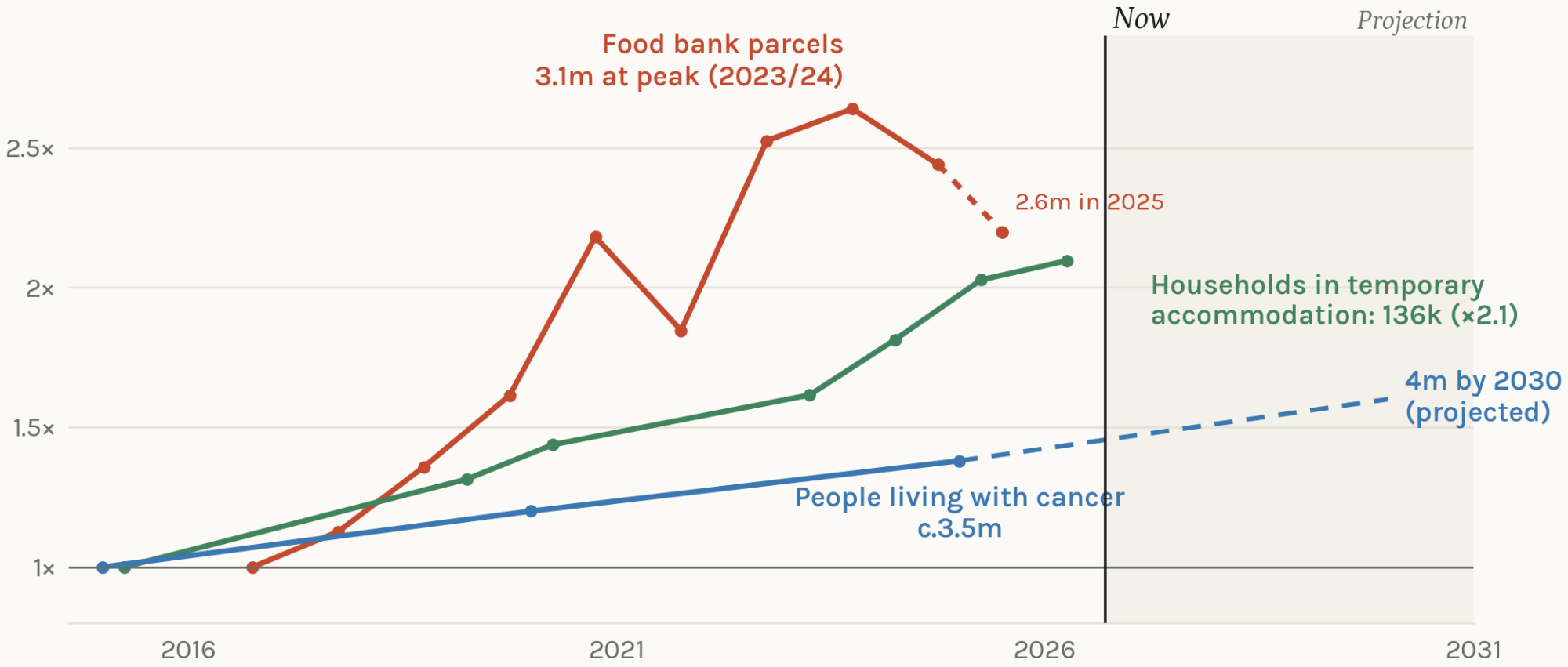


What we know

What we know will change

Need has grown across causes — some more than doubling in a decade

How much demand has grown since around 2016 (starting level = 1×)



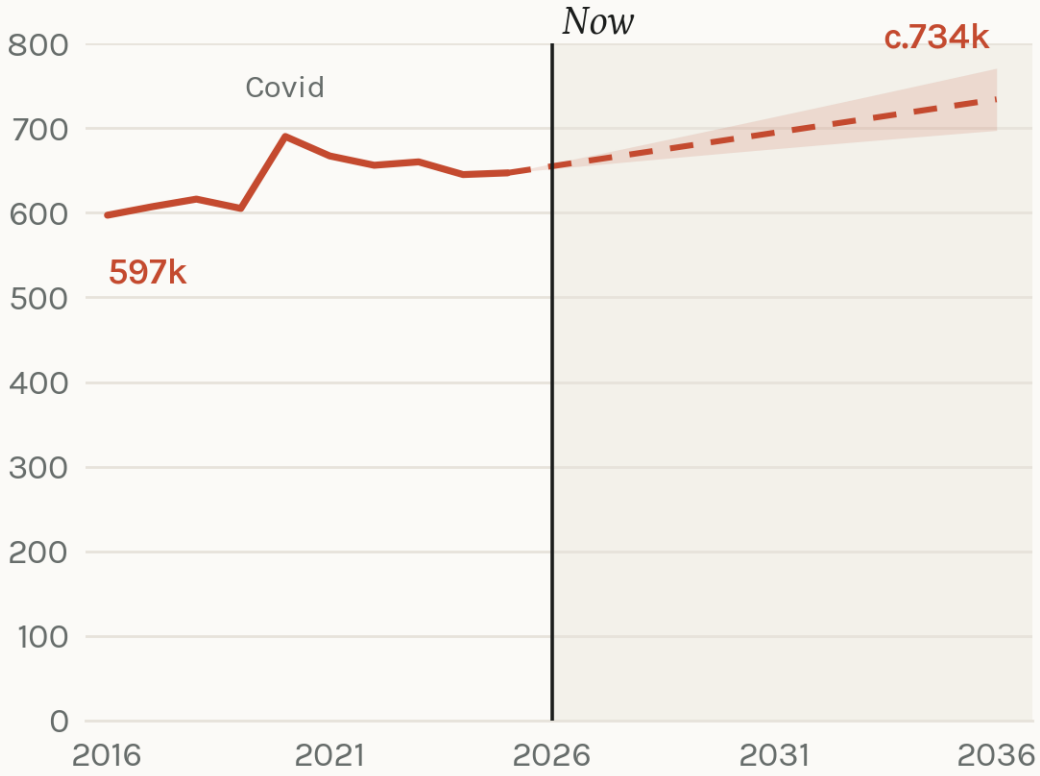
Sources: Trussell Trust (UK food parcels, financial years from 2016/17; 2025 is a calendar year on a new basis); MHCLG statutory homelessness (households in temporary accommodation, England, March 2015–March 2026); Macmillan Cancer Support (2.5m in 2015, 3m in 2020, almost 3.5m in 2025, 4m projected by 2030). Parcels count volume, not people, and exclude independent food banks.

What we know will change

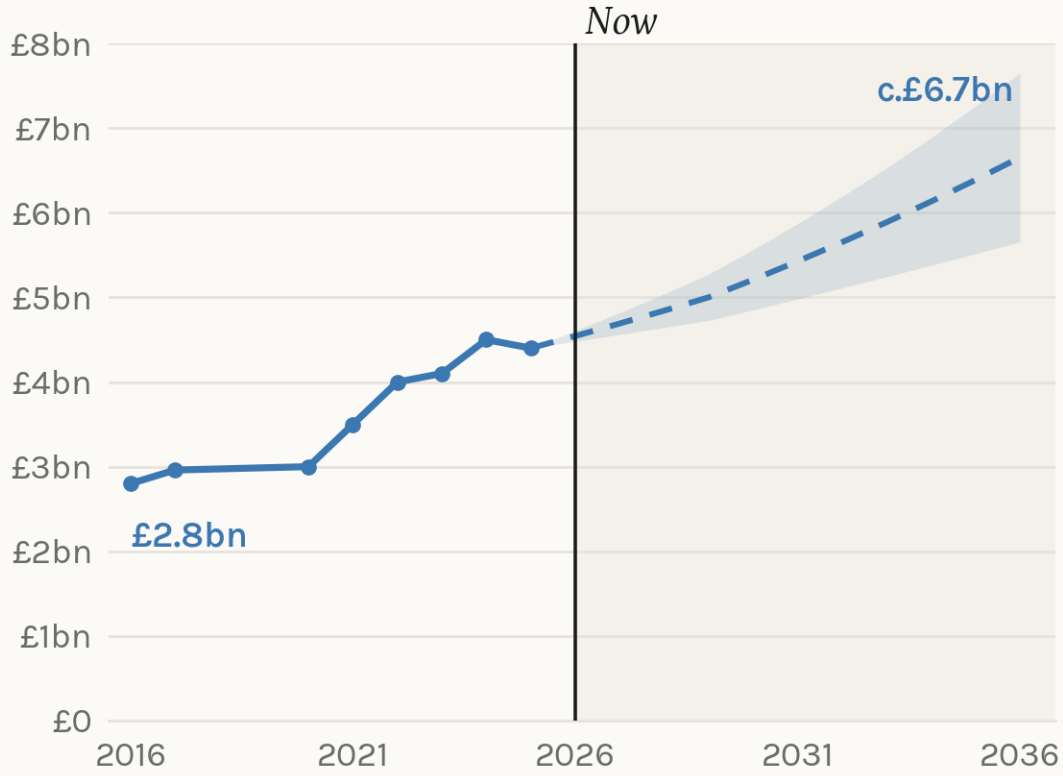
More deaths and more legacy income over the next ten years

Number of deaths is rising as the post-war generations age — the death rate itself is falling

UK deaths a year (thousands)



UK charity legacy income (£bn, cash terms)

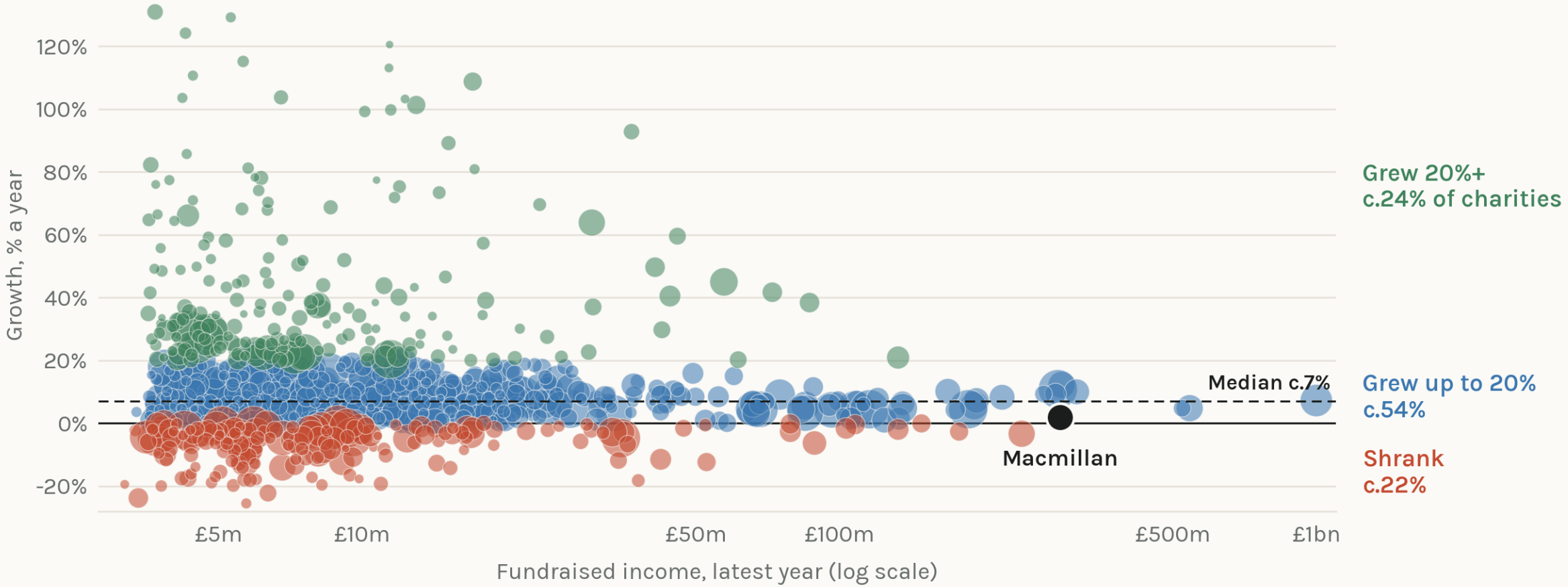


Sources: ONS deaths registered and 2024-based national population projections (6.85m deaths mid-2024 to mid-2034); Legacy Foresight / Legacy Futures and Smee & Ford (Legacy Giving Report 2026: £4.4bn in 2025, £5bn by 2029, £10bn by 2046). Shaded ranges are illustrative (±5% deaths, ±15% income by 2036). Some years are financial years.

Where Macmillan sits

Charities' fortunes vary hugely — some shrink fast while others double

Fundraised income against annual growth, UK charities. Each dot is one charity

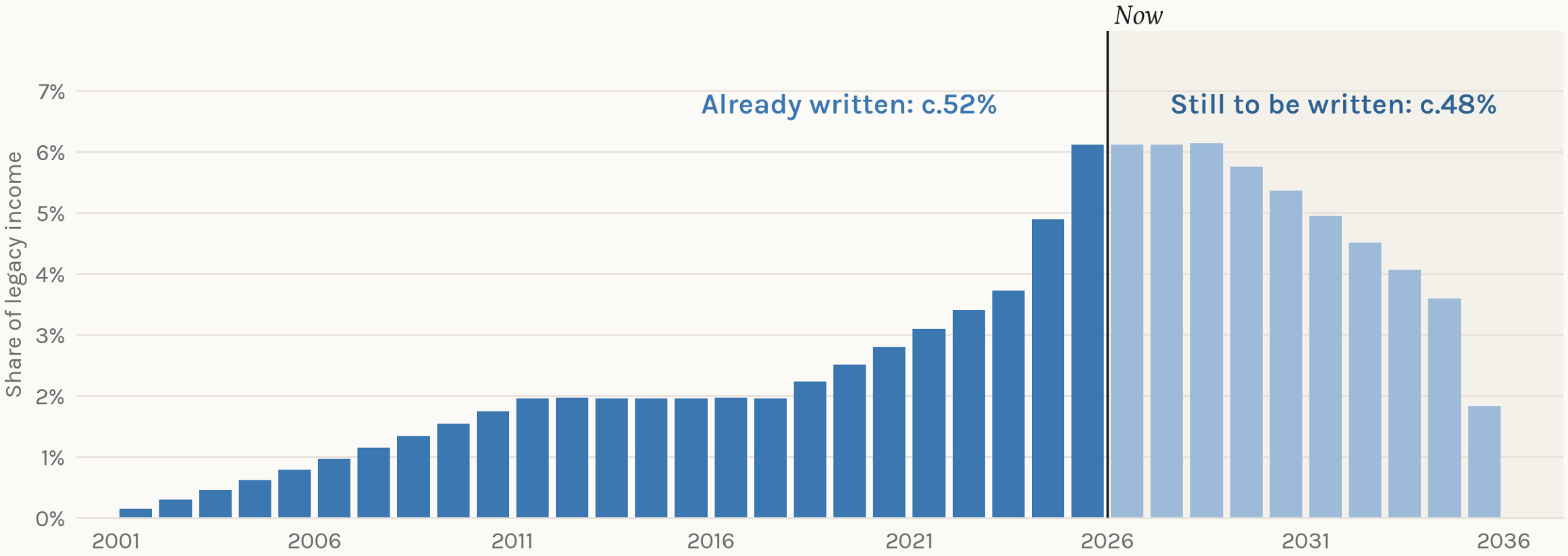


Source: Charity Commission data, compiled and presented by Steve Law on purposekit.org. Shares are of charities shown; dot positions redrawn from the original chart, so individual charities are approximate.

What we know will change

Half the wills that will pay out in 2026–36 are already written

When the wills behind the next ten years of legacy income were (or will be) written

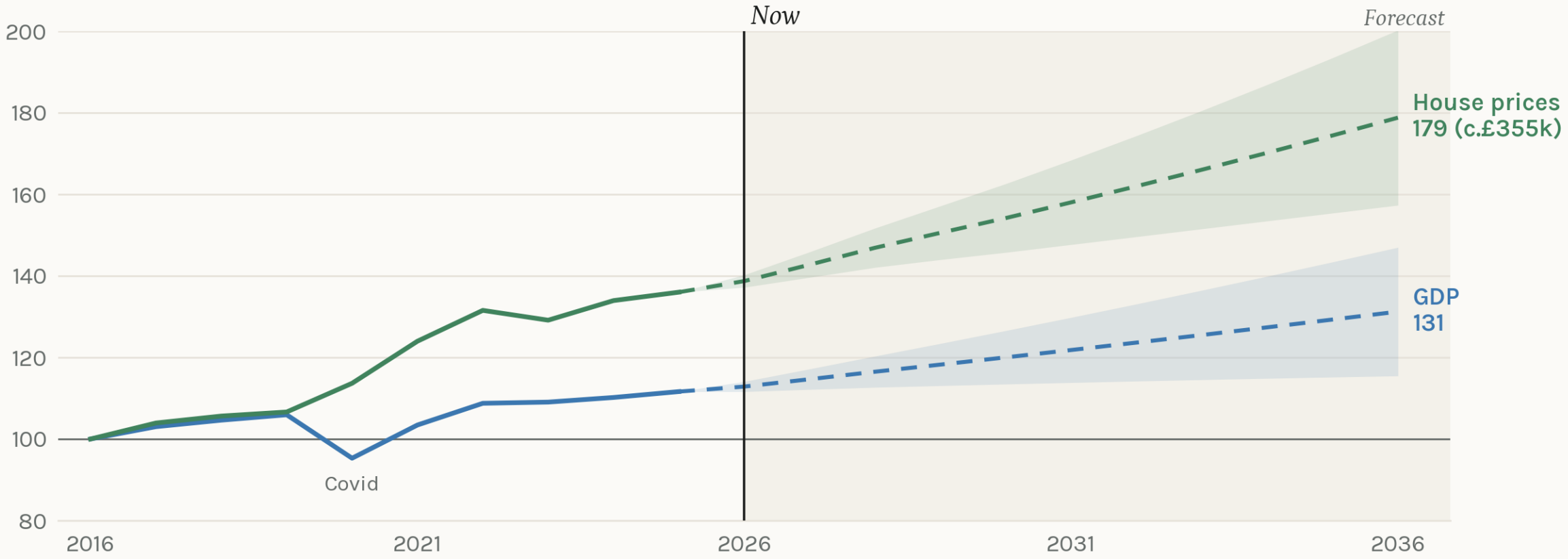


Based on the will-age split at death: a third up to 2 years old, a third 2–8 years, a third over 8 years (assumed spread evenly over 8–25 years; the result barely changes with 20 or 30). Weighted by projected legacy income (Legacy Futures). Excludes the 1–2 year lag from death to payment, which would push the share higher.

What we know will change

The economy and house prices are both expected to keep growing

Index, 2016 = 100. GDP is after inflation; house prices are cash prices

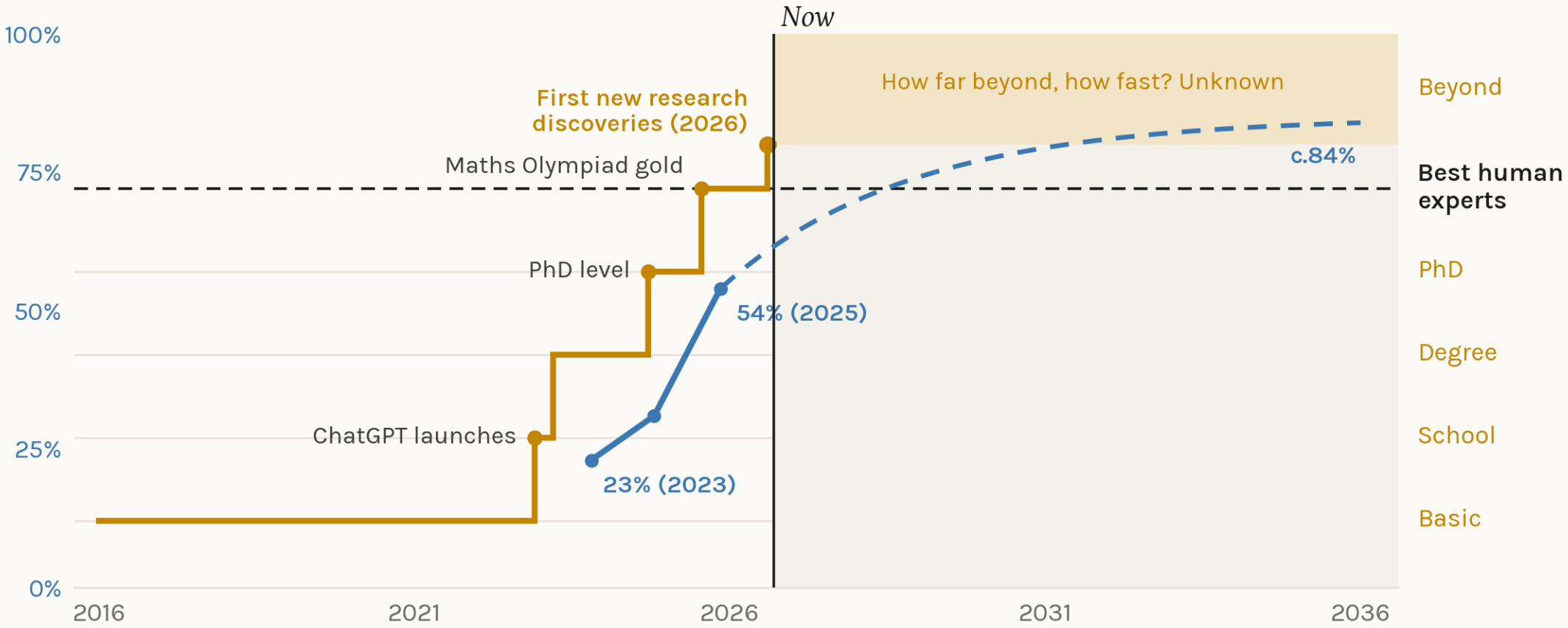


Sources: GDP — OECD/ONS real GDP growth to 2025; OBR Economic and fiscal outlook, March 2026 (1.1–1.6% a year to 2030), 1.5% a year assumed after. House prices — ONS UK House Price Index (£270k, Dec 2025); OBR March 2026 (c.2.5% a year), 2.5% assumed after 2030. Shaded ranges ±12% by 2036, illustrative.

What we know will change

AI is crossing the limit of human expertise — and use is exploding

Ability of the most advanced AI (gold) and UK adults using AI tools (blue)



Sources: AI ability — OpenAI (GPT-4, o1), Google DeepMind and OpenAI (IMO gold, July 2025), Epoch AI FrontierMath: Open Problems (2026); levels are an indicative guide. UK use — Ofcom Adults' Media Use and Attitudes (23% 2023, 31% 2024, 54% late 2025; DSIT found 59% in early 2026). Use projection illustrative (plausible range c.70–90% by 2036).

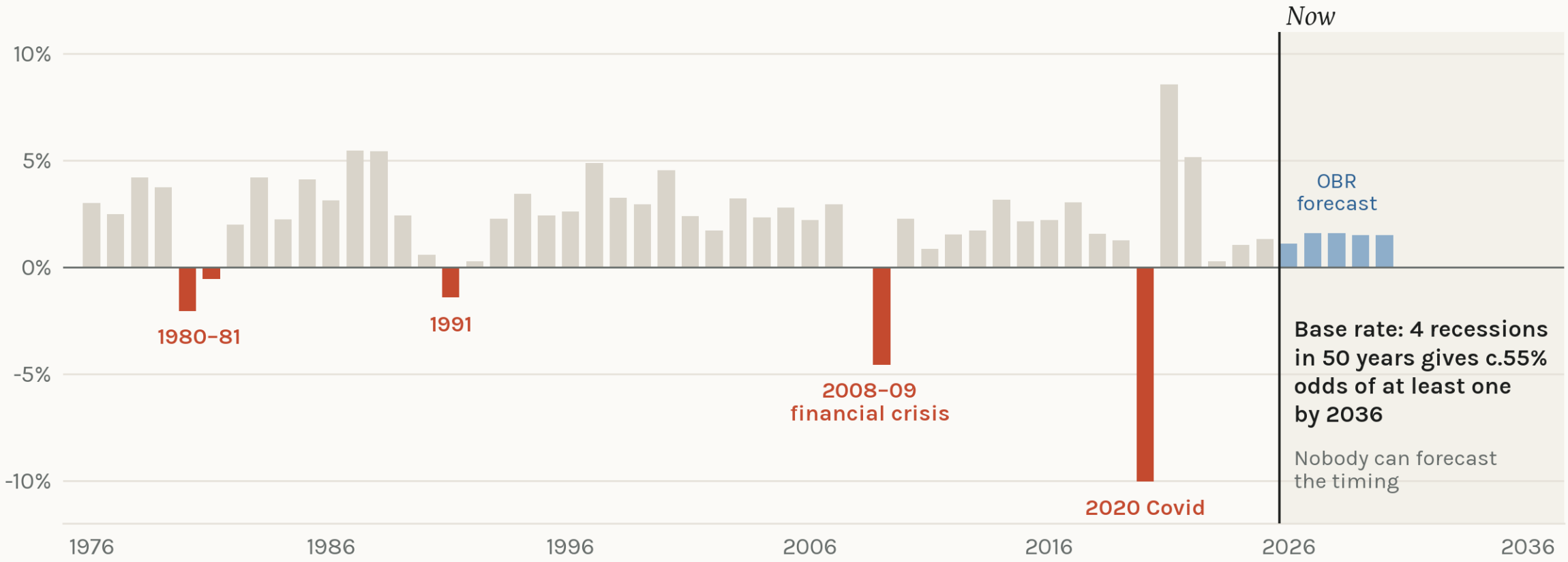


What we don't know

What might change

Four recessions in 50 years — the odds favour another by 2036

Annual change in UK GDP after inflation, 1976–2025, with OBR forecast to 2030

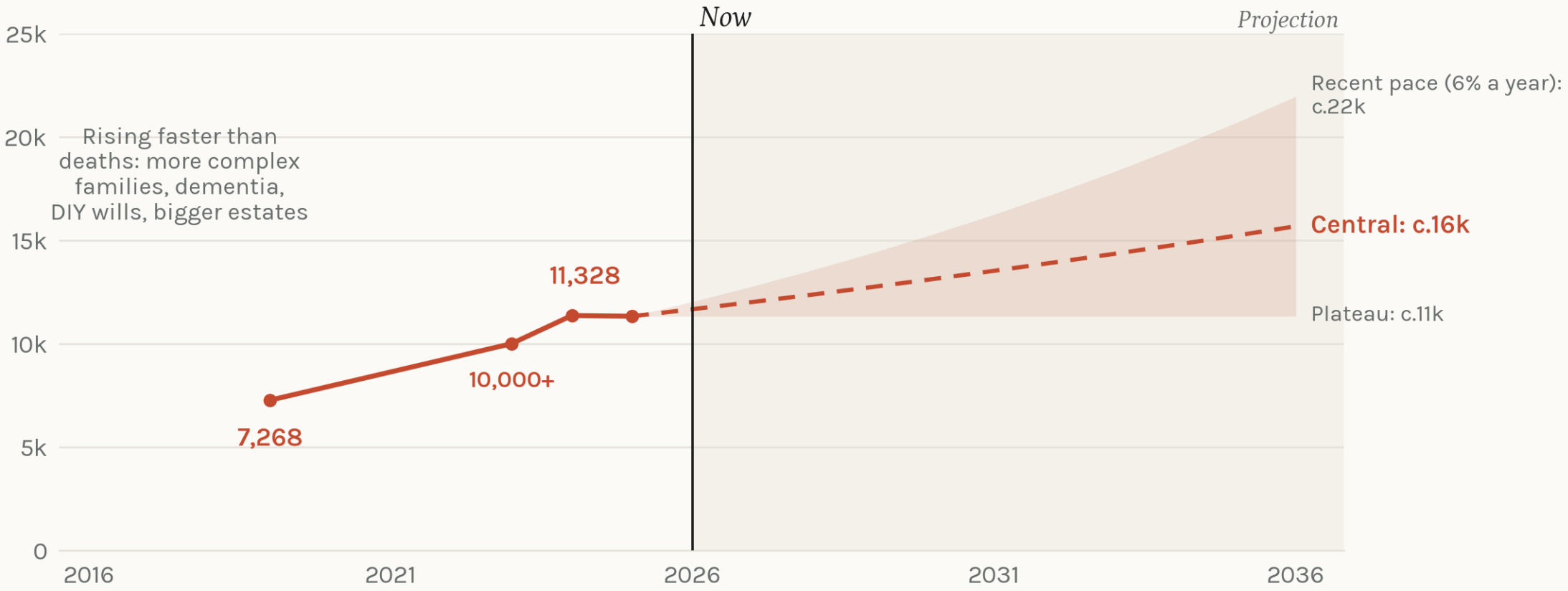


Sources: OECD Main Economic Indicators via FRED (UK real GDP growth, 1976–2025); OBR Economic and fiscal outlook, March 2026. The 55% figure is a simple base rate (one recession every c.12.5 years), not a forecast. Legacy income typically dips with house and share prices, then recovers — but deaths, the main driver, do not change with the economy.

What might change

Challenges to probate are up by half since 2019

Probate caveats entered each year, England and Wales — often the first step in contesting a will

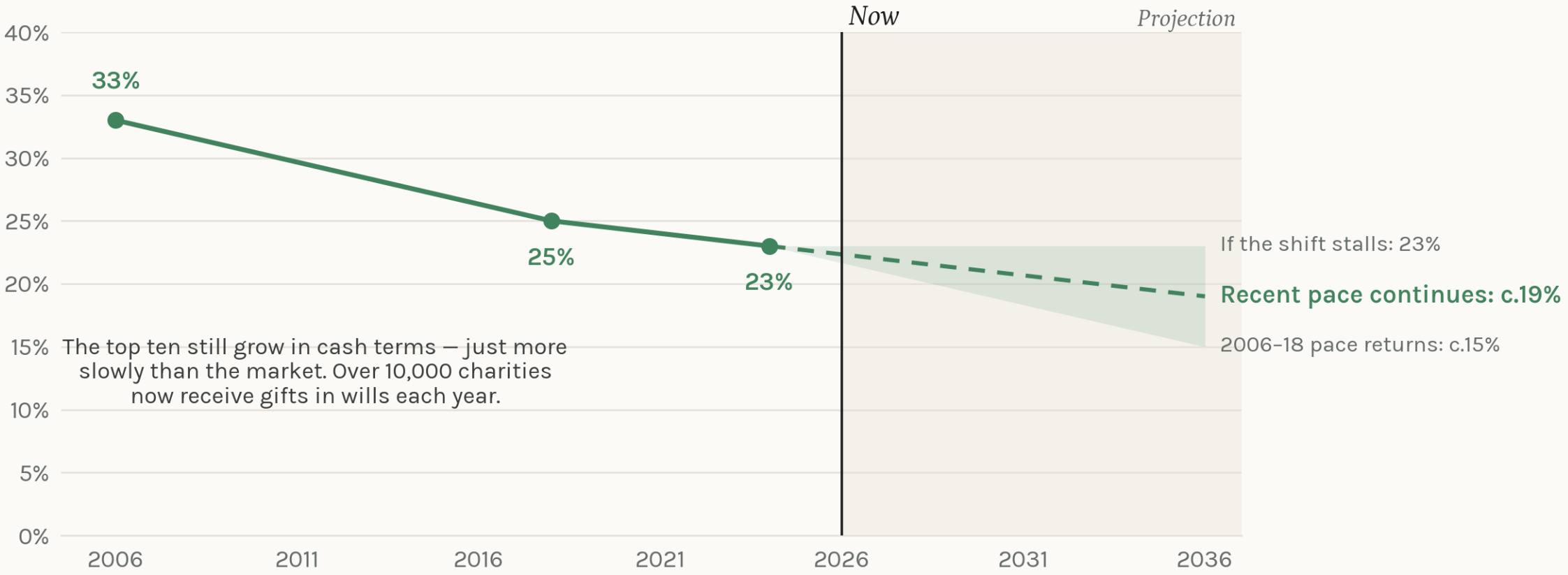


Sources: HMCTS data via Freedom of Information requests (Birketts, Irwin Mitchell, Which?). 2023 shown as 10,000 (first year above it). A caveat is not a full dispute: High Court disputed probate claims were 1,217 in 2025 (Solomonic). Projection range is illustrative: 0% to 6.2% a year.

What might change

The biggest legacy charities' share is slowly shrinking

Share of UK legacy income going to the ten largest legacy charities

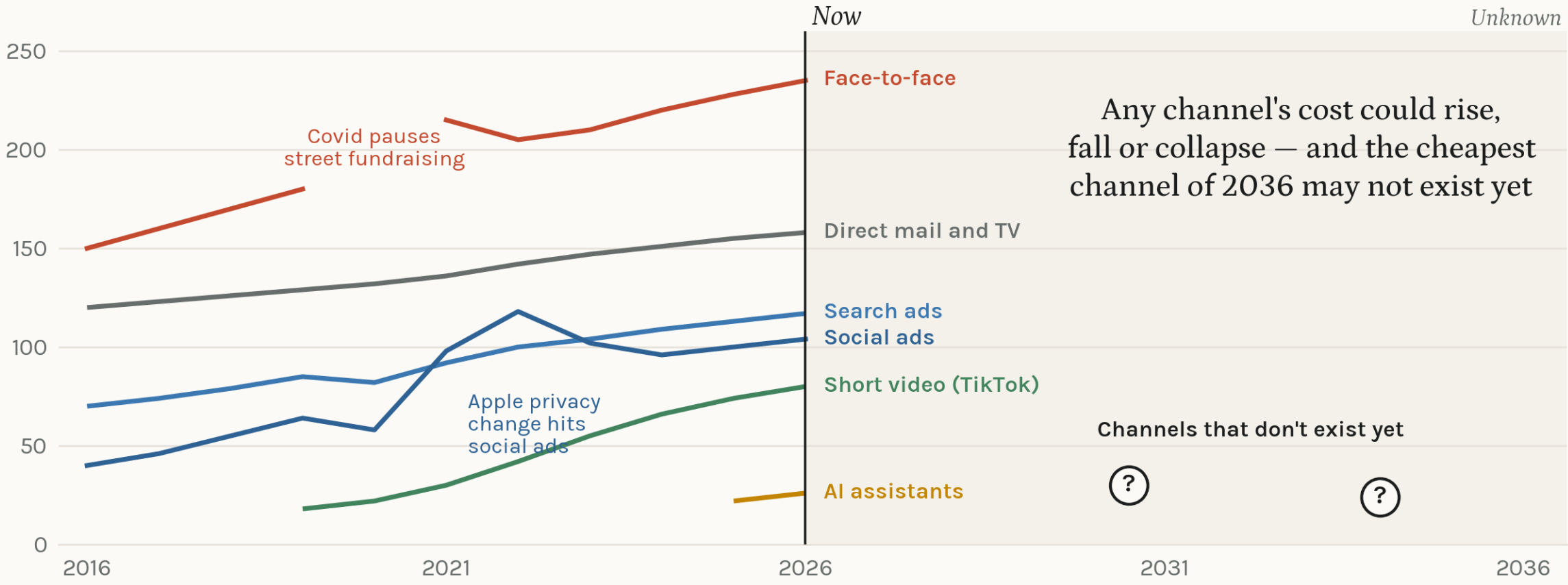


Sources: 2006 and 2018 — Legacy Foresight (Meg Abdy, Civil Society, 31 Oct 2018); 2024 — Smee & Ford and Legacy Futures, Legacy Giving Report 2025 (top 10 'over 23%', a year boosted by probate backlog clearance). Projection range is illustrative.

What we don't know

New channels start cheap, get crowded — and shocks reshuffle everything

Illustrative cost to recruit a supporter or customer, by channel (2016 average across channels = 100)



Illustrative — shapes reflect known events and published trends, not a measured dataset: Covid-19 halted face-to-face fundraising in 2020; Apple's App Tracking Transparency (iOS 14.5, 2021) raised social ad costs; Facebook CPMs up c.38% 2020–26 (Revealbot data via ConversionStudio). Real costs vary hugely by sector and organisation.

Google

Which charity should I leave a legacy to?

AI Mode | All | Short videos | News | Images | Forums | Shopping | More | Tools

AI Overview

The best charity to leave a legacy to is one tied to your personal values, as gifts to registered UK charities are completely exempt from Inheritance Tax. Remember a charity in ... +2

Popular UK Legacy Causes

- **Medical Research:** Major organizations like Cancer Research UK rely heavily on gifts in wills to fund long-term scientific breakthroughs.
- **Animal Welfare:** Groups like the RSPB or Born Free protect wildlife and habitats.
- **Community & Homelessness:** Charities like St Mungo's help individuals recover from homelessness.
- **Advice & Support:** Organizations like Citizens Advice support local communities through hard times. Citizens Advice +3

Tax Perks to Keep in Mind

- **Tax-Free:** Gifts to charities are subtracted from your estate before Inheritance Tax is calculated. THP Chartered Accountan...
- **The 10% Rule:** If you leave 10% or more of your net baseline estate to charity, the tax rate on the rest of your taxable estate drops from 40% to 36%. Will Aid +1
- **Simplifying the Estate:** You can also name an umbrella organization like the Charities Aid Foundation (CAF) to distribute your gift, which cuts down on executor red

Ask anything

Remember a charity in your will

Remember A Charity

Choose a charity that's close to your heart * Hospice UK * People's Trust for Endangere...



Charities Aid Foundation

Leave a legacy gift in your will

Why leave your giving to us * Cut your estate's red tape When you name just one...



Citizens Advice

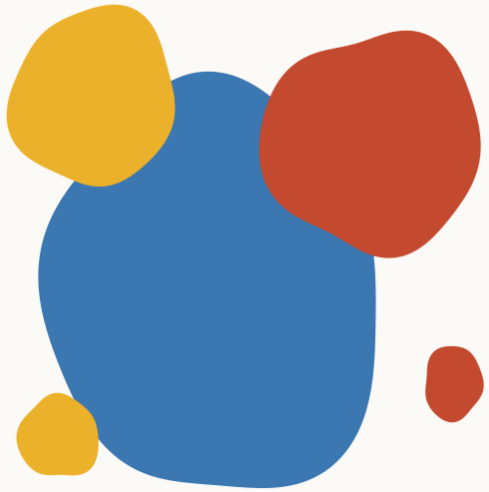
Leave a legacy

Leave a legacy * Your gift Citizens Advice is a charity—that's why we need your support....



Show all





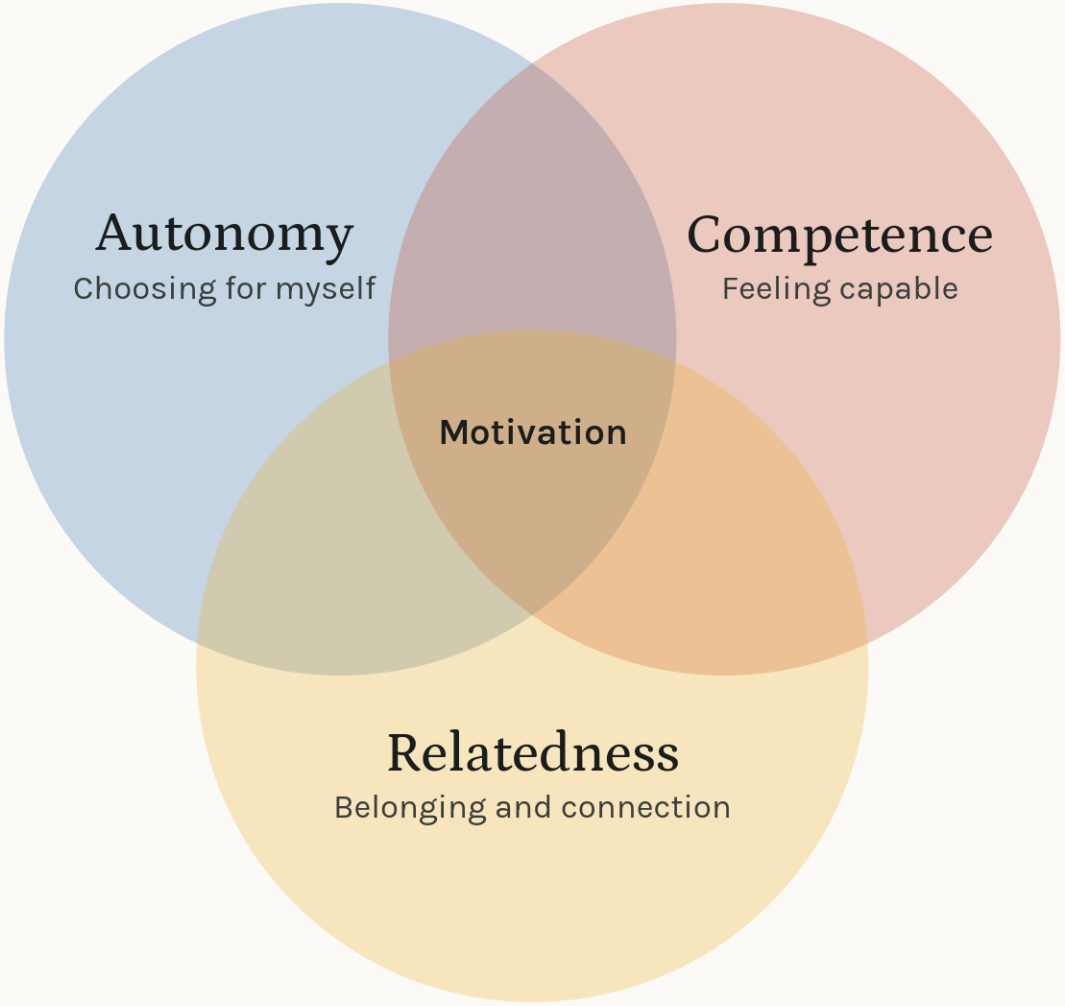
What won't change





What won't change

Three human needs drive lasting motivation



Source: Deci and Ryan (2000), self-determination theory.


Macmillan Support Line
Macmillan Support Line
Macmillan Suppo
11
10
14



So what?

Leverage what we know will change.

Prepare for what might change.

Build a foundation on what stays the same.



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