

## Settling our estate: responding to legacy requests

Making a will provides for those we leave behind. A gift in our will can richly bless our church and the charities that matter to us in life. This paper outlines the importance of wills and legacies and signposts resources to help us respond well to requests for legacy information.



The numbers can make your eyes water. By 2050 it is estimated that £5.5 *trillion* will pass from one generation to the next. As this wealth is transferred charitable gifts in wills will grow hugely. Legacy income to charities was worth around £3.4 billion in 2021 and will rise to an estimated £5 billion in 2030. Driving this growth: an increase in deaths, the passing of the boomer generation and rising property values.

### Our 2030 legacy plan starts today

This legacy income to charities means changed lives; it's vital. Legacies make possible things we could not do otherwise. During the the Covid pandemic, legacy income, the generosity of the past, was a lifeline for some charities and churches as other income streams were squeezed.

Every church needs a considered legacy strategy. It's a key stewardship task but it can't be squeezed into a Giving in Grace programme. A good legacy strategy is a job for another time. Make a great start at the [legacy page](#) from the National Giving Team and talk to your diocesan advisor.

### Responding to legacy requests

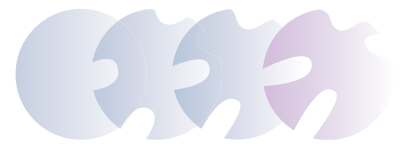
The [response form](#) has a tick box for people to request information on leaving a legacy to the church. If you don't have any legacy literature don't worry. There are resources to help. But first two comments.

- When someone asks about gifts in wills it's not a casual enquiry or a spontaneous decision. Our response must be sensitive and that initial personal visit counts. If it will take time to gather information, say so.
- The person has requested legacy information. Don't be anxious when responding but do be sensitive and wise. **Never Give Advice.** Don't be drawn into discussion. The visitor shares the legacy literature and no more. They cannot influence or appear to influence legacy decisions. The only advice is to talk to a solicitor or professional will writer or a reputable online will writing service, such as the Church of England partnership with Farewill ([www.farewill.com/cofe](http://www.farewill.com/cofe)).

### A legacy enquiry pack

It's not difficult to create a simple pack for legacy enquiries. Free or low cost literature is at [www.cpo.org.uk/LegacyGiving](http://www.cpo.org.uk/LegacyGiving):

- an attractive A5 booklet, *Gifts of Faith, Hope and Love* is an easy read with simple guidance and legacy wording. It may be all you need.
- the leaflet, *How You can make a Lasting Difference*, is attractive and simple to accompany *Gifts of Faith* or as an alternative.
- an editable leaflet, *A lasting Gift to your Church*, is available but at the time of writing customisation is temporarily suspended.
- a handy four page A5 leaflet, *Preparing to Visit your Solicitor*, which does what it says on the tin.



Finally, don't forget to add a short, warm covering letter of thanks for the enquiry from the Vicar or perhaps a Legacy Officer to accompany the legacy enquiry information.

### Do wills and legacies really matter?

That £3.4 billion is certainly working hard for charities around the country. More money means more lives changed. Here's the thing: gifts in wills are gifts of love and life. They bring hope, joy, change.

Of course, legacy income is not shared equally between charities. A smaller number of charities are gifted a large slice of legacy income. But smaller, local charities are growing this income and [technology is helping to level the playing field](#).

Churches are in the mix. Church of England legacies totalled £63 million in 2020; a [2022 report](#) notes legacy gifts to religious causes increasing by 21%. Church legacy income is also unequal and overall churches are missing out on millions. Overall legacy income doesn't reflect our congregational generosity.

### You have to ask

That £3.4 billion is all the more impressive because only around 6.5% of deaths lead to a charitable will or around 14% of wills that go to probate. Of course, older people are far more likely to have a will. A small shift in public attitudes to legacies would make a big difference and churches need a change of mindset.

A key reason people don't leave a gift in their will is simply that no one has ever asked them. Older research from Christian Legacy (now defunct) found that in contrast to tithing less than a quarter of Christians had heard about gifts in wills from their church. So they heard from other charities instead.

It may be anxiety about talking money and death; it may be a fear of offence or that asking will lose the occasional legacy they do get. But we do have to ask. We ask sensitively, of course. We ask confident in the ministry the gift will bless. We ask confident that family and friends will know the use of a legacy honours the memory of a loved one.

### Wills, legacies and stewardship

For 500 years the Church of England has encouraged the making and updating of a will and gifts in wills because they matter.<sup>i</sup> It's good stewardship.

- Making a will is an act of wisdom, kindness, provision and love for those closest to us. Wisely

providing for loved ones is, understandably, the primary motivation in leaving a will.

- By contrast, not making a will or not keeping a will up to date may result in problems for those we leave behind. An up to date will ensures that those you want to receive a share of your estate actually do so.



- Making a will is a deeply spiritual thing because it involves preparation for our own mortality.
- A gift in our will is a natural part of our faithful committed giving. When we have taken care of our loved ones (1 Tim 5:3) we give generously from our estate in death as from our disposable income in life.

A gift in our will is consistent with the biblical principles of loving, planned, proportionate generosity. It may well be our biggest gift and could transform the ministry and mission of the church that has nurtured our faith and those Christian and other charities that we have supported in life.

### Notes and Resources

<sup>i</sup> The 1662 *Book of Common Prayer*: 'And if he have not before disposed of his goods, let him then be admonished to make his Will, and to declare his debts, what he oweth, and what is owing unto him; for the better discharging of his conscience, and the quietness of his Executors. But men should often be put in remembrance to take order for the settling of their temporal estates, whilst they are in health.'