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Top tips: When and how to get the legacy conversation started

For wealth advisers, raising the topic of legacy giving can be a valuable addition, helping clients shape a more meaningful, purpose-driven legacy, and to deepening client relationships ([see more](#)). Here, we round up some top tips for getting the legacy conversation started.

When to talk legacies

Like many other topics, there's no fixed moment for legacy giving – it can be woven into conversations at various moments throughout the client journey. This might include:

1. Initial client meetings

The first few meetings are about building trust, understanding priorities, and exploring values. These early conversations are fertile ground for gently introducing the idea of legacy. It doesn't have to be a deep dive, but rather an indication that you're open to talking about the client's broader vision for their wealth.

2. Annual reviews and estate planning meetings

Reviews are natural moments to revisit estate plans – either directly or together with a legal expert. Clients' wishes change throughout their lifetime and so it's important to check their estate plans still meet their needs and reflect current wishes for beneficiaries. These meetings can be a great opportunity to discuss not only performance, but values and purpose.

3. Key life events

Milestones such as marriage, divorce, or the arrival of a child or grandchild often prompt clients to re-evaluate their estate plans and goals. Similarly, the loss of a loved one can shift their perspective on mortality, meaning, and impact. These moments offer advisers a chance to empower clients with the opportunity of creating a positive and lasting charitable legacy that reflects the issues most important to them.

4. Major financial events

Receiving an inheritance, selling a business, or liquidating a large asset can lead to a re-evaluation and a significant shift of a client's financial roadmap. This is also a time when they may be open to discussing the purpose of their wealth and fiscal matters – including how charitable legacies could help reduce their Inheritance Tax liability.

5. Focused philanthropy session

At times, the portfolio may not need significant review, but a client meeting is due. A focused session or deep dive into the values and good causes they care about, and their approach to philanthropy, can be a great way to deliver something completely new and deepen rapport.

Five conversation starters that invite reflection

When it comes to legacies, it can work well to use open and non-prescriptive questions that help clients reflect on their values. So here are five conversation starters to plant the seed:

“Leaving a charitable legacy is important to a growing number of our clients and their families. Is that something you'd like to find out more about?”

This opens the door respectfully, aligning your client with the broader trend of purpose-led planning. It also demonstrates that legacy giving is an established way of giving.

“Including a charitable gift in your Will or estate plans could reduce your Inheritance Tax liability. Would you like to understand how that could work while benefiting causes you care about?”

A practical entry point that blends financial strategy with emotional reward and impact.

“I know you've spoken about your love of [music/art/sport etc]. Are there any organisations supporting emerging talent or causes that you're passionate about that you'd like to support in your estate plan?”

This brings the conversation back to their personal passions – making the approach authentic and connected to their life story.

“Is philanthropy something that's important to you [and your family]? Is this something you'd like to discuss now or at some stage in the future?”

An inclusive way to explore their views and those of their family, while giving them scope to delay the conversation until a later date, if needed.

“Thinking about the purpose of your wealth, what legacy would you like to leave behind?”

A reflective, values-based conversation starter that encourages clients to zoom out and consider the bigger picture.

Legacy giving isn't for every conversation with clients – but it should be a part of the general narrative. For advisers, your role is to make clients aware of the option, exploring their philanthropic aspirations and how this might fit into their financial and estate plan. Raising the topic of a charitable legacy may feel like a small step, but it can grow into something far-reaching – for your client, their family, and for the charitable causes that will carry their story forward for future generations.

To find out more, see our [wealth adviser resources](#) or go to www.rememberacharity.org.uk.

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