THE COMMISSION ON THE DONOR EXPERIENCE

10

Back to the future – a new approach to legacy fundraising

Project 10. Legacies

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The original brief

Legacies are a significant source of income for many charities, so it is important to retain the confidence of those who have already included charities in their wills and to encourage more people to do likewise. This project will look at the strengths and weaknesses of the current model of legacy fundraising and identify how we make sure that people feel encouraged to include charities in wills.

For senior management and trustee boards, this project will:

- Show why they should create an internal culture where legacy giving is celebrated and encouraged.
- Help them to have the courage to invest in legacy giving and promotion.
- Show why emotion and identity is at the heart of legacy giving and how fundraiser's can use this responsibly to increase income in this area.
- Encourage them to review their probate experience to incorporate gratitude and not make it solely a legal process.
- Encourage them to leave a legacy to their organisation.

For donors, this project will:

- Increase opportunities for donors to feel unique, special and valued for making a gift in their will.
- Reduce the chance that they will be made to feel uncomfortable by the misuse or inappropriateness of poorly targetted legacy promotion.
- Reduce the chance that executors feel under-valued or under undue pressure from charities taking an overly legalistic approach in managing estates.
- Show they are appreciated through engaging communications and invitations to events, in the knowledge they are free to change their mind at any time.

An introduction and overview

This CDE project 10 is about legacies, or gifts in wills. One of the great acts of giving. The approach in this project paper takes a clearly defined viewpoint.

That the donor's needs when met, make the difference and are the route to more gifts in wills.

In this project, we explore emotions, behaviour change, donor insight and the connections needed to inspire and engage supporters to make a legacy gift. We take a step back and look at the background to legacies and foundations thereof, the opportunities available to us and the way we approach raising money. We explore behaviour change, measures, and research and learning into legacies from a donor viewpoint. Finally, we take a look at donor-friendly insights – the donors and their families, the impact of the organisation, the fundraising techniques and the final process of probate.

The project includes four case studies: Remember a Charity, WaterAid, UNICEF UK and Cystic Fibrosis Trust. These showcase strategy, marketing and campaigns, and show how a donor experience can drive everything in an integrated approach.

Why 'Back to the Future'? Because we cannot embrace a new approach without inspiration from the past. Legacies are human. Fundraising understands that, but the challenge is to reassert the donor ahead of the driving forces and techniques by which we can so easily be dazzled. The past reminds us and inspires us, but it is in the here and now that we must act if we are to make a difference in the future. If we tune in to emotions and weave them into it the new technologies against a backdrop of the largest transfer of wealth ever, we can not only change the world, we can change donors' worlds.

As we look back to look forward, it is worth drawing on the words of the famous **George Smith** (founder of direct marketing agency Smith Bundy and one of the greatest writers on fundraising) who, in **Asking Properly**, said of legacies:

Just about the third of all income to British charities comes in the form of legacies. Yet we plod around the opportunity is if we undertakers ourselves, clad in black crêpe bands hanging from a tall hats. We need not just admit the scale of the legacy programme to shout about its joy, its promise, its inherent customer satisfaction. For it is the only donation that never reflects in the donors current account. It is the only donation most of us will ever make in thousands, tens of thousands, hundreds of thousands of pounds. It is the only donation that just about everyone can make

We need to talk about legacies everywhere. We need stop apologizing to raising the issue. **We need to stop coughing nervously.**

'Back to the Future' – a new approach to legacy fundraising for the 21st Century.

The opportunity before us

1. The **audience is growing older** and there will be many more of them in the next 30 years as the death rate increases

2. This is the **wealthiest generation** in human history

3. **Technology and the media** are making them accessible and open

4. They are increasingly **motivated to do good**, and leave a reminder of their time on earth

5. We are learning **about behaviour** in a way that can help meet donors on their terms, inspiring them to take action and leave a gift.

In its simplest form, more people living longer with an increasing death rate and wealth over the next 30 years means more legacies if we inspire, engage and educate them about the benefits of leaving a gift to a favourite cause after bequests to friends and family. If we place the donor first, we can make a huge impact on the causes we all care about. If our purpose is to inspire the donor, we can triumph. If our purpose is to raise cash, we will fail.

How we organised this project and gathered insight

To draw together some inputs, ideas and contributions to shape some of the conclusions and recommendations in this paper, we have organised the collection of insights around four areas that can affect legacy fundraising from the position of the donor and provide insight to the fundraiser – **Donors, organisations, marketing and legacy administration**.

(a) **The needs and experience of donors and their families** – seeing it from the donor's viewpoint
(b) **Different organisations' cultures, capacities and experiences** – seeing it from the organisations viewpoint
(c) **The legacy marketing and influence method and experience** – seeing it from the way in which fundraisers fundraise
(d) **The probate experience and approach** – seeing it from the experience of the donor and the charity when families engage with a charity through probate (*Probate is the legal process whereby a will is "proved" in a court and accepted as a valid public document that is the true last testament of the deceased – Wikipedia*).

This was explored by asking participants to define:

(a) What works, what inspires and provides a positive experience?
(b) What prevents the delivery of an inspiring and positive experience?
(c) How could fundraisers make this experience remarkable at present and in the future?

A survey was created using Survey Monkey, and was distributed via the Institute of Fundraising Legacy and the In Memoriam Special Interest Group, as well as on Facebook, Fundraising Chat, LinkedIn and via blog posts on UK Fundraising during the summer of 2016. Findings and feedback were collated and were used to distil the recommended actions. Specific individual heads of legacy fundraising were emailed as part of the IOF Special Interest Group and through Remember a Charity, which sent the questionnaire to its 160 members. The four case studies (set out as appendices) were identified as part of this.

The content in this report draws on the authors' experience and background knowledge, as well as on the perspectives from others (referenced throughout) to illustrate the thrust of the paper and to support the conclusions.

The project has identified 12 principles and 29 recommendations. The recommendations are listed as a straight set of 29 points that were created using the framework above – donors, organisations, marketing and legacy administration.

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Principles to guide the development of a donor experience in legacies

1. A conversation is the way forward to inspire and engage supporters to leave gifts in their wills.

2. If we place charity and leaving a legacy as a compelling proposition and a new social norm alongside the donors transfer of assets to family and friends, we could transform giving and charitable impacts in the near future

3. There is a new opportunity to drive scale, reach and impact with donors and prospective donors through technology and social media,

4. With people over 50 forming two-thirds of the volunteer workforce, the spirit of giving and the motivation to give is something that charities must step up to if this opportunity is to be met.

5. If we are able to tune in to the behaviours of this generation, we will be able to design new ways to engage them that makes the opportunity before us real.

6. If we can convert just one per cent of non-charitable estates into charitable ones, we could raise another £78 million for charity each year.

7. Reconstructing a new social norm for gifts in wills needs to be a major focus of campaigning and experience, both as a sector and for each individual organisation.

8. We are in an era that is experiencing a shift from legacy marketing to legacy influence. This means shifting our measures to focus on conversations as the means to engage a wider audience and valuing consideration as much as commitment.

9. A shift to create engagement, inspiration and conversation will grow the market, educate those who still don't know about legacies and work in a way that is in keeping with the donor's behaviour.

10. To help everyone engage with legacies, we need to deliver knowledge, tools and confidence to all staff and partners to enable a conversation about legacies to begin.

11. The closer we are to the donors in terms of the way in which we engage them, the more likely we are to inspire them to act.

12. Bringing the probate experience under the wing of the fundraising and stewardship process changes the paradigm to an experience rather than a required process.

Twenty-nine recommendations to help create legacy programmes that enrich and enhance a donor experience

1. **Fundraising staff, volunteers and partners should start with insight and understanding of donors through data, evidence, and behaviour and, most importantly, by asking and listening to what donors want and need**

    - Gathering insight requires a deliberate process and mind-set
    - Donors value being asked - value is translated into a closer relationship
    - Ways to do this are through asking questions, seeking views, engaging at events, asking for help and demonstrating listening before telling
    - Basic insight can come from basic knowledge – gift, geography, age, and do on

2. **Focus on amplifying the personal insight, knowledge and behaviour of donors so they feel unique, special and valued**

    - Creating a stewardship programme that delivers a personal service can deepen belonging, commitment and loyalty
    - Many Legacy Fundraisers send hand-written and bespoke communications, and fundraising should invest in ways that enable this

3. **Use stories as the way to communicate, inspire and engage**

    - Deliberately engage donors with key questions such as 'How did you first get involved?' Why did you first start to support us?' 'Tell us your story'
    - Creating a deliberate story collection process will encourage the collection and sharing of stories
    - Written copy should include stories from donors to help create social norms
    - Individuals should feel able to tell a personal story to help them make an authentic connection with donors
    - Training in storytelling should be a core part of fundraiser training and support

4. **Demonstrate the current impact on and outcomes from the charity and about its cause, as this reinforces confidence when donors consider the future impact of leaving a gift in their wills** (**see CDE project 19 –** ***Evidence of impact and effectiveness***)

    - Anxiety about how gifts will be used in the future needs reassurance in the form of clarity regarding how gifts are spent at present – constantly sharing and celebrating impact today and in the past should be part of on-going communications
    - Using examples of recent or existing gifts being used to deliver a service or programme reassures and inspires those considering a gift

5. **Building on existing connections or offering to connect with the work motivates and inspires gifts and reinforces relationships**

    - Events should be focused on the work and on impact more than on the mechanism of a legacy
    - Finding ways to connect the donor to the cause and work build trust and deepen the relationship
    - Invitations to events that showcase the work are ways to build contact and inspiration, even when donors can't or don't attend. The act of inviting has great value and must be part of the measures of success

6. **Embrace the heritage of the organisation and the charities' founding and journey to today, however recent. This enhances the experience and value of a legacy gift and demonstrates organisational and donor trust and stewardship in the past, in the present and in the future**

    - Past personal experience and memories are key elements when looking at the heritage of a life or an organisation. Reflect this in messages that look to the past and the creation of the charity, through to the present and extending into a positive, optimistic future
    - Finding founder stories help to reinforce passion and longevity. Messages and materials should reflect this mix

7. **Thank donors who are considering making a bequest as much as those making a commitment – taking a step towards considering a legacy is a major one, and every step requires encouragement, gratitude and support** (**see CDE project 4 –** ***Thank you and welcome***)

    - Move thanking the donor up the scale to acknowledge each step
    - Legacies are a long-term consideration, and require the experience and journey to be positive and promote the next step

8. **Build and deliver consistent messages. Communications that conflict with legacy messages undermine the legacy journey and the donor experience. If donors feel they are not valued or part of the solution, they will withdraw**

    - Create an organisational legacy messaging or brand book
    - Use core language, phrases and words
    - Require all communications with legacy messages to follow these guidelines regardless of the channel or audience in order to build consistency

9. **Focus on long-term results through short-term activity. Donors and fundraisers need to understand the balance between these aspects because they are investing for the long term rather than to attain a short-term hit, even though the need may be urgent**

    - Future value can be stored and measured
    - Long-term intent and aspiration are key parts of positioning for charities
    - Short-term campaigns are about building a pipeline for the future

10. **Inject emotion into wider messages. Emotion drives donor satisfaction and is the key building block to inspire supporters to give** (**see CDE project 6 –** ***The use and misuse of emotion***)

    - Understanding how to connect with emotion should be a core skill of all fundraisers, particularly those delivering legacy programmes
    - The wider supporting teams should be able to use the legacy messaging and 'brand book' to guide and support emotional content

11. **The organisation's style, approach and culture should do all it can to match the donor experience and messages as a core competence**

    - Staff should receive induction and training about legacies, the donor experience and needs
    - Donor insight, understanding and motivations should be a core competency

12. **Ensure donors receive feedback and dialogue to deepen trust and relationships**

13. Legacy messaging and positioning should show that the entire organisation values legacies and the donors who are considering them

- Staff should be briefed on and trained about legacies
- Legacy gifts and stories should be shared across all staff
- Processes to engage with the public or donors should ensure there is a donor-friendly approach in place

14. Charities should support efforts to 'normalise' legacies by the way they behave towards staff, how they talk to and engage with the public and partners, and through active contribution within the sector

- Supporter services, helplines and all channels donors can use to call, write or email should be able to respond and engage with regard to legacies
- Organisations should ensure donor satisfaction and engagement are measured and monitored
- Organisations need to recognise that they can play a part in helping to create the atmosphere and environment in which legacies are considered accessible and valuable

15. Belonging to and contributing to a consortium campaign to promote legacies (Remember a Charity) can help to create an internal atmosphere of acceptance and normality regarding legacies, in addition to supporting and engaging a wider audience

- Donors like to see charities working together, and charities can leverage engagement by being seen as part of a wider campaign
- Contributing to the wider campaign provides practical internal opportunities to engage supporters in a helpful way and creates content that engages staff

16. Trustees should take responsibility for engaging and understanding legacy fundraising and be able to support the donor experience by engaging themselves in the organisation's legacy programme and supporting the charity by leaving gifts in their wills (See CDE project 15 – *The role of trustee boards and senior managers*)

- Leadership and acceptance from the governing body helps to set the tone for how legacies are delivered and received by donors
- Trustees should sign up to a legacy strategy and approach
- Trustees should show personal leadership and commitment
- An annual legacy report on performance and donor satisfaction should be tabled

17. Organisations should measure the donor's experience of legacies through a net promoter score collected as part of the legacy programme (See CDE project 3 – *Satisfaction and commitment*)

- Donor experience, if sought, sends a signal that the experience matters
- Measurement is focused on a good and positive experience, and the system and process stemming from this provides a further opportunity to engage supporters

18. The legal and probate processes of a legacy gift should closely follow or be part of the gift process in order for donors to have the same experience of giving, recognition and gratitude

- Where possible, legacy administration should be the responsibility of the Fundraising Department
- Written supporter-care policies and practises should be adopted for legacy administration
- Executors of estates and families of those who have left a gift should be valued and stewarded
- Donors require service and support in a consistent way that is in line with their view of the charity

19. All staff should have a basic understanding of the needs of legacy donors during induction to help to create a legacy environment in which donors are valued

- Donors can engage various parts of an organisation during legacy consideration - finance, communications, legal, fundraising. These staff should therefore be briefed and trained
- Having joined-up understanding and empathy can improve the experience at all touch points
- Along the journey, involve and engage staff in legacies to emphasise that everyone plays a part in making the donor feel good and valued

20. Ensure the organisation's brand projects the organisation's needs in a way that also reflects the needs and aspirations of the donor

- Charity brands must ensure they understand and connect with their audience and engage them on their terms rather than overlay organisational messages that do not connect
- Legacy messaging must sit comfortably with an organisation's future aspirations, messaging and brand values

21. Build a programme of events and face-to-face opportunities that reflect the personal nature of the gift

- Developing a marketing approach that offers donors the opportunity to meet face-to-face helps to inspire and engage donors
- The mere act of being invited can have far-reaching impacts on future legacy gifts
- Encourage face-to-face conversations whenever possible

22. Incorporate and integrate legacy messages alongside all fundraising activities, channels and supporter journeys to demonstrate the need, the normality and the value of legacies

- Incorporating legacy messages can help to normalise legacies, particularly when they are seen alongside other, familiar messages
- This is often described as a 'drip drip' approach and can help to normalise as well as to educate
- These can and should include newsletters, web pages, email, mailings, phone calls, PR and face-to-face encounters

23. Embrace technology as a key opportunity to inspire and engage donors in a positive way that supports donor engagement and builds relationships (see CDE project 11c – *Digital*)

- The use of social media such as Facebook Twitter and YouTube, amongst others, provides the perfect medium in which to engage, and should be a core part of an integrated legacy programme
- There is an opportunity to find innovative ways to engage supporters on their mobile devices

24. Emphasise the donor's life and needs ahead of the organisation's needs

- In making a legacy gift, we need to emphasise and focus on donors' motivations
- Use phrases such as 'you' rather than 'we'
- Make the donor the subject and voice

25. Whenever possible, bring together the fundraising, marketing, communications and legal aspects of legacy fundraising so that they operate in a holistic and donor-centred way (see CDE project 11 – *Communication with individual donors*)

- Bringing these together creates a shared purpose supported by a donor-led philosophy
- Build a common behaviour with a common donor-friendly journey and approach
- The donor sees a joined-up experience

26. **Create a charter or statement of principles that is donor focused for everyone to work on around legacies**

- A charter or statement that is focused on putting the donor first creates a platform and self-guiding rules for working together
- They can be seen by donors as encouraging, engaging and building trust

27. **Build a welcome programme and stewardship model for donors' executors of wills** (see CDE project 4 – ***Thank you and welcome*** and CDE project 16 – ***A distinct service culture***)

- Engage donors in the experience. An executor has great influence, and this opportunity exists to influence them positively
- Drive the legal process alongside a 'customer' or 'donor' journey
- Acknowledging and helping families and executors builds trust

28. **Involve and engage executors, solicitors and partners in the work of the charity and invite them to events**

- Those involved in the probate process should be looked after and influenced as potential supporters and partners in a positive way
- They act as powerful allies and advocates if they have positive experiences

29. **Ensure that all communication, including legal and probate content, is donor friendly**

- Ensure that all communications use the learning and insight set out in earlier parts of this report
- Use donor-friendly language and provide a consistent experience