The future of gifts in wills stewardship

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CONFIDENTIAL TO IAC MEMBERS

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Introduction

In an increasingly uncertain world, it's vital that we become confident in thinking about, and working with the future. More and more commercial companies are investing in their foresight capacity, but few charities have the resources to work proactively in this space.

However, through working together as part of Include a Charity, it's possible for charities to jointly invest in futures thinking – and we'd like to thank Include a Charity for their foresight in commissioning this project.

Going forwards, 'futures literacy' will be important for all fundraisers, but even more so for those of us working in the gifts in wills space, a space where we are asking people to make a gift to support our organisation's long-term vision; and give a gift that will be realised, in most cases, years into the future.

Futures thinking is also particularly important in gifts in wills stewardship. In some cases, a gift written into a will won't be received for decades, so we need to be able to develop robust stewardship strategies which will both meet the needs of a new and discerning generation of supporters and stand the test of time. They also need to be adaptable amidst rapid technological and social change.

This project is designed to familiarise IAC members with futures thinking, whilst giving them practical ideas that they can implement today to ensure that their strategies are fit for tomorrow.

Dr Claire Routley
Consultancy Director, Legacy Futures

Include a Charity has enjoyed fruitful collaborations with Legacy Futures and Legacy Foresight for many years, often with a long lens into the future of gifts in wills in Australia.

This latest research enables charities and legacy teams to propel their programs into the next generation of bequest fundraising and to creatively reimagine support and growth in donor relationships, program development and legacy income channels.

We are deeply grateful for this long-standing cooperation with the Include a Charity campaign, and the insights and analysis the Legacy Futures' team has brought to the Australian gifts in wills sector.

Helen Beeby
Campaign Director, Include a Charity

Executive summary

This project explores the future of gifts in wills stewardship to 2050, combining futures thinking with practical insight to help charities prepare for long-term change.

Indeed, futures thinking is not about crystal ball gazing, but instead about focusing on what charities should do now in order to prepare for, but also shape, the future.

Looking forwards, bequest giving is only likely to grow in importance as populations continue to age, and wealth is transferred between generations. However, while the overall market is expected to expand significantly, the way charities engage, steward and retain supporters will need to evolve just as dramatically.

Our analysis highlights a complex and shifting landscape. Social trends point towards rising individualism alongside a parallel desire for belonging; declining trust in institutions coupled with new forms of distributed trust; and rapid technological advancement reshaping how people live, relate and make decisions. At the same time, attitudes to death are evolving, inheritance is becoming more contested, and giving behaviours are showing signs of strain—particularly in lifetime giving.

Against this backdrop, we identified six key drivers shaping the future of stewardship: changing attitudes to individualism and community; declining institutional trust; the growth of technology in life and death; evolving attitudes to mortality; shifting values (influenced by technology); and increasing contestation around inheritance. We drew on the interactions between these drivers to create four plausible futures—baseline, collapse, new equilibrium and transformation—each with distinct implications for how charities build and sustain relationships with bequest supporters.

Across all scenarios, a consistent picture emerges: transactional, mass-market approaches to stewardship are increasingly unfit for purpose. Instead, the future of effective stewardship lies in deeper, more human relationships; meaningful personalisation; and a stronger focus on helping supporters find purpose, identity and belonging through their giving. In several futures, stewardship becomes less about communications and more about facilitating meaning, both during life and after death.

Technology will play a critical but double-edged role. It offers significant opportunities to enhance insight, efficiency and personalisation, and may increasingly mediate relationships (for example through AI agents). However, it also introduces risks around trust, ethics, privacy and control. The organisations that succeed will be those that use technology deliberately – to support, not replace, human connection – and that invest in strong governance frameworks alongside technological capability.

The work with IAC members identified a set of “no regret” priorities that hold true across futures. These include moving away from transactional practice; investing in deep relationship management capacity; delivering genuinely personalised experiences; building integrated systems and making meaningful use of data; and ensuring ethical, well-governed use of technology.

Ultimately, the future of gifts in wills stewardship is not just about adapting to change, but about rethinking the role stewardship plays. It will increasingly sit at the intersection of relationships, identity and meaning, supporting people to connect their values, their lives and their legacy. Charities that begin building this capability now will be best placed to thrive, whatever shape the future takes.

The future of gifts in wills stewardship to 2050

At Legacy Futures, we define stewardship as ‘building, deepening and enriching the relationship a supporter has with a charity to increase the likelihood of a bequest gift (where the donor feels valued, recognised and reassured that they are making a difference).’

Income from gifts in wills is a vital source of income for many charities, and, current predictions suggest, is only likely to grow in importance in the future. Indeed, Legacy Futures analysis suggests the top-150 charity Australian bequest market will grow from $0.9bn to $3.5bn by 2050.

Stewardship is key to that growth. Evidence from Australia suggests that around 65% of pledgers, 11% of intenders/considerers and 5% of enquirers ultimately give a gift. It also suggests that charities’ activities can impact on those numbers, with charities having very different loss rates (ranging from 17 to 60%).

However, it’s likely that the way charities approach their stewardship will need to change dramatically over the forthcoming decades. Even before we dive into the data, it’s likely that changes between generations, changes in available technology, attitudes to privacy and interest in particular causes will all impact on the way that we steward our donors over forthcoming decades.

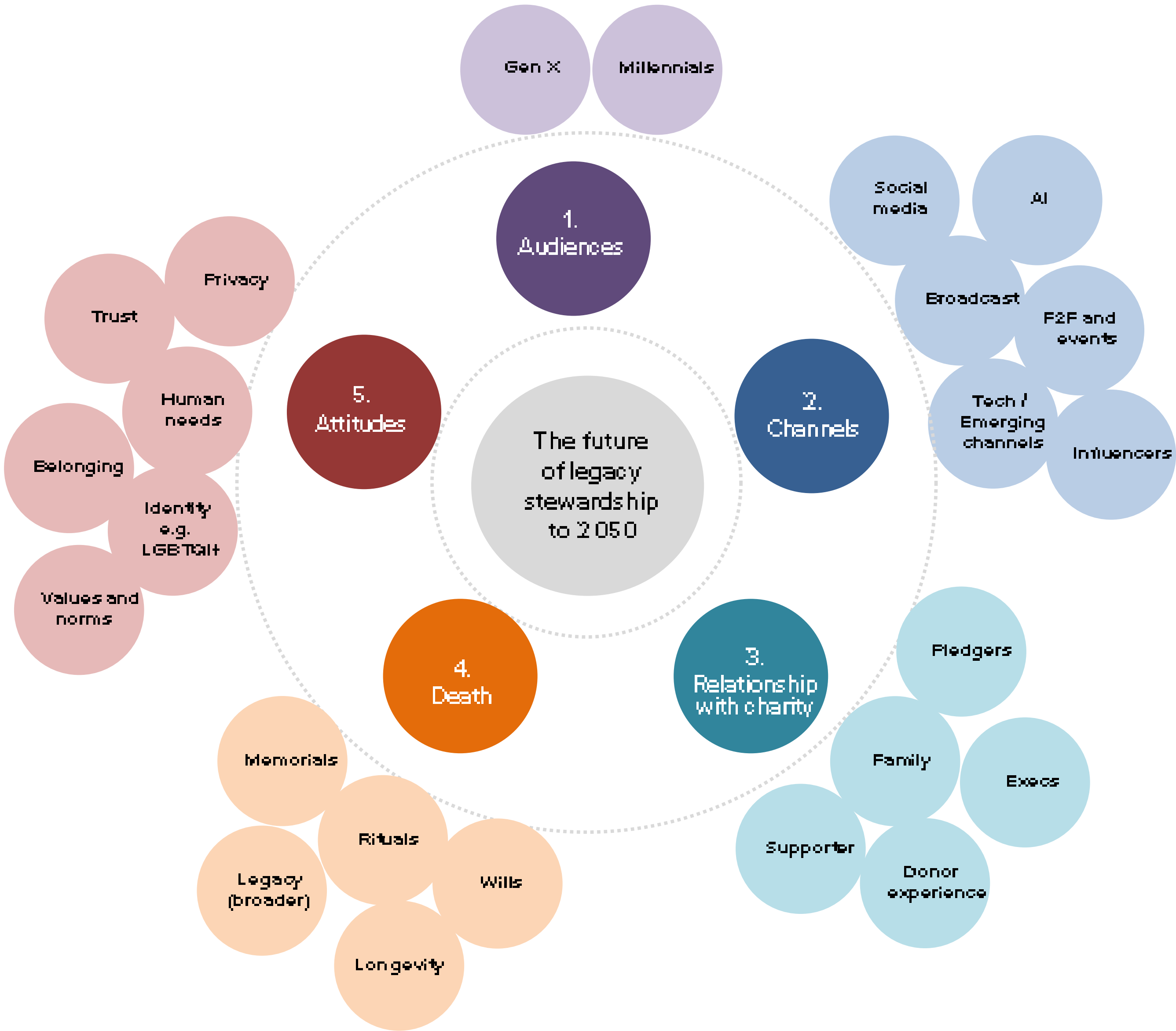
The geographic focus of the project will obviously be Australia, although many of the trends are likely to play out across international markets.

In order to explore the domain in detail, it’s helpful to create a domain map which visualises the different elements of the topic to be explored and guides the process of looking for signals from the future.

The domains we'll explore

In this project, we divided the domain into five key categories:

1. **Audiences**, exploring insights about the key generations
2. **Channels**, exploring the possible futures of channels such as social media, influencers and emerging channels (e.g. neural links)
3. **Relationships** with charity, considering the different relationships people may have with an organisation
4. **Death**, exploring how different elements of death such as memorials and rituals may change over time
5. **Attitudes**, exploring how values and perceptions around issues such as trust may evolve



Current conditions

Before we start to explore the future, it's helpful to lay out firstly where we've come from, and secondly, where we are now.

The past

Over the last thirty years or so, there have been a number of important moments in Australian gifts in wills fundraising:

- 1999: Schervish and Havens release a (US) paper on the forthcoming wealth transfer and its potential impact on philanthropy (Gerloff 2018)
- 2000: Creation of Remember a Charity campaign. 100 charities working together to grow the proportion of the UK population who leave gifts in their wills – a precursor to IAC (CIOF 2020)
- 2005: Special issue of International Journal of Nonprofit Marketing and Fundraising, focusing on research into bequest giving, increasing the volume of academic papers on the topic considerably in one fell swoop (IJNVSM 2005)
- 2008: Include a Charity campaign launched
- 2010: First Include a Charity week campaign
- 2017: Launch of Safewill, an online will making service
- 2021: Victoria makes electronic will signing legal – and pandemic prompts an increase in online will making more generally
- 2025: Missing gifts project shows that charities might be losing out on $40m in gifts arising from issues in the probate process

The present

Having briefly surveyed the recent past, we should also consider the current 'hot topics' in gifts in wills fundraising:

- **Number of annual deaths likely to double over the next 40 years.** At a basic level, more deaths are likely to mean more bequest giving (JBWere 2024).
- **Australia has comparatively high levels of both mean (4th) and median wealth (2nd), and people also tend to die with relatively high levels of wealth.** Not only are people comparatively well off, but that wealth is spread more evenly within the population than in many countries (JBWere 2024), and predictions are that the economy will be buoyant over the next few decades (Legacy Foresight 2023).
- **Australian inheritances are estimated to be around $150bn annually** and are likely to grow to an estimated $500bn in the 2040s (JBWere 2024).
- Similar underlying trends (e.g. the ageing population) are driving an anticipated tripling **of the value of the bequest market** by 2050 (Legacy Futures 2023).
- **Technology** – particularly growing engagement in digital channels amongst older audiences (Benetas 2024) and the potential opportunities for efficiency offered by AI (RAC 2023) – is offering bequest fundraisers new ways to engage with potential donors.

- **Growth in giving by the wealthy has been outpacing mass market giving in recent years** which may have an impact on the importance of (a smaller number of) higher-value gifts moving forwards. Already the 5% of estates worth over $2m account for 56% of the value of bequests (JBWere 2024).
- **Unlike many countries, in Australia Gen X are the largest cohort (thanks to immigration),** and are likely to be extremely important for future bequest giving (Legacy Futures 2023)

Whilst most sources suggest bequest income will increase, there are some 'hot topics' whose impact could be detrimental, at least to bequest income:

- **There are signs that fewer people are giving to charity in life**, which may have an impact on the proportion who give at the end of life (The Conversation 2025).
- **Increasing longevity** may have an impact on future bequest income, with significant funding going into longevity research – see, for example, the XPrize (Hill 2025).

Finally, it's useful to map the key stakeholders in this domain:

- **Potential bequest donors:** those who will be choosing to write wills that include charitable gifts, and thus, arguably, the most important stakeholder group in this domain.
- **NGOs:** stand to benefit from predicted growth in bequest giving, with, as above, many significantly increasing their investment in this income stream.
- **Beneficiaries:** whilst the NGOs will benefit directly, those monies will provide services to beneficiaries. Whilst they often have relatively little power as stakeholders, it's vital that they and their needs are considered.
- **Fundraisers:** the bridge between NGOs, their donors and their beneficiaries. They play an important, and understudied, role in facilitating giving.
- **Charity sector bodies e.g. Include a Charity:** help to encourage the giving of bequest gifts either by approaching the public (e.g. IAC), or by supporting charities and their fundraisers (e.g. Fundraising Institute Australia).
- **Professional advisors (e.g. lawyers, philanthropy advisors):** play an important role in talking to clients about later-life planning, will writing and, increasingly, charitable giving.
- **Government:** enacts legislation around relevant topics like will writing and tax which will ultimately impact on the proportion of people who choose to leave a gift.

Exploring trends, issues, plans, projections and obstacles (TIPPOs) in the domain

As we're exploring the future, we look for general signals of what might happen throughout the domain map, but also for specific types of information: TIPPOs (or trends, issues, plans, projections and obstacles).

Trends

Exploring trends (changes that are already happening) across the domain map enables us to understand the current direction of travel:

Attitudes

Individualism is on the rise globally (Henderson and Fellmeth 2024). In Australia specifically there are indications that there has been a decline in the value of 'mateship' with it dropping to 17th on a list of national values (Havas 2025).

Levels of trust in other people have been broadly stable since 2006 (ABS 2025) and, in a snapshot study, Australia came fifth in the world in terms of the level of trust people have in others (SBS News 2025). Although trust in others remains steady, interpersonal connectedness is declining: agreement with the statement 'I seem to have a lot of friends' dropped from 4.6 in 2010 to 4.1 in 2023 (Caldwell 2025)

Levels of trust in institutions peaked in the mid-2000s and declined afterwards, levelling out in the 2020s (OECD 2025). This would parallel other thinking that the world is undergoing a trust shift, where trust is moving from institutional to distributed trust (trust in others, mediated through technology) (Felsenthal 2024).

When it comes to charities, there is a long-term decline in the proportion of the population volunteering (Philanthropy Australia/Legacy Futures 2023). Around 70% of the Boomer and Gen X population report donating (Statista/Legacy Futures 2023), but there are signs that fewer people are giving in life (Place 2025). This may create a challenge for the future as research (Legacy Futures 2023) shows a connection between feeling connected to a charity and leaving a gift.

Channels

There are indications of fragmentation across search and social media: the splitting into cultural micro-niches. In search, for example, 70% of searches now contain four or more words, suggesting that people are searching more specifically, influenced by culture, identity and community (Baker 2026). There are also a number of articles talking about the growth in community and micro-community spaces e.g. discord servers, private LinkedIn groups, groups for climbers who love art etc – although few statistics are given around this trend.

Investment in AI is accelerating towards a projected $3 trillion by 2026. However, Australia may be lagging behind when it comes to government investment in the space (ATSE 2025)

Older audiences are increasingly digital: people aged 55 to 64 drove the highest growth in YouTube traffic, up 20% since 2020 in the US and 14% in the UK. TikTok, too, has had a 16% rise in British users in this age bracket in the past year (Addley 2025). The number of older people engaging with influencer content is also increasing: In the US, the proportion watching at least weekly has risen from 44% in Q1 2020 to 54% in Q3 2025, while in the UK it has grown from 30% to 38% over the same period (Clover 2025).

Audience demographics

Millennials – at least in the US – have fared better financially than initial predictions suggested, with their median wealth being 37% above initial expectations Berger 2025). However, there is both a class divide between those who own homes and those who don't, and the phenomenon of 'phantom wealth' where much of the wealth for those who do own homes is locked up in their property.

The proportion of childfree people is increasing – from 12% in the Boomer generation to 16% in Gen X (ABS/Legacy Futures 2023)

Gen X and Boomers have similar levels of property wealth, although Gen X are building their other assets (ABS/Legacy Futures 2023)

Death

Over the past five decades, life expectancy in Australia has increased by 13.7 years for males (to 81.3) and by 11.2 years for females (to 85.4) (Davey 2023) with each generation living longer than the previous (ABS/Legacy Futures 2023)

There is increasing interest in longevity with financing to longevity companies doubling between 2020-2021 (Romero 2024)

There is also a move away from traditional solicitors when it comes to will writing. In the UK, only 52% of wills are now drafted by a solicitor and 72% of young adults say they would consider using AI to draft their will (Zambartas 2025)

Issues

Issues are essentially conflicts, choices or controversies in the domain space. If, when and how they're addressed is likely to shape the type of future that we see:

- **Living on v letting go:**

  Billions of dollars are being invested in longevity research in a bid to extend human life and even defeat death altogether. At the same time, there is a growing 'death positive' movement which encourages people to embrace and engage with their own mortality. Somewhere between the two is the idea that we might be able to live on virtually, through AI avatars or robots (Waugh 2023).

  There could also be a particular impact here in working with executors and families after death. It might be, for example, that a family could ask the deceased where they would like to see their money spent, or for their input on key decisions.

- **'We' versus 'me':**

  Research and commentary around trends in values often point to society becoming more individualistic. However, there's also writing about how people are longing for more community and coming together in social movements (e.g. those pushing for greater equality or action on climate change) or niche communities.

There is also likely to be an impact of growing individualism in the death space specifically, with people choosing more of an individualized approach to their death and ultimate send off, as opposed to following social norms or traditions (Haring 2024)

There is also some writing seeking to integrate the two:

a) We might want to be recognized as individuals whilst being part of something bigger

b) We may wish to be part of communities of our own choice rather than accepting those communities that we are born into.

c) We are experiencing 'networked individualism' i.e. rather than being parts of hierarchical institutions, being part of several technology-facilitated communities that fulfil different needs for us

- **Personalisation/convenience v privacy:**

  There is an argument that privacy has been severely eroded in recent years: see, for example, concerns people might raise about job candidates with a limited digital footprint, or the trend for (perceived) over-sharing online (Jahangir 2025). Yet, at the same time there seems to be a move towards people wanting more privacy and less 'algorithmic intrusion' (Ota n.d.), as well as stricter privacy laws (their need heightened by growing use of AI e.g. for facial recognition) (Harmeling 2025; Vardalachakis et al 2024). In their scenarios for the future of privacy, Ota n.d. (ibid), point out that there is potential for the future to follow different trajectories – from a privacy-first model where people have control over their data and will share data in accordance with their own preferences, to a world of constant surveillance where privacy has been traded for convenience and efficiency.

  AI may also have a role to play here, with AI agents increasingly protecting their humans from unwanted marketing messages (Kantar 2026)

  In the death space specifically, it may be that people give up a level of right to privacy in order to enable the development of 'immortal' AI clones.

- **Tech v human:**

  There is likely to be conflict between what's provided by technology and what's delivered by humans – particularly in a world where AI becomes so sophisticated that it can react to, for example, micro-expressions during a conversation in a way that humans can't, at least consciously. It might be that people want a more human experience, but that AI is able to provide that more effectively than an actual human (see, for example, the number of people already using AI for emotional support). At the same time, however, there might be a desire for the more 'gritty' experience of actual human interaction.

  Whilst the number of older influencers is growing as is older people's engagement with those influencers, so are the number of AI-generated influencers – see, for example, Granny Spills (Chow 2025). Again, we may see increasing sense of conflict between what's 'real' and what's AI-generated. This could be a particular issue in the death space where, for example, deceased loved one could be brought back to life through AI.

  Where technology goes is likely to have an important impact on our values. For example, one paper explores how, as our tech-based changes, so might our values e.g. a) augmented humans – agency; b) AI – leisure, and c) network – solidarity (Danahar n.d.). However, it's possible our values will be challenged by/unable to adapt in time to rapid technological change.

  Finally, it may be that technology increasingly becomes part of being human e.g. the implantation of neurolink chips (Bluesky Thinking 2025), including adverts in dreams (Cerf 2023) – although it's possible that there will be push-back against these more invasive technologies.

- **The trade-off between volume and value in fundraising practice:**

Until very recently, there has been a focus in bequest fundraising practice in trying to broaden the bequest market. Messages that charities put out have focused on making it accessible to as many people as possible e.g. 'even small gifts make a difference', 'just 1% of your estate will have an impact', 'make your will for free'. However, analysis shows that ultimately bequest income is very dependent on a few large gifts. Practices that focus on accessibility may even be off-putting to those considering larger gifts e.g. not illustrating the impact that the largest gifts make, anchoring people to a small percentage gift.

Plans

As the name would suggest, plans are what stakeholders in the space have already announced that they would like to deliver. If delivered, they're likely to have an influence on the future:

- **Growing the bequest giving market.** Include a Charity aims to grow the market through activities such as campaigns, research, training, advocacy, networking and policy work (Include a Charity n.d.)
- **Grow giving.** Philanthropy Australia has set out a list of priorities to grow giving more generally, including making it easier for people to give from their superannuation funds (Philanthropy Australia 2025). Similarly, the Productivity Commission report set out ways in which giving could be doubled by 2030 (Productivity Commission 2024)
- **Championing women's giving.** She Gives was set up in 2025 to celebrate, champion and grow giving by Australian women (She Gives 2025)

Projections

Projections are neutral, third part forecasts of what is likely to happen in the domain, based on current directions of travel:

- Despite discussion of their economic challenges, **Millennials may actually become the richest generation in history**, thanks to the transfer of wealth from the Boomer generation. In the US alone, they're expected to inherit $90tr (USD). However, that inheritance is likely to be unevenly distributed.
- **Deaths are currently increasing** slowly and are projected to be 50% higher by 2040 (ABS/Legacy Futures 2023)
- Whilst not a firm projection, there is some thinking and writing about the connections between technology bases and values, e.g. if the base shifts to AI, might our values shift to a focus on abundance, leisure – whereas if the tech base shifts to augmentation, might our values shift to agency, self-determination (Danahar 2021).
- Just considering the top 100 charities in Australia, **the bequest market is likely to see real term growth of over $2.5bn between now and 2050** (from just under $1bn in 2023 to $3.5bn by 2050).

Obstacles

Obstacles may hold back change in the domain:

- Bequest giving is not yet a social norm. Only 7% of people actually include a gift to charity in their will when they die
- Charities may be slow to change their fundraising practices, due to various often inter-related/systemic issues including a) a digital skills gap, b) lack of resource for innovation, c) a culture of innovating by copying other charities, d) funding pressures (fewer people giving, less government money available), e) pressure to keep overheads low, g) risk aversion

Drivers

Having explored the environment both generally and in terms of TIPPOs, we can aim to understand the key drivers, or clusters of inputs which are shaping change in the space.

In this project, we've identified six key drivers: changing attitudes to me v we v us; declining trust in institutions; growth in tech-enabled lives and deaths; changing attitudes to death; evolving values, influenced by technology and inheritance increasingly contested.

	Driver Name	Description	Supporting Research
1	Changing attitudes to me v we v us	Individualism has been growing over recent decades, yet – at the same time – there's a sense that people want to be part of a community. Yet increasing fragmentation and polarization means that the concept of 'us' is also evolving. For stewardship, it's possible that people will increasingly want to be part of (smaller) groups of their own choice, sharing specific sets of values and interests.	Relatively strong social trust Decreasing connectedness Decreased institutional trust Growing individualism Less giving and volunteering
2	Declining trust in institutions	Trust in institutions has declined (although levelled off recently) – a trend which we're seeing in many Western countries, and perhaps a partial explanation for the decline in charitable participation/growth in disintermediation. There is an argument that trust generally hasn't declined but shifted (from local, to institutional to distributed) – and will potentially evolve again with the adoption of AI. For stewardship, charities need to consider how they, as institutions, are able to (re)build trust with sceptical audiences.	Although trust in others is holding up, trust in institutions is declining Disintermediation of charities with more direct giving Less giving and volunteering Trust has evolved and has the potential to evolve again with the adoption of AI
3	Growth in tech-enabled lives and deaths	We're in a period of technological convergence when technologies such as AI, sensors, bio-tech and robotics are coming together in a way that is already transforming the way we and our supporters live and work (e.g. the advent of AI agents to filter stewardship comms) – and the speed of change is only likely to speed up in the future. It's also already changing how we fundraise e.g. AI tools to segment databases or predict next best action. And, at the end of life, having an impact through the growth in death-tec.	Growth in AI adoption Rise of AI agents Trend watching around tech Growth in death-tec
4	Changing attitudes to death	Billions are already being invested in an attempt to achieve literal immortality, whilst other opportunities to achieve (symbolic immortality) are becoming available e.g. AI avatars of oneself.	Increasing longevity Increasing investment in longevity research

		Simultaneously, we're seeing a growing death-positive movement, breaking down the taboos around discussing/planning for death. For stewardship, depending on the direction of travel, people may be more or less willing to engage – less if they believe death is irrelevant for them, more if they are increasingly open to thinking about end of life.	Growth in death positive movement, death cafes etc
5	Evolving values, influenced by technology	Bringing together elements from the two key drivers above: technology and trust, it's likely that societal values will evolve alongside technology (e.g. if AI dominates, our values might evolve from a belief in hard work, to a focus on leisure). Bringing it back to the now, for example, it's likely that polarization and individualism have been driven by technological changes. For stewardship, we know that shared values are an important driver in bequest giving and would need to be communicated through stewardship communications.	Axiological futurism
6	Inheritance increasingly contested	Inheritance itself is also becoming more contested. Growing individualism may reinforce freedom of choice about where money is left – but at the same time, more wills are being contested in the courts, and more people are saying that they will rely on inheritance. There's also growing noise about around inheritance of wealth being an underlying driver of inequality – potentially making the whole concept of inheritance more contested. Gifts to charities are being given within this broader inheritance environment.	Estate challenges have trebled in some states Statistics on inequality Growing individualism

Driver outcomes across the scenarios

In the section below, each driver is considered in the context of four scenario archetypes – baseline (extrapolation of the present into the future), collapse (a system stuck in dysfunction); new equilibrium (challenges to the system leading to compromises) and transformation (rewriting the rules of the game):

Drivers	Baseline	Collapse	New Equilibrium	Transformation
Changing attitudes to me v we v us	Individualism continues to grow and the self is seen as more and more paramount. However, people still want to be part of communities – but these are very much communities that they choose to join, that share their values and beliefs. In stewardship terms, people want to be part of smaller, tighter-knit groups with interests in niche areas of work.	Individualism runs rampant. People feel very little responsibility for each other and instead focus on looking out for number one. This may mean less giving overall – but for those who do give, stewardship is very transactional and focused on flattering the ego of the individual.	Having seen the effects of rampant individualism (e.g. inequality, loneliness), there has been a societal push-back with more and more people joining associations, clubs and social groups. Stewardship is focused on creating communities of supporters e.g. bequest societies.	Increasing investment in longevity research means many health conditions have been cured, and people now live exceptionally long lives with multiple careers, hobbies and interests. Stewardship therefore has to be whole-life focused, working alongside people as they transition through multiple identities over time. In particular, it has to support people in finding a sense of meaning and fulfilment in a world that's very different to one where so much meaning is driven (subconsciously) by death.
Declining trust in institutions	Trust in institutions continues to decline slowly, with trust continuing to shift towards other like-minded individuals. Linked to this point, there will be fewer large open platforms (like Facebook) and more micro-communities (like FB groups). For stewardship, the role of relationship managers becomes critically important – they serve as trusted intermediaries. People also look to other members of their group (see above), who can report	Societal trust as a whole breaks apart: not only does trust in institutions continue to decline, but so does trust in others, driven by a world in which one can never be sure whether one is communicating with a human or an AI, and personal data is abused for profit. Seeing is believing becomes the mantra for stewardship. People have very little trust in information crafted	Trust both in organisations and individuals has been damaged by scandals and deep fakes. However, governments globally have introduced strict regulations around privacy and labelling of information which has calmed an inflamed situation. In the stewardship space, whilst people appreciate that charities may use technology to support the 'back	In a world with almost perfect data, trust in institutions is no longer a significant issue – in that people no longer have to put their faith in something they cannot verify/trust an organization to do what's right. In stewardship terms, they can see exactly what their money is doing in any given time – how many animals have been saved, music lessons delivered etc etc. They can often dial into live streams to literally see the

	back on personal experiences e.g. seeing a charity's work for themselves.	and curated by charities – they want to see the work with their own eyes, in person.	end', supporters appreciate the authenticity of real human storytelling. AI produced content, with its labels and privacy controls just isn't worth putting in front of supporters.	work in action. In this context, fundraisers (and formal comms) are less needed to mediate between a supporter (or executor) and the work.
Growth in tech enabled lives and deaths	Technology is more and more embedded in supporter's lives, with more decision making around giving handed over to AI agents (who also play an important role supporting executors when someone passes away). As well as stewarding a supporter, fundraisers will need to 'steward' their AI who will filter and triage the information that flows onwards.	Some people hand over so much of their lives to technology that they struggle to make independent decisions e.g. their brains are enhanced with/guided by neuralink technology. With the technology controlled by large corporations, those decisions often reflect the best interests of those companies, as opposed to society as a whole. Fundraisers are presented with difficult ethical choices around stewardship – the channels they use and the interests that they and their charities serve. Causes that are seen as disruptive to the status quo can be effectively 'blackballed' by these corporations.	A balance has been found between technology and the human with tech taking over the 'dirty, dull and dangerous' freeing up humans to do more in the creative space. AI plays an important role in executorship work, freeing family and friends to concentrate not on money and admin, but on honouring the legacy of their loved one. In life, stewardship becomes about enabling people to explore important questions about meaning and purpose. Post-death, stewardship becomes much more about exploring what will be done with a gift and how someone will be recognized.	Day jobs as we know them today no longer exist. Everyone benefits from a universal basic income. Although some people choose to work as a form of personal fulfilment, many choose to spend their time in creative pursuits. UBI means that the sector looks very different – there is no longer a need for charities in the poverty space, for example. Charities are mostly focused on flourishing and fulfilment. Stewardship becomes part of a cycle of meaning-making, with people investing in organisations which will benefit others like them – rather than there being a delineation between giver and recipient.
Changing attitudes to death	Lifespans continue to increase, driven by rising investment in longevity research. However, death is not 'cured', so, at the same time, we continue to see a rise in death-positivity with more societal discussion of and engagement with death. Bequest stewardship becomes part of this process, helping people to acknowledge and come to terms with their death, in a positive way. Post-death, it enables loved ones to communicate openly about their loved ones.	Whilst research has shown that lives can be extended, other external forces (e.g. pandemics, natural disasters) are having a greater impact on average lifespan. The benefits of longevity research have an effect only on the wealthiest few in society. Whilst the wealthy are looked after, the focus for 'normal' supporters becomes more and more about the importance of having up-to-date plans in place.	As above, people now live longer, healthier lives thanks to longevity research. Although people still die, death is less likely to occur following painful illness and is thus less to be feared, increasing engagement with end of life generally. Again, in this world, stewardship is focused on helping people to create a sense of meaning around their lives and deaths – both for supporters and loved ones.	Investments in longevity research means death is a distant possibility. Where people do pass away it's after a very long and fulfilled life and/or as a matter of personal choice – achieved peacefully and meaningfully. For those choosing to 'move on', stewardship becomes a time-limited activity – helping people put practical actions in place ready for death, and that their wishes are clearly laid out.

Evolving values influenced by technology	AI technology continues to advance, as does human augmentation. This drives continued growth in individual fulfilment (a combination of individual agency driven by augmentation and leisure time, driven by AI). This would be further evidence as to the importance of stewardship helping to drive a sense of personal meaning making and fulfilment.	People are increasingly individualistic and increasingly polarized from one another, driven by more and more personalized AI/algorithmic content that puts them at the centre and feeds them only a reflection of precisely their own existing worldview. Stewardship needs to be tailored precisely to the individual – and either take a firm political position or be totally apolitical.	As above, if AI is covering the 'dull, dirty and dangerous', human values shift towards the emotional and creative. Stewardship is again focused on fulfilling the emotional needs of supporters. Creativity is brought in through work with supporters to imagine, and help to bring about, a better world – a process in which they are active agents.	A combination of tech delivering almost all jobs and greatly extended lifespans, creates a new appreciation for all things slow e.g. gaining mastery of a musical instrument, mindfulness, slow fermentation etc. Stewardship is focused not on showing results in the short-term but showing systemic change and/or gradual change over time.
Inheritance increasingly contested	We see more people going to court if they feel they haven't received what they might have expected from a will. With more attention being paid to inequality, alongside challenging times for government income, we also see implementation of an inheritance tax to try and decrease generational wealth inequality. Whilst more contested wills could mean more charities end up involved in court cases, this could be balanced by the number of gifts given to reduce inheritance tax. In stewardship terms, this could mean more focus on stewarding wider family during life and working thoughtfully with executors after death. Emotional intelligence will be even more valued as a key skill.	In an increasingly individualistic, divided society, inheritance is a free for all. With the very wealthy living much longer lives, they are free to continue to amass wealth over much longer periods. When they do pass away, huge fortunes are passed on, exacerbating inequalities. With so much freedom to give, stewardship becomes an increasingly important part of the donor experience – keeping those who have expressed an interest in bequests as close as possible. And the reliance on larger gifts from fewer people means that particular supporters receive impeccable, concierge-level care.	After a period in which huge fortunes were amassed amongst particular dynasties, there is now a global inheritance tax, meaning that – although people can still leave gifts to their heirs – huge fortunes are redistributed on death. With less available for personal inheritance, this also reduces the likelihood of court battles over inheritance. Charitable gifts can reduce tax bills and are a common way to give. Stewardship reinforces the idea of giving as a social norm.	Inheritance is far less common due to longevity. It's also far less necessary and contested because of UBI. Where it does happen, it's a deeply considered process involving a legacy of money, but also of values, interests and heirlooms – taking place over a period of years. Again, we see the importance of stewardship as a process of helping to create meaning.

The scenarios

We can track through from the drivers to more developed scenarios, or plausible stories about the future.

By bringing the future to life through storytelling, we can imagine ourselves, our colleagues, and, importantly, our organisations, into these different worlds. And we can use them to think differently about how we might work in these different environments.

Scenario	In 2050…	The implications for stewardship
Baseline: **Islands of belonging**	…the importance of the Individual continues to grow, whilst trust in institutions continues to decline. People still value being part of a community – but a chosen community of other trusted individuals who share their values and beliefs. Tech is more and more embedded in day-to-day lives, with much daily decision making handed over to AI agents. This enables a growing focus on individual fulfilment and increased leisure time. Lifespans have increased, and people are more comfortable engaging with death. In the bequest space specifically, there's more societal concern about inequalities created through inheritance, with more contestation of estates and the introduction of an inheritance tax to try and redistribute wealth.	Stewardship is two-fold, with charities needing to steward not only the individual but their AI agents. People value becoming part of smaller, tightly knit stewardship groups, defined not by channel but by shared interests. They have plenty of time to engage with their group, and their relationship manager, whom they trust more than the charity. Bequest stewardship is part of helping people to engage with their mortality: helping them to create personal meaning and fulfilment. It plays an important role in this space both for supporters and the families of people who've died. Indeed, the stewardship of a whole community/family is vital in reducing contestation and helping to create that broader sense of meaning.
Collapse **Everyone for themselves**	…individualism runs rampant. Trust in anyone else (people, businesses or institutions) is in short supply. People live in their own realities, created by hyper-personalised algorithms. Indeed, many people struggle with making independent decisions without the help of AI, and enhancements – technology which is controlled by large corporations who have greater control over society than ever before. Every facet of life is influenced by surveillance capitalism. Average lifespans are static due to the increasing numbers of disasters, pandemics etc – the benefits of longevity research accrue only to the very wealthy. Inheritance is a free for all, with gifts from the very wealthy to their direct descendants exacerbating inequality still further.	Giving, and therefore stewardship, is very transactional. In a world with very little trust, seeing is believing – people need to see the impact of a charity's work, in person. Stewardship messages have to be hyper-personalised and align with an individual's views pre-existing views. And if they are seen as critical of certain corporations, they're likely to be blocked. This creates ethical quandaries for fundraisers and charities. Stewardship is also very much two-tier. The very wealthy benefit from concierge-level care. For normal people, however, stewardship is increasingly focused on making sure plans are in place, as part of a reciprocal transaction. The best bequest teams develop excellent competencies in managing disputed estates, greatly strengthening their legal capacity.
New equilibrium **The rebalanced society**	…having seen the effect of rampant individualism, the pendulum has swung back to a greater sense of community. Whilst societal trust was damaged by scandals and deep-fakes, governments have addressed these challenges through robust legislation.	Supporters enjoy being part of multiple supporter communities – attending on- and off-line events, being consulted on the charity's work and volunteering together. This reinforces giving generally, and gifts in wills specifically, as a social norm.

	A balance has been achieved between the tech and the human, with tech doing the 'dull, dirty and dangerous' – and humans focused on emotional and creative work. In the bequest space, this means that tech has taken over the more legalistic aspects of executorship. People now live longer, healthier lives and death is less likely to follow protracted, painful illness – increasing engagement with end-of-life. Following protest at the fortunes amassed by particular dynasties, there is now a global inheritance tax, which has contributed to the increased normalisation of gifts in wills.	Ultimately, stewardship is about fulfilling supporter's emotional needs -supporting them to be active agents in creating a better world. It enables people to explore important questions about meaning and purpose – creating meaning for supporters and, after they've passed, their loved ones. Whilst stewardship is facilitated by technology in the background, authentic human contact is valued in the foreground.
Transformation **The long horizon**	...longevity research means people live exceptionally long lives with multiple identities, careers, hobbies and interests. When people pass away it's generally having made a choice to 'move on'. Everyone benefits from UBI with most work outsourced to tech, and humans spending their time in creative pursuits. Charities mostly exist to support flourishing and fulfilment. Perceptions of time change dramatically – with a new appreciation for all things slow and deliberate. Inheritances are fewer, but UBI means they're less likely to be contested. Where they do get passed on, they're a profound, carefully considered process involving a legacy of assets, values and heirlooms accumulated over many years.	Stewardship is whole-life focused, helping people find a thread of meaning and fulfilment across these transitions. Trust is not a significant issue – with almost perfect data available, supporters can see exactly what their money is doing at any time. Stewardship becomes part of a cycle of meaning making – showing gradual change over time rather than short-term fixes. It's about helping supporters to envision the kind of future they want to build. There's little differentiation between gifts in wills and on-going stewardship – although once someone has chosen to pass on, charities can help people to put practical actions in place to ensure that their wishes are carried out, and that the person's legacy is expressed meaningfully and accurately.

The response

In order to understand how we might respond to the potential scenarios developed, IAC members met together in February 2026 for a workshop. The group split into teams, with each exploring practice in a different scenario. The groups discussed:

- Excellent stewardship
- Stewardship challenges
- Strategic implications

A scenario-by-scenario summary is provided in Appendix A. However, here, we focus on those elements of stewardship which appeared across multiple scenarios. By focusing on those elements, we can find 'no regret investments' i.e. areas of focus which are likely to be important whichever way the future pans out.

1. Moving Away from Transactional Practice

Across the scenarios, people reflected on moving away from mass-market or transactional practices, or at least those that appear to the supporter as if they are just a number on a database, investing instead in deeper relationships and more personalisation.

> Stop automating everything.

2. Deep Relationship Management Capacity

Linked to the above, across the scenarios, people talked about the importance of developing deep and lasting relationships, where people would be able to build strong connections over time with another human being and/or a wider community of supporters.

> A close human relationship, updates and conversations, hearing directly from an individual.

3. Personalisation

Personalisation and being seen as an individual were themes that appeared across scenarios. It was important that supporters were treated as individuals, that their stewardship was bespoke to them, that charities mirrored their values and could adapt as supporters' profiles changed.

> Supporters are seen and known as individuals.

4. Integrated Systems & Meaningful Use of Data

Linked to the point above, in order to deliver such personalisation, organisations would also have to ensure that their data recording and technology was fit for purpose. Groups discussed the importance of having integrated systems and processes, as well as the importance of managing data effectively.

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Capturing rich qualitative data points throughout their lives.

5. Ethical & Governed Use of Technology

Perhaps unsurprisingly when discussing the future, technology appeared across all scenarios – both as a risk (e.g. hacking online wills, cybersecurity) and an opportunity (e.g. engagement tool, enabler of continuity). Regardless of the specific future, this points to the importance of a) investing in technology, but also b) ensuring that there are robust ethical frameworks in place to govern its use.

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Reputational risk because of relying on technology too much.

Conclusion

Whilst the future of gifts in wills stewardship is uncertain, this work makes one thing clear: the status quo will not be enough. The organisations that succeed will be those that move early, shifting from transactional approaches to deeply human, values-led relationships, underpinned by the thoughtful use of data and technology.

Futures thinking is not about predicting what will happen, but about building the confidence and capability to respond. By investing now in the areas that matter across all scenarios, charities can ensure they remain relevant, resilient and trusted—able not only to navigate change, but to shape the future of stewardship in a way that delivers lasting value for supporters, their families and the causes they care about.

Appendix A: Scenario by scenario summary

We used AI here to summarise the results by each scenario.

Islands of Belonging (Groups 2, 3, 4)

1. **Stewardship is shaped around micro / niche groups**

All three groups described stewardship as being “channelled to bespoke groups” and charities “aligning with specific groups (micro / niche groups)”. One group described supporters as wanting to “be part of a micro niche group aligned to their values”.

2. **Supporters want values-alignment and validation**

Groups described supporters experiencing stewardship that “validates their beliefs and values” and “choices mirror their group values”. Groups also described supporters feeling “connected… to the community of supporters”.

3. **AI narrows communication and reduces control**

Groups stated that communication is “narrowing through AI” and that “content is aligning to values through AI channels”. Risks included “losing connection through automation,” “lack of detail/advice through AI,” and “less control of messaging around your cause/content”.

4. **Experience of belonging and recognition is central**

One group described supporters experiencing:

- “connection to charity → ‘islands of belonging’ with like-minded people”
- “feels familiar, family, understood, connected, seen, heard”
- “feels acknowledged and wanted”

5. **Organisational requirements focus on agility, systems, and using data**

Challenges included:

- “systems and processes that aren’t nimble and agile”
- “lots of data and doing nothing with it”
- “limited ways to engage (e.g. one channel)”

Investment suggestions included “accurate data management,” “staffing — upskilling,” and “influencers”.

6. **Risk and mitigation focus on reputation, transparency, and governance**

One group identified “reputational risk because of relying on technology too much,” and noted that “greater transparency and visibility means our faults can become more exposed”. Suggested investments included “cybersecurity” and “robust governance and ethical systems”.

Rebalanced Society (Groups 1, 7)

1. **Supporters experience bespoke, donor-led, trust-building engagement**

Group 1 described excellent stewardship as:

- “bespoke, personalised events”

- "donor-driven experiences"
- supporters who "feel connected, valued, hopeful — build trust"

Group 7 described excellence as:

- "a close human relationship"
- "updates and conversations, hearing directly from an individual"
- "less frequent but very meaningful contact"

2. **Behind the scenes: supporters are "seen and known as individuals"**

Group 7 described a culture of "greatly respecting the supporter" and "keeping record of what's important to the supporter, info about their life that supports a stronger connection".

Group 1 emphasised integrated systems: "processes and systems are all integrated," and "having relationship managers be RMs".

3. **Mass, impersonal comms are described as failing**

Group 7 identified:

- "mass mailouts/comms where language isn't personalised enough"
- "cold calling to lists not connected to the org".

4. **Risks include cost of human stewardship and shifting roles of charities**

Group 7 identified risks including:

- "budget – cost of human resource, more people to do the work; fewer GIW supporters"
- "less need for some NFP's work as socialist governments take over doing the work".

5. **Technology should support the back-end, not replace human connection**

Group 7 suggested investment in:

- "more people to hold these important relationships"
- "tech that can smooth the back-end processes, the dull bits, so that humans can focus on the relationships".

They also suggested charities should stop "automating everything".

- Specific risks identified: hacking, online wills, AI, and legislative changes

Group 1 identified challenges including "hacking / online wills — trust issues" and "online Zoom events". Risks included "anything AI," "inherited rights might be challenged," and "legislative changes".

The Long Horizon (Groups 5, 6)

1. **Stewardship is long-term, consistent, and life-stage responsive**

Group 6 described the supporter experience as:

- "consistency / longevity — trust built over a long time"
- "responsive to their life stage (adaptable)"
- "deeply connected and unwavering rapport".

2. **Continuity becomes a core organisational requirement**

Group 6 described behind-the-scenes needs including:

- “continuity”
- “creating an enduring persona for the organisation”
- “capturing rich qualitative data points throughout their lives (AI agent?)”.

3. **Current mass-market practices are described as failing**

Group 6 identified that “short-term individual interactions,” “unpersonalised / non-curated practices (mass market),” and “less face-to-face” would struggle.

4. **Risks relate to organisational drift and concentration**

Group 6 identified risks including:

- “mission creep / change in vision and leadership”
- “reliance on fewer gifts — they become more critical”
- “once minds are changed, difficulty in winning people back again in the future”.

5. **Strategic implications focus on AI and long-duration stewardship activity**

Group 6 suggested investing in:

- “AI!! — good quality AI-generated engagement”
- “good long-term stewardship activities that can continue for extended periods”.

They suggested charities should stop over-investing in:

- “broad range acquisition”
- “transactional / low-value connections”.

6. **Group 5 emphasised living engagement and evolving involvement**

Group 5 described the supporter experience as:

- “included and passionate about the cause through reminiscing and brand evolutions”
- “increased individual involvement through volunteering and self-led communities”.

Behind the scenes, Group 5 suggested:

- “shifting our focus to living gifts and treating them as major donors”
- “everyone’s responsibility due to career moves and longer lifetimes”
- “learn how to interact better with PAFs and other structures”.

Cross-cutting themes (only where directly evidenced)

1. **Personalisation and “being seen”**

Across scenarios, multiple groups described supporters needing to feel:

- “connected, valued”
- “seen, heard”
- “seen and known as individuals”

2. **Relationship management capacity and continuity**

Several groups explicitly called for:

- relationship managers focusing on relationship work

- “more people to hold these important relationships”
- “continuity” and long-term trust

3. **Systems, data, and integration**

Multiple groups referenced:

  - integrated systems and processes
  - accurate data management
  - “lots of data and doing nothing with it”
  - capturing “rich qualitative data points”

4. **Technology as both enabler and risk**

Across the worksheets, technology appears in three forms:

- AI narrowing communication and reducing control
- tech streamlining “the dull bits” so humans can focus on relationships
- AI creating risks (“anything AI”, hacking, online wills)

5. **Governance and reputation**

Governance and ethical systems were explicitly named as future investments, and reputational exposure was described as increasing due to transparency.

Legacy Futures

Legacy Futures, together with Smee & Ford is the UK's leading charity consultancy group that specialises in gifts in wills and in-memory giving. We provide the legacy giving data and analysis services that drive the UK market. And we are trusted partner to over 1,000 charities in the UK and worldwide, supporting them to harness the transformative power of legacy giving.

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