



# The Legacy Landscape: Understanding Planned Giving in Canada

---

Gifts in Wills from Lawyers' Offices to Online Platforms



epilogue



# Welcome to The Legacy Landscape: Understanding Planned Giving in Canada

---

You might remember us as The State of the Legacy Nation. When Good Works first produced that report way back in 2011, we never could have guessed how much it – or the legacy marketplace – would change over the next 15 years. **Enter The Legacy Landscape: an updated take on the Legacy Nation report you know and love, with loads of new additions for you!**

This year, along with the market modelling you've come to expect, we've added provincial and gender data, for additional demographic layers you can actually use in your marketing. Even better, **this year we're thrilled to be collaborating with Epilogue Wills to include online Will-making and bequesting data and analysis!**

So, what does the Legacy Landscape look like in 2026?

**Read on to find out!**

epilogue



# What's On The Legacy Landscape

---

## 1. Your best legacy prospects are making more Wills.

Millennials, Gen X, Boomers, and Civics all increased their levels of Will-making by 5-7% since 2023. These are the folks who are ready, or just about to be ready, to start *really* thinking about how they want their legacy to look—and whether your organization will be a part of the picture.

## 2. 1.3 million Canadians have left \$180 billion to charities already – with another 1.1 million Canadians gearing up to leave another \$156 billion over the next 5 years.

There's wealth to be won, if you're marketing actively!

## 3. Old-school's still the main Will-making route, but online platforms are on the rise.

7 in 10 Will-makers reported using a lawyer or notary to make their Will. Meanwhile, online Will tools, which hardly existed 6 years ago, are responsible for 11% of the Wills reported in our survey. Don't sleep on online Will-making as a part of your planned giving mix!

## 4. Online and traditional Will-makers behave remarkably

**similarly.** Many of the conventional patterns of legacy marketing appear to hold true for donors making their Wills online. For those marketing gifts in Wills with a multi-channel approach, it's vital to understand how seamless this audience truly is.

## 5. Canadians are making charitable bequests today at about the same rate they were 15 years ago.

In spite of the enormous amount of work charities have been doing to normalize this behaviour, the data shows that pretty consistently 10%-12% of Will-makers include a charity in their Wills.

## 6. People who make their Will online are 4 times as likely to give when a charitable organization guides them towards writing their Will.

Your conversations with donors are a critical driver of legacy planning in Canada—so keep it up!

epilogue



# Methodology:

## Understanding The Legacy Landscape

---

Once again this year, we worked with Environics Research to survey 1,500 English-speaking people in Canada between October 10, 2025 and October 22, 2025. As with past years, we don't include Quebec in this data pool, as past reports have shown them to behave dramatically differently than the rest of Canada. We keep the methodology and questions for this report the same year-over-year, so we can perform accurate trend analysis over time. The survey doesn't distinguish respondents based on *when* they completed their Wills, so this data reflects a present-day snapshot of Will-making and bequesting in Canada.



Epilogue's analysis is based on Wills that were completed through its web-based platform in the 24-month period between January 2024 and December 2025. This provides a very detailed picture of who is making their Wills online and how they give.



To help give context to Epilogue's online Will-making data, we added a brand-new question: we asked respondents who said they'd made a Will how they made it. So when you see that data, know that it's not compared to previous years (but in the next report 3 years from now, it will be!)

epilogue



# Methodology:

## Why We Analyze By Generation

---

Age and legacy readiness go hand-in-hand. Folks don't start wondering how they'll be remembered until death feels a little closer to them. That's why we break down our data by generation. Specifically, we mean:

- Civics, born in 1945 or earlier
- Baby Boomers, born between 1946 and 1964
- Gen X, born between 1965 and 1980
- Millennials, born between 1981 and 1996

We leave Gen Z, born in 1997 and later, out of the conversation here: they're just too far away from the third act of their lives to be relevant to legacy marketing.

We have to acknowledge that a generational cohort model limits us to explaining our experiences based upon a singular component of identity—age. The experience of an Indigenous 45-year-old living on a reserve in northern Quebec, a second-generation immigrant 45-year-old living in Brampton, and a 45-year-old living on a farm that's been in the family for generations in rural Alberta, are vastly different. There's no way to group people together without losing social, cultural, economic, and historical intersections that may have shaped our understanding of how the world works.

epilogue

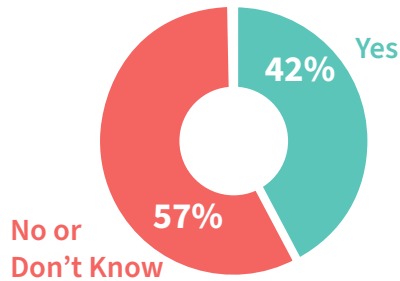


# Who Makes Wills

## Will-making in Canada

At first glance, Will-making appears to have declined. In 2025, 42% of Canadian adults have Wills, down from the 52% reflected in our last survey. (It's also worth noting that the proportion of Canadians with Wills was 42% in 2019).

### Will-making in Canada



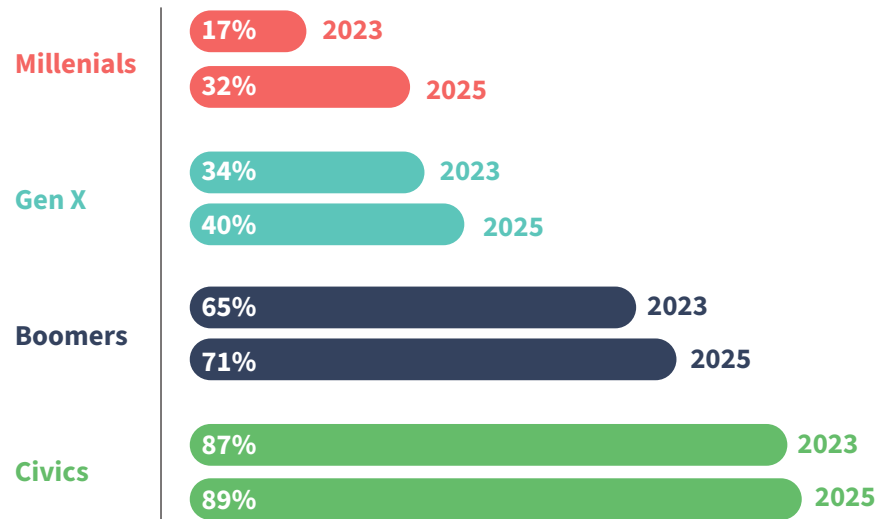
But context matters enormously here. Because when we look at the likeliest Will-makers (Millennials and older), the story is different.

Millennials have nearly doubled their Will-making rate, jumping from 17% to 32%. We also see growth in Gen X (34% to 40%), Boomers (65% to 71%), and Civics (87% to 89%).

How is it that so many segments have increased their Will-making, while the overall rate decreased? We think it comes down to sample composition. Although we aim for as representative a panel as possible, we saw more Gen Z respondents this year (who rarely have Wills yet) and fewer Civics (our most diligent Will-makers) when compared to 2023's results.

When we look at the generations we actively market to, we see consistent increases in Will-making behaviour. And for legacy fundraisers, that's a great opportunity to make sure your charity is part of that conversation!

### Will-making Rate by Generation



epilogue



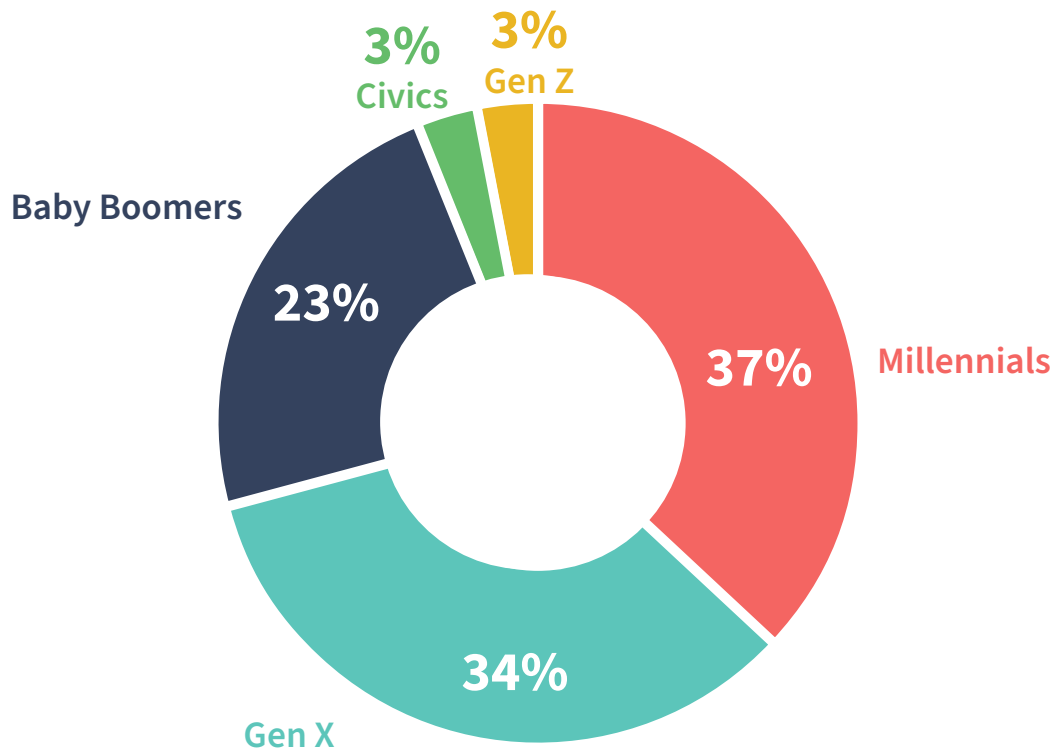
# Who Makes Wills

## Online Will-makers

As you might expect, people who create their Wills online are younger, on average, than the general Canadian population of Will-makers—but the difference may be smaller than you think!

Epilogue's data reveals that the largest cohort making Wills online are Millennials (37%), followed closely by Gen X (34%) and then Baby Boomers (23%). Gen Z and Civics represent a relatively small piece of the online Will-making landscape (3% each). Put it all together and you may be surprised to learn that 60% of people who make their Wills online are over the age of 45.

### Online Will-making by Cohort



epilogue



# Who Makes Wills

## Will-making By Gender



47% of surveyed males had Wills, while only 38% of females did. This differential is consistent with past reports, although the spread has increased from 54% of males vs. 50% of females. Could it be

because managing household finances has historically been a masculine role, and Will-making correlates with age where those traditional norms might be more entrenched?

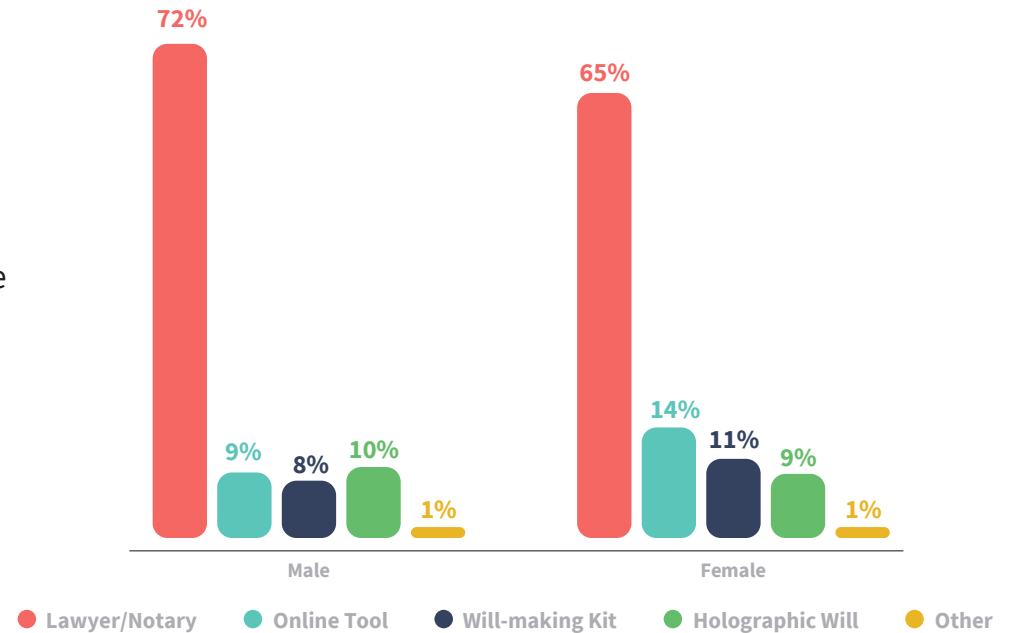
Interestingly, the segment of the population that makes their Wills online skews slightly female (53%) compared to male (47%).

We should consider whether democratizing estate planning through online tools actually helps even out the playing field a little bit.

## Women and Will-making

Women were more likely than men to use online software (14% vs. 9%, respectively) or Will kits (11% vs. 8%). This tells us a lot about how we reach folks and where they feel most at ease!

Overall Will-making By Gender



# Who Makes Wills

## Will-making By Province



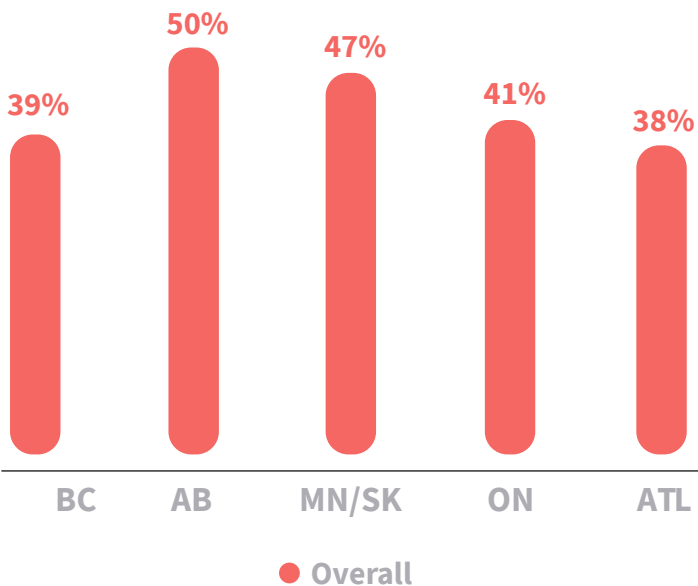
Will-making is pretty consistent across the country, hovering in the 40%-50% range. Coastal Canadians made the fewest Wills, with 38% of Atlantic Canadians and 39% of British Columbians reporting they have Wills.

Meanwhile, 49% of folks residing in the Prairies reported having a Will, as did 47% of Ontarians.

This is useful information if you're a local charity, or are operating in a federated/localized model! You'll have a better sense of the appetite of your audience for Will-making and bequesting, and can set your own benchmarks.

Online Will-making tracks largely to where the Canadian population lives, with residents of Ontario (51%), British Columbia (21%) and Alberta (17%) representing a significant majority of people who use online platforms. However, when layered on to Statistics Canada's population data for Q4 2025, we can see small over-representations of Will-makers in BC and Alberta and some under-representation in Manitoba, Saskatchewan, and Atlantic Canada.

## Will-making By Province



epilogue



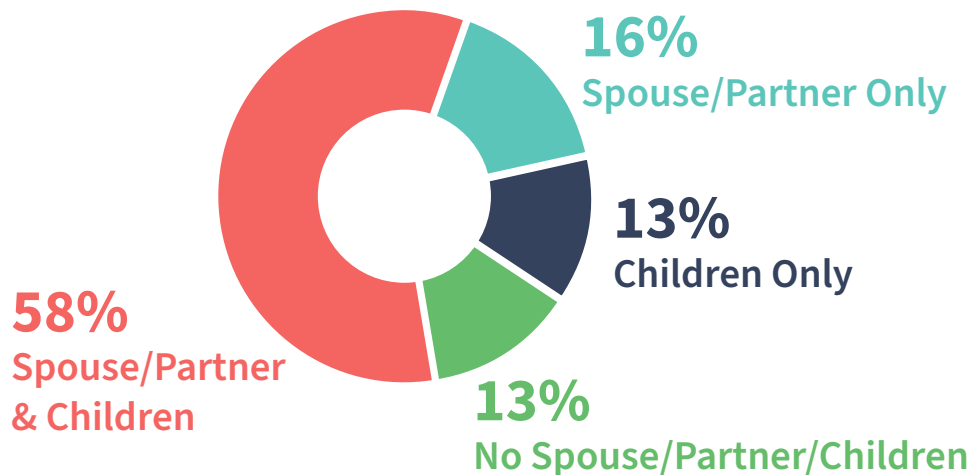
# Who Makes Wills

## Will-making by Family Status



This year, Epilogue's data provides us with some new insights into the family statuses that people are in when they decide to make (or update) their Will. Notably, 26% of Will-makers do not have a partner (i.e. they are single, separated, divorced, or widowed), and within this group about one-half have children and one-half do not have children.

### Will-making By Family Status



epilogue



# Who Makes Wills

## What Will-making Vehicles Do Canadians Choose?



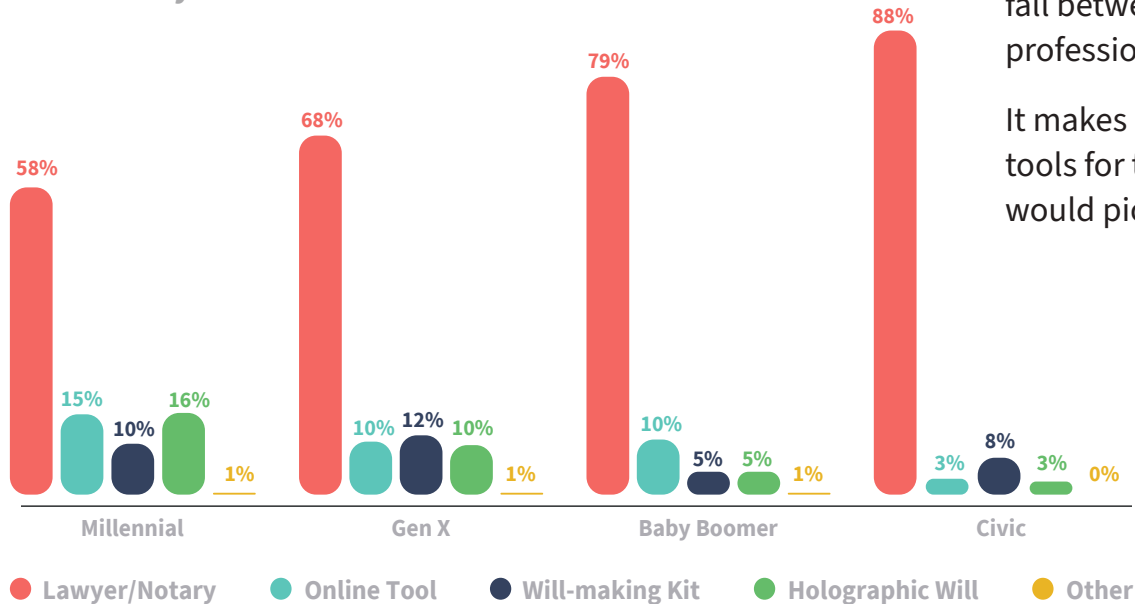
Just a few years ago, this question was hardly worth asking—Wills got made with lawyers or notaries. But COVID and the emergence of online platforms like Epilogue made Will-making easier and more accessible than ever before. So this year, for the first time, we asked Will-makers how their Will was created.

Unsurprisingly, the traditional route still dominates, particularly considering we don't know when these Wills were made (they might be brand-new in the last year, or decades old!). Nearly seven in ten Canadians (69%) used a lawyer or notary to create their Wills. But generational differences emerge clearly in the alternatives.

Millennials show the most diverse approach. While 58% still chose lawyers, 15% used online tools, 10% used Will kits, and 16% wrote holographic Wills. Compare this to Civics, where 88% used lawyers and only 3% went online. Gen X and Boomers fall between these extremes, with about two-thirds using professionals and smaller percentages exploring other options.

It makes perfect sense to us that digital natives would pick digital tools for these important decisions, while older generations would pick the tried-and-true approach they're used to.

Vehicles By Cohort



epilogue

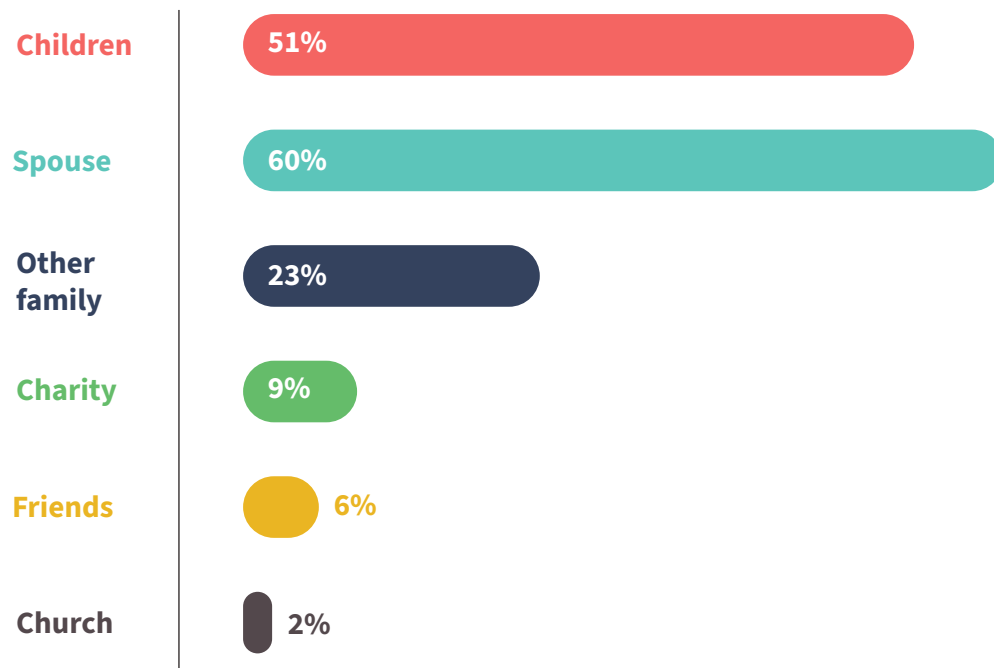


# What Canadians Give To In Their Wills

When we asked Will-makers how they distribute their wealth, the answers remained remarkably consistent this year. Children, spouses, and family remain the top three priorities for Will-makers to support with their estate.

Charities ranked 4th, with 9% of Will-makers including a gift to charity in their estate plans—consistent with 10% in 2023, 11% in 2014, and 10% in 2011. That needle doesn't seem to be moving much, despite the increase in marketing on the topic in recent years, along with the rise in new options for making a Will and leaving a gift.

## Wealth Distribution In Wills



epilogue



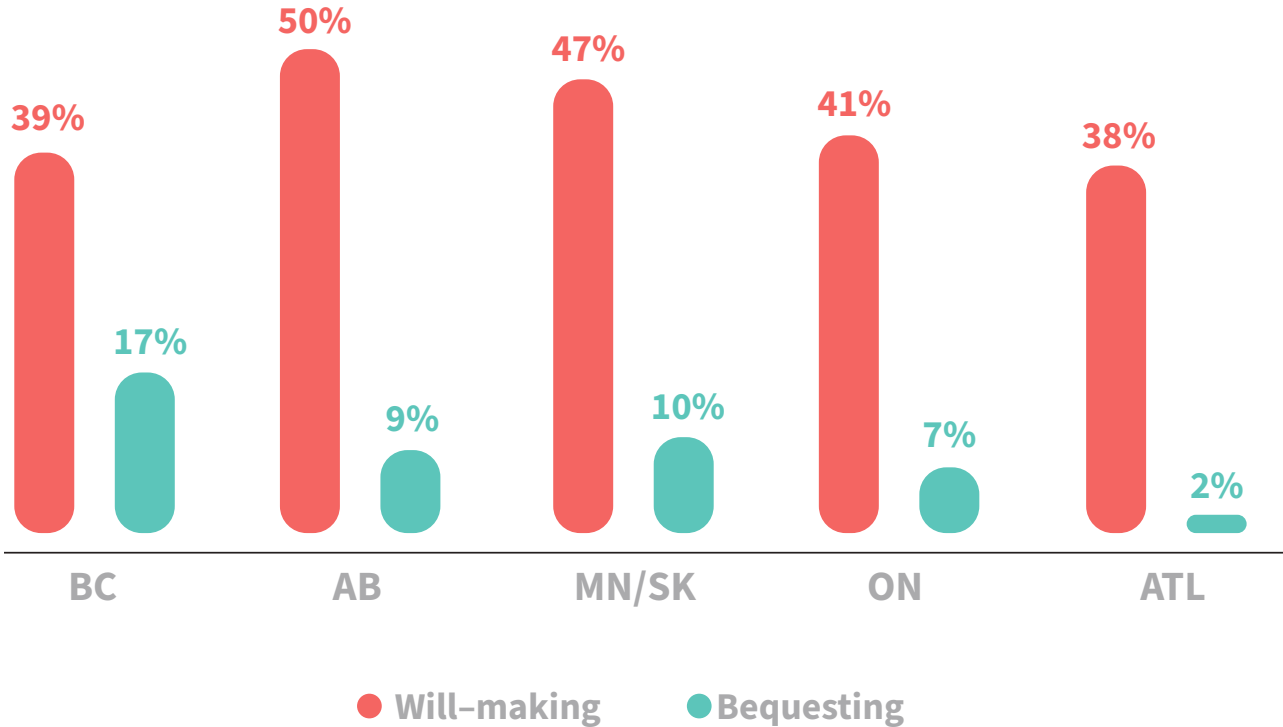
# Bequesting in Canada

## Bequesting and Will-making by Province



We see wide variances between the provinces in terms of bequesting—even more than we do with Will-making. Just 2% of Will-makers from Atlantic Canada reported making a gift to charity in their Wills, while 17% of British Columbians said they'd done so. If you're a regional or local charity, the takeaway is clear: *where you are* makes a big difference in *what you can expect!*

Will-making & Bequesting by Province



epilogue



# Online Bequesting in Canada

## Online Bequesting by Age

The biggest split we see is between older and younger generations. Legacy gifts were not as common in the Wills of Gen Z (10%) and Millennials (11%) as they were in the Wills of Gen Xers (13%), Baby Boomers (13%), and Civics (12%).

Remember—60% of people who make their Wills online are over age 45. And it turns out that about 13% of them are including charities in their plans!

## Online Bequesting by Age

**Gen Z**

10%

**Millenials**

11%

**Gen X**

13%

**Baby  
Boomers**

13%

**Civics**

12%

epilogue



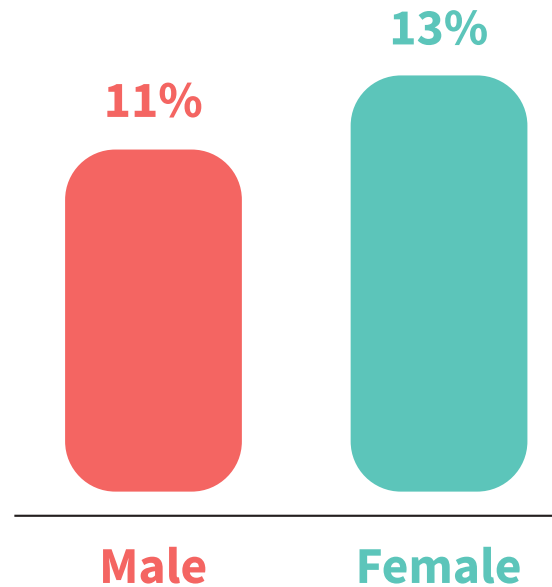
# Online Bequesting in Canada

## Online Bequesting by Gender

Online Wills are meant to help make estate planning more accessible. We've already noted that the data suggests that women are choosing this route slightly more often than men. But are they also more likely to include charitable gifts in their Will?

The short answer is yes! While 11% of Wills created by men included a charitable gift, 13% of Wills created by women did.

Online Bequesting By Gender



epilogue



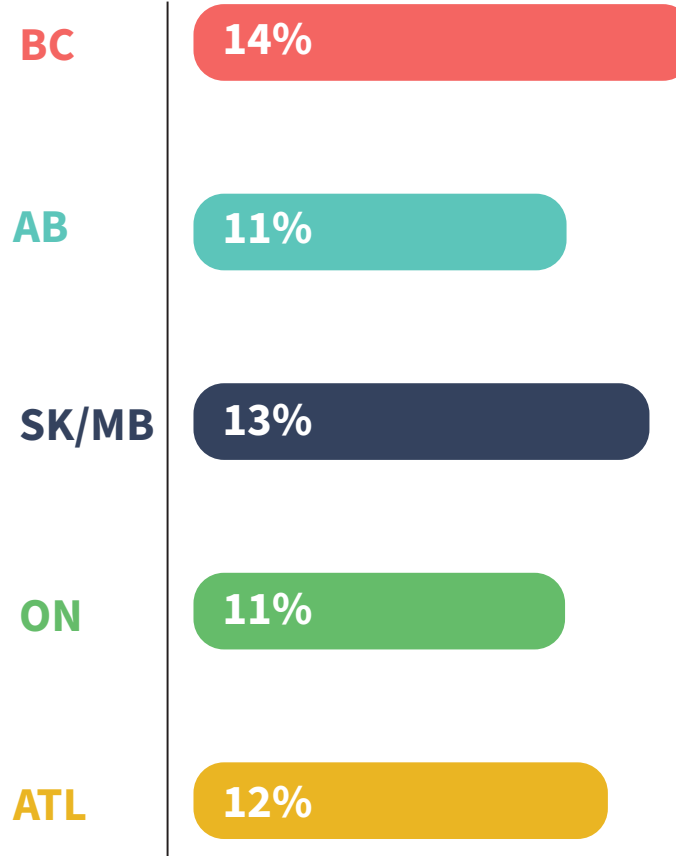
# Online Bequesting in Canada

## Online Bequesting by Province

Where you live matters when it comes to online legacy giving, but the differences are not as striking as what the national survey found.

One consistency that emerged was that BC residents were the most proficient bequesters (14%), followed by Will-makers in Saskatchewan and Manitoba (13%). Ontarians and Albertans included charities at the lowest rates (11% each), with Atlantic Canada squarely in the middle (12%).

## Online Bequesting by Province



epilogue



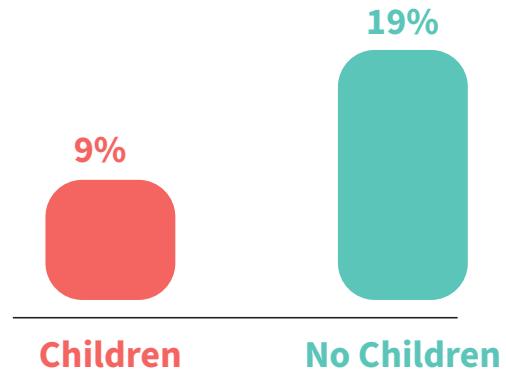
# Online Bequesting in Canada

## Online Bequesting by Family Status

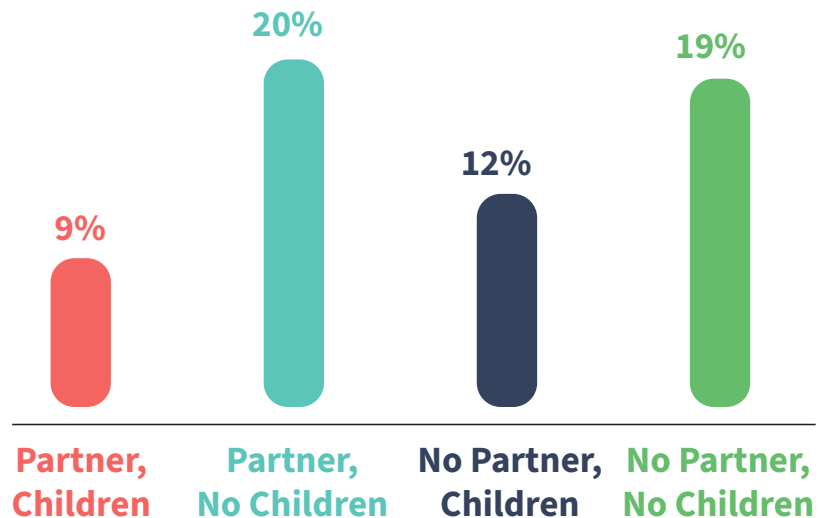
A very significant pattern emerges when we look at the online Will data through the lens of family statuses. Will-makers who don't have children were *more than twice as likely* to include a charitable gift in their Will when compared to those who have children (19% versus 9%).

When we break this down further, we see that the Will-makers who were least likely to leave a legacy gift were those who have children as well as a spouse/partner (9%), followed by folks who have children but no spouse/partner (12%). Individuals without children or a spouse/partner were much more likely to include a charitable gift (19%), and individuals with a spouse/partner but no children were most likely to name a charity in their Will (20%).

Bequesting by Parental Status



Bequesting by Family Status



# The Numbers Behind Bequests made through Online Will Platforms

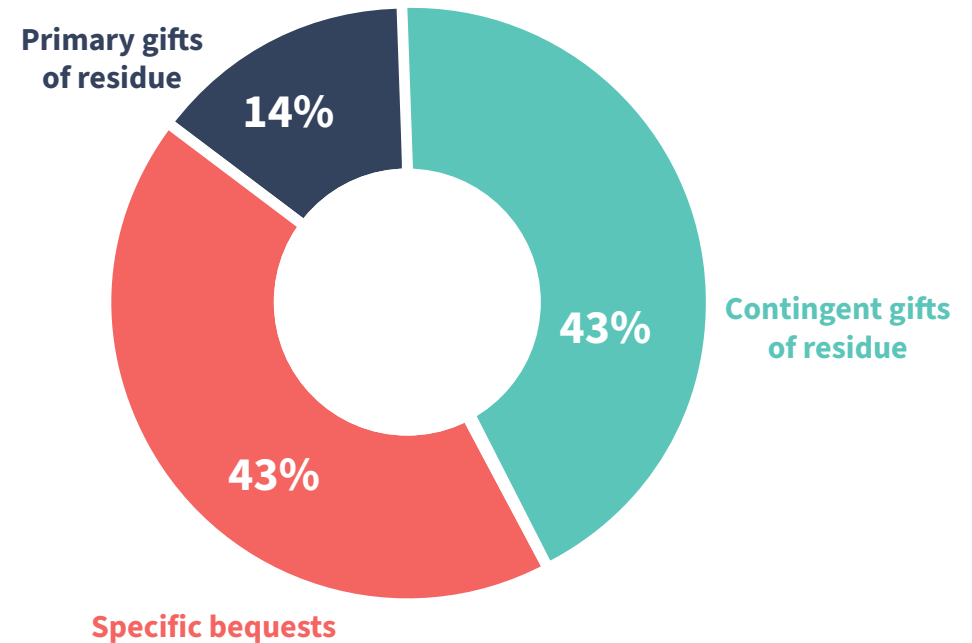
With Epilogue's data, we can look not only at who is incorporating legacy giving into their estate planning, but also *what* those gifts look like and how much people are giving.

Legacy gifts left through Epilogue's online platform can be divided into three broad types:

- Specific bequests: Lump-sum dollar amounts that come off-the-top of an estate
- Primary gifts of residue: Percentage gifts that are not subject to any conditions
- Contingent gifts of residue: Percentage gifts that are only made if certain conditions are met, like one or more beneficiaries predeceasing the Will-maker.

Most legacy gifts left through Epilogue's platform are specific bequests (43%) or contingent gifts of residue (43%), with relatively fewer primary gifts of residue (14%).

Legacy Giving by Gift Type



epilogue



# The Numbers Behind Bequests made through Online Will Platforms

## Size of Legacy Gift

As we've already seen, Will-makers with children are less likely to include charities as beneficiaries in their Wills. The data also tells us that when they do, those gifts tend to be smaller.

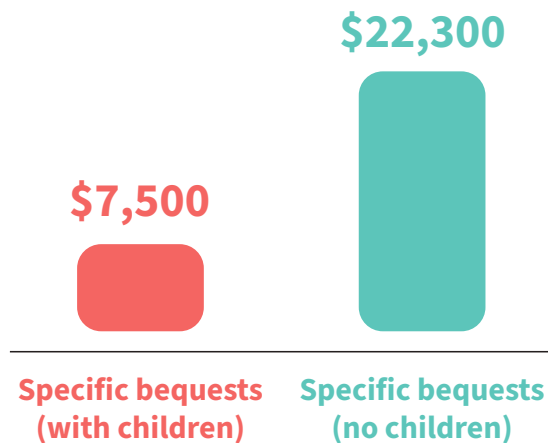
Overall, the average size of a specific bequest left through Epilogue was around \$16,700. However, on average, individuals with no children left larger specific bequests (about \$22,300) than those who have children (about \$7,500).

Similarly, primary (i.e. unconditional) gifts were generally much larger on average for individuals who do not have

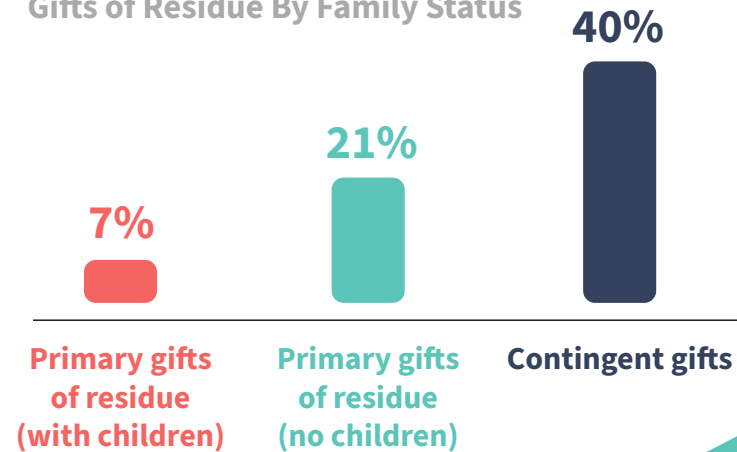
children (21% of the estate) than they were for people with children (7% of the estate).

Unsurprisingly, the average size of conditional gifts was much higher (40% of the estate) when compared to primary (i.e. unconditional) gifts. This likely reflects a willingness to give being limited by a fear of not leaving enough for one's own dependants.

Specific Bequest By Family Status



Gifts of Residue By Family Status



epilogue



# What's the Legacy Market in Canada Worth in 2026?

## The Value Today

The Government of Canada estimates there are about 34 million Canadians over the age of 18.\*

Our data shows 42% of them have Wills, and 9% of those Will-makers have included gifts to charity in them.

Based on the conventional averages of \$35,000 per bequest and 4 charities named per Will, that means...

**We're talking about 1.3 million bequesters who've already committed \$180 billion to the causes they love.**

Our 2023 report put this value at \$280 billion. What the drop?

That modelling was based on 52% of Canadians having Wills - the number that that survey yielded. This time around, 42% of our respondents shared that they had Wills. That 10% drop in Will-making has a knock-on effect in our modelling here, reducing the overall number of Wills from which to model gifts. But remember - Will-making in your highest-value cohorts is up!

And there's more...

*SOURCE: <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1710000501>*

epilogue



# What's the Legacy Market in Canada Worth in 2026?

## The Value Tomorrow

55% of Canadians over 18 don't have Wills. Of them, 66% of respondents told us they plan to make a Will in the next 5 years.

If they make gifts in their Wills in the same way as previous Will-makers (and 15 years of data tells us that about 9% of them are likely to do so!)...

**That's another 1.1 million bequesters who will include gifts to charity in their wills to the tune of \$156 billion!**

With more folks gearing up to make their first Wills, and Will-making becoming easier than ever thanks to online software, the upside potential in legacy remains enormous.

Put it this way: if your charity could earn just 0.1% of that, you'd bring in \$171 million in revenue over time. But only if you ask—and the best time to start is now.

If you're a legacy fundraiser, then you know it can be tough to sell investment into legacy programs when the revenue won't come in for 10 or 20 years.

But what if you could tell your leadership that there are billions of dollars being left to charities in Wills? And what if the only way to get a piece is to start actively marketing legacy giving to your donors? Well, that's a different story.

epilogue



# What's Next On The Legacy Landscape Horizon?

## The Impact Of Civic Will-makers

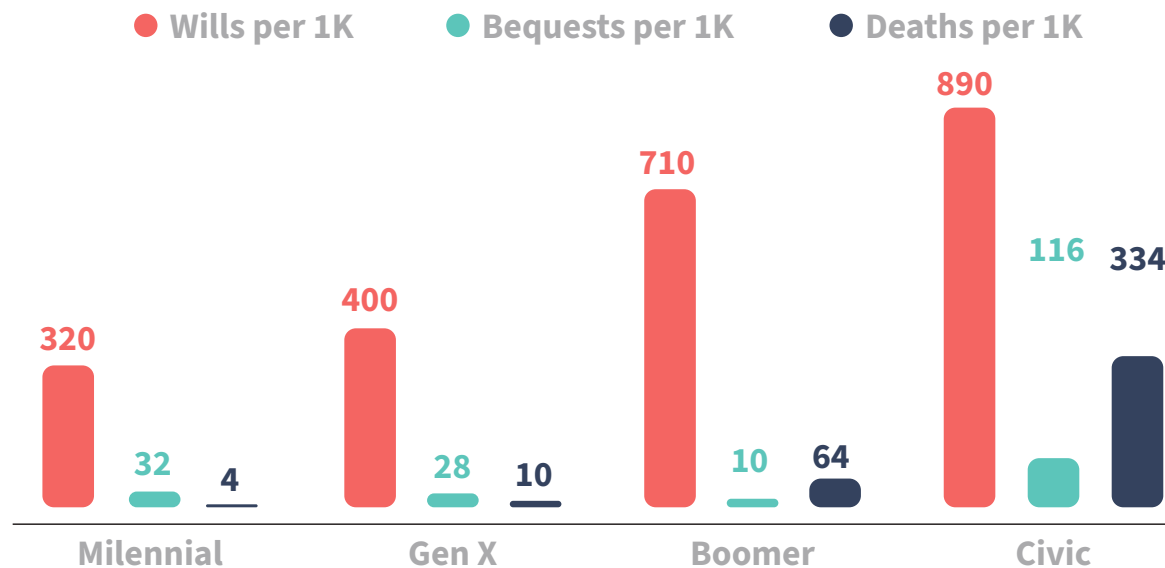
If we compare the 52% of respondents who said they had a Will in 2023 with the 42% who said the same this time around, Willmaking seems to be on the decline. It's possible that some of this is to do with the fact that the bulk of Canada's population growth in 2024 came from immigration. But it's also important to think about how age comes into play.

If we layer together Statistics Canada data\* about both population and mortality, along with our findings, we see a pattern emerge:

We aren't replacing Wills that are being lost to the natural attrition of mortality fast enough. Put another way, Civics are dying (and their Wills are being executed!) substantially faster than all the other cohorts together are making Wills. It makes perfect sense to see Will-making drop as a result.

The takeaway? There's a lot of marketing work still to be done in the Boomer, Gen X, and Millennial cohorts if we're going to offset this trend. Their Wills are incoming, which means their bequests are too. And you'll only get a piece of the action, if you ask.

\*SOURCE: <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1710000501>



epilogue



# What's Next On The Legacy Landscape Horizon?

## The Impact of Making The Legacy Ask

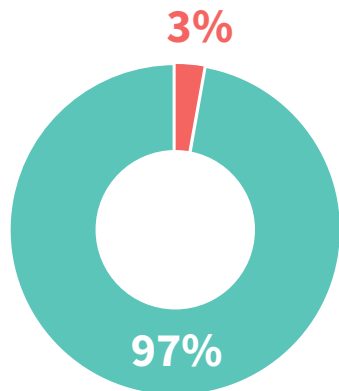
Online Will-making is on the rise, and people are finding platforms like Epilogue in a variety of ways, including online searches, traditional and digital advertising, and referral partners. But we're still in the early days of charities working hand-in-hand with online Will providers to help donors get their Wills. Charity referrals currently only make up 3% of Epilogue's user base.

While small in number, these charity referrals are punching far above their weight when it comes to charitable giving. Only about 12% of individuals who find Epilogue through search,

advertising, and other non-charity referral sources include a bequest in their Will. But for the 3% of people who are referred to Epilogue by a charity, the rate of bequests jumps to a whopping 42%!

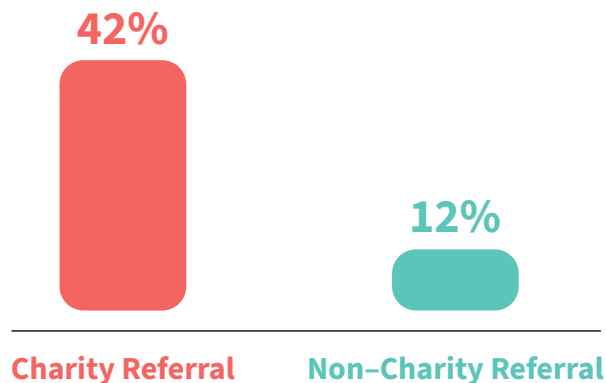
The takeaway? This is *really* good news for the sector. It demonstrates that when you're out there having conversations with your donors and *helping them take the next step in their Will-making journey*, good things happen—so keep it up!

Online Will-makers by Referral Source



● Charity Referral ● Non-Charity Referral

Bequesting by Referral Source



epilogue



## About Good Works

Good Works is your full-service human-centered fundraising agency. We specialize in powering annual and legacy gifts through mass marketing channels, like email, direct mail, ads, and texting. Our approach is grounded in loyalty, driven by data, and focused squarely on the future of fundraising.

We've been pioneers in the legacy space since we published Iceberg Philanthropy in 2009. Its second edition, *You Can't Take it With You: The Art & Science of Legacy Fundraising*, was released in 2019. We've helped dozens of charities build relational planned giving marketing programs that mix high-touch and mass tools to reflect the highly-personal legacy journey.

## About Epilogue

Epilogue's mission is to democratize estate planning in Canada. Its online estate planning platform can help someone make a Will, in as little as 20 minutes, from the comfort of their own home. Epilogue is the only online Will platform in Canada created by experienced estate planning lawyers.

In addition to helping individuals protect their loved ones, Epilogue makes it easy for them to create a lasting legacy. Epilogue partners with Canadian charities to help them secure gifts in Wills. To date, Epilogue has helped individuals commit an estimated \$450 million in legacy gifts to charitable organizations.

Email [charlottef@goodworksco.ca](mailto:charlottef@goodworksco.ca) to get in touch with Good Works, or [daniel@epiloguewills.com](mailto:daniel@epiloguewills.com) to connect with Epilogue.

epilogue

