PHILANTHROPY IRELAND

Advising for Impact



The role of professional advisers in unlocking giving in Ireland

Community Foundation Ireland

"Professional advisers are already part of the story, but philanthropy is not yet embedded in routine conversations.

The opportunity is not for advisers to become philanthropy experts, but to recognise the moment, open the conversation and connect clients to appropriate expertise."

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FOREWORD

At Philanthropy Ireland, we have seen a clear and growing interest in philanthropy across the ecosystem. That is reflected not only in the conversations we are having, but in the growth of our membership, the level of engagement from professional advisers, and the increasing attendance at events and discussions focused on how philanthropy can play a more meaningful role in Irish society.

Professional advisers are an important part of that picture. They are often present at some of the most significant moments in a client's financial life. These moments can naturally prompt wider questions about purpose, family, legacy and what someone wants their wealth to achieve. We felt it was important, therefore, to better understand the experience of advisers themselves.

Until now, there has been no dedicated Irish baseline examining how often philanthropy features in adviser-client conversations, what makes those conversations difficult to initiate, where advisers feel confident, and where they would welcome additional support. Without that evidence, it is difficult for the wider philanthropy ecosystem to know where it can add most value.

For Philanthropy Ireland, this report represents the first stage of a broader process. We want to use these findings to develop clearer pathways, practical resources and stronger connections between professional advisers and the wider philanthropy ecosystem. Our ambition is that advisers feel confident recognising when philanthropy may be relevant, opening the conversation appropriately, and knowing where to connect clients for further support.

I would like to thank every adviser who took the time to contribute to this research and share their experiences so openly. I would also like to thank Community Foundation Ireland for partnering with us on the publication and launch of these findings.

We hope this research will be useful not only to professional advisers, but to everyone working across the philanthropy ecosystem. We all have a role to play in making philanthropy easier to understand, easier to navigate and more effective. By stepping into those roles with greater clarity and confidence, we can better support individuals and families who choose to give and help translate generosity into meaningful and lasting social good.



Éilis Murray,
Chief Executive, Philanthropy Ireland

FOREWORD

The important role professional advisers can play in growing Irish philanthropy is captured in this research.

The findings demonstrate the opportunity for that growth, with almost two-thirds of professional advisers observing some or significant increase in client interest in philanthropy, even if only 12% say it arises frequently in their client conversations.

The opportunity arises not for advisers to become philanthropy specialists, but to feel confident recognising when philanthropy may be relevant, opening the conversation and, where appropriate, connecting clients with specialist expertise. This is particularly relevant at pivotal moments in a client's life, such as a business sale, retirement, succession and estate planning.

At Community Foundation Ireland we are a philanthropic hub mobilising strategic philanthropy to advance equality, strengthen communities and protect climate and nature. We recognise the importance of professional advisers with more than 25% of the €200 million in donations we have received since 2000 coming through direct referrals from professional advisers.

We work with advisers from across the professional landscape, including family offices, wealth and investment advisers, tax advisers, private client solicitors and charity lawyers. The research points to a particularly important role for advisers around long-term planning, with 75% saying philanthropy typically arises through estate or succession planning. Advisers can therefore be uniquely placed to recognise the moment when a client is ready to consider not simply the transfer of wealth, but its purpose, what they would like it to achieve and the legacy they want to create.

For families in particular, philanthropy can provide a powerful way to define and put shared values and purpose into practice, while creating meaningful opportunities to engage the next generation in conversations about wealth, responsibility and impact.

Importantly, effective support does not require the professional adviser to have all the answers. The research identifies building trusted referral relationships with philanthropy specialists and appropriate intermediaries as one of the practical actions advisers can take.

There is a real opportunity now to make philanthropy a more natural part of relevant client conversations. By recognising when the conversation may be appropriate, asking the first question and connecting clients with the right expertise and structures when required, professional advisers can help individuals and families translate their values and philanthropic ambitions into meaningful, strategic and lasting impact.



Denise Charlton,
Chief Executive, Community Foundation Ireland



FINDINGS AT A GLANCE



Ireland is entering a period in which wealth, succession, purpose and social impact are becoming increasingly connected. Yet this research suggests that philanthropy remains outside many professional adviser-client conversations, even as client interest appears to be growing.

12%
say philanthropy arises frequently in client conversations

63%
have observed some or significant increase in client interest in philanthropy

69%
believe clients do not expect them to raise philanthropy proactively

58/100
average score for having sufficient knowledge to initiate a philanthropy discussion

75%
say philanthropy typically arises through estate or succession planning

68%
selected short guides as the most useful resource format

The central tension

The most significant obstacle may occur before technical advice is ever required. Advisers are unsure whether they have permission to start the conversation:

45%
cite uncertainty about client interest

41%
fear appearing intrusive or personal

37%
do not see raising philanthropy as part of their role.

The research is designed to help address that first step: supporting advisers to recognise when philanthropy may be relevant, test that relevance without pressure, and connect clients to a philanthropy specialist or appropriate intermediary where needed.

IRELAND'S PHILANTHROPY ADVICE OPPORTUNITY

This report examines a question that has received growing international attention but little dedicated research in Ireland: what role can professional advisers play when High-Net-Worth (HNW) and Ultra-High-Net-Worth (UHNW) clients want to explore philanthropy, and what prevents those conversations from happening more routinely?



€1.43tn
Irish household net wealth, Q1 2026

47.2%
share held by the wealthiest 10% of households

~€500bn
estimated intergenerational transfer, 2022–2050

The financial context makes the question increasingly relevant. The Central Bank of Ireland reported household net wealth of €1.43 trillion at the end of Q1 2026, with the wealthiest 10% of households holding 47.2% of the total.

UBS's Global Wealth Report 2026 estimated average wealth per adult in Ireland at US$314,167 and median wealth at US$98,413. Fordel's Wealth of the Nation 2026 ranked Ireland third in Europe for household wealth. A separate 2026 legacy study estimates that around €500 billion could transfer between generations between 2022 and 2050 (Campaign Solutions, 2026).

The scale of wealth does not mean that wealth automatically translates into philanthropy, nor should philanthropy be treated as an expectation attached to wealth. The purpose of this research is to support appropriate conversations when individuals and families choose to explore giving.

International research also points to a wider shift in how wealth is discussed. STEP's 2025 work highlights growing attention to legacy, values and social contribution, including greater interest among younger generations in lifetime giving and social impact. This is not an Irish benchmark, but it provides useful context for how Irish advisory practice may evolve. (STEP, 2025).

ABOUT THE RESEARCH



Philanthropy Ireland designed this study to establish, to its knowledge, the first dedicated Irish evidence base focused specifically on philanthropy within HNW/UHNW professional adviser-client relationships. It responds to two gaps: growing engagement from advisers and firms seeking to understand philanthropy, and the absence of Irish data on how advisers themselves experience these conversations.

Methodology

The survey instrument drew on established international adviser and philanthropy research and was adapted for the Irish legal, tax, banking and wealth-management context. In particular, the design considered research from the UK and US on adviser assumptions, client expectations, charitable planning and the role of values-based conversations. An advisory committee then reviewed the instrument for terminology, relevance and practical applicability in Ireland before fieldwork.

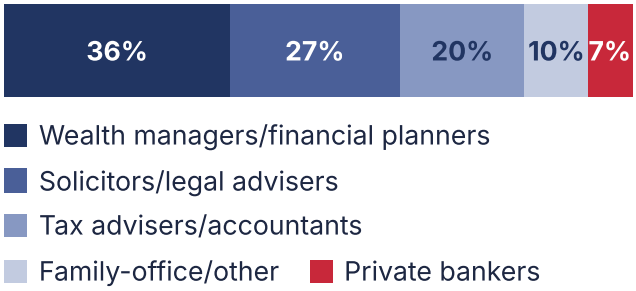
The anonymous professional adviser survey received 55 responses, creating a new baseline that can be repeated over time to track changes in practice and confidence.

A supplementary pilot survey was also fielded among UHNW clients who work with professional advisers. Eight responses were received. Because the sample is small and self-selecting, these responses are used only as a directional signal and are not treated as representative of the wider UHNW population.

Who Responded?

Respondents were highly experienced: 44% had more than 20 years' experience advising HNW/UHNW clients and a further 26% had 11–20 years.

Eighty per cent said most of their clients reside in Ireland. There was a wide range of professional advisers surveyed for this research.



For the purposes of this research

HNW clients were defined as those with €1 million or more in investable assets.

UHNW clients were defined as those with €10 million or more in investable assets.

Professional advisers included wealth managers/financial planners, private bankers, solicitors/private client lawyers, tax advisers/accountants and family-office professionals.

Dedicated philanthropy advisers who did not also perform one of these broader advisory roles were excluded from the primary adviser sample.

PART ONE

THE CURRENT ADVISER LANDSCAPE

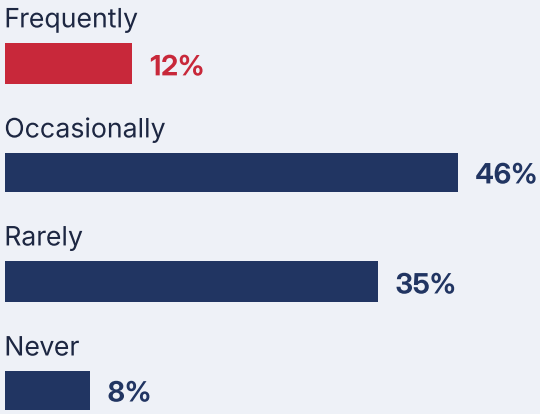


The conversation is happening, but not routinely

Professional advisers are already part of the story, but philanthropy is not yet embedded in routine conversations. Only 12% said philanthropy arises frequently with clients; 46% said occasionally, 35% rarely and 8% never.

The pattern is also reactive. Clients are more likely to initiate the discussion themselves with 33% saying the client usually raises philanthropy.

How often does philanthropy arise in client conversations?



> *"It is not something natural to bring up with clients and not an area clients would think we know about if it was on their minds."*
>
> Professional adviser survey respondent

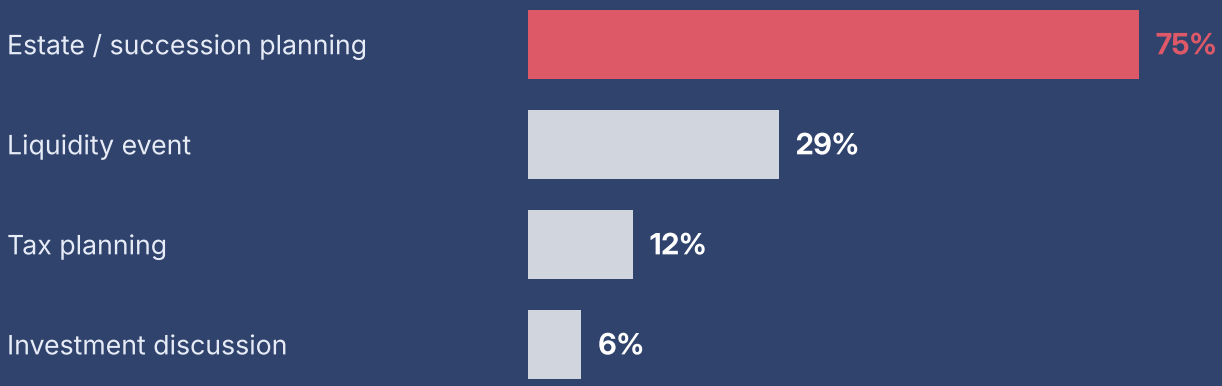
This is a critical point. Before charitable vehicles, tax, governance or impact can become relevant, philanthropy first has to enter the conversation. The findings suggest that advisers are not necessarily encountering resistance after raising philanthropy; in many relationships, the subject is simply not being tested systematically. That distinction matters because the appropriate intervention may be as much about permission, language and timing as it is about technical training.

International evidence suggests Ireland is not unique. Fidelity Charitable found a gap between HNW clients' giving and the frequency with which advisers discuss charitable planning, while CAF found many UK HNW donors had not recently discussed the tax efficiency of their giving with an adviser. These studies operate in different tax and advisory systems, but they demonstrate that more mature markets are also working to make philanthropy a more natural part of holistic advice. (Fidelity Charitable, 2024; CAF, 2025)

FROM LEGACY PLANNING TO LIFETIME GIVING

When philanthropy does arise, it is strongly associated with estate and succession planning. Seventy-five per cent of advisers selected this stage, compared with 29% identifying a liquidity event, 12% a tax-planning discussion and 6% an investment discussion.

When does philanthropy typically arise?



Legacy gifts in wills were the most commonly discussed topic at 52%, followed by tax efficiency (44%), governance or family involvement (40%) and structuring donations (33%). Only 23% typically discuss a client's causes or impact interests and 10% discuss impact measurement. The opportunity is not to displace legacy giving, but to broaden the points at which philanthropy can be considered.

> *"Advisers need a hook to make it a natural part of the conversation."*
>
> Professional adviser survey respondent

Earlier Irish research with entrepreneurs provides a useful parallel. Participants described a recurring challenge as "finding the route" into philanthropy, knowing where to begin, what options exist and who can help. Business sales, succession and next-generation handovers were identified as moments when more structured philanthropy may emerge. This supports a practical role for advisers: not necessarily providing specialist philanthropic advice themselves, but identifying interest and connecting clients to the right expertise (Community Foundation Ireland and Community Foundation Northern Ireland, 2023).

A firm could consider incorporating a neutral philanthropy prompt into relevant discovery or fact-find processes, for example: "Would you like charitable giving or philanthropy to form part of our discussion about your wider wealth, family or legacy plans?" Similarly, when the adviser does not want to stray outside their expertise, and if the clients wish to explore structured giving options, connecting with specialists in strategic philanthropy can enable the adviser and client to explore the options together, supported by the appropriate expertise and structures.



FIVE PLACES WHERE PHILANTHROPY COULD FIT IN CLIENT CONVERSATIONS

Family legacy and succession

When clients are considering what they want to pass on, to whom, and what they want their wealth to represent.

Business sale or liquidity event

When a significant change in financial circumstances creates space to consider purpose, legacy and the deployment of capital.

Next generation and family values

When families are discussing responsibility, stewardship, family governance or how younger generations will engage with wealth.

Retirement and life transitions

When clients are reassessing priorities, identity, time and what they want the next phase of life to achieve.

Wider wealth planning, purpose and impact

When a client wants their financial plan to reflect personal values, social goals or a more strategic approach to existing giving.

PART TWO

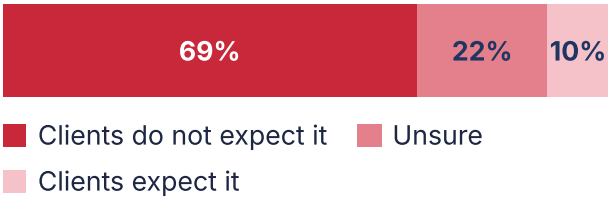
THE CONVERSATION BARRIER



Advisers may underestimate client openness

One of the most striking findings is that the challenge may not simply be technical know-how. Adviser responses suggest a significant perception barrier around whether clients expect or welcome these conversations.

Almost seven in ten advisers believe clients do not expect them to raise philanthropy proactively. A further 22% are unsure. Only 10% believe clients expect them to initiate the conversation.



This combination matters because it suggests the first obstacle may occur before specialist knowledge is required: advisers are uncertain whether they have permission to start the conversation.

Client Signal

Among the small UHNW pilot sample, 75% of those answering the question said they would welcome an adviser raising philanthropy and 25% were neutral; no respondent opposed the conversation. Given the sample size, this should not be read as evidence of a representative adviser-client "gap" but it is an interesting directional signal that mirrors larger international studies. CAF found 60% of UK HNW individuals considered it important for advisers to understand philanthropy, and 76% of those who had not discussed philanthropy with an adviser were open to or enthusiastic about advisers raising giving-related topics. In the US, TPI found 80% of HNW clients agreed advisers have an obligation to engage them in conversations about charitable activity, while 81% reported no discomfort discussing giving. (CAF, 2025; TPI, 2026)

"Depth of knowledge about philanthropy is noticeably rare in Ireland. One of the most impactful changes would be for more wealth advisers to bring in expertise about philanthropy and impact."

Professional adviser survey respondent

WHAT CAUSES HESITATION AND WHY THE CONVERSATION MATTERS



Qualitative responses show why the conversation barrier persists. Advisers referred to the possibility of appearing judgmental, pressing a personal view, making clients uncomfortable or damaging trust. Some questioned whether philanthropy was part of their role at all; others described it as relatively new or still somewhat taboo in Ireland.

> *"Advisers are concerned that, if they raise it unprompted, it may look like a value judgement on the client, or it may create an awkwardness with the client."*
>
> Professional adviser survey respondent

These findings suggest that some of the most significant reported barriers are relational and cultural. Technical guidance alone would therefore be incomplete. Advisers also need confidence about when the conversation is appropriate, how it can be introduced and how to respect client autonomy.

The Relationship Opportunity

International evidence suggests that thoughtful, permission-led conversations about giving can broaden an adviser relationship beyond technical financial matters. In the US, 88% of advisers surveyed by TPI said philanthropic discussions deepen existing client relationships, 92% said they help establish new relationships and 95% said philanthropy is important to building relationships with HNW clients' extended families. Fidelity Charitable likewise found that charitable planning can expand the types of conversations advisers have with clients. (TPI, 2026; Fidelity Charitable, 2024)

Irish qualitative evidence adds a local perspective. Women and Philanthropy in Ireland identifies trust between donors, causes and philanthropic professionals, including wealth advisers and intermediaries, as an important enabler of giving, and recommends relational approaches built around trust, stewardship and shared decision-making. (Cannon et al., 2026)

The family dimension is especially relevant. Philanthropy can create a practical setting for conversations about values, legacy, responsibility and the purpose of wealth across generations. International research suggests advisers themselves see value in this: in the 2026 TPI study, 95% of advisers said philanthropy is important to building relationships with HNW clients' extended families, while 88% said philanthropic discussions deepen existing client relationships. STEP's research similarly points to growing interest in values-led wealth planning and greater engagement by younger generations in strategic philanthropy and lifetime giving. This should not be interpreted as evidence that philanthropy will, by itself, retain clients or the next generation. Rather, where giving is already relevant to a family, it can provide advisers with a constructive way to engage spouses, children and future wealth holders around shared priorities before succession or wealth transfer takes place.

PART THREE

SUPPORTING ADVISERS



Making philanthropy part of the conversation

Sixty-five per cent of advisers described themselves as very or somewhat confident discussing philanthropy. Yet the average score for having sufficient knowledge to initiate a philanthropy discussion was 58 out of 100. The areas of lowest confidence show where practical support is most needed.

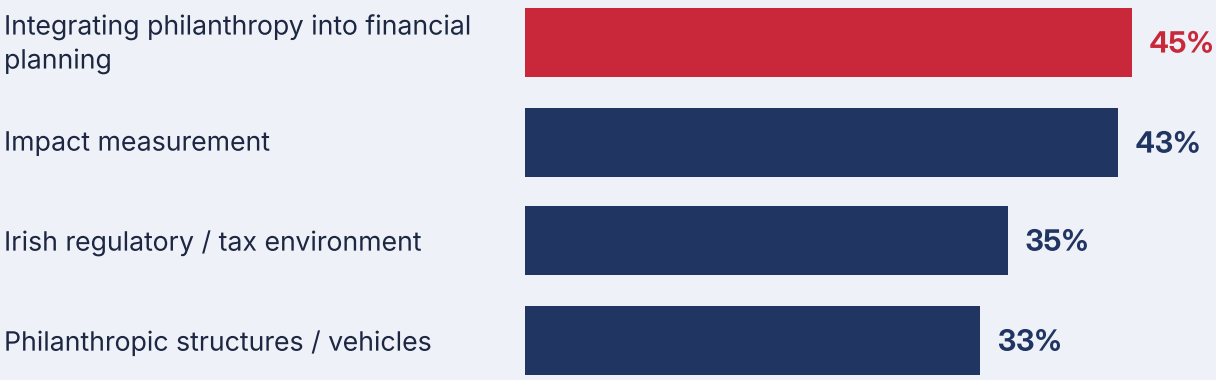
65%

of advisers described themselves as very or somewhat confident discussing philanthropy

58/100

average score for having sufficient knowledge to initiate a philanthropy discussion

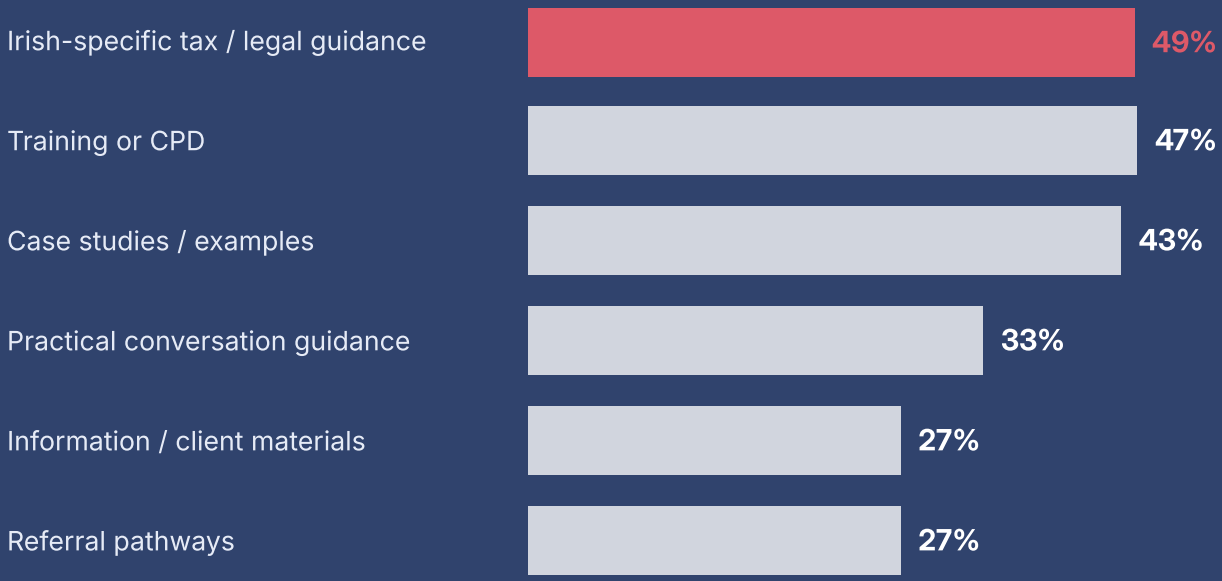
Where advisers feel least confident



This highlights the need to build a practical baseline: recognising when philanthropy may be relevant, holding an initial values-based conversation, understanding broad options and professional boundaries, and knowing where a philanthropy specialist or appropriate intermediary can support the client.

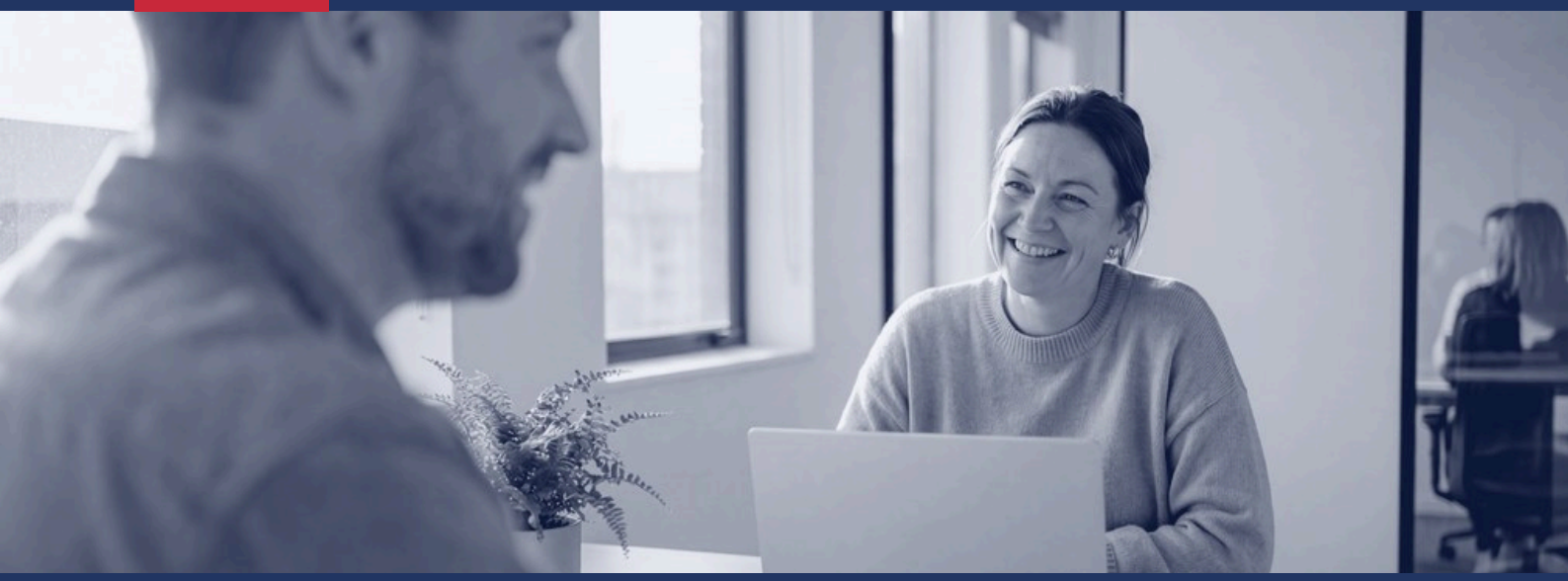
WHAT ADVISERS NEED: PRACTICAL SUPPORTS

What would help advisers raise philanthropy?



Short guides were the preferred format (68%), followed by an expert referral network (34%), online training (32%), client discussion tools (26%) and workshops (17%). These preferences support a practical second phase of this initiative focused on concise guidance, training and clearer referral pathways rather than expecting advisers to develop deep specialist expertise.

The areas of low confidence also point to the value of collaboration. Integrating philanthropy into financial planning and understanding impact are different forms of expertise from tax or legal structuring. In practice, effective client support may involve a professional adviser working alongside a philanthropy specialist or intermediary, with each party remaining clear about their role.



CASE STUDY:

FROM ADVISER INTRODUCTION TO STRATEGIC PHILANTHROPY

One family had a history of giving to communities in their area, both personally and through their business. As their capacity to give grew, so too did their ambition to make their philanthropy more strategic, effective and impactful. Unsure where to begin, they turned to people they already trusted in their network: their professional advisers.

In separate conversations with a tax adviser and a fund manager, Community Foundation Ireland was recommended as a potential partner. Those introductions proved pivotal to the donor and their family. Following an initial exploratory meeting with the Foundation, Donor Advised Funds were established for both the family and the business, providing the structure, governance and specialist support to develop their philanthropy with confidence.

Since then, that first adviser-led introduction has grown into a much broader philanthropic journey. The family now has multiple funds with Community Foundation Ireland, including family funds, a corporate fund, and a legacy fund in memory of their parents, creating opportunities for different generations to engage in giving and for the family and business to pursue their distinct philanthropic goals. Their approach has evolved from responding to individual opportunities, towards considering where their funding can create the greatest impact, while retaining the flexibility to learn, collaborate and co-fund with others.

> *"It is a journey that began with a relatively simple intervention: trusted advisers recognising their clients' desire to give more strategically and connecting them with the expertise to turn that intention into meaningful action."*

Community Foundation Ireland

PART FOUR

IMPLICATIONS AND ACTION

Building Ireland's philanthropy advice infrastructure

The research was designed to inform action, not simply describe current practice. The priorities below focus on making appropriate conversations easier to begin, clarifying roles and strengthening the connections between advisers and the wider philanthropy ecosystem.

For individual advisers

- Include a neutral philanthropy prompt in relevant discovery, review or fact-find conversations.
- Recognise moments such as business sales, succession, retirement and inheritance when philanthropy may be relevant.
- Begin with values, purpose and client objectives before technical structures or tax.
- Build trusted referral relationships with philanthropy specialists and appropriate intermediaries.

For professional and sector bodies

- Support CPD and professional development on philanthropy.
- Promote consistent guidance on Irish giving structures, tax and regulation.
- Share Irish case studies and examples of good adviser practice.
- Facilitate multidisciplinary learning across wealth, legal, tax and philanthropy professionals.

For Philanthropy Ireland

- Produce a Professional Adviser Guide and concise client-facing resources.
- Deliver introductory training and CPD with relevant professional bodies.
- Maintain accessible Irish guidance and clearer pathways to specialist philanthropy support.
- Repeat adviser research over time and undertake a larger study of HNW/UHNW client expectations.

For advice firms

- Incorporate philanthropy into adviser training and client-discovery processes where relevant.
- Create internal guidance on when and how the topic can be raised appropriately.
- Include philanthropy within succession and next-generation services where it fits the family's goals.
- Establish a clear referral process and capture client interest so engagement is not dependent on one adviser.

For philanthropy intermediaries

- Make referral routes and respective roles clear for professional advisers.
- Provide accessible, practical information on a client's giving journey, including philanthropic structures, governance, Donor Advised Funds, due diligence, grant-making and approaches to impact.
- Help clients translate values and intentions into informed philanthropic action, including areas of philanthropic interest, approaches to giving and appropriate structures.
- Share practical learning, case studies and emerging insights from philanthropic practice.

For Government

- Recognise the role of professional advisers in implementing the National Philanthropy Policy.
- Provide clear, accessible information on the fiscal and legal environment for giving.
- Promote a positive public narrative about philanthropy alongside public and community action.
- Work with sector stakeholders to strengthen the enabling environment for philanthropy.



OPENING THE DOOR TO MORE EFFECTIVE GIVING

Taken together, the findings point to a broader conception of professional advice. Philanthropy will not be relevant to every client, and advisers should not make assumptions about generosity or social obligations. But where a client has both the capacity and the interest to give, good advice can include recognising that philanthropy may form part of their wider goals. This is consistent with the direction of international research, which increasingly treats wealth planning as encompassing questions of purpose, legacy, stewardship and family alongside technical financial decisions.

Ireland's wealth landscape has changed, a major intergenerational transfer is underway and philanthropy is becoming more visible through national policy and a growing ecosystem of foundations and intermediaries. Against that backdrop, this first dedicated Irish professional adviser study provides a baseline for how philanthropy currently enters, or does not enter, HNW and UHNW client conversations.

Professional advisers are already part of the story, but philanthropy is not yet embedded in routine conversations. The research suggests the issue is not simply technical capability. Advisers frequently hesitate earlier in the process because they are unsure whether clients expect the topic to be raised, fear appearing intrusive, or do not see philanthropy as part of their role.

The opportunity is threefold: for clients, more holistic advice that reflects purpose, legacy and giving where these matter to them; for advisers, deeper understanding of clients and families; and for the wider philanthropy ecosystem, a stronger pathway through which generosity can be translated into informed action and social good.

> *"Depth of knowledge about philanthropy is noticeably rare in Ireland. One of the most impactful changes would be for more wealth advisers to bring in expertise about philanthropy and impact."*
>
> Professional adviser survey respondent



APPENDIX

The survey instrument was reviewed by an advisory committee to ensure relevance to the Irish legal, tax, banking, wealth-management and philanthropy environment.

Research Advisory Committee

Jackie Harrison – Director of Philanthropy at Community Foundation Ireland	John Sansome – Philanthropy & Development Manager at Community Foundation Ireland	Liam Lynch – Former Partner at KPMG
Lydia McCormack – Partner at O'Connell Brennan	Marina Giblin – Senior Portfolio Manager at Cantor Fitzgerald	Seonadh Johnson – Citi Private Bank

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CONTACT

PHILANTHROPY IRELAND

Philanthropy Ireland

Website www.philanthropy.ie

Email info@philanthropy.ie

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Website www.communityfoundation.ie

Email info@foundation.ie

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