

Life planning platform helps users simplify their post-death affairs for loved ones

Maddyness UK speaks to Ian Dibb, founder of Keylu (formerly Once I've Gone), about why he launched the platform, how we can overcome the taboo of discussing death and why it's important to have personal affairs in order as soon as possible.

Keylu is a private and secure online life planning platform where users can organise and store important information, such as financial and legal documents as well as personal memories, in the form of photos, videos and personal messages.

Our ultimate goal is to simplify the process when a person dies so that their families can concentrate on getting through the grieving process. We pride ourselves on our secure platform which safely stores users' information in an encrypted format, making it available to an allocated "Trusted Contact" when the time comes.

We're proud to work alongside a multitude of partners, from financial planners to Will writers and more, who offer our services to their clients. We're passionate about encouraging more open conversations around death, so we've partnered with companies whose services align closely to our purpose,

all to make our product more widely available.

We also work with a number of charities to encourage an increase in charity bequeaths in peoples' final wishes, which can bring significant tax benefits, but also to make our services available to those who might need them.

We reach customers through our transparent and open approach. Everyone, at some point in life, will ultimately experience death. It's a shared experience that should be talked about more openly. We communicate with our customers through this same experience, highlighting the benefits that one of our accounts could bring to both them and their families.

What was the catalyst for launching the business?

Keylu is borne out of the shared experiences of so many people from around the world who have experienced difficulties around organising a family member or loved ones' estate during a period of grief.

Having unexpectedly lost both my mother and sister in the space of just two years, neither of whom had made plans for their death, I set up the company motivated by the simple fact that I didn't want other people to experience the challenges that my family and I faced.

My hope when launching the company was that if just one family's experience was somewhat improved from using a Keylu account, I'd consider the company to have fulfilled its ultimate purpose. Death is an unfortunate but inevitable part of life, and proper planning for this eventuality will be an invaluable source of comfort for those people you leave behind.

How has your business evolved since the launch?

Keylu was officially founded in 2015. Since then, we've brought on a fantastic team of people, made possible through a series of rounds of investment.

When building the Keylu team, it was really important to me to bring in people who understand the mission of the company: people who have been there themselves and understand our motivation.

Since 2015, we've been fortunate enough to receive a significant injection of funds from angel investors that has allowed us to grow the team to a seven-strong group of like-minded individuals. The team, as well as the investors, all

share the same vision and are united in making our services more accessible to those who need them.

We've gone on to launch the corporate side of our business, partnering with the right companies who will help spread the word about Keylu and promote our services to their clients. We're also working hard on refining our product offering while ensuring our data protection and privacy standards are of the highest quality.

In a nutshell, we've come a long way in the past six years, and we don't intend to stop now!

How are you unique from competitor startups in this field?

It has been really interesting to see more companies open up in this field. I'd consider us unique because we are all so unified by and committed to a common goal of ensuring that other people don't have to face the challenges so many of us have dealt with after losing a loved one.

Personal experience has had a significant impact on the evolution of our business so far, and the fact that our team has a shared understanding of this experience does set us apart.

Why is it important that people prepare their personal, legal and financial affairs ahead of their death?

Recent reports show that there could be up to £70B in unclaimed assets lying dormant in bank accounts and pension pots. Further to this, 38% of people said that they didn't know where a loved one held all their financial accounts when dealing with their estate.

These two points alone highlight the benefits of life planning – ensuring family members receive all they are entitled to and knowing how to access the information could make a real difference to them when sorting through a loved ones' estate.

Outlining last wishes and leaving behind personal messages, photos and videos is, without question, a massive source of comfort for people when they have lost someone. Knowing they are fulfilling the wishes of someone close to them gives them the confidence and strength to make what could otherwise be

difficult decisions.

Why do you think it's still taboo to discuss death and how can we overcome this?

Thanatophobia – fear of death – is a topic we've been exploring in great detail recently. Understandably, many people don't like talking about death. It's an inevitability none of us want to face. The pandemic certainly brought the reality of the fragility of life to the forefront. But rather than opening up the conversation, many people are now more afraid of discussing the topic than ever before.

For many people, I believe it's simply frightening to talk about death. Thinking about life without someone is a scary prospect. But, aside from that, death is an overwhelming prospect. Tackling probate, locating financial documents, sorting through a loved ones' personal items and making decisions on their behalf is really difficult.

To overcome this so-called taboo, we need to welcome the discussion of death into the mainstream. At Keylu, we firmly believe that death is a part of life – the sooner we can accept death, the sooner we can healthily address its inevitability.

Ian Dibb is founder of life planning platform [Keylu](#).

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