

Meet Guardian Angel, the deathtech startup who want to democratise end-of-life planning

The COVID-19 pandemic made death headline news. Deathtech startup Guardian Angel are now on a mission to “democratise death” and dismantle the taboo that exists around speaking about death.

Guardian Angel has something of a philosophical ambition to democratise death. Quizzed on the meaning of this phrase, founder Sam Grice said that “it’s about having your funeral how you want it. It’s about allowing people to open up, and giving them the freedom to do that. It’s about allowing people to write a will in the way that they want. Guardian Angel’s mission is to make death easier.”

Founded in 2017, Guardian Angel is the deathtech startup that wants to better prepare people for their own death, better help those affected by death, and dismantle the taboo that exists around speaking about death.

The idea for the company came to Sam after experiencing the discombobulation of an unprepared death firsthand.

“Unfortunately, I lost my mother in a car accident when I was 27. She was 60, so she was young, and we were all forced into a world that one is not normally exposed to.” Frustration at the “fragmented, inefficient” post-death industry

made Sam, whose background is in financial services, decide that something could be done to streamline the process and help people better prepare for their own death.

“You’re dealing with the loss of someone, which is obviously really hard. And then you realise how backward that industry is for dealing with modern consumers. Everything is paper-based, and takes place over face-to-face meetings. That makes everything a lot worse.”

Deathtech innovation

If the two certainties in life are death and taxes, it makes sense for there to be a deathtech response to fintech innovation.

Guardian Angel provides a number of services. They specialise in end-of-life planning, including will writing and life insurance, bereavement support in the form of a communications hub for families to navigate the death of a loved one, and Bow, a tool that gives users a score based on how prepared they are for their own death.

The idea initially seems morbid, but draws from the gamified approach credit score companies took to improve societal financial literacy.

“Think of Bow as the credit score for death”, Sam helpfully explains. “It works by each user answering a few simple questions and its proprietary algorithm creates an individual score based on what actions you’ve taken combined with your life situation. For example, if you have a property and kids, having a will would be worth more points as it’s more important to have this in place than if you don’t have these dependents.”

The Bow tool is an interesting insight into the consumer preferences of Millennials and Gen-Zs, groups that increasingly want life admin to be a fun, recreational activity. But there is a tactical dimension to the service.

“We’re motivating people to take a step towards planning from a place of curiosity and empowerment rather than fear and anxiety – two tactics that are too often used by competitors to get people to act in this space,” said Sam.

Two clear demographics

Guardian Angel’s tech-centric approach to end-of-life services has led to two well-defined groups of users: demographics under 35 and over 55. “It’s those two demographics, but no one is really in the middle.”

If I was surprised, Sam wasn't. "One is a younger demographic, millennials with children who are in the process of getting engaged and buying a house. Millennials don't like to call up a lawyer and meet them in their office. It's fragmented. We feel like we're one of the only products that allows them to engage.

"The second group is usually aged around when people's children turn into adults. They start to think about their retirement, their pension. Millennials and their parents are basically what we're attracting."

COVID-19 and societal attitudes to death

And whilst COVID-19 halted innovation in a number of markets, it opened the door to a number of market disruptors.

"COVID was the first time death was at the forefront of the media. It became a part of life. We tracked death rates. When does that ever happen?"

Guardian Angel's growth since 2020 is testament to changing societal attitudes towards death, a change that has had "a huge impact on people's desire to plan for death."

"During the pandemic we tripled our headcount and took 160,000 people through the platform. Our revenue is up 400% versus the same time last year."

The pandemic also opened people's eyes to innovation in traditional industries. "Funeral directors are usually non-digital – they simply don't have digital services – so we were able to bring that to people during the pandemic."

Dismantling a taboo

If the services that Guardian Angel offer are the means, then the end appears to be a want to dismantle the societal taboo that exists around talking about death. Sam, a confident and persuasive speaker, is a suitable figurehead for this movement.

"I've always been adamant that death is less of a taboo than people think. We're having a conversation about it now. What I'm saying isn't making you feel uncomfortable. And that's because there's no taboo. I think for a lot of people, there isn't a taboo. But I think there is a societal taboo on the subject, because it's an uncomfortable situation people avoid the conversation.

"We changed the tune on discussions around mental health. We've done it for

lots of things. If you find a subject uncomfortable, we talk about it. Death is one that we should go and start talking about properly.”

Sam Grice is founder at *Guardian Angel*.

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