

Octopus Legacy, the place to plan for death and find support after a loss

As part of our quick founder questions series – or QFQs – we spoke to Sam Grice, Founder of Octopus Legacy about the administration involved with death, joining the Octopus Group and becoming the leader in a fragmented market.

I founded *Octopus Legacy* (*formerly Guardian Angel*) after the worst experience of my life – losing my mum in a car accident. Not only did my family and I have to deal with the shock and grief that came with her death, but we also had to navigate a whole load of things that you don't think about – registering her death, closing down bank accounts, planning her funeral, and mountains of legal and financial paperwork. All of this would be horrid at the best of times, but when it's alongside grief it was overwhelming.

The lack of support with all of the 'work' that comes with loss was clear. And I knew I wasn't alone. So I set about trying to solve the business, launching Octopus Legacy.

Tell me about the business – what it is,

what it aims to achieve, who you work with, how you reach customers and so on?

Our mission is to make the experience of losing someone even a little bit easier.

Death is tough enough without everything that comes with it. Since launching in 2016 we've helped over 300,000 people plan for death and find support after a loss.

We started in the bereavement space – creating online communities to help streamline support after a death, and with our probate service and have since grown to offer proactive planning services – wills, life insurance, lasting power of attorney forms after realising that planning ahead was one of the best ways of removing the unnecessary stresses and pain points that come with loss.

We know how important this support is so we work with charities, employers, funeral directors and directly with consumers to give customers access to our services and support.

How has the business evolved since its launch?

The business was founded in 2016, and in late December 2022 we joined the Octopus Group – a group of businesses famous for putting customers first and for disrupting problem industries. By joining Octopus, I believe we can achieve our vision in becoming the UK's go-to brand when people talk about, plan for and deal with death.

This will enable us to make some of the toughest times of millions of people's lives easier, so that they can focus on what really matters. We want people to focus on their families, and looking after themselves without having to worry about paperwork, admin and costs.

Our mission is bold, very much in line with that of the Octopus Group, and is one that needs an ambitious, purpose-led team with committed investment to match.

Tell us about the working culture at Octopus Legacy

As in life, many of our team have experienced loss first hand. This means that our mission has real resonance and translates to an obsession with delivering the very best experience for our customers, I've been most proud when I've seen our team going above and beyond for a customer – sending them a card, wishing them good luck with a big operation. Too often when people think about death they think about cold legal processes – I love that we're turning them into something much more human.

Sometimes people think that working in this space would feel morbid or grim in some way, but our culture is the opposite of that – there's a lot of humour, aliveness and energy within our team.

How are you funded?

In December 2022, Octopus Group bought a majority stake in Guardian Angel, hence our rebrand to Octopus Legacy. In addition to acquiring a stake in the business, Octopus also invested capital into the business to help us scale and deliver our mission.

At that time, there were 11 people in our team. Nearly all of our employees remained post acquisition, and we've grown to a team of 28 and counting.

Joining the Octopus Group – who shares our obsession with delivering the best possible experience for the customer has allowed our vision and long term goals to become a reality.

What has been your biggest challenge so far and how have you overcome this?

We want to grow fast and become the market leader. Therefore, I think our biggest challenge is the market we're in, and the speed that it moves. In an industry that has been so slow to evolve and change we have to relentlessly push the boundaries of change and represent the customer. Our market is fragmented – focused on individual services, we need to be the brand that focuses on the problem and on the consumer.

How does Octopus Legacy answer an unmet need?

Despite death being the one thing that connects us all as humans, we're just not planning for it. In a recent survey we ran in partnership with Nugget the most common word associated with the thought of planning for death was 'sad' or 'anxious'.

For too long our industry has been adding to this with anxiety tactics, legal jargon and cold processes. But we want to bring death to life – not treat it like the end, but an invitation for questions and to get to know each other better.

We conducted research that revealed more than half (53%) of UK adults don't currently have a will and of those, almost half (49%) have children or co-dependents and nearly a quarter (23%) have a property in their name.

The biggest unmet need Octopus Legacy is trying to fill is encouraging people to plan for their deaths and trying to remove those daunting barriers that prevent us from doing so.

Octopus Legacy gives everyone the tools and support they need to get started and there is no one else doing it quite like us.

What's in store for the future?

To date Octopus Legacy has helped more than 300,000 customers and their families plan for death and find support after a loss.

Now we're focused on achieving our mission to be the one-stop-shop when people talk about, plan for and deal with death so that we can make the toughest time in millions of people's lives easier.

In the next few months we're tripling the size of our team, launching new online and in-person services, scaling our distribution into new industries and investing in our brand to help encourage more people to have these conversations.

There's a lot going on and knowing that each element will be making life easier for our customers is a huge motivating force.

What one piece of advice would you give other founders or future founders?

Make sure you're doing what you love.

Being a founder is not an easy ride. You have to give so much of yourself to your business. What will set you apart is the ability to get through the tough days, weeks and months – this is so much easier when you really believe in what you do.

And finally, a more personal question! What's your daily routine and the rules you're living by at the moment?

My daily routine is a little out of whack at the moment. We've just had our first baby in February, so mornings and nights are slightly governed by his sleep and feeds right now. But I'm embracing every inch of it – these first few months are intense but I know they'll go by so quickly and I want to enjoy every moment.

It's also given me a new perspective on what we do – planning ahead for death as a parent is definitely harder from an emotional standpoint – even as someone who talks about this day in day out. But it's so important and it's a relief to know he'd always be looked after. It is hard doing it without Mum by my side but it's also brought me even closer to her in so many ways.

Sam Grice is the Founder of [*Octopus Legacy*](#), the place to plan for death and find support after a loss.