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# More people plan funeral music than finances for when they pass away

- Almost six in 10 people (59%) are yet to make a will
- Despite six in 10 (59%) recognising the importance of having a will, over half (51%) have not talked about what will happen with their finances after they pass away
- Over three-quarters (80%) of people have chosen funeral music, with pop and rock the most popular genres
- **CASE STUDY:** Rachel Ball tragically lost her husband Nick – she says having a will in place “made the hardest time of their lives, a little easier”

New research from Lloyds reveals nearly six in ten people (59%) have not made a will, even though the same proportion think it’s important to have one.

Despite recognising the importance of having a will, over half (51%) have not discussed what would happen to their finances after passing away, which could leave loved ones in a difficult position during an already emotional time.

## Why haven’t people made a will?

Of those who haven’t made a will, over a quarter (28%) believe they don’t have enough assets to justify having one in place and 21% simply don’t think it’s a priority. However, three-quarters (75%) acknowledge that having one would make things easier for their family, should the worst happen.

A will is a legal document that clearly states how assets and belongings are to be distributed after someone passes away. It ensures a person’s wishes are followed, helps avoid disputes among family members and can make the process smoother and less stressful for loved ones.

## Contact



**Tamara van den Ban, Customers Propositions Director said:**

*“Talking about what happens when we die can be emotional, but it’s incredibly important. Many may assume they know a loved ones’ wishes but not knowing, or having to guess, can be upsetting during an already difficult time.*

*“Taking the time to talk openly with the people you love can strengthen bonds and provide peace of mind, while also preventing potential future complications or conflicts.”*



## Moments that motivate people to set up a will

Significant life events often trigger people to set up a will, or think about updating an existing will. The Lloyds research found having a baby or grandchild (27%), buying a home (23%) or getting married (21%) are the biggest motivators.

## Discussing funeral arrangements is more common than writing a will

Discussing death can be tough and emotional, which may be why over half (51%) haven't talked about their finances with loved ones. However, many have discussed personal touches for their funeral, such as music. In fact, 80% have already picked songs, with pop (42%) and rock (40%) the most popular genres.

While most people (91%) want their money to go to spouses, children or family, 32% would consider leaving a donation to charity. Cancer charities are the most preferred, with 38% planning to leave money to them. Dog homes are also favoured with almost a quarter (23%) choosing to donate to charities that support furry four-legged friends.

**Tamara van den Ban continues:** *“The reality is death is one of the few certainties in life. Having open conversations with the people that matter about their wishes for when they are no longer here - perhaps starting with understanding favourite music, or flowers, for their funeral - then leading into how they want their finances handled, can make things a lot easier in the long run.*

*“It’s never too early to have these important conversations and at Lloyds, we make it simple to set up a will online capturing peoples’ wishes in a few easy steps. Getting a will in place today ensures peace of mind, so people can get on with enjoying life. Just make sure you don’t wait until it’s too late.”*

## Contact

## Rachel's Story

**CASE STUDY: Rachel Ball, 46-year-old mum from Bristol:**

*"My husband Nick was fit and healthy when our world changed forever. At the age of 47, he was diagnosed with a brain tumour.*

*"We never thought this would happen to us. Nick bravely fought his illness. And, despite him being so poorly we continued to make many happy memories as a family.*

*"Nick was a huge live music fan and we went to as many gigs as possible around his hospital appointments and treatment, trying to keep things as normal as possible for our girls.*

*"We made a will years ago when the girls were younger and, when we got the devastating news that Nick was not going to get better, it gave Nick comfort knowing that he was leaving things in order for me.*

*"We lost Nick last year, shortly after his 50<sup>th</sup> birthday. We miss him so much. Having the will in place at the worst time of our lives helped make things a little easier and I nag family and friends now to make sure they have theirs in place. Nick lives on with us every single day and we are so grateful for the amazing memories and time we had with him as a family."*



*Picture: Rachel, Nick and their teenage daughters.*

## Setting up a will made easy

Lloyds has launched a range of affordable will-writing services, that start from just £84, to make planning for the future and not waiting until it is too late, simple to do today. Customers can do this easily online at a time which suits them, and options include a 'Do it Yourself' writing service, which in just a few steps, guides customers through the steps to download will writing software.

Customers needing assistance can submit their instructions online and request a 'Legal Review' where legal experts can review a will. For more complex needs, customers can choose to meet with a legal expert via video or over the phone, who can then draft a will according to a customer's wishes.

## Contact



## Notes to editor

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2125 adults. Fieldwork was undertaken between 31st March - 1st April 2025. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

Lloyds will writing services are provided by Hugh James Solicitors and available for customers in England and Wales. You can find more information [here](#).

For customers in Scotland, Scottish Widows (part of Lloyds Banking Group) offer will writing services. You can find more information [here](#).

While financial independence is important, there are times when support is needed to manage a person's money and affairs, for example by setting up a Power of Attorney. Lloyds offers various options tailored to individual needs and, using Lloyds' online [Customer Access Tool](#), customers can answer a few simple questions to determine the best option for them. If a Power of Attorney is needed, it can be easily set up using Lloyds' online service.

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