

## Coping With The Loss of a Loved One

**L**OSING A LOVED ONE IS AMONG THE MOST DIFFICULT OF LIFE'S TRIALS.

BECAUSE EVERY PERSON AND EVERY RELATIONSHIP IS UNIQUE, YOUR LOSS IS UNIQUE. YET, AT A TIME WHEN YOU'RE FEELING MOST ALONE, IT MAY HELP TO KNOW THAT IN MANY WAYS, YOU ARE NOT.

What you may be experiencing — the crushing ache of despair; wishing things could be the way they were; rage at those who couldn't save a life you held dear; guilt at having been fallible, imperfect in love; anger at the loved one who left you to carry on — these emotions, and others, are normal.

You may be less alarmed by what you are feeling than by the degree to which you are feeling. Normally even-tempered, now you're easily irritated; cheerful by nature, you can't stop crying; typically outgoing, you no longer answer your friends' calls. Simply put, you are "not yourself."

Extremes of emotion may be unsettling. But remember your emotions are natural and part of the healing process. Allow yourself to work through them.

You can relieve some of the burden by accepting the assistance of friends, family and clergy. They can help, if only by listening. Support groups and professionals who specialize in grief also are available.

The people of Mutual of Omaha are in daily contact with policyowners and beneficiaries who recently have lost a loved one.

We wanted to help, and asked grief counselors, physicians and financial advisers what advice they would offer friends and client during this difficult time.

Their suggestions follow.



### The Grieving Child

If you have a child or are close to a child who has been touched by the death of a loved one, you may be wondering how to help the child cope.

Each child, like each adult, grieves differently and according to his or her own personality. Many children compartmentalize as they move within their grief. They will grieve, then play, grieve then play.

Some professionals describe the grieving process as a general pattern of emotions that can include denial, anger, guilt, bargaining and acceptance. Children usually are less able to put their feelings into words. For example, guilt may be expressed in misbehavior, depression, withdrawal, headaches, stomach aches, or fatigue.

For this reason, it is important that a grieving child relate to an adult who can recognize in the child's behavior clues to what the child may be feeling.

Then the adult can reassure the child that such emotions are normal and okay. Such understanding helps the child move through the healing process of grief.

Experts suggest you also can help a child adjust to a death in the following ways:

- Be straightforward to avoid confusing the child. For example, it is better to tell a child that a person has “died” than that he or she has “left us” or is “sleeping.”
- Discuss the fact that all living creatures eventually must die. You may be able to help the child relate the death to less profound losses to which the child has adjusted.
- Children may fear abandonment, death of others or their own death. Reassure them with your love, understanding and support.

## Your Health

Be careful of your physical well-being, too. Your distress may manifest itself in sleeplessness and loss of appetite, adding to your emotional upset. Plus, the physical demands of added responsibilities may take their toll. So, learn to say, “Enough!” and go easy on yourself.

## Finances

You may face major new financial responsibilities at this time. Not only must you put your own finances in order, but you may be called upon to make decisions regarding the estate of the deceased.

Ironically, these issues arise when you may be least prepared to deal with them.

Take your time. Do not give in to pressure to make snap decisions you might regret later. You can safely postpone most matters. Protect yourself by consulting with the appropriate advisers, such as your accountant, attorney or insurance representative.

Generally, financial advisers suggest holding off on the following:

### • investing your money

Wait a few months to see how much you will need for living expenses. You can lose out if you have to draw on invested funds sooner than you planned. For example, financial institutions usually apply early withdrawal penalties on annuities and certificates of deposit. And, of course, stock investments always bear a certain amount of risk.

When you feel you are ready to make some decisions, work with people you trust. Do not hesitate to ask questions. And, ultimately, use your own best judgment after considering others' advice.

### • loaning money to friends and relatives

A lump-sum insurance settlement or inheritance may seem to be a lot of money. But it has a job to do – support your standard of living, possibly for the rest of your life. Take your time if you are thinking of making a loan. And, consult a trusted financial adviser to learn the implications of any loan you might make.

### • donating money to organizations, family or friends

Again, put your own needs first. You may not yet have a good idea of what your future financial requirements and resources will be. Don't allow yourself to be victimized by individuals who would take advantage of you when you're vulnerable.

If you decide to donate funds to an organization, do some research to be sure the organization is legitimate and discuss the potential tax benefits of the donation with your accountant.

### • spending large sums on unnecessary purchases

Keep your future needs in mind. A splurge today may seem like an extravagance later.

### • paying off your mortgage or other long-term obligations

Maintain your flexibility by keeping your money in an account or fund where you can get it when you need it. Consult your accountant regarding the tax implications of paying off the mortgage.

### • selling your home or moving

An immediate change of environment may be unsettling. If you choose later to start your life over in a new place, you'll have that option.

## Helpful Contacts

Expert advice is available to help you see that financial arrangements are handled properly. Be sure to notify the following of the death. They may have information about benefits to which you or the deceased's estate are entitled.

- family attorney
- insurance representative
- trust officer
- deceased's employer
- accountant
- Social Security Administration
- Veterans Administration (if deceased was a veteran)
- Civil Service Commission (if deceased was in Federal

Civil Service)

- organizations of which deceased was a member
- deceased's creditor (installment loans, service contracts and credit cards may be covered by credit life or credit disability insurance, which pay the account balance when the customer dies or has been disabled for an extended period).

## Important Papers

If the deceased was your spouse, or you are executor of the estate, financial advisers suggest you search for important items and documents, including:

- key to a safe deposit box
- insurance policies
- employee benefit plan documents
- business agreements
- loan and credit agreements
- bankbooks
- real estate deeds
- wills/trusts
- income tax returns and W-2 forms
- marriage and birth certificates

- auto registrations
- installment payment books
- stocks, bonds, or certificates
- military discharge papers

You may need extra copies of the following papers and documents:

- death certificate
- birth certificate
- marriage license

## Grief takes time.

Time to be sad.

Time to remember.

Time to ask questions.

Time to nurture and be nurtured.

Time to heal.

*Source: Centering Corporation*

Have questions or concerns about your insurance and financial programs? See your local Mutual of Omaha representative for friendly, professional assistance. ♦