

Life after loss

Few people are prepared for the loss of a spouse. But there are ways to make life a bit easier.

Losing one's spouse is one of the most painful and disruptive events in a person's life, and many people feel lost and uncertain about what comes next. To make matters worse, life's everyday challenges – like meeting financial needs and dealing with everyday concerns regarding family and friends – continue after the loss of a spouse.

It's very difficult for many people to face those challenges while they're struggling to deal with loss. Dr. Amy D'Aprix, a life transition expert, works closely with both financial advisors and individuals, and has been kind enough to provide some helpful tips for dealing with life after loss.

Everyone deals with loss differently. And that's okay.

It's important to remember that everyone responds to loss in different ways. "For some, there is a sense of relief that the suffering is over, as well as a sense of immense tragedy. Some grieve by immediately jumping in and wanting to handle all the practical details. Others grieve through quiet contemplation." This range of responses is natural, and there is no right way to deal with loss.

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Try to find perspective when your confidence is shaken

Newly widowed individuals often find it difficult to focus. "You may be overwhelmed by the details. It's not uncommon to feel foggy and clouded by grief. Having someone who will sit down, cut through the fog, and help guide and prioritize your personal or financial matters makes all the difference," says Dr. D'Aprix.

When it comes to finances, it is often left to one spouse to manage financial matters. The surviving spouse may not be the one who normally focused on those tasks prior to the passing. As such, the prospect of managing financial matters can add stress to the equation and result in a lack of confidence about a person's ability to pay bills and make ends meet, even for individuals who are financially secure. "Grief and loss can really shake confidence about a whole host of life's challenges – and can make everyday tasks seem insurmountable. That said, there may be some important and immediate financial implications after the loss of a spouse," underscores Dr. D'Aprix.

When it comes to finances, don't go it alone

According to Dr. D'Aprix, the first thing many people worry about after the loss of a spouse is how they are going to support themselves. When dealing with your personal financial circumstances, taking a moment to assess your financial picture can help put your fear into perspective and provide some peace of mind. Understanding what

financial actions need to be taken today – versus those that can be shelved for later – can help alleviate worry. While everyone's circumstances are unique, there are a number of areas that likely require the expertise of a financial advisor.

Here are some questions that may help guide your conversation with your advisor:

- Do I have enough income or money saved to cover bill payments?
- Do I need to address any investment decisions regarding my or my spouse's portfolio?
- How is any outstanding debt under my spouse's name to be dealt with?
- Are there any retirement/pension fund matters I need to attend to?
- Are there any ownership issues regarding family properties/assets?
- How can I be sure my spouse's will and estate plan is carried out properly?

It's important to seek out emotional and professional support during your time of need. Even during this difficult time, important decisions need to be made and you should lean on trusted counsel to guide you down the right path.

If you would like some more guidance, Dr. D'Aprix suggests reading, *Option B: Facing Adversity, Building Resilience, and Finding Joy*, by Facebook COO Sheryl Sandberg.



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