



Grief

Growth

Transformation

Resources

# 3 Stages of Widowhood

**Every widow's journey through grief is unique.**

Use this guide as you move along your own path. The information provided will help you pinpoint your current stage of grief and find resources to help you along the way, while offering suggestions for working with your financial advisor during each stage of widowhood. *Together you can work on a plan that will help you move forward on your own...but not alone.*



# Grief

During this first stage of widowhood, you should rely on your advisor to listen, ask thoughtful questions and be patient, while focusing on financial triage activities.

## Stage 1 Characteristics

- Fog
- Complicated grief
- Forgetfulness
- Depression
- Anger
- Fear
- Feeling of emptiness
- Prolonged state of stress
- Diminished cognitive thinking capacity
- “Am I going to be OK?”

## Take Care of You

- Understand this is a highly vulnerable time
- You need to be heard and understood, seek the care you need
- Build support team of friends, family, professionals
- Do not make irrevocable decisions
- Practice saying “Thanks, I’ll think about that.”
- Accept offers from others to help
- Focus on rest, nutrition, exercise, breathing
- If applicable, continue your spiritual practices

## Working With Your Advisor

Below are a list of items you should work through with your advisor at this time.

- Look at immediate needs
- Assess current cash flow
- Make sure household bills are paid on time
- Identify what’s urgent and essential
- File for death benefits, start estate settlement
- Prioritize tasks to do now, soon or later
- Begin to organize paperwork and documents
- Focus on doing just one thing a day
- Decision free zone—no major irrevocable decisions
- Memories and stories of your husband



## **Rely on your advisor**

to listen, ask thoughtful questions and be patient, while focusing on financial triage activities.

# Growth

Usually by end of first year after your spouse's death, you enter Stage 2 and may begin to adjust to a "new normal". This new stage of widowhood presents an opportunity for planning and growth.

### Stage 2 Characteristics

- Cognitive thinking capacity returns to normal
- Possible to smile again
- Find happiness in daily activities
- Hopeful about the future
- Interested in life activities and hobbies again
- Still tearful, but less often

### Time for Growth

- Adjusting to trauma of spouse's death
- Time to think about financial next steps
- Goal setting possible for the near and far term
- Decisions about where to live—stay or leave house shared with your spouse
- Begin making "our" house into "my" house
- Life seems more balanced
- OK to have some fun again

### Working With Your Advisor

Work in partnership with your advisor on general financial planning. Talk to him/her about the following:

- Goals for your changed life
- General planning with investments, taxes, insurance, basic estate planning
- Pre or post-retirement planning issues
- Other important financial decisions
- Having honest conversations with adult children about money issues



## **Work in partnership**

with your advisor

on general financial

planning.

# Transformation

You may reach this phase several years after your spouse is gone. Stage 3 is a time for continued growth, new interests, and a transformed life without your husband at your side.

## Stage 3 Characteristics

- Acceptance of a changed lifestyle
- Gratitude for your life, even though it is different
- Confidence about growth
- Interests expand and grow
- Joy is possible again
- Compassion for others in grief
- Realization that your spouse's love doesn't die nor your love for him
- Pleasant memories of your spouse prevail
- Your spouse's death does not define your life

## Take Care of More

- New interests develop or prior interests are renewed
- New life and purpose evolves
- Independence
- Sense of fulfillment
- Philanthropic interests explored
- Changed and additional relationships
- Particular family issues: estate planning, wealth transfer
- Family retreat event(s)
- "My turn" activities

## Working With Your Advisor

Continue a collaborative relationship with your trusted advisor on more advanced planning topics. Some ideas you may want to cover in your meetings during this stage:

- Your core values and living in sync with these principles
- Special family issues
- Charitable giving including memorial gifting
- Sophisticated estate planning topics
- Ongoing pre or post-retirement planning
- Creating a legacy letter or ethical will
- Buying experiences and investing in memories
- Elderlife issues now or in the future

Continue a collaborative  
**relationship** with your trusted  
advisor on more advanced  
planning topics.



# Resources

As every person experiences grief differently, there are numerous ways to seek support. Supportive people and places may be your primary resource for care, while inspiring books may comfort you in your current stage of grief. Online networks and websites offer resources, referrals and a space to share experiences. Below are some suggestions in each area to assist you on your journey.

## Supportive People and Places:

- Family and friends
- Spiritual and religious organizations
- Local hospice grief support groups
- Grief therapists and counselors
- Meditation centers, yoga studios, YMCA and fitness clubs
- Local community college programs or lifelong learning center

See side 2 of this panel for more important information for online networks and resources.



# Resources

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## Helpful Online Networks and Resources:

- [www.griefshare.org](http://www.griefshare.org)

GriefShare is a friendly, caring group of people who will walk alongside you through one of life's most difficult experiences. You don't have to go through the grieving process alone.

- [www.sslf.org](http://www.sslf.org)

Soaring Spirits includes peer-based grief support programs for widowed women and men that serve a worldwide population. Based on powerful connections created by shared experience, their goal is that no one grieves alone.

- <http://widowedvillage.org>

Widowed Village connects peers with each other for friendship and sharing. The moderators, administrators, and others involved in running this site are not professionals.

- <http://www.griefproject.org>

The Grief Project (TGP) is a peer support organization that provides companionship and supportive services for the bereaved.

- <http://thelizlogelinfoundation.org>

The Liz Logelin Foundation provides financial assistance to young widows and widowers with dependent children under the age of eighteen. The LLF also provides support and resources to new widows.

- <http://americanwidowproject.org>

The mission of the American Widow Project is to provide vital support to military widows with peer based support programs designed to educate, empower, inspire and assist in rebuilding their lives in the face of tragedy.

- [www.campwidow.org](http://www.campwidow.org)

Camp Widow® is a weekend long gathering of widowed people from across the country, and around the world. They come together to create a community that understands the life altering experience of widowhood.

## Inspiring Books on Grief and Widowhood

- ***Moving Forward on Your Own: A Financial Guidebook for Women***

By Kathleen M. Rehl. Includes helpful checklists and activities, such as Financial Steps for New Widows. Beautiful art and inspirational quotes to help heal a widow's soul, along with financial information that doesn't overwhelm.

- ***For Widows Only!***

By Annie Estlund. Organized into three sections, "What Happened?" "What Now?" and "What Next?" For Widows Only! Guides the grieving widow through her most anxious moments and helps her find answers to the most pressing questions.

- ***Living with Loss, One Day at a Time***

By Rachel Blythe Kodanaz. Having experienced widowhood herself, the author includes 365 daily inspirations and suggestions. It offers much hope on the road to a "new normal."

- ***The Way of Transition***

By William Bridges. An account of how disillusionment, sorrow, or confusion can blossom into incredible creativity and contentment.

- ***A Grace Disguised: How the Soul Grows Through Loss***

By Jerry Sittser. A classic book on grief and loss. Growth occurs in the midst of loss.

- ***Where Do I Go From Here?***

By Miriam Neff. It raises the bar in life after loss to include love, laughter, and adventure. It's about purposely moving into a bolder and bigger future.

- ***The Year of Magical Thinking***

By Joan Didion. Attempts to make sense of "weeks and months that cut loose any idea I ever had about death, about illness...about marriage, children and memory...about life itself."

This brochure was developed in collaboration with Kathleen M. Rehl, Ph.D., CFP®. Dr. Rehl is the award-winning author of *Moving Forward on Your Own: A Financial Guidebook for Widows*. A widow herself, Dr. Rehl is frequently invited to speak about widows and their financial issues to professional advisors and women's groups. Her work has been featured in *The New York Times*, *Wall Street Journal*, *AARP Bulletin*, *U.S. News & World Report* and many other publications. The U.S. Army also uses her guidebook in their Survivor Outreach Services centers worldwide. As a certified financial planner and registered investment advisor, Dr. Rehl had her own independent financial planning firm for 17 years. She closed that business at the end of 2013 to give more time for speaking, writing and teaching activities.

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