

3 Stages of Widowhood[®]

Taking care of me

Taking care of business

Taking care of more

1. GRIEF/Numb

Financial Triage
Need to be heard and understood

- Highly vulnerable time
- NO big irrevocable decisions
- Focus on immediate needs, settle estate, cash flow and asset review, file for benefits

Breathe

2. GROWTH/Journey

General Planning
Cognitive functions normalized

- “Financial Steps” done
- Basic estate planning, investments and taxes
- Pre or post-retirement issues and house decisions

Balance

3. GRACE/Transformation

Advanced Planning
New life evolves

- Repurposing; independence
- Advanced estate and charitable planning
- Special family issues
- Sharing stories, values & aspirations for future generations

Fulfillment

Feel Financially Secure

