



When **Two**
Become **One**

A Widow's Guidebook



The way your life used to work and the expectations that formed your view of the future may have changed permanently. The most important first step is to give yourself adequate time for healing, reflecting, and contemplating the next phase of your journey. In the financial transitions process, you will be empowered to make financial decisions when it's wise to do so. You will also give yourself permission to rest when you need to - without guilt, knowing that the entire process is designed to keep you safe.

Our hope is that this guidebook will provide you with an engaging process and an organizational framework, wherever you find yourself in your grief journey. We will walk beside you through one of life's great challenges - adjusting to the loss of a partner.

Words of Encouragement

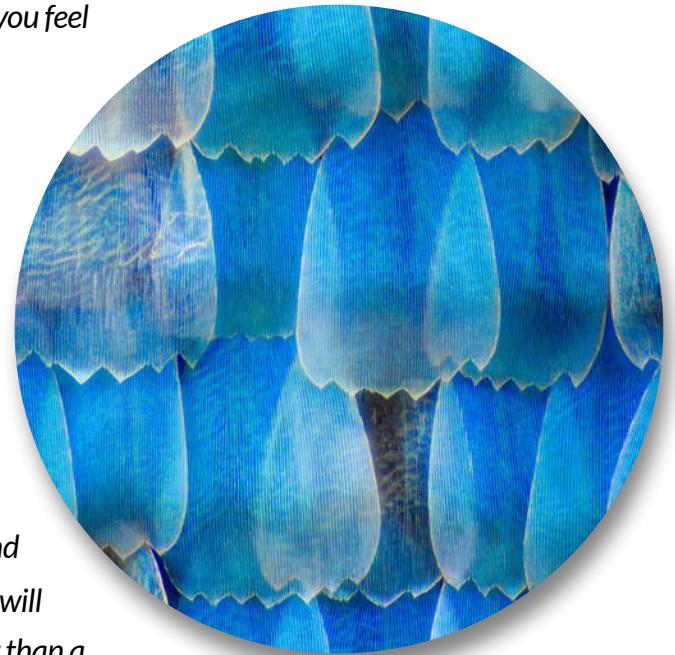
from the Financial Transitionist® Community

Find your own pace. How you feel right now may not be how you feel tomorrow, or even an hour from now. That's OK.

You can reclaim a life that feels normal in all areas, including your finances. There are many steps in this process, and moving through them with intention will help you build confidence for the future.

Even in the midst of grief, we can work together to define your process. This will make your grief journey a little easier.

There is much more to this stage of your life than receiving technical information. The personal side may be dominant and become the driver of decisions. The process and guidance you will need on the personal side comes more from a thinking partner than a technical expert.





Grief is...

Normal

Expected

Different for everyone

Incredibly personal

Unpredictable and often surprising

Physically, mentally, and emotionally taxing

Things to Know...

The most earth-shattering grief? Yours.

There is one way out of grief – through it.

Grief is intimately connected to the relationship.

Your grief will take longer than you expect.

Your grief may be accompanied by secondary losses, some of which you have yet to discover.

Not everyone experiences deep grief.

Effective grief work is not done alone.

Manifestations of Grief

No one else's grief will look and feel the same as yours does, and the way you feel may change from day to day and from moment to moment. Which emotional and physical responses have you experienced in this time of loss? Are there others not listed below?

Emotional Responses

Numbness	Relief	Depression
Shock	Hopelessness	Gratitude
Fear	Impatience	Optimism
Anxiety	Restlessness	Pessimism
Loneliness	Sadness	Despair
Confusion	Peace	Regret
Forgetfulness	Anger	
Apathy	Guilt	

Physical Responses

Aching heart	Exhaustion	Shakiness
Digestive distress	Nausea	Food aversions
Sleep disturbances	Headaches	Aches and pains
Nightmares	Dizziness	Frequent colds
Racing heart	Light sensitivity	Nervousness
Listlessness	Noise sensitivity	
Excess energy	Trembling	



Transition Stages in Widowhood

Anticipation: Preparation and caregiving

Ending: Absorbing the shock of change

Passage: Adjusting, adapting, reimagining, and moving from numb to waking up

New normal: Emerging and reclaiming your wholehearted self



Financial Triage

Especially early in widowhood, you may feel like there are hundreds of things you need to accomplish immediately. You may feel numb or in shock, perhaps almost paralyzed by your inability to handle even the most ordinary financial tasks, let alone the more impactful ones. Different people have different styles of managing – from intently moving through the tasks at hand to an absolute inability or desire to address them.

You and your Financial Transitionist® might consider the following exercises:

Am I Okay?

Decision Free Zone

Heads-Up Checklist

Managing Expectations

What Has Changed?

Am I Okay?

Take some time to answer the critical question, "Where will the money come from for the next 3-12 months?"

STEP ONE: List all possible sources of income and the estimated amounts:

Business:

Earned income:

Social Security:

Investments:

Royalties/ commissions:

Employee benefits:

Family:

Other:

Other:

Other:

TOTAL:

STEP TWO: List all sources of cash you can access without risk or penalty:

Savings/checking accounts:

Retirement accounts:

Insurance policies:

Investment accounts:

Royalties/ commissions:

Annuities:

Family:

Other:

Other:

Other:

TOTAL:

Permission to Be Still

The goal is to keep things simple for the next few months. In this exercise, make a short list of the things that are most important to you, how you can make sure those things happen, and who may need to help you.

NOW/NEXT SIX MONTHS:	WHO/HOW:

Managing the Expectations of Others

This is a vulnerable time, especially when it comes to the expectations of family members and others. It is a good idea to make a promise to yourself that you will put off making commitments until you've had time to absorb the shock of your loss and gotten a better understanding of what you have, what you need, and what you desire going forward. Here are some ways you might do this:

- *Reflect on who is asking you for decisions and why.*
- *Both outside influencers and family members may have strong opinions about what, when, and how you should handle your financial and personal affairs. Consider the source.*
- *Take your time with the emotional and financial impact of any suggestions.*
- *You may have to reconsider any ongoing commitments that new circumstances make difficult.*
- *When faced with well-meaning advice, there is no need for you to agree or disagree. Simply listen and respond, "I appreciate your concern. Thanks. I'll consider what you've said."*
- *Keep yourself centered, and try not to overreact to advice.*



Transition Fatigue in Widowhood

Your transition may take years. There may be points you experience what we call Transition Fatigue, even if it appears on the surface as though you're functioning just fine. At least six areas of life can be affected:

Cognition: People often feel “all over the map.” The odds of making good decisions are slim, as the ability to calmly contemplate the full range of options has suffered.

Emotion: A sense of powerlessness or helplessness indicates that a person is overwhelmed and cannot envision a positive way to handle the situation. This may be accompanied by irritability, decreased self-confidence, and loss of interest in usual activities.

Behavior: Self-medicating, procrastinating, spending more time in mindless diversions like watching TV.

Physical function: Changes in sleep pattern and appetite, exhaustion, dizziness, aches, and minor illness.

Relationships: People may isolate or demonstrate uncharacteristic clinginess.

Work performance: Decreased productivity, lack of follow-through, and poor communication.

People experiencing Transition Fatigue are not at peak capability and are very likely not ready to make important decisions, especially if those decisions are irrevocable. Major life events require far more adjustment than most people can see from the outside. Being able to identify when this has occurred is crucial to your well-being.



Emerging and Reclaiming Your Wholehearted Self

As you continue nurturing yourself, you may find yourself ready to embrace the process we call "Time to Dream Again." You give yourself permission to address questions like:

"When do I get to be me again, and not just a widow?"

"Where do I go from here?"

"What new challenges am I ready to take on?"

Here are some steps you might consider on your journey to personal reinvention:

- *Keep an ongoing list of the elements of your new story, adding to it regularly and spontaneously as new ideas emerge.*
- *Collect photos, website links, maps, articles, and inspiring stories that connect you to the story you're building.*
- *Ask yourself whether you've allowed for contradictions and new ideas, and whether you've developed the ability to be patient with yourself and with the process.*



Closing Thoughts

Like those who have come before, you will adjust and adapt to create a new life. There will be choices that fit, and there will be choices that don't. Your timing will be your very own. The transition from being a partner to being on your own is different for everyone. Our objective with this guidebook is to give you hope, strength, and focus as you proceed at your own unique pace and in your own unique way.

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