



# Impactful Empathy

WHAT TO SAY and HOW TO SAY IT  
TO YOUR GRIEVING WIDOWED CLIENT

KATHLEEN M. REHL, PH.D., CFP®, CeFT™



*We're here to support you in your  
important work with widows.*

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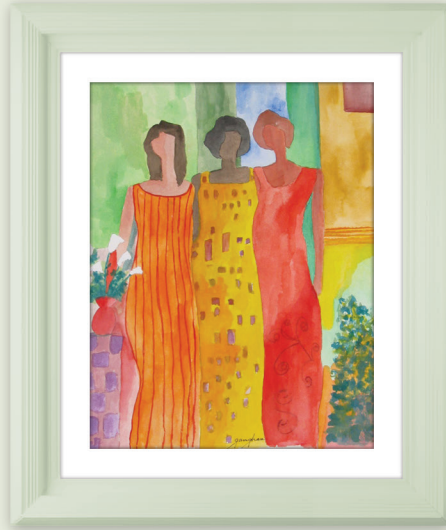


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Blessings in your work assisting  
my “widowed sisters.”  
They very much need your  
compassionate guidance.

*Kathleen*





**L**IKE MANY OTHER ADVISORS, you may have a hard time talking about death with a client. It's probably not a skill you learned during your career preparation. Our society in general isn't comfortable talking about death and dying. This can be especially difficult during the first stage of widowhood—GRIEF. That's the time when many women are reeling from the death of their spouse at the same time they are coping with the death of their dream of a shared life together with the man they loved.

It's hard to know what to say. You want to offer the right words to express that you care—to be empathetic. Every widow's grief style is different. So your approach with one woman may be different than what you do with another widow. This guide offers helpful tips on what to say and write when communicating with clients at the time of death, anniversary of a spouse's death, birthdays, holidays, and other important milestones.

These suggestions will help you be more assured in comforting your widowed client. The most important qualities you can convey to a grieving client are compassion, concern, and a true desire to support her during grief.

## Attend Funeral and Memorial Services

If possible, attend the funeral or memorial service following the death of your client's husband. Various religions view death differently, and funeral etiquette varies. You'll want to observe appropriate practices. If you will attend a funeral ceremony or memorial service you don't know much about, contact the funeral director to ask about attire, the sending of flowers, and other possibly unfamiliar customs. Also consider giving a fruit basket or memorial donation instead of flowers, if these expressions are acceptable. Another factor is your relationship with the deceased. Adjust your actions to be suitable.

## Meetings

Meetings with your widowed client, especially shortly after her spouse's death, will differ from your typical client meetings. Attention to her grief and special needs should guide many decisions, such as where to meet and what you talk about. Here are some ideas to help you prepare for that first session with your widowed client.

### Where to meet?

You have several good choices for that first meeting. It might not be in your office, especially if that's soon after her husband's death. Consider where she's at in her grief journey and your relationship. She may be more comfortable if you stop by her house briefly for that first visit. This can be especially helpful if she lives quite a distance from your office.

For some widows, it's hard to concentrate on driving soon after their husband's death. Your client also may feel more comfortable in her own familiar surroundings. But if meeting in her home doesn't seem right, suggest getting together in a quiet coffee shop or café near her house. A familiar location that's neutral may be a welcome change for a widow who has hosted a stream of visitors. Your first meeting may be by phone if an in-person session isn't possible.

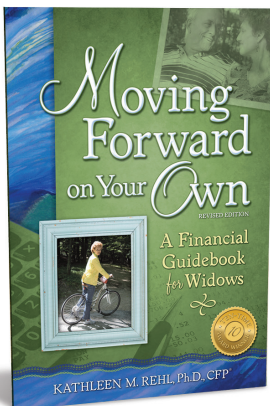


## Tears and Emotions

When meeting with a widowed client, be prepared for emotional moments and probably tears. It's natural for a grieving person to express the pain of loss, and your ability to comfort in these moments will be helpful for the widow's grieving process, as well as your relationship with her. Have tissues available. At your office, make sure she can reach the box from where she's seated. If you are away from your office, have a pocket pack of tissues on hand. Position these nearby for your client to take if she wishes. (Let the widow pick up a tissue, rather than you giving it to her. Then it's her decision, and she is in control.)

Encourage your client to tell her story. Listen to her actively. Rather than focusing on what you're going to say next, devote all your attention to the widow. She may feel comfortable reminiscing or telling stories about her husband. Pauses in the conversation are OK. Good words to further the conversation are **"Can you tell me more?"**

She may be ready and want to talk through her current situation and unleash some of the stress of her grief journey. Follow her lead. Offer your own anecdotes about her husband and how you will remember him. (If you didn't know the husband, it's appropriate to say something like, **"Unfortunately I didn't get a chance to meet [name] before he passed. What is it about [name] that you would have liked me to know?"** Most importantly, don't rush her through the meeting, and don't push to make financial decisions in that first session.



You also might want to give your client a copy of *Moving Forward on Your Own: A Financial Guidebook for Widows*. You could say, **"When the time is right, you**

may want to use guidebook. It's helped thousands of other widows and was written by a widow. Maybe start by looking at the beautiful paintings and photography. There are inspirational quotes, too. Then later, when you're ready, we can talk about certain sections together. Many women especially appreciate the *Financial Steps for New Widows* checklist."

Before the close of your time together, set another appointment or ask if would be OK to phone her the following week to check in.

### Take Care of Business in Future Meetings

Help her feel safe and secure. Beating the markets is the last thing a new widow cares about. She wants to know, "Am I going to be OK financially?" "Can I still help my grandchildren with their college expenses?" "Do I have to go back to work... or look for a better paying job?" Her highest priority is to understand her current financial position and to maintain a good lifestyle. Even some multi-millionaire widows are afraid they may become bag ladies.

Take a holistic approach with the widow's financial situation. You may have recommended a financial investment or an insurance policy before, but financial triage is your main priority immediately following a death. Make sure she has an appropriate spending plan, with money coming in and going out for household bills. You'll have time later for in-depth discussions about investments.

Take brief notes during your time together if your compliance permits. Let the widow know you will follow up after your session with a summary of what you discussed. Keep that to only one page—maybe just a few words about what to do NOW, SOON, and LATER. Explain things clearly, and don't use jargon. This will help the widow, who may feel like she's moving through a fog. Send your notes, along with any reminders she may need about your next meeting. You may also follow up by phone after the session to see if there is anything she thought of later and wants to discuss.

Encourage your widowed client to take time with non-urgent decisions. A new widow doesn't need to rebalance her portfolio instantly when she's in early grief. That will come later when she's in the second stage of widowhood—GROWTH.

### PRACTICAL TIPS

- ✓ Assure your widowed client that she doesn't need to rush to do things that can wait until later.
- ✓ Use the “Financial Steps for Recent Widows” on pages 24–29 of the widow's guidebook to consider activities where you might assist a new widow.
- ✓ Set your next meeting appointment before the close of your current session. Write this time on your business card and give it to your client, making it easier for her to remember.



## What to Say and What Not to Say

We all know and often hear many phrases of sympathy:

*He's in a better place.*

*At least he's not suffering any more.*

*It's all in God's plan.*

Perhaps because my husband was a pastor, some people thought they were being helpful to tell me, “God needed another angel in heaven.” (Wrong! I needed that angel beside me and not in heaven.) Or they said, “I know exactly how you feel.” (They couldn't possibly know.) It would have been more consoling if they would have said, “I can't imagine what you're going through now. Would you like to tell me about it?”

Clichés are not necessarily helpful or comforting to a widow who no longer has her husband, her partner, the love of her life. Here are phrases to avoid when you talk with a widow:





***He's in a better place now.***

This phrase makes assumptions—about life, death, and your client's viewpoint. A statement like this might not fit the widow's spiritual beliefs. So don't cause additional distress. Just avoid this sentiment.

**Instead, talk to the widow about her husband.** Share memories of him, tell a story about a time you spent with him, or an important value he cherished—such as caring deeply for his family. Keep his memory alive. Even though her husband is dead, she will continue to be in this new and changed relationship with her spouse for a long time . . . maybe even forever.



***It was God's will.***

***It's all part of God's plan.***

Statements like these can be upsetting or offensive. First, you may make an incorrect assumption about a woman's beliefs and religion. Additionally, a widow may even find herself questioning her own faith after her spouse's death. Although your sentiment may be heartfelt, avoiding these platitudes can sidestep an uncomfortable or hurtful situation for the widow.

**Instead, say, "It's hard to understand why death happens. None of us know the answers. But I want you to know I'm here to help make this difficult time easier for you."**



***I know what you're going through.***

Every person, every marriage, and every experience with death is unique. You cannot understand just what a



widow is experiencing, and it isn't productive or soothing to tell her this.

**Instead**, say, “**It’s normal for you to feel (confused/angry/stressed).**” By recognizing her feelings and reassuring your client that her current emotions are valid, expected, and normal, you may calm some part of her distress. The flood of emotions felt by a widow can be overwhelming. Reassuring her that her state of mind is part of a larger grieving process can give her hope that she will pass beyond her current deep stage of grief.



***You’re still young. You’ll find someone new.  
You can remarry.***

The pain of losing a spouse is immeasurable, and the prospect of sharing that intimacy with a new person can be upsetting, frightening, or heartbreaking. Talking about future relationships is not a good approach, and although some may think it could cheer up a grieving widow, it’s likely to have the opposite effect.

**Instead**, focus on the important friendships the widow enjoys in her life. Her current network provides the solid, uncomplicated support she needs. “**You are so fortunate to have many good friends. Their support will help you through this difficult time. Take them up on their offers to help or get together for lunch or coffee or go for a walk. They really are there for you, like you would be for them.**”



***You’ll get through this and be even stronger in  
the future after this experience.***

Early on, she’s just getting by hour to hour at first, gradually making it through an entire day. Whatever might be in the future is impossible for her to visualize soon after her husband’s death. The love, the joy, the happiness is gone, and she doesn’t have a clue how she can possibly be stronger in the future.

Rather, talk about how death isn't fair when it comes. "It's really so difficult now because you loved your husband very dearly during his lifetime. Yes, your relationship is certainly quite different now that he has passed . . . and I know your love for him will always last."



***Call me if you need anything.***

Although your intention is heartfelt and sounds caring, saying this puts the burden on the widow to reach out to you. She already has so much on her mind and may not be thinking clearly at this point. This statement is also very open and nonspecific. In reality she's probably in an emotional fog and may not even know what help she needs from you. She also might feel uncomfortable asking for assistance. It could be hard for her to pick up the phone to call you.

Instead, say, "I'll contact you on Thursday so we can schedule time to catch up over a cup of coffee or a glass of iced tea soon." Do the widow a favor by suggesting a date and time. When you make the call, be sensitive to her emotional state. Make sure she's comfortable with setting a time to talk.

Your session with her can be a time to check in, talk about her spouse, find out about her health, and ask about anything she may need assistance with. Household, financial, or other, a recent widow is likely to need and welcome another set of eyes or hands to help with tasks during her initial phases of grief. Think about preparing a list of good handymen. She may have immediate needs with transportation, errands, lawn care, or snow removal. Give her recommendations as appropriate.

Offer to help with activities that seem overwhelming. These vary depending on the client. You may choose to accompany a newly widowed client on trips to her attorney's office to settle the estate, if that's helpful. A little support goes a long way here.

## GENERAL COMMUNICATION TIPS

Here are key guidelines when communicating with widows:

- ✓ Speak his name. Widows don't want the world to forget their husbands.
- ✓ Don't focus on your own feelings. Rather, concentrate on the widow's feelings and what's happening with her.
- ✓ Avoid clichés.

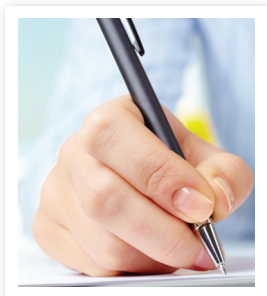


## Just Say Something

Regardless of what you say to a widow, it's most important to say something. Acknowledge that her spouse is dead. Don't avoid the topic. Instead, offer your condolences, talk about something you really admired about her husband, or how you enjoyed spending time together sharing conversations or an activity. People often side-step the topic of death altogether, which can be hurtful to those who are grieving. Your words and expressions are critical to show that you care and are supportive in her grief.

## What to Write

Rather than only signing your name on a condolence card, write something. Here are a few suggestions to encourage you to think about even more appropriate words to comfort your widowed client. Taking the time to add your thoughts will be greatly appreciated. These are for several important times you may want to communicate with your client. One sample message is suggested in each section to start you penning your own personal note.



- **Death following a long illness.** “Although [name]’s death was not unexpected, the reality of his passing is probably still sinking in. It’s a relief to know he’s no longer suffering, but at the same time, you miss his physical presence. You stood beside your man, doing all you could to ease his pain. [Name] appreciated you so much. Now I want to provide my professional assistance to help in your time of pain. Please know that I’m here for you.”
- **If the death was unexpected or sudden.** “When I found out about [name]’s sudden death, I was shocked, and my thoughts went out to you right away. I didn’t know what words I could offer to ease your pain. My tears join yours at your husband’s unexpected death. The sadness I feel can’t begin to compare to your grief. I will call you soon.”
- **If the death was accidental.** “It was a terrible accident that took [name] from you and all of us who also cared for this special man. There’s no rhyme or reason for his senseless death. The realization that he’s gone is almost unbelievable, but I know your sense of loss is so much more. I’ll contact you next week to see how I can be most helpful to you at this sad time.”
- **If the death was a suicide.** “Whatever the cause of death, it’s always emotional. But suicide is even more so. You may feel overwhelmed by questions that will never be answered. I don’t want you to face this time of immense pain alone. Your grief will take time to heal, and I know it will be difficult. I’ll be in touch to find a time when we can get together soon.”
- **What to write to a client who is not a personal friend.** “Although I didn’t know [name] well, I was touched by the beautiful statements shared about him during the funeral [or memorial service]. [Name] will certainly be missed by many in our community. He was a man who obviously had a big heart. The outpouring of love expressed to you and your family may give you some comfort during this difficult time. I’m glad you are surrounded by those who care.”



- **What to write to a client who is also a personal friend.** “My heart went out to you when I got the news about [name]’s death. It just doesn’t seem possible that he’s really gone. You are a close personal friend of mine, and our friendship feels even stronger now. I want to be there for you in the coming days and weeks. I know your grief journey will be difficult, but maybe you can lean on me a bit to make your load lighter. Let’s get together next week. I’ll call to find a day that works for you. In the meantime, relish this time with your family who are with you now.”

## Continue to Care

Immediately after the death of her spouse, a widow is usually surrounded by a network of supportive family and friends. For weeks and a few months after her husband’s death, it’s common for them to visit and call frequently. But as time goes on, the offers to help, along with frequent calls and visits, decline. A widow may be in her initial stage of grief several months after her spouse dies, still needing support. Here are ways you can follow up with your widowed client in the first year after her husband’s death to show that you care.



**Show compassion and care.** In addition to your empathetic support, encourage widowed clients to consider participating in grief classes or support groups offered by local hospices, congregations, or online resources. Many women enjoy and find hope reading other widows’ stories, through online chat sites and books written by widows.

### One month later

Check in with your client and offer assistance in a variety of areas. Ask if she's sleeping all right and is eating nutritious meals. Has she been spending time with friends? Look at her residence. Does she need assistance with lawn care, housework, or repairs? Offer reliable referrals for plumbers, electricians, general handymen, and so on, if appropriate. **“You're in my thoughts now especially, during this first month after [name]'s passing. These are difficult days because I know you deeply loved your husband. If you need help with some of the house maintenance, I can provide good referrals from firms our clients have used.”**

### Two or three months later

The widow's numbness is starting to thaw. Extended family members have returned to their homes, and friends are stopping by less often. She may feel especially fragile at this point because her memory is faulty, attention span is short, and decision making is difficult. **“No, [client's name], you're not going crazy. You're just in the midst of deep grief. Other widows have told me they still felt like they were in a fog a few months after their husband's death. It was helpful for them to write down things they needed to do or to work from a checklist to keep organized. We could go through some of the suggested financial steps for recent widows in the guidebook I gave you, if you're ready to do this soon.”**

### Six months later

Visit with your client and repeat the tasks from your prior meeting, also talking with her about how she's progressing. Give reassurance that her emotions and stress are normal. **“Maybe lots of folks have told you that you're really being strong. That may be the case some days, but other days you may feel weak and vulnerable. At the six-month point, many widows really feel a deep sense of loneliness after the death of their spouse. This is normal and part of the healing process. You're definitely on a journey.”**

### Near the first anniversary of his death

Check in with your client and send a quick note or e-mail on the anniversary of her husband's death to let her know you are thinking of her. "Hard to believe it's been a year since [name]'s passing. Your life is certainly very different today than what it was back then. I've watched you moving forward over the past 12 months and am glad to see you smile again."



### On your client's birthday

Do what you would usually do with clients. Send a card and your heartfelt wishes for a happy birthday. "I know your birthday celebration won't be the same this year without [name]. I'm sending you good thoughts on your special day."

### On the deceased spouse's birthday

Reach out to your client with a call or note to let her know you are thinking of her. "Sometimes it seems like only yesterday that [name] died, and at other times it seems like a long time ago. Not sure if you feel the same way I do, but I want to reach out to let you know I'm thinking of you today, near [name]'s birthday."

### End-of-year holidays

This season of the year is often very difficult for widows... especially the first year they observe a special holiday after the death of their spouse. Everyone else is holly jolly. But not her. You can be an important comfort to your widowed client during this grief phase. For example, when you send her a holiday card, take time to write a personal message such as "I know it's been [\_\_\_] months since [name]'s passing. This holiday season must be very different for you. Although he's not here now, [name]'s love will always be with you. Please know you're in my thoughts." You might also offer to set

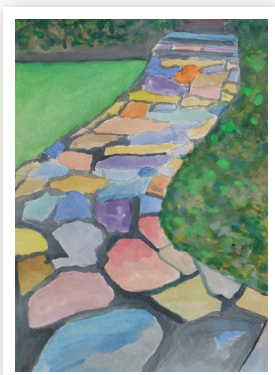
up a time to meet with your client to assist with year-end tasks and activities. That may include starting to think about income tax issues before the year closes out.

### Past the first year

Your client may have moved on to the next stage of widowhood by this time—GROWTH—but it’s important to recognize that although her grief is no longer raw, she’s probably still grieving. Many widows will continue transitioning into a new life after the first year as they move toward becoming more than just a widow. This third stage of widowhood is a time of TRANSFORMATION. The future may even hold the possibility an interesting new focus in life, a special purpose or new relationships. Your continued support and attention are important as she prepares to make decisions about her changed life ahead. **“Look how far you’ve come over the past year after [name]’s death. This may be the hardest thing you’ve ever done. I know your grief process is not over, but you are making wonderful progress. Indeed, You’ve moved through this year with grace and beauty, and I believe [name] would be so proud of you for continuing to move forward with your life. And I’m proud of you, too!”**

## Your Next Steps

Death is a natural part of every life. Throughout your career as a financial advisor, you will assist clients who must deal with grief and loss. By reviewing this guide and building a strategy for working with grieving widows, you can set yourself apart as a special advisor. Your empathetic support and care for the widows you serve will have a very positive impact on your relationship with these women. Indeed, your services will be viewed as priceless!





**KATHLEEN M. REHL, Ph.D., CFP®, CeFT™**, shares insightful expertise and experience. She is a leading authority on widows and their financial issues. A widow herself, Kathleen is passionate about inspiring her “widowed sisters” in transition and their advisors. She is the author of the multi-award-winning book, *Moving Forward on Your Own: A Financial Guidebook for Widows*. Her work has been fea-

tured in publications including the *Wall Street Journal*, *New York Times*, *Kiplinger’s*, *Money*, *U.S. News and World Report*, *CNBC*, *Reuters*, *USA Today*, *AARP Bulletin*, and more. Kathleen’s national research has been published in the peer-reviewed *Journal of Financial Services Professionals*. Enthusiastic sponsors of her presentations include financial firms, industry affiliates, nonprofits, professional organizations, and U.S. Army Survivor Outreach Services centers worldwide.

After 17 years of providing personal financial advice, she sold her business at the end of 2013 to devote more time to teaching, speaking, and writing. Kathleen is the founder and owner of Rehl WEALTH Collaborations LLC. She is also on the faculty of Sudden Money Institute and serves as the Dean of Women for the Purposeful Planning Institute.

Kathleen has walked the walk about which she speaks and writes . . . focusing on women who have loved and lost—inspiring them to move forward on their own . . . yet not alone. Her core values shape practical ideas and tools that assist professionals to understand and serve widowed clients well.



For those desiring advanced credentialing, the Certified Financial Transitionist™ program is offered by Sudden Money Institute. A compact virtual training program focuses on those who specialize in working with widows.





# Moving Forward on Your Own

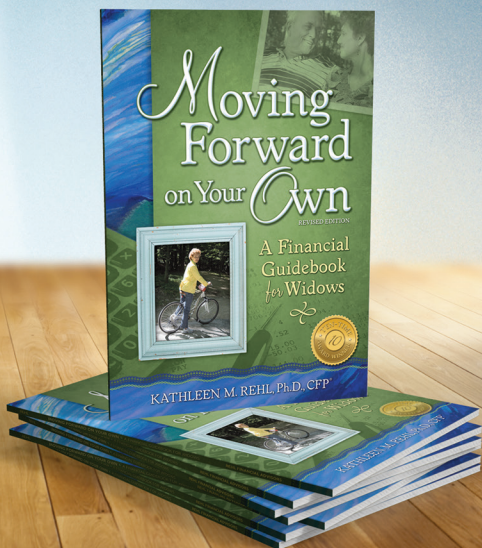
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- ◆ Designed to help heal a woman's soul as well as focus on her financial issues
- ◆ Kathleen donates a portion of guidebook sale proceeds and speaking fees to nonprofits that benefit widows



*"This book should be standard on the shelves of estate attorneys, elder care specialists, financial planners, and anyone who works with and serves women."*

**Michael F. Kay**  
Amazon review

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