



A financial advisory practice of Ameriprise Financial Services, LLC

Helping Clients Navigate Financial Decisions After a Loss

Compassionate guidance during one of life's most difficult transitions

Grief can make even the simplest decisions feel unclear. After the loss of a loved one, financial matters can become overwhelming. In these moments, the role of a financial advisor is to bring calm and clarity, helping clients focus on what needs attention now while setting aside decisions that can wait so they have space to move forward at their own pace.

During this time, guidance often centers on helping clients take manageable steps forward. The following areas reflect where compassionate, practical support can be most helpful during this time:

Identifying what needs immediate attention: The first step is understanding what needs attention right away. Clients often face immediate tasks such as accessing financial accounts, notifying institutions and reviewing insurance policies. These responsibilities can feel daunting, especially when layered on top of emotional stress. By focusing on what's urgent and setting aside what can wait, an overwhelming situation can feel a little more manageable.

Managing cash flow and essential expenses: Managing cash flow is often a top concern, especially after the loss of a spouse. It can be helpful to take a closer look at income sources and current expenses, making adjustments as needed to help ensure essential needs are covered. In some cases, this may involve temporarily scaling back discretionary spending or pausing contributions to longer-term savings goals. The priority is maintaining stability and creating breathing room during a period of uncertainty. For clients who relied on a spouse's income or benefits, it is also important to explore survivor benefits, Social Security options and any available employer-related resources.

Reassessing the financial plan: Once the immediate needs are addressed, it's often beneficial to revisit the broader financial plan. A loss may shift the trajectory of a client's goals. It is helpful to reassess timelines, update beneficiary designations and adjust investment strategies to reflect their new circumstances.

Navigating estate settlement and inheritance: Estate settlement can be complex, especially when emotions are high and legal processes feel unfamiliar. The process often includes understanding wills, trusts and probate, making thoughtful decisions about inherited assets, and considering potential tax implications as part of a broader financial picture. For many, this may be the first time managing significant assets or navigating financial responsibilities independently. Taking a measured approach creates space to fully understand each decision.

Offering emotional support through financial planning: In times of uncertainty, having a trusted advisor can make a meaningful difference. Beyond technical expertise, an advisor provides steady guidance, helping clients navigate complex decisions with care. By offering perspective,

organization and a thoughtful path forward, advisors can help ensure that even in difficult moments, clients feel supported, informed and confident in the steps they take next.

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