

LIFELINE

A PUBLICATION OF THE ASSOCIATION FOR PERSONAL RESOURCE PLANNING (APRP)SM

Volume 11



Your healing journey

Grief is not a linear experience, and everyone's healing journey is unique to them. Your path may encompass rifts and valleys as you navigate emotions like shock, sadness, anger, or even guilt. Grief also doesn't stick to a schedule, and often these emotions arise as unpredictable times. When this happens, it's important to practice compassion with yourself.

Here are some helpful tips:

- Identify and express your feelings without judgement
- Dedicate time to activities that reduce stress, like meditation, physical activity, or prayer
- Lighten your commitments and allow yourself time to rest and restore balance
- Seek guidance and support from counseling, bereavement groups, and experienced funeral service providers who serve your community

Remember, there is no shame in seeking support and caring for yourself when you are having a difficult time.

The role of a funeral service in the healing journey

A funeral service is very important in the grieving process. For many people, it facilitates an important first step on the path to healing. The opportunity to say goodbye and lay a loved one peacefully to rest can help bring closure to those affected by loss. A well-planned funeral also creates a space for comfort and connection, where emotions begin to shift from grief at the absence of a loved one to celebration of the times shared. Receiving care and support from friends and family at this time also serves as an important reminder that grief doesn't have to be felt alone.

Honouring a loved one after they pass can take many forms. As you think about a funeral service, obituary, and beyond, here are some ideas for honouring their memory:

- Traditions you'd like to preserve
- Special items that hold meaning to you
- Stories from their life or favourite memories
- Words of advice they've given you
- Recipes they loved
- Aspects of their character you hope to pass down to future generations
- Their favourite songs

A well-planned funeral can make all the difference

For loved ones left behind all of grief's emotions can intensify during the funeral planning process. Family members are faced with the responsibility to make numerous decisions about funeral arrangements while navigating their grief and the unexpected financial burden of funeral costs can leave them reeling.



A thoughtful step you can take is to plan and fund your funeral in advance. With guidance from your local funeral service provider, you can make decisions about your final arrangements in advance. By outlining your final wishes in this way, you provide clarity to your loved ones and help reduce the risk of disagreements or uncertainties. You can also take care of the funding beforehand, to help ensure that your family isn't burdened with unexpected costs. Funeral Expense Insurance provides a simple solution for the financial aspect of prearranged funerals, with flexible payment plans designed to fit the average Canadian's budget. It may feel difficult to consider your funeral, but planning ahead and protecting your plans with the right insurance coverage helps ensure that, when the time comes, your loved ones can focus on celebrating your legacy.

Organizing your estate plan is another thoughtful step you can take to help ease the burden on your loved ones. Estate planning refers to the process of designating who will receive your assets and handle your responsibilities when you pass away or become incapacitated. Some people may feel that estate planning only applies to the wealthy or for those with large properties or expensive assets in play. The reality is that everyone can benefit from having an estate plan, no matter the size of your estate.

Estate planning checklist

Here is a list of some essential things you will want to consider when you're ready. And remember, you don't have to do it yourself; you can lean on your financial and legal advisors or utilize a self-serve estate planning tool to help you draw up all the legal documentation you'll need.

Here is a list of the types of information you might consider collating:

- Catalog all your assets, debts, investments, and any life insurance and funeral insurance benefits
- Appoint an executor for your estate and outline how, and to whom, you wish your assets to be distributed
- Think about who you want to be guardians of minor children and pets
- Consider who you want to handle your financial and personal care decisions (may be different than who you wish to have as your estate executor)
- Understand the tax implications of your estate and how these might impact your asset disbursements
- Organize your important files, account information and documents in a safe place that your executors can access. (This may include your will, trusts, power of attorney, insurance policy information, retirement plan benefits, bank account and credit information, household utilities, and government-issued identifying information like driver's license, SIN, birth certificate.)