



Guide for financial professionals

# COMMUNICATING WITH WIDOWS

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# Today, I found the words that brought her comfort

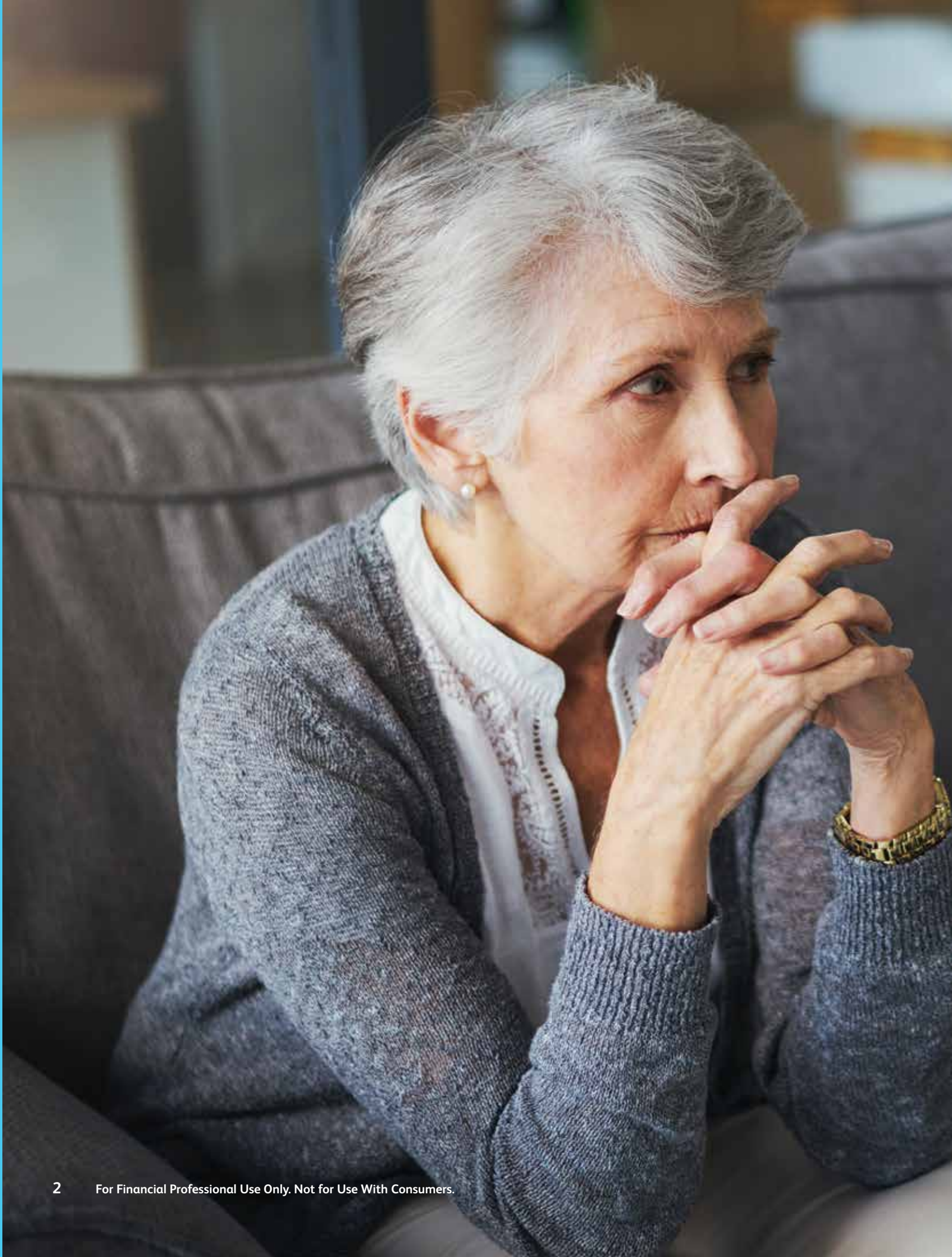
When talking about death or consoling a grieving client, many financial professionals admit to being at a loss for words. It's never easy to talk about death or dying, and it can be uncomfortable to work with a client who is in the midst of deep grief (for both the financial professional and the client). Often a widow is experiencing not only the death of her spouse, but also the death of a dream of life together with her husband forever.

You want to say the right words to show you care. You want to give your client comfort, but it's difficult to know what to say. Since every client will experience grief differently and each will find comfort in various ways, your approach will also vary. In this guide you'll find helpful information on how to handle situations that may feel uncomfortable — such as funerals and meetings with clients who are experiencing deep grief. In addition, this guide will give you tips on what to say and write when communicating with clients at significant times, such as an anniversary of a spouse's death, birthdays and holidays.

These guidelines are created to assist you in difficult moments and to help you feel more confident in your ability to provide comfort and care for your widowed clients. Keep in mind that every situation, every client and every grief process is different; you will adjust accordingly. The most important qualities you can convey to a grieving client are compassion, concern and a genuine desire to support her.







**In this guide, you'll find recommendations and useful information to help you navigate difficult situations with grieving clients.**

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## Attending funeral and memorial services

If possible, attend the funeral or memorial service after your client's spouse dies. Recognize that funeral etiquette varies based on faith communities and cultural traditions. Also, various religions view death differently. You'll want to observe appropriate practices. If you attend a funeral ceremony or memorial service you don't know much about, contact the funeral director to ask about appropriate attire, the sending of flowers and other customs you may not be familiar with. Also consider sending a fruit basket or making a memorial donation instead of giving flowers, if these expressions are acceptable. Another factor to consider is your relationship with the deceased. Adjust your actions to be suitable.

**On the following pages are brief descriptions of various religious ceremonies that might be part of a funeral or memorial service.**





## Protestant Christian

Protestant groups include Baptists, Methodists, Lutherans, Presbyterians, Episcopalian and Pentecostal. These funerals vary widely and are typically based on the wishes of the deceased and his family. Services focus on comforting the family and guests and also celebrating the deceased's life. Often the family hosts a visitation period before the funeral where guests pay their respects and express condolences to the family. The funeral service usually includes scripture readings from the Bible, hymns and a sermon. Friends and family often offer a eulogy in appreciation for the deceased's life. Guests can send flowers, cards or charitable donations to the funeral home or to the church where the funeral occurs. After the funeral, a reception may follow to share memories of the deceased that help the family deal with their grief. You can send food or bring it to the family's home.

## Christian Scientist

Christian Scientists believe that sin, death and disease are created by man and not God. They also believe funeral services are optional. Services are held in a private residence or funeral home rather than in a church. Since Christian Scientists don't have clergy, a Christian Scientist teacher, practitioner, reader or friend conducts the ceremony. There are no personal remarks or eulogies during the service. Rather, there are readings from one of the founders, Mrs. Mary Baker Eddy's books, or from the King James Bible. Funerals are not usually open casket. It is acceptable to send flowers and messages of condolence to the family of a deceased Christian Scientist. Ask a church member if you are unsure about whether to bring a funeral wreath or a bouquet of flowers. If the funeral is in the home, helping with floral decorations gives the family one less thing to organize. Food may be served after the funeral, but alcohol is not permitted.

## Roman Catholic

Tradition and sacrament are typically very important in Catholic funerals; however, this can differ depending on the individual, family and church. Typically, soon after a loved one passes away, friends and family hold a visitation or wake, usually at a funeral home. The service that follows may be independent or part of a larger ceremony, known as a mass. During mass, a priest reads from Scripture, leads prayers and administers Holy Communion. Those who are not Catholics are encouraged to stand during parts of the ceremony. But kneeling, singing and reading prayers aloud is optional. Non-Catholics are typically not invited to partake of Holy Communion during mass. After the services, there may be a funeral reception, including refreshments. Gifts of flowers, food and cards are all appropriate.

## Episcopalian

They believe in heaven and hell, with the final judgment being made by Christ. Their funeral services can take place alone or as part of a bigger ceremony, which includes Communion. An Episcopal priest conducts the ceremony, and usually the casket is closed. The priest reads from The Book of Common Prayer. Non-Episcopalians are encouraged to join in reciting the prayers if these prayers are in line with their faith. Only baptized Christians are invited to take Communion. Sending flowers, gifts of food to the family and sympathy cards are all appropriate.

## The Church of Jesus Christ of Latter-day Saints

Followers, known as Mormons, believe that when someone dies their soul leaves the body for the spirit world, a place of learning and preparation. At Christ's resurrection, the body and soul are reunited forever. Funerals are a time for hope and anticipation because Mormons believe they will be reunited with the deceased in the afterlife. The service includes sacred music, prayer and a eulogy. There's a brief graveside service after the funeral for close family and friends. The family generally hosts a gathering after the service when attendees offer condolences. Cards and flowers are appropriate.

## Jehovah's Witnesses

Jehovah's Witnesses believe that the deceased are unconscious, sleeping in their graves while waiting for the final resurrection. The funeral services last between 15 and 30 minutes and are typically held at a Kingdom Hall, the place of worship, or a funeral home. A congregation's elder runs the services. After the hall or funeral home services are graveside services. Non-Jehovah's Witnesses are not permitted to participate. Flowers or gifts to the family of the deceased are given before or after the funeral service, thus keeping with the tradition of a simple and modest funeral.

## Seventh-day Adventists

Seventh-day Adventists believe the dead sleep until the Second Coming of Christ. The funeral for a Seventh-day Adventist usually happens within one week after death. Friends are encouraged to call and give condolences to the family before the funeral. Guests usually offer a brief word of encouragement to the family before the funeral service. Guests should wear dark clothing and remove all jewelry. It is appropriate to visit the family several days after the funeral to offer comfort. Guests may send flowers or food to the house. Do not make charitable donations.

## Buddhist

Buddhists believe that everyone passes through a series of incarnations. Death is a way to reach the next reincarnation, moving closer to nirvana — a state of absolute bliss. Funerals are often more like celebrations. Buddhist funeral services include sharing, good conduct and meditation. The first service is usually held within two days of a death at the home of the bereaved. Viewing happens the night before the funeral. Guests view the body and offer a bow in front of the casket to honor life's impermanence. A second service is held later, conducted by monks at the funeral home. The third and final service is held seven days after the burial or cremation. Guests also give the family condolences. The funeral ceremony includes chanting and individual incense offerings. Guests are not expected to join in the ceremony. Rather, they should quietly sit and observe these rituals. Flowers and donations can be sent to the funeral home, but food offerings aren't encouraged.



## Islam

Muslims, who support the Islamic faith, believe in an afterlife. When an individual's soul is freed from his physical body, he awaits the final Day of Reckoning. Burials are performed as quickly as possible after the death. A Muslim funeral focuses on providing a decent burial for the deceased and to comfort the family. Friends should listen to the family's grief and encourage them to accept God's will so they can return to a normal routine. Funerals are simple and respectful. Women cover their heads and arms and sit separately from the men. After the service, mourners walk with the casket to the plot. The body is buried without a casket and turned so the head points toward Mecca, the Muslim direction of prayer. Friends bring baked goods, fruits or simple meals, but no flowers.

## Judaism

Judaism includes four major sects: Reform, Reconstructionist, Conservative and Orthodox. Though specific beliefs differ across the spectrum, they differ from one another primarily in terms of practices. Those observing the ancient tradition that there will be a resurrection of the dead when the Messiah comes will follow certain practices, such as no embalming and garbing the body in a shroud that is loosely stitched, symbolically reminding one that resurrection will come. Spiritually, the deceased will live on through memories of the living, who recite prayers on their behalf at certain times during the year, and perpetuate their memory through charitable bequests. Men wear a head covering called a yarmulke or a kippah. At some conservative services, women wear head coverings, while at orthodox services, women wear clothing that covers their arms and legs to the ankle in addition to their heads. Funerals are typically closed casket. Cremation is not advised and is generally not permitted (except among some Reform and Reconstructionist Jews). Following the services is the interment, where family and friends gather to pay their respects. After interment the family receives visitors at home for a 7-day Shiva period. During the Shiva, visitors stay briefly to express condolences. Non-Jews can silently read English from the prayer book and stand when those assembled are asked to during the prayers, if they wish. Do not send flowers. Bringing food to the house of mourning is always appreciated. Check to see if dietary rules are followed. Rabbis or cantors usually conduct the funeral services.

## Meeting with widows

Meetings with your widowed client, especially the first meeting following her spouse's death, will and should be different from your regular client meetings. Attention to the widow's stage of grief and special needs should guide many actions, such as where to meet and what you talk about. The following tips can help you prepare for this first meeting with your widowed client.

### Where do you meet?

There are several options for your first meeting. Oftentimes this may not be in your regular office, especially early after her husband's death. Consider her stage of grief and your relationship. She might be more comfortable with you stopping by her house briefly for that first visit. This can be especially convenient for her if your client lives some distance from your place of business. For some widows, it's hard to concentrate on driving soon after their husband's death. She may also 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 for lunch near her house. A familiar location that's neutral may be a welcome change for a widow who has hosted a stream of visitors at her house.



**Your client's biggest concern, spoken or not, is wanting to feel safe and secure.**

### 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 nearby. At your office, make sure she can reach the box from where she's seated. If you are away from your regular office, have a pocket pack of tissues on hand. You can have 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, and listen actively. That means rather than focusing on what you're going to say next, give all of your attention to the widow. She may feel comfortable reminiscing or telling stories about her husband. Pauses in the conversation are okay. 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 journey through grief so far. 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 most liked me to know?" Most importantly, don't rush her through the meeting, and don't push to make financial decisions in this first meeting.

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

## Taking care of business in future meetings

It's important to take a holistic approach to the widow's financial situation, especially during your first few meetings. Financial triage is your main priority immediately following a death. Her biggest concern, spoken or not, is wanting to feel safe and secure. 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 and other general planning.

Take brief notes during your time together. Toward the end of the meeting, let the widow know that you will follow up after the meeting with a summary of what you discussed. Keep this follow-up to only one page. Explain things clearly and don't use jargon. This is a service to the widow, who may feel like she's moving through a fog. Mail or email these notes, along with any reminders she may need about your next meeting. You may also follow up by phone after the meeting to see if there is anything she thought of after the meeting and wants to discuss.

### Practical tips

- **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.
- **Assure your widowed client** that she doesn't need to rush to do things that can wait until later.
- **Following the meeting, send the widow a summary of your meeting,** including what you discussed, any action items, and your next meeting time. Be sure to continue to offer additional help where needed.



## What to say, what not to say

There are many phrases of condolence that we all know and hear often:

**“He’s in a better place.”**

**“At least he is no longer suffering.”**

**“It’s all in God’s plan.”**

While these are common phrases, they are not necessarily helpful or comforting to a widow who no longer has her husband, her partner, the love of her life.

Below are some things to avoid saying when you speak with a widow:

**“He’s in a better place now.”**

This phrase makes many assumptions about life, death and your client’s viewpoint. A statement like this may not necessarily fit the widow’s faith beliefs. Additionally, a grieving widow may feel strongly that the “best place” for her husband would be alive, with her. 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.

**“Call me if you need anything.”**

While this sounds caring and your intention is heartfelt, this statement puts the burden on the widow to reach out to you. She already has too much on her mind, which probably isn’t really thinking clearly at this point. This statement is also very open and nonspecific. The reality of her situation is that she is in an emotional fog and may not even know what help she needs from you. Also, she might feel uncomfortable asking for assistance. It could be hard for her to pick up the phone to call you.

Instead, say something like: “I’ll call you on Thursday so we can schedule time to catch up over a cup of coffee soon.” Do the widow a favor by suggesting a date and offering a time for her. When you make the call, be sensitive to her emotional state and 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 inquire 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 stages of grief.



**When you make a call, be sensitive to her emotional state and make sure she’s comfortable with setting a time to talk.**



**“It was God’s will.”**

**“It’s all part of God’s plan.”**

**“God needed another angel in heaven.”**

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. While 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 that 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 is not productive or soothing to tell her this.

Instead, say: “It’s normal for you to feel (confused/angry/stressed/distraught).” 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 stage of deep grief.

**“You’re 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 painful. Talking about future relationships is not a good approach, and while some may think it could cheer up a grieving widow, this is likely to have the opposite effect.

Instead, focus on the important friendships the widow has 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. 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, 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 so dearly during his lifetime. Yes, your life is certainly very different now that he has passed ... and I know your love for him will always last.”

#### General communication tips

Regardless of the words you choose, here are some key guidelines you can follow when communicating with your grieving clients:

- **Speak his name.** Widows don’t want the world to forget their husbands.
- **Don’t focus on your feelings.** Rather, concentrate on the widow’s feelings and what’s happening with her.
- **Avoid clichés.** Phrases like “he’s in a better place” or “time heals all wounds” are not helpful to a grieving widow.
- **Just say something.** Regardless of what you say to a widow, it’s most important that you say something. Acknowledge that her spouse is dead. Don’t avoid the topic; instead, offer your condolences, talk about something you especially admired about her husband, or how you enjoyed spending time together, sharing conversation or a special activity. Very often, people avoid the topic of death altogether, which can be hurtful to those who are grieving. Your words and expressions are critical to showing that you care and are supportive in her grief.



**It’s most important that you say something to a widow. Avoiding the topic of death can be hurtful to those who are grieving.**



## What to write

Rather than only signing your name when you send a condolence card, write a personal note. It's important to observe the following guidelines when crafting a message of sympathy:

- 1: **Send your message** as soon as you can after learning about the death. Your intent is to comfort and console the widow, and it's best for her to receive these supportive messages soon after the death.
- 2: **Express your sympathy** at the beginning of your letter. Be clear, compassionate and precise with your condolences.
- 3: **Mention the deceased by name** in your letter. This makes your note more personal and heartfelt.
- 4: **Include a personal story or memory** of the deceased when appropriate. Memories can be healing for the widow, and again, this brings a more personal element to your condolences.
- 5: **Let the widow know if you will attend** the funeral services (if prior to the events) and make offers to help with either arrangements or household duties if appropriate.
- 6: **Follow up.** When the time is right, follow up with a phone call, email or letter to let the widow know you are still there to support and assist.



**Writing a short thoughtful note can comfort, console and offer support to your client.**



**Below are a few samples of comforting and supportive words you could use with your widowed client. Taking the time to add your thoughts will be greatly appreciated. These are examples for several different situations to get you started on 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 you simultaneously miss his physical presence. You stood beside him, doing all you could to ease his pain. [Name] appreciated you so much. Now I want to provide my professional assistance to help you 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 give to ease your pain. My tears join yours at your husband’s unexpected death, but the sadness I feel can’t begin to measure against 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 for you in 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 about [name]. 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 ceremony. [Name] will certainly be missed by many in our community. 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 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 time that works for you. In the meantime, relish this time with your family who are surrounding you now."

### Or tell a personal story

"I was deeply saddened by the news about the death of [name]. I am so very sorry. This must be very difficult for you. Please remember that you are in my thoughts (and my prayers).

[Name] had such a big heart and a great sense of humor, and he will be greatly missed by all who knew him. I'll always remember the summer he helped me build a new deck at my house. Every time I hit my thumb with a hammer, [name] had a quip to make me laugh. We had a great time just working together and enjoying the summer, but I'm not sure how efficient we were with our construction! He was an extraordinary friend. Now I'll think of how much I miss him every time I'm sitting out on the deck.

I know how much you will miss [name], but I hope you can gain comfort and strength from the wonderful family you and he had together. I know their love will get you through this difficult time. I would like to offer my help too. I can come over on Thursdays and help you with anything you need around the house.

I'll give you a call soon."

## Continuing 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 these folks to visit and call frequently. But as time goes on, the offers to help, along with frequent calls and visits, decline. A widow may still be in her initial stages of grief several months after her spouse dies, and she still needs support. The following are ways you can follow up with your widowed client in the first year after her husband's death to show that you care.

### One month later:

Check in with your client and offer assistance in a variety of areas. Ask her how she's sleeping and if she's 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 referrals if appropriate.

"You're in my thoughts now, especially during this first month after [name]'s passing. These are difficult days, because I know how deeply you loved your husband. If you need help with some of the house maintenance, I can provide good referrals from other firms used by our clients."



**Visit with your client and repeat the tasks from your prior visit, also talk with her about how she's progressing.**

### Two or three months later:

The widow's numbness is starting to thaw. Extended family have returned to their homes, and friends are stopping by less often. She may feel especially fragile at this point, as her memory is weak, 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 work from a checklist to keep organized."

### Six months later:

Visit with your client and repeat the tasks from your prior visit, also talk 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 might be the case some days, but other days you might 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 email 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 move forward over the past 12 months and I'm glad that your smiles are returning."

### 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 as I do, but I want to reach out now to let you know I'm thinking of you today, near [name]'s birthday."



**Your continued support and attention is important as she prepares to make decisions about her changed life ahead.**

### 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 holiday card, take time to write a personal message such as:

"I know it's been [7] 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.

\* Your correspondence with clients may be subject to your firm's applicable review policies.

### Beyond the first year:

While your client has likely moved on to the next stage of grieving by this time, it's important to recognize that although her grief is no longer raw, she's probably still grieving. Many widows will transition into a new life after the first year, as they move toward becoming an independent woman and no longer just a widow. The future may even hold the possibility of new relationships. Your continued support and attention is 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."

"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!"

## Next steps

Death is a natural part of every life. As a financial professional, you will assist clients who must deal with grief throughout your career.

By reviewing this guide and building your knowledge for working with grieving clients, you can set yourself apart as a trusted professional. By offering immeasurable support and care for your clients, this precious relationship will be priceless.

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**We're here to support you. Go to [myprotective.com/widows](https://myprotective.com/widows) to view the resources and tools we've gathered to help you as you work with widowed clients. Contact your Protective representative for more information on working with widows.**





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This brochure was developed in collaboration with Kathleen M. Rehl, Ph.D., CFP®. Dr. Rehl is the award-winning author of *Moving Forward on Your Own: A Financial Guidebook for Widows*. A widow herself, Dr. Rehl is frequently invited to speak about widows and their financial issues to professional advisors and women's groups. Her work has been featured in *The New York Times*, *Wall Street Journal*, *AARP Bulletin*, *U.S. News & World Report* and many other publications. The U.S. Army also uses her guidebook in their *Survivor Outreach Services* centers worldwide. As a certified financial planner and registered investment advisor, Dr. Rehl had her own independent financial planning firm for 17 years. She closed that business at the end of 2013 to give more time for speaking, writing and teaching activities.

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