



A guide to healing

Navigating life after loss



Our sincere condolences

We extend our deepest condolences to you and your family during this extremely difficult time of loss. Our commitment is to provide support and resources to help you navigate through this challenging period.

Dealing with death can be an overwhelming experience. It can be difficult to know how to prepare for it or what to expect afterwards. However, it's important to prioritize your own well-being during this time and seek support as needed. Remember, grieving is a process and there is no right or wrong way to go through it.

We've created this guide to assist you on your journey. Please don't hesitate to contact us if you have any questions or if we can help you further.

Sincerely,

The Legal & General America, Banner Life Insurance,
and William Penn Life Insurance Company of New York family



Taking care of yourself and your family

Coping with loss is a universal experience that everyone will go through at some point in their lives. It's essential to remember that you are not alone in this journey. Below are a few helpful resources available to you and your family to help navigate through this difficult time.

Support groups

Attending a support group provides an opportunity to connect with individuals going through similar experiences and can offer support and encouragement.

[Learn more →](#)

Supporting someone who is grieving

It can be challenging to know what to say or do when someone is grieving. Although you cannot anticipate every situation, there are ways to express comfort and support.

[Learn more →](#)

Bereavement

Bereavement is the experience of sorrow and mourning that follows the loss of a loved one. This period can include many new or overwhelming experiences, including emotional, physical, and social changes.

[Learn more →](#)

Reaching out for therapy

Healing from loss is a process that takes time. Although there is no correct or incorrect way to grieve, discovering healthier coping strategies can make this process more manageable.

[Learn more →](#)

Source: HelpGuide.org, 2024. BetterHelp, 2024.



Glacier National Park

Signs and symptoms of grief

Experiencing the loss of loved ones can cause emotional and physical pain. Symptoms may vary for each individual. Here are a few symptoms you may encounter as you begin the journey towards healing.

Guilt	Nightmares	Memory lapse
Anger	Sadness	Fear
Irritability	Sense of failure	Crying spells
Disbelief	Exhaustion	Emptiness
Loneliness	Hallucinations	Loss of appetite

Source: HelpGuide.org, 2024. BetterHelp, 2024.



Yosemite National Park

Managing grief

Healing from loss is a natural process that takes time. It is okay to feel overwhelmed, but remember to be patient and kind to yourself and others, and to prioritize your well-being.

Psychological well-being

- Admit to yourself and your family when you need help
- Allow family and friends to share your grief and let them offer their support
- Avoid increasing work commitments
- Avoid making big decisions or changes for the next year or two
- Avoid long trips while your coping mechanisms are decreased
- Keep a diary or journal of your thoughts and memories
- Read books, articles and poems that give you comfort
- Wait until you feel ready to do anything with your loved one's clothes or other belongings

Physical well-being

- Eat a well-balanced diet and drink plenty of fluids
- Get a physical exam about four months after experiencing a loss to make sure you are physically well
- Stay active
- Try to resume normal sleeping habits

Social well-being

- Accept help from others and be specific about what you may need, such as bringing food or helping with childcare
- Communicate to others whether or not you feel comfortable discussing your loved one
- Consider attending a support group where you can connect with others with similar experiences and receive support, guidance, and hope
- Maintain contact with old friends and also build new relationships
- Talk to your spouse, family and friends about your loved one and share your feelings

Source: HelpGuide.org, 2024. BetterHelp, 2024.



Decedent information

Name: _____

Address: _____

Date of birth: _____ Date of death: _____

Social Security Number: _____ Policy number: _____

Contact checklist:

The following checklist will help you keep track of important contacts, in addition to friends and family, who may be relevant after the loss of a loved one.

- | | |
|---|---|
| <input type="checkbox"/> Obtain at least 10 certified copies of the death certificate from the funeral home for: <ul style="list-style-type: none"><input type="checkbox"/> Insurance companies<input type="checkbox"/> Department of Motor Vehicles<input type="checkbox"/> Bank accounts<input type="checkbox"/> Mortgage companies<input type="checkbox"/> Creditors | <input type="checkbox"/> Contact your bank regarding existing accounts |
| <input type="checkbox"/> Call your attorney regarding the will and insurance policies | <input type="checkbox"/> Reach out to mortgage lenders, other creditors or credit card companies |
| <input type="checkbox"/> Contact life insurance companies <ul style="list-style-type: none"><input type="checkbox"/> Legal & General America - File a claim | <input type="checkbox"/> Additional organizations and individuals you may want to contact: <ul style="list-style-type: none"><input type="checkbox"/> Decedent's Healthcare Providers<input type="checkbox"/> Employer<input type="checkbox"/> Financial Advisor<input type="checkbox"/> Pension Agency<input type="checkbox"/> Pharmacy<input type="checkbox"/> United States Postal Office<input type="checkbox"/> Veteran Affairs<input type="checkbox"/> Other |
| <input type="checkbox"/> Call Social Security Administration to obtain death and survivor benefits if you or your child(ren) are eligible | |



Notes



We're here when you need us

We are honored to assist you and your loved ones during this time.

For additional information regarding the status of your claim, we encourage you to contact our representatives:

Banner Life Insurance Company

Email: Banner-Claims@lgamerica.com

Phone: 1(800) 638-8428

William Penn Life Insurance Company of New York

Email: Penn-Claims@lgamerica.com

Phone: 1(800) 346-4773

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