



LONGHURST

YOUR JOURNEY TO FINANCIAL INDEPENDENCE



BEREAVEMENT
ADVICE AND SUPPORT

The passing of a loved one is perhaps the most challenging of life transitions to face.

The pain and suffering you and your family will go through is like no other; and it is at times like this that you are at your most vulnerable.

Each year the team at Longhurst is introduced to a grieving family in need of financial planning guidance. The introduction has normally come through the household's family solicitor.

We will always start any new relationship by saying that it is rarely appropriate to make rapid changes to the household's financial position. Instead we focus on providing a reassuring voice, and calming hand, to steady the ship.

Then, when ready, we will discuss a wide range of financial areas, such as:

- Has the deceased left a will, and if so, what does it say?
- Are there mortgages or debts to pay off?
- Are there life insurance benefits that can be claimed, such as Death-in-Service?
- Are there pension plan benefits that can be claimed?
- Are there pensions already in payment, like a final salary scheme, and will they continue?
- Do they know what their lifestyle costs?
- Will they have enough to live?
- What income sources will the household now have?
- What capital exists for investment? Can this be used to supplement a missing income?
- Are school fees covered? If not, how will they be paid?

These are just a few examples but in reality every household is different and will have their own personal needs and questions to answer.

The role of an empathetic and caring financial planner is to help a family navigate the immediate weeks and months of financial, and life, planning questions.

For some there is a pressing need to financial answers; for others less so. Whatever the situation, and however it takes to get there, Longhurst will be with you at every step of the journey.



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