



# **The Road to Wellness**

A Guide for Beneficiaries

# Fulfilling the promise

On behalf of Prudential, I want to express my condolences for the loss of your loved one. It is our promise as a financial wellness provider to provide support for you as you go through the process of coping with your grief, taking necessary actions, and focusing on your own well-being.

The Prudential Road to Wellness Guide is designed to provide resources and tools to help you through that process.

It is our honor to fulfill the promise that life insurance provides and deliver support for all who may need it.



Yanela Frias  
President  
Prudential Group Insurance

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## Coping with the loss of a loved one

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If you've experienced the death of a loved one, you know firsthand the pain, sense of loss, and fog that surrounds you. You may be feeling confused, uncertain and fearful about what lies ahead. It's not easy to move forward, but it's important to remember that you are not alone in this journey.

**Understand that grief is a cycle.** You may have days when the simple activities of daily life seem impossible under the heaviness of your grief. Other days may seem more manageable. It's normal to experience periods of moving forward and periods of moving backward.

**Let others care for you.** Care can take many forms, such as a friend sitting and listening or helping take care of the house. Accept help when you need it and give yourself time to feel and process your emotions.

**Don't judge your feelings.** There's no right or wrong way to grieve. Anger, loneliness, frustration, exhaustion, fear, even relief...all may be a normal part of dealing with loss.

**Know that life goes on.** Find ways to embrace and enjoy your life again—without feeling that you're somehow betraying your loved one's memory by moving on.

**Celebrate your loved one's life.** Look for ways to remember and celebrate the relationship you shared with the person who died.

**Recognize when you need more support.** If you're losing weight or have more than a few sleepless nights, make an appointment with your doctor before things get worse. Speak with a counselor if your grief seems unbearable, your feelings of hopelessness won't subside or you are having thoughts wishing you had passed instead, or of hurting yourself. This is especially important in very traumatic losses such as a loss of a child or loss due to suicide or addiction.

**What you can do next.** Be patient with yourself and take your time making any major life decisions during your period of bereavement. Remember that human beings are resilient, and with time, most people grow from the experience of loss.



## Easily accessible support and guidance

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Prudential has partnered with ComPsych, a Beneficiary Advocate Company that provides additional support services to meet your needs, whatever they may be.

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| <b>Do you need help with funeral planning for your loved one?</b> | The service includes telephonic support by a team trained by a licensed funeral director who is on call to help. The team will research funeral homes in your area to present you with cost and service information for assistance in decision-making.  |
| <b>Do you need bereavement care?</b>                              | Confidential counseling is available for beneficiaries at no additional cost through an unlimited toll-free line staffed by clinical professionals 24 hours a day, 7 days a week, along with three face-to-face counseling sessions. Services are available for up to one year after the loss of a loved one. |
| <b>Do you need help updating your will?</b>                       | EstateGuidance® walks you through the documentation process and breaks down each step into easy-to-understand terms to help you update your will.   |
| <b>Do you need help with balancing work and life?</b>             | Specialists are available to provide information related to child and or elder care, housing searches, or pet care during your time of need.  |
| <b>Do you need identity protection?</b>                           | Unfortunately, those who are recently deceased are the victims of identity theft. For victims of identity theft, this program includes unlimited telephonic assistance from ComPsych's staff of attorneys, financial professionals, and counselors.   |

To access these services, call **ComPsych: 833.962.0064** or **TTY: 800.697.0353**.

## Taking care of you

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**Some tips that may help deal with stress and loss are available below:**

### Practice mindfulness

Mindfulness is staying present while calmly acknowledging your thoughts and feelings.

### If you practice a faith

Leaning into your faith at times in trouble may provide you the support you need.

### Healthy sleep and hygiene habits

Setting a regular bedtime routine can help you get a full night's sleep. Avoid bright lights and devices before bedtime because they interfere with your ability to wind down. Keeping a regular routine for personal hygiene helps you stay healthy during a vulnerable time.

### Connect with community

Connecting with support groups to hear stories from others who have experienced a loss may help you manage your grief. Building relationships with others who have had this life experience may help you understand that you are not alone.

### Exercise

A regular exercise regimen may help you to manage stress and contribute to healthy sleep habits. It also gives you more energy to keep up with your busy life and triggers happiness in your brain. Yoga is a practice that pairs breathing and stretches and may help reduce stress.

### Diet

Drinking plenty of water and eating healthy regular meals can ensure that you're prepared for your journey. Maintain active contact with your physician to ensure your diet and health are on the right track.



## Memorializing your loved one

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**If this feels appropriate for you, memorializing your loved one can be a positive part of the healing process.**

A wonderful way to positively reflect on the life of your loved one is to memorialize their life. We've listed suggestions below and hope that they help inspire other ideas more personal for you.

- ▶ Plant a tree.
- ▶ Name a star.
- ▶ Donate to a charity.
- ▶ Donate to your loved one's alma mater.
- ▶ Donate some of their clothes.
- ▶ Name a park bench.
- ▶ Wear jewelry they passed down to you.
- ▶ Cook their favorite meal.
- ▶ Read their favorite book.
- ▶ Have a lantern ceremony.
- ▶ Create a playlist of their favorite music.
- ▶ Enter a walk or a race.

For more information on memorializing and closing social media accounts, please visit [www.prudential.com/beneficiaries/wellnessjournal/](http://www.prudential.com/beneficiaries/wellnessjournal/).

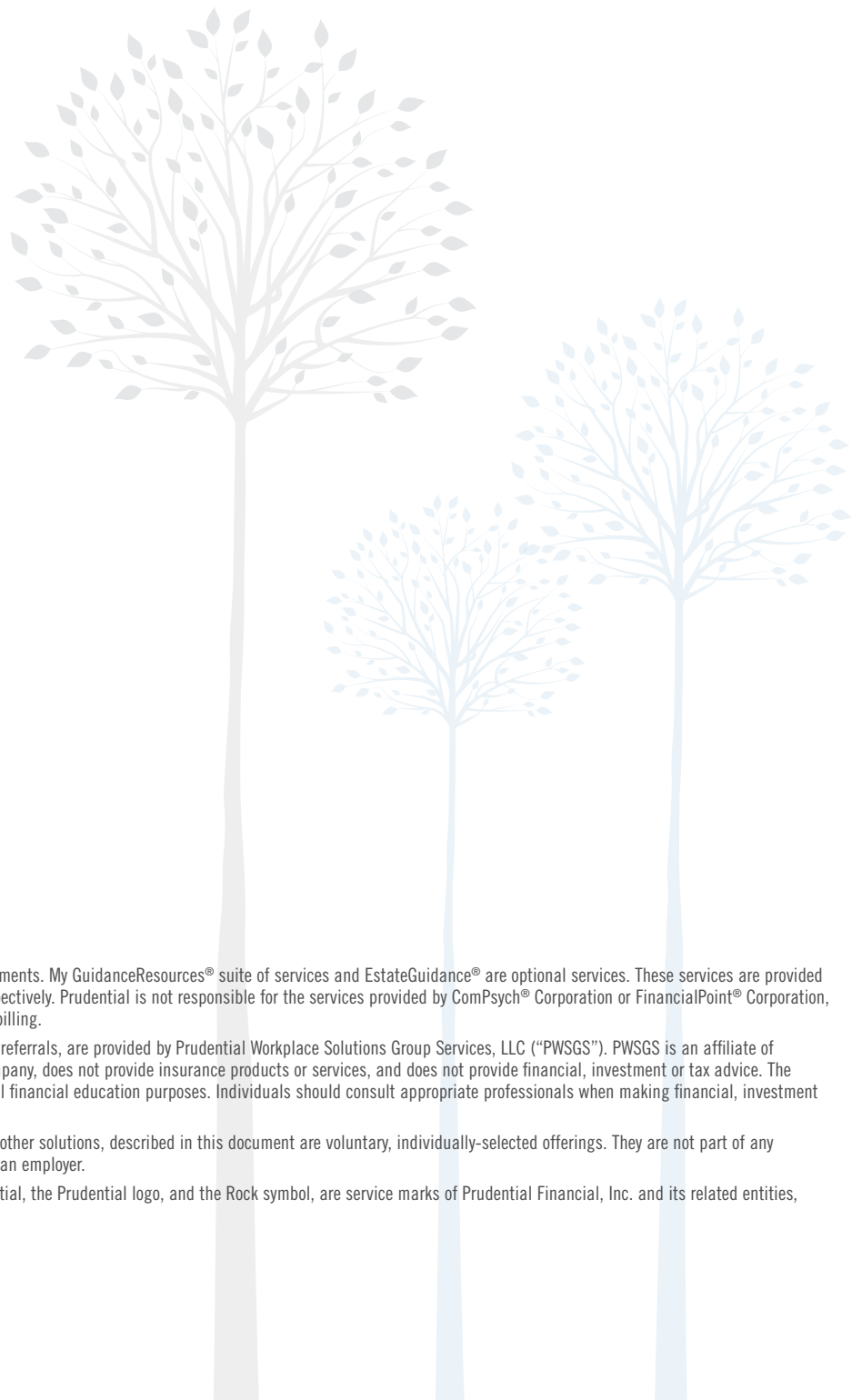


## Financial advice is available if you need it

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As a next step on your journey with Prudential, consider scheduling time with a Prudential Financial Professional to help you evaluate your personal financial needs now that your circumstances have changed. Our professionals are here to guide you every step of the way, help you make confident decisions, and get answers to your questions. Call **844-838-0939** to schedule a session.





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# The Road to Wellness

## A Guide for Beneficiaries



### Getting organized checklist

During the first months, you may find it challenging to make decisions. If so, perhaps you can reach out to friends or family to help you accomplish these suggested tasks.

#### First month

- ☐ Collect important documents, such as a will, trust, and insurance policies.
- ☐ Obtain a supply of certified death certificates from the funeral home, or the state or county records office where the death occurred for legal and financial transactions.
- ☐ Contact the deceased's employer or source of income, such as pension or disability benefits, for unpaid benefits.
- ☐ Start the claim process for all employee benefits and individual life insurance.
- ☐ Ensure regular payments on loans, mortgages, property taxes, and bills.
- ☐ Bring the deceased's will to an attorney or local courthouse for review. If there is no will, contact the deceased's attorney or local probate court for instructions.
- ☐ Notify Social Security, Medicare, Veterans Administration, and other agencies.
- ☐ Speak with financial institutions about closing or maintaining credit and investment accounts.

- ☐ Obtain Letters Testamentary to act on behalf of the deceased's estate.
- ☐ Prepare federal and state income tax returns for the estate. You may want to contact an accountant or tax attorney for help.

#### In 2 to 3 months

- ☐ Create an inventory of income, assets, liabilities, and outstanding debts.
- ☐ Change ownership of assets such as homes, vehicles, and related insurance policies.
- ☐ Cancel the deceased's driver's license.
- ☐ Notify the election board.

#### In 3 to 6 months

- ☐ Plan for the future so that the death benefit you receive, if any, helps you meet your financial goals and objectives.
- ☐ Update existing accounts for which the deceased is listed as beneficiary.
- ☐ Identify new beneficiaries for recently acquired accounts.
- ☐ Obtain access to any safe deposit boxes.



## Important financial contact information

### Notify the Social Security Administration (SSA)

Call **800-772-1213**, and follow the prompts. Or visit a local Social Security office. A family member/beneficiary can also ask a funeral director to complete the Statement of Death by a Funeral Director (SSA-721) and send it to the SSA.

### Apply for survivor benefits.

To find out if you're eligible for benefits, call **800-772-1213** or visit a local Social Security office.

### Notify financial institutions and credit reporting agencies: Experian, Equifax, and TransUnion.

Customize our cover letters at [www.prudential.com/beneficiaries/wellnessjournal/](http://www.prudential.com/beneficiaries/wellnessjournal/) and mail them to financial institutions and agencies. Just click on the "Services After the Claim" section and access the links to the letters. Don't forget to include a copy of the death certificate with each letter.

#### Keep track of important phone numbers

Employer: \_\_\_\_\_

Prudential: (800) 524-0542

Mortgage company/Landlord: \_\_\_\_\_

Bank: \_\_\_\_\_

Attorney: \_\_\_\_\_

Financial advisor: \_\_\_\_\_

Notes: \_\_\_\_\_

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