

Life with grief and loss

Tools and techniques to help
you manage bereavement



Introduction

Experiencing the death of a loved one is one of life's most difficult and stressful experiences. While most people will encounter grief and loss at some point in time, it is important to know that people experience it in different ways.

In this booklet you will find some information to help you understand your grieving process further. There are also some tools and techniques that may help you and your family cope with your loss and adjust to changes in your lives.

While this information can help you, it is still important for you to seek assistance from your doctor or other health care professionals if you need to.

You can find links to extra support services on the back of this brochure.

Important Information

This information booklet has been compiled by TAL Life Limited ABN 70 050 109 450 (TAL) and The Positivity Institute ABN 42 488 285 300 for the information of TAL's customers.

The health and medical information provided in this booklet is general information only and is not a substitute for advice from a qualified medical or other health professional. This booklet is not intended to diagnose, treat, cure or prevent any health problem. Always consult your general practitioner or medical specialist before changing your diet, starting an exercise program, or taking medication or supplements of any kind.

Any financial information provided on this booklet is general advice only and does not take into account your individual needs, objectives or financial situation. Before you decide to buy or to continue to hold any insurance product, you must read the relevant Product Disclosure Statement (PDS) available from tal.com.au. The PDS contains important information which will help you understand the insurance product, including what's covered and what's not covered and to decide whether it is appropriate for you.

While all care has been taken to ensure that the information provided in this booklet is accurate and complete, neither TAL nor their respective employees accept liability for any loss or damage caused as a result of reliance on the information provided.

The information in this booklet is current as at 31 March 2021.

© Copyright 2021 TAL Life Limited

Understanding grief and loss

Bereavement refers to the experience of losing someone close to you. Grief is a natural response to bereavement which affects your thoughts, feeling, behaviours and physical self. Grief can be experienced in different ways and may be influenced by your relationship to the person who has died, your life circumstances, and your personal, cultural and religious beliefs.

What are the symptoms of grief?

Losing someone close to you can be an extremely difficult and potentially overwhelming time.

Although people have different ways in which they grieve, there are many emotions that people experience following a loss including sadness, anger, shock, regret, relief, isolation, numbness, the sense of being overwhelmed and irritability. These may feel uncharacteristic for the person experiencing the loss, but are all normal reactions.

Often these emotions come and go, and can be triggered by events and memories. The initial period after losing someone is usually the most intense emotional period. In some cases, you may just 'go through the motions' of daily life. You may also experience changes in your thinking and to your physical health.

Your desire to interact with others can change. You may want to be surrounded and supported by others, or you may just want to be alone during this difficult period.

In short, there is no set way that people experience grief and it is expressed differently from person to person. While there is no right or wrong way to grieve, it is important to allow yourself to grieve.

With time, you will be able to heal through re-engaging with your routine, creating new experiences and build new mechanisms to manage your loss.

Grief may affect your thinking by:

- Disturbing concentration
- Impacting decision making
- Triggering forgetfulness
- Triggering worry and anxiety.

Grief may affect your physical health by:

- Disrupting sleep
- Causing headaches and nausea
- Causing aches and pains
- Changing your appetite
- Reducing your energy levels
- Making you feel tired.

Grief often fluctuates in intensity over time, which can result in people having some good days and some bad days. Over time, the intensity of grief usually subsides, however it is normal for feelings of grief to recur or intensify at certain times. This often occurs in response to predictable triggers, such as anniversaries, however it may also happen unexpectedly. Triggers for grief are varied and may include places, photos or a song.

Coping with grief and loss

One of the hardest things for people who are grieving is not knowing what to expect, especially in the first few months following their loss. Grief is a very individual experience with no set pattern.

Your ability to cope with the loss of your loved one as well as how you express your emotions can be influenced by many circumstances including your existing level of wellbeing, your relationship with the person who has passed, the events around their death, as well as other cultural factors. Some people grieve for months while for others it may be years.

Dealing with your feelings

Grief involves processing emotions and creating meaning out of your loss. In many cases it involves redefining yourself in relation to the world.

There is no magical formula to moving forward, but avoiding your natural response of pain and sadness can lead to more serious emotional and physical problems later down the track.

Allowing yourself to feel the full impact of your loss may help you to move forward. The time it takes to grieve can vary from person to person, so it is important not to feel guilty or judgemental of the period of time that it takes you, or others to grieve.

As you eventually begin to re-engage with your routine and life, you will slowly experience a greater sense of hope, focusing more on the future rather than the loss itself. Eventually, memories may begin to become a positive point of reflection rather than a trigger of sadness.

BREAKING THE NEWS TO CHILDREN

Breaking the news of a death to a child can be very difficult, but it is important to be clear, honest and direct with your communication to avoid confusion. Phrases that are straight to the point such as 'dead' or 'has died' can sound harsh, but can prevent you from misleading a child into another assumption. Answering questions when they are asked, and truthfully, can help children come to terms with the loss.

Breaking the news

It can be difficult to tell people that someone has died. How you break the news to various people will depend on your relationship to the person and their relationship to the person who has died.

You may choose to inform some people face-to-face, whereas you might tell others over the phone or through an email.

To help you through this difficult situation, it may be useful to prepare what you want to say. In some cases you might want someone close to be there with you for support, or you may want to delegate responsibility to someone to inform other people, especially if they live far away.

You may find that some people react to loss differently to you, or how you would expect. While it can be challenging when others grieve at a different pace or in a different way to you, it is important to remember that this is normal.

PEOPLE AND ORGANISATIONS YOU MAY NEED TO CONTACT

As well as breaking the news of the death to others on a personal level, you may also need to inform the deceased person's service providers. Some of these formal notifications are more urgent than others. Below is a list¹, created by Services Australia, to help you with this task once you feel ready to do so:

Person or organisation to be contacted	Notified of death (yes/no)	Contact person, phone number and address (if needed)	Details of person who died (e.g. account number, Medicare number)
Australian Electoral Commission		132 326	
Australian Taxation Office		132 861	
Banks, credit unions			
Centrelink (Centrelink will share your notification with Child Support and Medicare)		132 300	
Clubs (e.g. the Returned and Services League)			
Credit card/hire purchase			
Department of Veterans' Affairs		133 254	
Education providers such as TAFE or university			
Employers			
Executor of the will			
Family and friends			
Foreign pension authority (if authority's details are unknown contact Centrelink's International Services)		131 673	
Funeral bond	Yes/No		
Funeral insurance	Yes/No		
Health fund			
Health professionals (e.g. doctor, physiotherapist, dentist, podiatrist, optometrist)			
Hearing centre			
Insurance companies			
Landlord, tenants			
Life insurance company			
Local council			
Local post office			
Medicare services		132 011	
Preferred funeral director			
Prepaid funeral	Yes/No		
Professional bodies (e.g. solicitor, accountant, financial advisor)			
Public Services (e.g. library)			
Public Trustee			
Religious advisor			
Social worker			
Superannuation fund			
Telecommunication providers (e.g. phones, internet)			
Utilities (e.g. gas, electricity)			
Vehicle registration and licensing authorities			
Other such as email or online and social media accounts			

Looking after yourself and others

Grief takes time. While everyone navigates a different path, it is important to find a way to allow yourself to grieve and heal. Here are some tips:

- 1 Don't battle through grief alone**

Talking about how you are feeling can help you to process your feelings in relation to your loss. Engage family, friends or even a professional such as your doctor or a registered psychologist for support.
- 2 Honour your loss**

Performing an act that is meaningful to you such as writing a letter or song, planting a tree, holding a memorial or treasuring a sentimental possession can help the healing process.
- 3 Be aware of your triggers**

Planning to have support available at the moments where you might be overwhelmed can be a good coping mechanism. It can also be helpful to have a pre-prepared response such as a simple "Thank you, I appreciate your thoughts and/or support" for when people express their condolences.
- 4 Find balance**

Balancing your time alone with your time with others can help with your grieving process.
- 5 Look after yourself**

Ensuring you focus on your physical wellbeing by maintaining a healthy diet, exercise and regular sleep is important.
- 6 Do things that boost your mood**
- 7 Re-engage with your routine**

Going back to work, study, recreation and socialising can help you move forward. It can be best to take this slowly, starting out with small steps. It is common to feel guilty about this as you figure out the world and your role in it in the context of your loss.
- 8 Speak to a professional**

Talking to a doctor or a registered psychologist can be helpful if your feelings start to take a toll on you.
- 9 Avoid major risk-taking behaviour or distractions in the days and weeks following your loss:**
 - Using drugs or alcohol to cope
 - Engaging in too much work or activity
 - Making any big, life-changing decisions
 - Engaging in risk taking behaviours
 - Being too hard or critical of yourself.

WHEN SHOULD YOU BE CONCERNED ABOUT YOUR FEELINGS?

The sadness that you feel after your loss may never disappear altogether, but it is unlikely to define your thinking over time. The height of sadness and emotions are usually experienced within the initial days, weeks and months following the death. For many people the process of adapting to loss occurs within the first six months and after six to twelve months a lot of people will be on the way towards restoring their ongoing lives. Even as you move forward with your life, it is likely that you will continue to still think about and miss the person you have lost, although feelings may become less overwhelming and painful as time moves on.

Approximately 7% of bereaved people experience unusually intense, prolonged and disabling grief which prevents them from being able to begin to adapt to the loss they have experienced. This is termed complicated grief². This may look like major depression, anxiety or even post-traumatic stress with some of the following symptoms:

- Constant feelings of emptiness and despair and a difficulty feeling any positive emotion
- Ongoing negative thoughts relating to yourself and your self-worth
- A relentless sense of guilt and disconnection from others
- Suicidal thinking or obsession with dying
- An inability to function in life, relationships or at work, home or school.

If you are feeling any of these emotions, it is important to speak to your doctor or a registered psychologist for support.



BREATHING EXERCISES FOR STRESS

This calming breathing technique for stress, anxiety and panic takes just a few minutes and can be done anywhere.

- Start by deepening your breath, letting it flow deep down into your belly as is comfortable, without forcing it
- Breathe in through your nose and out through your nose
- Focus on equalising the length of your breath by inhaling to the count of four, and exhaling to the count of four
- Continue this equal breathing for three to five minutes.

CANDLE MEDITATION FOR MENTAL STILLNESS

There can be a lot of thoughts and emotions going through your head during the grieving process. Meditation can be a good way to achieve mental and physical stillness during this process.

It can be difficult to reach mental stillness by closing the eyes, so one useful way to achieve this stillness is by focusing on an object, such as a lighted candle.

- Prepare your meditation space by dimming the lights or drawing the curtains. Lower levels of light will reduce eye strain and over-stimulation. Ensure you are in a comfortable, upright seated position and at a comfortable temperature
- Place the lighted candle at approximately arms distance away, at level of your eye or slightly below. Make sure that you are not slouching or over-extending to view the candle flame
- Stare at the candle flame, allowing this image to fill your mind
- Breathe fully and deeply while you are watching the flame
- It is normal for your mind to wander or your eyes to begin to water. Aim to practice this candle meditation for a few minutes and gradually increase over time.

Finding extra support

Australian Psychological Society

1800 333 497

Find a psychologist:
→ psychology.org.au

About TAL

TAL has been protecting Australians for over 150 years and as one of Australia's leading life insurers, we are trusted by 5 million Australians to be there to support them when they need us most. In 2022, we paid \$3.5 billion in claims to 45,301 customers - that's equivalent to over \$65.7 million a week.

At the heart of the claims experience is you. Our goal is to help you get back to your best possible state of health as quickly as possible.

TAL's focused on your health

We care about the health of every Australian and we're always looking for new ways to help our customers live as healthy and full a life as possible.

When we look at health, we take a holistic approach because it's the balance of physical, mental and financial wellbeing that lets you live your best life. We're here to encourage you when you're well, and during the tough times to support and help you reach your best possible state of health.

From partnering with health experts to developing innovative, practical support programs to rewarding with proactive health programs, we're by your side, wherever you are on your health journey. Because your health and wellbeing are as important to us as it is to you.

References

- 1 Australian Government, Services Australia, Who to notify check list, <https://www.servicesaustralia.gov.au/sites/default/files/who-to-notify-checklist.pdf>, accessed 01/03/2021
- 2 National Center for Biotechnology Information, U.S. National Library of Medicine, Grief and mourning gone awry: pathway and course of complicated grief, M. Katherine Shear, MD, accessed 01/03/2021 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3384440/>

TAL Life Limited

ABN 70 050 109 450 | GPO Box 5380 Sydney NSW 2001
Customer Service Centre: 1300 209 088 | customerservice@tal.com.au
tal.com.au

