Three Skills for Supporting Grieving Clients

By Amy Florian

In a milieu where the population is rapidly aging, if you are not regularly dealing with death among clients and their families, you will. We had a baby boom, and we are in for a death boom.

At the same time, in this increasingly digital world in which clients have access to the same information, tools, simulations, and market data that you have, they are looking to financial professionals to provide something more than just financial guidance and products. They are looking for deeper relationships. Therefore, it is absolutely critical that financial professionals gain greater knowledge and training in grief support. Those who don’t know how to talk with grieving people are going to lose those clients to someone else who does.

Consider the following supporting facts:

• CEG Worldwide reports that many top financial service firms in the United States are beginning to outsource investment management in order to free up time to build client relationships (Bowen et al. 2012)

• A Merrill Lynch study indicates that almost half of affluent investors report that confidence in their financial plans is tied more to their personal relationships with the advisor than to the returns achieved. (Journal of Financial Planning 2011)

When death occurs, survivors have their choice of countless financial professionals who do a really good job investing money, insuring people, advising on retirement plans, and more. But what is the differentiator clients want? The relationship. They want financial professionals who “get them,” who understand their lives and know how to support them in their grief. That is who will get their business.

Here are a few tips to help you navigate your relationship with a grieving client.

Greeting the Client

Whether answering the phone or shaking a client’s hand, overwhelmingly financial professionals tell me their first words are: “Hi, how are you?” That’s not surprising, because this is a standard greeting in the United States. However, grieving people are acutely aware that most people don’t really want to know the answer to this question, especially if the answer is not good news. So they rely on a standard response such as “Fine” or “OK.” It’s not the truth, but it gets them by for the moment.

You set yourself apart from everyone else by inviting your clients to talk about what is really going on, and being willing to listen to the answer. Remember, they probably are aching to talk. You can preface your questions with something like, “Hi, it’s good to see you.” Or, “Hi, I’ve been thinking about you.” Or, “Hi, I’m happy you called.”

Then ask an open-ended question such as one of the following:

• In what ways has the reality sunk in, and in what ways does it still just seem unreal?
• Tell me something good that happened today and something that wasn’t so good.
• What do you wish people knew about what this is like for you?

Asking open-ended questions like these lets clients know you have a clue about what they are experiencing and, unlike so many others, you care enough to listen to what’s really going on.

Establishing Common Experience while Recognizing Uniqueness

Even if you have had a similar grief experience, do not say “I know how you feel” or “I understand just what you’re going through.” If you want to alienate grieving clients immediately, tell them you know how they feel. This is the wrong thing to say because it’s just not true. Each person experiences grief uniquely, based on a host of factors including specific relationship with the person who died, personality and style of grieving, prior experience of loss, strength of support network, culture, and faith.

Instead, use the phrase, “How is it different?” For instance: “When my husband died, I felt like I was walking around in a fog for five months. Is it like that for you, or how is it different?” Or “When my mom died, I kept picking up the phone to call her before I remembered there wouldn’t be an answer on the other side. Have you done that too, or what has been hard for you?” In other words, you share your experience and allow for your clients to share their unique experiences, too.

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Don’t Expect a Grieving Client to Call You
Avoid saying “Call me any time.” First, everyone says that, but few people actually mean that the grieving person can call them at any time. More importantly, grieving clients don’t have the energy and resilience to call. It seems too risky and vulnerable to pick up the phone and interrupt someone else’s normal day to ask for something.

Instead, every time you communicate with a grieving client, give the next time that you will be in touch. “I’ll call you next Tuesday, just to check in on how it’s going and see if you have any questions.” That takes the weight entirely off the client’s shoulders and positions you as one of the rare people who are there without the client having to give it a second thought.

Conclusion
Implement these skills to distinguish yourself in the field and build lifetime loyalty. Remember, when you effectively serve clients in the toughest times of their lives, it’s good for them, good for you, and it just happens to also be very good for your business.

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References