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A guide to supporting your clients through the journey of bereavement

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Supporting your clients when they need it most

The loss of an employee, colleague, friend or family member can be truly distressing for all involved. And for your clients, the impact can be felt right across their business.

From long-term absence and lower productivity to the loss of morale, the consequences can be far reaching. The right support can minimise the impact of bereavement or terminal illness diagnosis and give employees and employers help when they need it most.

The truth is that businesses often have very limited experience dealing with bereavement or terminal illness, and can find themselves unprepared and overwhelmed when it happens. But help is at hand.

We are dedicated to helping you provide support to your clients and their employees. By ensuring they're well prepared to help their staff return to work in a way that suits both the needs of the business and the individual, you can demonstrate your commitment to the smooth running of their business and the welfare of their staff.

Available exclusively alongside MetLife Group Life cover, our complimentary Bereavement and Probate service and support toolkit provide practical solutions at a time of need.



Over 50%

would leave their job if they had no bereavement support*

*ComRes Research, Life After Death: Six Steps to Improve Support in Bereavement (2014), The National Council for Palliative Care

Coming to terms with the news of terminal illness

The diagnosis of a terminal illness or the news of a death can be deeply distressing, either personally or for a loved one or colleague.

Terminal illness rarely follows a simple path and it's almost impossible to plan accurately for the inevitable. The duration of the illness may vary and it's critical that employers provide compassionate support throughout. This could include time off to attend appointments and a more flexible attitude to working hours, to allow for emergencies.



4 out of 5 people

agree all employers should have a compassionate employment policy, including:

- paid bereavement leave
- flexible working
- and a range of other support*

*ComRes Research, Life After Death: Six Steps to Improve Support in Bereavement (2014), The National Council for Palliative Care

The impact of bereavement on a business

Grief is an intensely personal experience and will affect each employee differently. That's what makes a flexible and sensitive approach to supporting employees through bereavement and terminal illness essential.

The impact of a terminal illness diagnosis or bereavement can be far reaching for employers. It's important that they learn how best to support their staff during this difficult time, and incorporate it into their business strategy.

From the outset, it's crucial to offer support to the employee, their family, and other staff members affected by the situation. But it's important for them to remember that bereavement is an extremely delicate and personal subject, and not everyone will feel comfortable discussing it.

Line managers often play a key part in helping their staff through the complexities of bereavement or the news of terminal illness. When handling an emotionally tough situation, they may find they need additional practical and emotional support themselves.

By providing your clients with quick and easy access to practical and emotional solutions at a time when they need it most, they can manage a difficult situation compassionately, and strengthen working relationships and staff loyalty.



Comprehensive Bereavement and Probate support

We are dedicated to helping you provide your clients with personal and practical ways to support their staff and their families for as long as they need it.

All MetLife clients with a Group Life policy will receive our complimentary Bereavement and Probate service and support toolkit.

This includes a range of tools for you to share with your clients – both for them, their staff and their families – ensuring they have all the support they need. The complimentary service is also available to MetLife financial intermediaries.

The service and toolkit include:

- **Employer's guide to bereavement** – helping employers understand the effect bereavement can have in the workplace, and providing them with hints and tips on how to introduce support into their business structure
- **Employee's guide** – helping employees recognise they may need both emotional and practical support as they come to terms with their loss, as well as immediate access to a team of professionally trained bereavement counsellors
- **Why incorporate bereavement support in the workplace** – demonstrating the value of a bereavement policy to UK businesses and putting forward the case for the right level of support in every workplace
- **An introduction to bereavement** – a video raising awareness of the emotional impact of bereavement, and the repercussions it can have for both individuals and the workplace



1 in 2

would consider leaving their job if their employer did not provide proper support if someone close to them died*

*ComRes Research, Life After Death: Six Steps to Improve Support in Bereavement (2014), The National Council for Palliative Care

Practical and emotional support

Employees are eligible for up to 6 face-to-face counselling sessions a year, and the telephone support helpline is available to all intermediaries, employers, staff and their families 24 hours a day, 365 days a year. All calls are answered by a trained bereavement counsellor offering support on issues such as:

- Helping individuals come to terms with their loss
- Understanding the grieving process
- Exploring areas which might prevent moving on
- Helping resolve areas of upset or conflict that remain

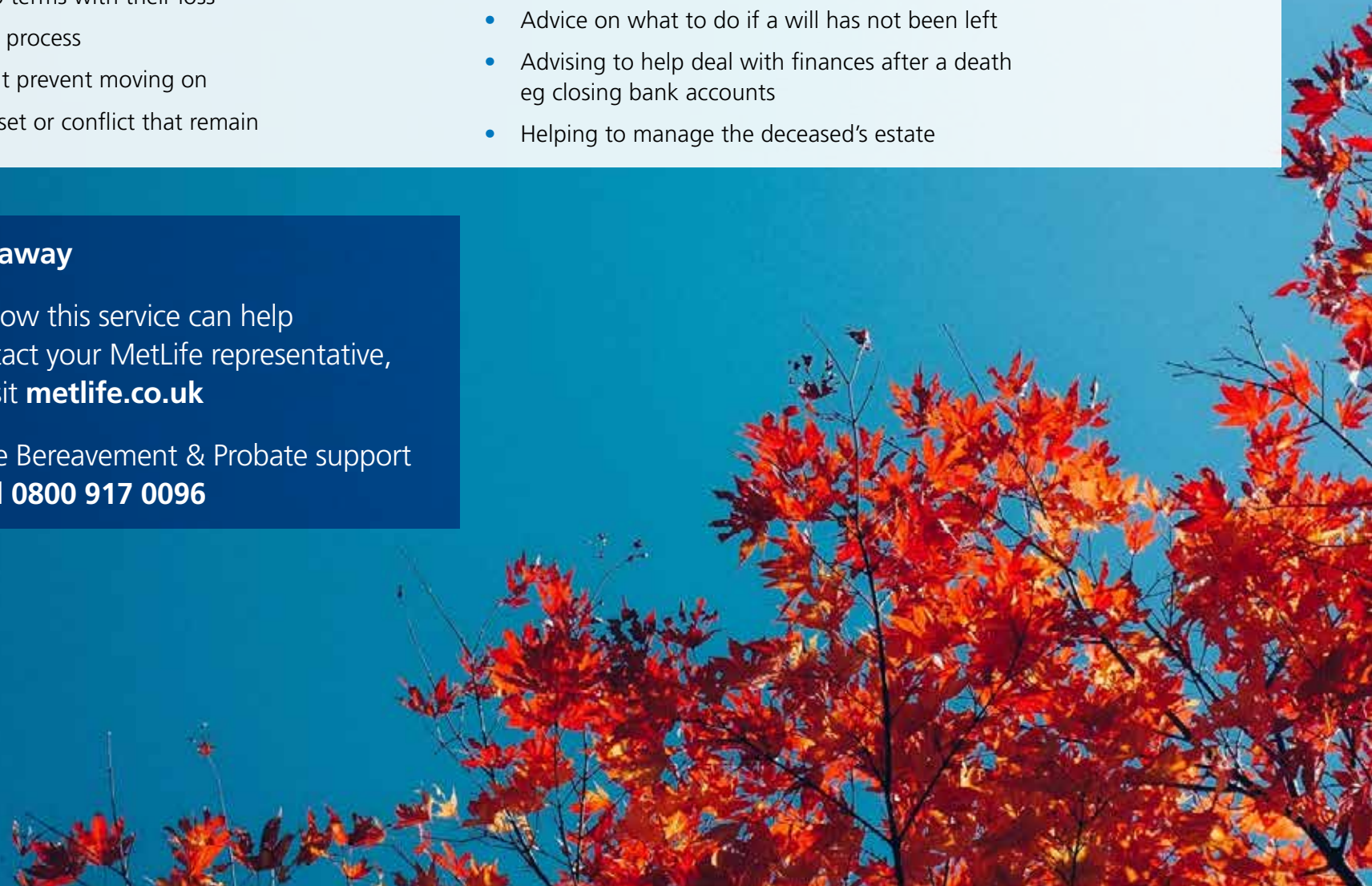
Plus, they have free access to practical probate support from qualified legal consultants. This can help the deceased's relatives deal with issues including:

- Registering a death
- Arranging a death certificate
- Advice on what to do if a will has not been left
- Advising to help deal with finances after a death eg closing bank accounts
- Helping to manage the deceased's estate

Comfort. It's just a call away

To discover more about how this service can help support your clients, contact your MetLife representative, call **0800 917 2111** or visit **metlife.co.uk**

Alternatively to access the Bereavement & Probate support service directly, please call **0800 917 0096**



Want to find out more?

To learn more about the complimentary Bereavement and Probate service MetLife can offer you and your clients, contact your MetLife representative today on **0800 917 2111** or email **ebnewbusiness@metlife.uk.com**



Or visit **[metlife.co.uk](https://www.metlife.co.uk)** to see the full suite of materials available

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The MetLife Bereavement Counselling & Probate Service is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.

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