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Investing for a
world of change

Why financial planning matters before it's too late



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On the morning of 13 January 1998, my life, catastrophically, changed.

It was a typical day. I kissed my husband Paul goodbye as he left for the skies as an airline pilot and instructor; flying was his calling, his passion. He had flown everything from aerobatic planes to the mighty Boeing 747-400. He was meticulous, calm, and deeply devoted – to flying and our life together.

We had plans, a growing family. A future drawn in careful, loving detail.

That morning at work, I waited for his usual call, the reassuring check-in after landing. But it never came. Instead, I saw two of Paul's closest friends walking through the glass doors of my office, their faces solemn.

Everything I knew about my life was shattered in a matter of seconds. There had been a crash. Paul was gone. I was 28 years old and pregnant with our first child.

What followed were months of emotional devastation. I lost my husband, left my job, and grieved the life I thought I would have. I moved cities. I bought a house alone. And eventually, I gave birth to our son, Luke: the one light in that dark, unspeakable season.

As a former financial advisor at one of South Africa's big five banks, I had spent years helping clients prepare for life's uncertainties. But like so many people, I had assumed tragedy wouldn't touch me. I believed we were untouchable.

But we weren't. No one is.

What I learned through pain, paperwork, and persistence is that losing a loved one is not only an emotional blow. It's a financial one too. Suddenly, you are forced to make major decisions in a fog of grief. There are accounts to manage, assets to protect, beneficiaries to consider, and taxes to navigate. All while mending a broken heart.

Why it's important to work with a certified financial planner before a loss occurs

Losing a spouse or loved one is one of the most devastating and disorienting experiences you can face. When it happens, you're often too overwhelmed to think clearly – let alone make strategic financial decisions.

This is why working with a certified financial planner® (CFP®) ahead of time is not a luxury – it's a necessity. The right planner helps prepare you and your family with foresight and clarity, ensuring that when the unthinkable happens, you're not left navigating a financial minefield alone.

Here's why it matters:

- Proactive estate planning ensures your Will, beneficiary designations, and financial structures are updated and legally sound. Explore the [Will my loved ones receive my investments when I die](#) article on the [Women & Investing hub](#) for a practical introduction to estate planning.
- An emergency file created in advance gathers all the documents and information needed to settle an estate swiftly – from ID books and death certificates to title deeds and tax returns, as well as passwords for bank accounts and social media.
- Appointing a professional executor: preferably an attorney or a CFP®, ensures your estate is managed efficiently and your loved ones receive guidance and compassion.
- Immediate steps after loss: from obtaining the death certificate to notifying the Executor and arranging the funeral, it all can feel overwhelming. Having a plan in place allows space to grieve without financial panic.
- The administration of an estate takes over a year, even in the simplest cases. A CFP® streamlines this process, communicates with all parties involved, and ensures no details fall through the cracks.

Why financial planning matters before it's too late

Too often, I've seen grieving families lost in a tangle of paperwork, court delays, and financial uncertainty, all of which could have been avoided with earlier preparation.

When Paul died, I had no roadmap. I was left to navigate legal requirements, estate procedures, and financial uncertainty alone. I never want another family to experience that same confusion and despair. Consequently, his death has helped me improve what I do.

Today, I work as a Certified Financial Planner® to guide others through this emotional terrain before a crisis. Because once life happens, the time to prepare has already passed.

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My story is one of love, loss, and learning. And I share it so that others can make empowered, thoughtful decisions while they still have time to do so – together.

So, if you're reading this and thinking "We'll get to that someday," let this be your sign: make "someday" today for your spouse, your children, and yourself.

You can't prepare for grief. But with the right guidance, you can prepare for everything that follows.



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