

What advisors don't understand about grief as part of estate planning

DEANNE GAGE

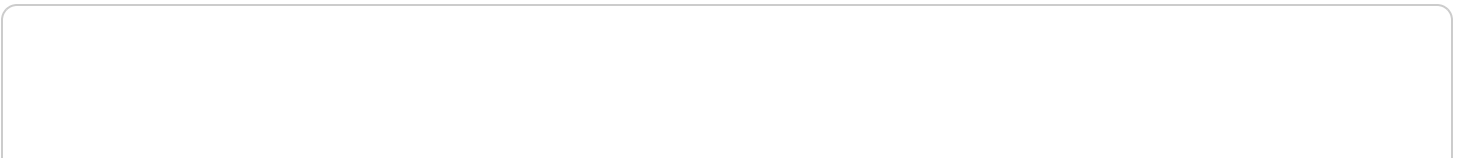
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Adrianna Prosser, a death doula and grief educator in Toronto, says understanding grief is an important part of estate planning.

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More Canadians die in December and January than in any other months, according to Statistics Canada, which means the holiday season can be a grief-stricken time for some.

Adrianna Prosser, a death doula and grief educator in Toronto, says that understanding grief is an unspoken yet important aspect of estate planning. She has specialized in this type of therapy since she lost her eldest brother to suicide in 2010.

Ms. Prosser spoke with Globe Advisor recently about how advisors can help clients through grief.

What is a death doula and why do some people use them?

A death doula is a person who assists the dying process. It's non-medical care, and that can look like bedside companionship, respite work for caregivers, ritual and legacy projects to find meaning at the end of life, and grief and bereavement support.

Death doulas are much like birth doulas. As much as we labour into life, we labour out of life. And with the gaps in our medical system, people have stepped into that space of compassion. We all know the cold, hard facts of death, but we need to put more of the human touch back into the mix.

What should advisors know about how their clients process their loved ones dying, or their own death?

Planning ahead is going to alleviate so much of the stress and confusion when someone is dying. While estate planning is important, when it's done too late, nobody's thinking straight because of 'grief brain.'

A friend's father died, and she said being the executor was like planning a wedding in five days with the weight of an elephant on her shoulders because of the grief that she was holding. She had to wade through that.

Grief brain is a scientifically proven phenomenon – characterized by confusion, fatigue, brain fog, the irritability of not having enough gas in the tank to deal with everything.

So, for advisors, it would be beneficial to up their grief literacy so they can meet clients where they're at. Clients might need more time to get through everything. They might need things explained five times over because they're really pushing through physical and emotional barriers when dealing with death.

What does death anxiety look like?

It's the fear of the unknown. Right now it's the holiday season and we might think of Scrooge [in Charles Dickens' A Christmas Carol], where it's a look back and taking assessment of a life. We're all quite used to the bureaucratic side of death – wills, trusts and things like that. But we're also feeling the weight of legacy. What is the meaning of my life? How are people going to remember me? What is a good life? How have I impacted those around me, and is that something I'm proud of? These are huge things to swallow.

It's been said that grief has no timeline, but planning needs to be done. How can advisors help their clients who have lost loved ones cope?

Let's throw out the five stages of grief. It was never meant for the bereaved. It was meant for people facing their own terminal illness.

As advisors who try to do a lot of logistical things, if they find that their client is in active grief, allow for different types of communication.

For example, if they have an in-person meeting, send a summary e-mail. Send hyperlinks that may help explain things further. It's being gentle with the way clients absorb information.

Clients in grief might be quite gruff or blunt and not have a lot of emotional capacity. So, advisors might need to be able to have a little bit more grace and warmth, as clients might not get back to them in a timely manner.

This interview has been edited and condensed.