

Thoughts to consider ...



... to help you through
this difficult time.



Helping people through the loss of a loved one is the mission of GROWW.

We have drawn on our own experience, and on the expertise of physicians, counselors, social workers, clergy and financial advisors to provide you with a few suggestions that address some of the concerns you might face after the passing of someone close.

At this time, many people find themselves, often unexpectedly, with a large sum of money to manage. This can be a major source of anxiety, particularly during the first year after the loss. For that reason, we are also providing you with a list of simple financial guidelines prepared by consumer experts and the SEC to inform you, as a possible investor, of some of the intricacies of investing.

We hope that these suggestions and guidelines will make your life a little easier during this difficult time.



If you have recently lost a loved one.....

1. Give yourself time to adjust.

Don't assume you will always feel as you do today. This is a difficult time for you, and it typically takes at least a year to get your life back together.

2. Take care of yourself.

It's very important to spend time on your own physical and mental well-being. Feel free to express your emotions. Try to keep up with your hobbies, interests, family and friends.

3. Keep your choices open.

Don't be in a hurry to make longterm or irreversible decisions. Most decisions can be postponed without negative consequences.

4. Don't put your money at risk.

The value of many investments can go down as easily, and as quickly, as they can go up. You may need access to your funds sooner than expected, and get back less than you put in.

5. Make sure you fully understand any investment you consider.

Deal only with people or institutions that you know and trust. Ask questions. Don't let others pressure you into something that you are not comfortable with. Be sure you understand the risks of loss. Be especially cautious of offers that sound "too good to be true" - they usually are.

6. Be aware of the changes in your financial situation.

Don't assume that savings and investment programs you followed in the past are still what's most appropriate for you now. Your family income and tax situation may be significantly different. Give yourself time to re-examine your overall savings and investment objectives. Those are key factors in determining how much you save, and how you invest.

7. Think carefully before making large loans to family members or friends.

The total amount of money you receive might seem like a large sum, but remember, it may have to be an important source of your financial security for many years. Again, be sure you understand the risks involved. Despite the best of intentions, the money may not be there when you need it.

8. Don't be in a hurry to give your money away.

This is a time when you can be victimized by your own vulnerability. Organizations may call you for contributions. Family members may ask for money. Again, it is usually best not to make any major monetary decisions right away.

9. Hold back on unnecessary purchases.

Before spending large sums of money, carefully consider your situation. Keep your future needs in mind. Too often a large expenditure may later seem an extravagance.

10. Don't be in a hurry to sell your home or move.

Many people who believed that a new environment would help them in "starting over," discovered instead a sense of displacement.



11. Don't be in a rush to pay off your mortgage or other long-term obligations.

You'll be in a more flexible position if you have cash ready when you need it, rather than retiring your debts all at once.

12. Listen to the advice of others, but use your own judgment.

When someone offers advice, whether a friend or a professional, try to keep in mind your particular situation. Don't hesitate to ask questions. Remember to do what you feel is best for you.



IMPORTANT!

Don't risk losing hidden sources of income you might already have. Be sure to search the home and office for valuables and documents. These include insurance policies, benefit plans, business agreements, loan and credit agreements, bankbooks, securities, real estate deeds, wills, and income tax returns.

Before you make any investment decisions.

It is a good idea to consider these guidelines from consumer financial experts. Review them every so often. They will help keep you alert to questionable investment schemes, and what to do in the event you are approached.

1. Don't buy securities offered by telephone or through "cold call" procedures, ask for information in writing.
2. Beware of salespeople who try to pressure you into acting immediately.
3. Don't buy on tips or rumors. Not only is it safer to get the facts first, it is illegal to buy or sell securities based on "inside information" which is not generally available to other investors.
4. Get advice if you don't understand something in a prospectus or a piece of sales literature.
5. Be skeptical of promises of quick profits.
6. Check on the credentials of anyone you don't know who tries to sell you securities.

7. Remember that prior success is no guarantee of future success in an investment arrangement. For the average investor, speculating is more akin to gambling than investing.
8. Be especially careful with tax-sheltered investments.
9. Be sure you understand the risks of loss in trading securities.
10. Don't speculate Speculation can be a useful investment tool for those who can understand and manage the risks.



Helpful investing guidelines from the U.S. Securities & Exchange Commission (SEC)

Protect Yourself

High pressure sales pitches can mean trouble. Be suspicious of anyone who tells you, “Invest quickly or you will miss out on a once in a lifetime opportunity.”

Remember:

Never send money to purchase an investment based simply on a telephone sales pitch.

Never make a check out to a sales representative personally, or send checks to an address different from the business address of the brokerage firm or a designated address listed in the prospectus. If your sales representative asks you to do any of these things, contact the branch manager or compliance officer of the brokerage firm.

Never allow your transaction confirmations and account statements to be delivered or mailed to your sales representative as a substitute for receiving them yourself. These documents are your official record of the date, time, amount, and price of each security purchased or sold. When you receive them you should **verify** that the information in these statements is correct. Certain activities may indicate problems in the handling of your account and, possibly, violations of state and federal securities laws.

Helpful investing guidelines from the U.S. Securities & Exchange Commission (SEC) (contd.)

Be alert for:

Recommendations from a sales representative based on “inside” or “confidential information,” an “upcoming favorable research report,” a “prospective merger or acquisition,” or the announcement of a “dynamic new product.”

Representations of spectacular profit, such as, “Your money will double in six months.” Remember, if it sounds too good to be true, it probably is!

“Guarantees” that you will not lose money on a particular securities transaction, or agreements by a sales representative to share in any losses in your account.

An excessive number of transactions in your account. Such activity generates additional commissions for your sales representative, but may provide no better investment opportunities for you.

A recommendation from your sales representative that you make a dramatic change in your investment strategy, such as moving from low risk investments to speculative securities, or concentrating your investments exclusively in a single product.

Switching your investment in a mutual fund to a different fund with the same or similar investment objectives. Unless there is a legitimate investment purpose, a switch recommended by your sales representative may simply be an attempt to generate additional commissions for the sales representative.

Pressure to trade the account in a manner that is inconsistent with your investment goals and the risk you want or can afford to take.

Assurances from your sales representative that an error in your account is due solely to computer or clerical error. Insist that the branch manager or compliance officer promptly send you a written explanation. Verify that the problem has been corrected on your next account statement.



This booklet was produced as a public service, is not for sale, and is intended for general information purposes. It is not intended to replace the advice from Attorneys, Accountants or Licensed Financial Professionals. Please seek their advice when you need answers to your specific situation.

Additional investment advice is available at the website of the U.S. Securities & Exchange Commission (SEC) www.sec.gov and the U.S. Government general website for consumers www.usa.gov as well as the websites of the various U.S. States.

About GROWW

GROWW, Inc., a 501 C-3 non-profit organization, exists to inform, educate, and support those who have lost loved ones through it's interactive forum on the Internet and its World Wide Web site. For more information, please visit us on the web at www.groww.org.



GROWW, Inc.

11877 Douglas Road

#102 - PMB101

Alpharetta GA 30005