Is death intrinsically bad? Its very nature is bad?

It's bad because of its opportunity cost?

Not existing is bad comparatively to existing. There is no intrinsic badness about death.

What's bad about death is you don't experience / enjoy life.

If I can cope with death, without any reference to religion, do I still need it?

The badness of death is in its prospect in this life. When you don't exist anymore you probably don't feel anything about it, but the knowledge that you're going to die makes this life a piece of suffering.

How can death can be bad for me when I don't exist anymore?