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Greg Zibricky

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Creating a Financial Blueprint for Autism

A real-life, step-by-step guide to help families living with Autism navigate the future. Greg uses practical knowledge based on his own son's diagnosis in 1996. Raising a child with autism presents extraordinary circumstances that require specific attention in order to design a plan that exclusively suits each family. Look back at the Zibricky Family's achievements, their miss-steps, what's coming up in the near future, and their long-range plan.

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Chantal Sicile-Kira: Hello, and welcome back to the momsfightingautism.com conference on autism and transition to adulthood. This is Chantal Sicile-Kira, founder of autismcollege.com.

I'm really happy to introduce the next speaker. First, I'm going to introduce the topic. It's "From Our Family to Yours: Creating Financial Blueprint for Autism." It's a real life, step-by-step guide to help families living with autism navigate the future.

Greg uses practical knowledge based on his own son's diagnosis in 1996. Raising a child with autism presents extraordinary circumstances that require specific attention in order to design a plan that exclusively suits each family. Looking back at the Zibricky family's achievements, their missteps, and what's coming up in the near future, and their long range plans is going to help with this explanation of blueprints for your family.

The person who's speaking today, I am honored to announce, and I met Greg a few years back along with his family. Greg has-so it's Greg Zibricky. Am I saying your name correctly, Greg?

Greg Zibricky: Absolutely. Both of us have last names that I'm sure people find challenging.

Chantal Sicile-Kira: Yes. Greg Zibricky has nearly 30 years of experience. He's recognized and regarded for his expertise in the fields of financial and special needs planning. He specializes in asset management, lifetime income strategies, life insurance solutions, and trust funding. Greg has in-depth experience working with people's most difficult life transitions.

Now, there will be some PowerPoints with this. I did want to also mention that Greg is the author of the book called F.A.M.I.L.Y Autism Guide: Your Financial Blueprint for Autism. That's why I actually asked Greg to do this presentation, because I find that sometimes talking about providing for our family's future can be overwhelming.

It's already a stressful topic, because who knows what the future holds, but also because a lot of this stuff is right over our heads. You can be really smart in certain areas, but not be an expert in financial planning. This book really explains simply and clearly what people need to know.

Really, Greg, thank you so much for accepting to be here for this webinar today. Go ahead and get started.

Greg Zibricky: Yeah, I'm very happy that we were able to do this. Chantal and I met in 2007 out at the Autism Society's national conference. My wife, Dawn, and I and my son, Aaron, spoke. Chantal was speaking right after us. Here we are, seven years later, and obviously a lot has changed in that time.

Primarily, the incidence of autism has risen dramatically. We've seen now the arc of our work, personally, because my son's going to be turning 21 next month. With that, good morning to everybody on the West Coast, and good afternoon to us Midwesterners and East Coasters. Let's get this show on the road.

That's the family, back when my son, Aaron, was diagnosed when he was three. As you can see, he was really happy to be involved in that photo shoot. He needed a transitional toy at the time.

The little guy's Ben. That little guy now has size 14 shoes, and I'm tripping over shoes all over the house. Both of the boys are now much larger than the old man.

When Aaron was diagnosed at the age of three, we were told that he would never be able to own property. He would never be able to live on his own. He would never have a job. The actual quote was, "Just keep him in school for as long as you can." He'll need help, and the psychologist said I believe, by law, it needs to be provided, and it's a good idea to contact the state's social services department to investigate waiting lists for residential homes.

By the time we hit the elevator, my wife was dropping F- bombs, and we had a plan of attack in order.

One of the reasons that we felt so compelled to share everything that we've been doing is because we felt very fortunate from the get-go. My wife is a nurse; she worked at the Rehabilitation Institute of Chicago. She teaches nursing. She had a very in-depth viewpoint on what was being told to us.

Of course, on my end, I was a financial and estate planner. Between the two of us, we really had a unique thought process as to should or could happen over the course of getting Aaron ready for adulthood.

So we started doing public speeches in 2002, and at that time, the prevalence of autism was one in 500. All of you listening know that that number has risen dramatically, most recently, one in 68. That is certainly another reason to keep going with sharing our story and moving on with the next steps.

Those next steps obviously include age 22, which is right around the corner. We want to use our example and others- I'll point out other families that you can also look up and read about that can assist with you designing your own blueprint.

We want to look into the future. Obviously we have a lot of advantages with young people up to the age of 18, because you're getting most social services. Then of course that can continue until the 22nd birthday.

The barriers to getting started are many. I think the list that we've kind of looked at over time is family dynamics- there's always somebody in the family that has an issue. Is looking the other way, doesn't want to face the realities. Obviously it's overwhelming. There's chronic grief, divorce, certainly a lack of patience.

When we talk to families about setting up a plan for themselves, we're not talking about three hours or three days. We're talking about three to six months before that can actually be a solid plan of attack.

In talking about grief and just not dealing with it, Chantal's book, *Autism Spectrum Disorder: The Complete Guide to Understanding Autism* I think tackles it very, very well in the fourth chapter, which talks about newly diagnosed adults and parents and children. Really gets into that space about grieving and the process of having to deal with an experience that we weren't anticipating.

The other reasons-and this falls into my work-is I don't have the money to meet somebody. There are a lot of folks who just don't have the resources to go out and meet with advisers like me, or attorneys or people that can help them get started on that track.

Certainly I think the biggest one is, "I'm tired." The day- to-day grind of getting our kids moving and ready for what's next that day becomes paramount. They just can't seem to get to the things that are necessary.

One of the things that we wanted to make sure was available was a simple process, and that's why I developed the acrostic "F.A.M.I.L.Y." We'll talk a little bit about each of the steps. Obviously F stands for "flexibility," and that's being able to eliminate the uncertainty and the fear in the decision-making that needs to take place.

"Access" was originally about disqualification from government benefits, but it's become even more, I think, driven towards health insurance. How are we going to make sure that our kids who become adults are going to have appropriate coverage? From the time I wrote the book to today, there's been a lot of change in that area because of the Affordable Care Act. We'll talk about that when we get to the section.

"Money" is about managing, distributing funds to protect and support.

"Insurance" is primarily about life insurance. That's an important piece in our family lives.

"Legal," I'm sure there's been much talk in the seminars over the weekend about special needs trusts. We're going to just touch on that.

Then communication, which we like to talk about our kids. In our cases, we certainly have to talk about our kids and what our plans are, and how do we best tell the people close to us what's actually happening, and when those things get updated and revised.

We want to make sure that you have some dialogue that you can use in approaching your own friends, your own family, your congregations, and folks that are hopefully going to be assisting today and tomorrow.

We'll start with flexibility. Again, we, I think, are forced into rethinking. We don't want things to change, and certainly people that are in the spectrum hate when things change. They want sameness; they want consistency. As parents, as guardians, when we look and we see, we're fearful that things are going to change, what we first have to do is wrap our arms around the fact that things are going to change, and they're going to change at a rapid pace, especially when they're younger.

The other primary reason that I felt it was important to get this book and simplify the process was, I've been doing this so long-I'm in my 30th year-the joke is I started when I was six. But the reality is, I started when I was 20 years old. As I've now become a 50-year-old man of two young...father of two young men...that planning has to become doing. I can honestly say back in the 1990s and even in the early 2000s, we would produce some pretty monstrous financial plans for clients and perspective clients.

We would sit down with dozens and dozens of pages of documents, and then we would have a to do list based on those documents. In many cases, we would hand that binder to the client, and they would be very appreciative of the work that was done. They had put in their time, they wrote their checks, and then they turned around and put that binder on the wall.

I knew that, whether it was traditional financial clients, or whether it was families that were dealing with special needs or dealing with autism, that a lot of those plans were going uncompleted. When you see planning versus doing, I was very adamant about trying to get people to get the ball rolling.

You're going to hear that over and over again in the next 45 minutes or so, because I want you to get started. I want you to be thinking about this on a continuous basis. The first step is, what's preventing you from starting it.

In a coaching program I was involved in probably about 20 years ago, they introduced me to a very simple, very simple little track that was called closing the box. We took whatever that thing was that was preventing us from starting the process, and we drew a big box around it. Underneath that box were bullet points of to do lists that would help us get rid of that problem.

So in our world, that problem can be a family member. In our world, that problem can be money. In our world, that problem can be many, many, many things. I think the first step with just an easy trick is to take whatever that thing is, close it in a box, and create the steps in order to eliminate it, so you can get the ball rolling for yourselves and for your families.

The one best step, I think, to start the process once you determine how you're going to get things out of your way to get going, is a map. A map has become much more common than it was back in 2002 or in 2006, when Aaron was 13 and we did a very comprehensive one.

It was a tool developed by Marsha Forrest and Jack Pierpoint. They co-authored the book called All My Life's a Circle. You may see this in the high schools now. You may see this with groups that you're involved in that some of the folks have actually created a map.

We feel it's a wonderful, wonderful way to start the process, and it's designed to help individuals and families figure out how to move into the future effectively and creatively, and I think most important, positively. We're trying to eliminate all of the drag that many of us deal with on a day-to-day basis.

When you look at this particular tool, my son has actually gone through this process three different times. The one that I referred to is the one where he was 13, and that's the one you're seeing on the screen. On the left is the dream, and on the right is the fear, the nightmare, what's going to get in the way of a positive future plan.

When you look at these small-they weren't small on the wall, certainly-but we hired a moderator and an illustrator for this particular map, and we invited everybody that we can think of that was involved with Aaron. That was neighbors, obviously family, pastor from the church. We had a roomful of folks.

As parents, we thought it was very helpful that we weren't the intermediaries that were doing the actual program. I would urge you to consider bringing in

professionals to do this work. It takes the pressure of you, number one. Number two, you're more involved, I think, with the Q&A that actually takes place during this process.

On the left, what's interesting about this is I look back at it now eight years later. I see things that are coming true. When you think about planning, and when you think about putting things down on paper, it's pretty amazing how close it is to what we wanted to have happen. That's in a fairly short period of time, like I said, of just around eight years.

On the left, even though it's small, I'm going to point out a couple of things. On the left hand side of the dream, in the middle of the page, it says "maps." Whether it's just my son or all of the kids in the spectrum, there seems to be this idea that they're little GPSs running around. They know mapping.

We now, sitting in 2014, and you'll see this later in the presentation how important that little thought was. There is also on the right hand side, independence and college. I'll admit, in 2006, I thought that was a pipe dream. I thought, sitting in that room, that I certainly wanted my son to have a college experience, but what would it look like? How successful could he actually be in that environment?

Just above the college and the independence is travel. My goodness, how's he going to get on an airplane? How is he going to go anywhere without having someone with him all the time?

These were things that, again, even for parents, you look at them and you say, "I don't know if this is feasible." But it's a goal. It's a dream. We look at this and we see disabilities advocate to the bottom right.

Aaron has done that over and over and over again. That has helped him, I think, not only accept his diagnosis, but also help other kids that look to him as a role model. Now some of the things on the dream were probably never going to come true. Golfing with Dad, that certainly-first of all I'm not very good, and secondly if Aaron and I were both on the golf course somebody would probably get hurt. Maybe not us, but somebody else.

There were other things on there that . . . announcing for a sports team as a profession. These of course are very, very illusive dreams. We certainly thought that we wanted to keep the foot on the pedal when it came to independence, when it came to having an education, when it came to being able to advocate.

Now on the right hand side with the fears at that time, one of the reasons that college seemed to be an illusive fact was Aaron hated homework. Couldn't stand

it. It was school is school; home is home. The biggest arguments and the biggest tantrums as a young person would come from the fact that we would present him with homework.

We tried every trick in the book, none of it worked. We had to, within his IEP and within his school structure, make sure that everything was done at school. How are you going to be able to function, let alone in high school, but potentially in college, if you are not going to be able to do work on your own or at home?

We saw that as being a big issue. He would talk about bullying; he would talk about people not listening to him. He was concerned that he wouldn't be able to advocate for himself, that there wouldn't be any supports. I think as parents, we always are worried about the money. Here comes another \$3,000 program that we need to get involved in; here comes another \$5,000 therapy.

That's coming at you left and right. The thought process is we need to get him help today. We can't think about the future. The money's always an issue, and it's always going to be an issue.

He was very worried about being excluded. Not having a bar raised high enough. We came together on that as a family, and as an extended family, with people who were involved in this session. Again, there's a moderator who's asking the questions, and there's an illustrator who has large boards around the room that are drawing the dream, the nightmare, and other things during that session.

It's something I would certainly look into if you're not familiar with it. Ask, if your kids are still in the school system, ask if that's something that's available through there. It might be.

A little bit more about "mission accomplished." Aaron's desire at that time was to live in a rural town. He didn't want to be somewhere loud. We live outside of Chicago, and I can tell you that in the many trips that we've taken into the city, there were times when the hands would go over the ears. There was the train going by, or the cab coming around the corner. These were things that he just was unable to deal with as a small person.

He wanted to be someplace quiet. Again, the college hope, the being able to drive a car. He always wanted to have a red truck. Based on other families that I've worked with, I've had this conversation many, many, many times about, "Our son or daughter is able to drive, but you certainly don't want to be in front of them or behind them when you're on the road." A lot of parents just don't want to go down that road. They don't want to even consider that.

We thought it was a possibility, and we certainly thought if the mission was accomplished, that that would be something that he would want and be able to do, transportation being such a huge issue for many people in our world.

Being involved in the faith community, helping others with disabilities through his advocacy, raising awareness and understanding. Even recently, during this Autism Awareness month, Aaron was telling people about himself and about autism, and sharing his story.

Having a core of good friends. I think that has been accomplished. As much as the social cues are missed by our kids, I have to admit that Dawn and I were very, very instrumental in continuing to get Aaron in front of friends and friends in front of Aaron for activities. In many cases, that would not have happened on its own. That was an area where we really had to be cognizant at all times of making sure his social world maintained openings.

Failing the mission was certainly a lack of understanding. Ironically, with the prevalence of autism becoming such a major issue, awareness has not been a problem for us. It hasn't been a problem for Aaron.

People not seeing talents, being looked at as weird, no advocates, that has not been a problem, thankfully. The bar being lowered. I will tell you that my wife's daily mission is to make sure that that never happens.

Bullied, I think Aaron's ability to not be overly concerned with how people perceive him-and that has changed quite a bit as he's grown older. High school preventing an inclusive experience, that did not happen. It was a very positive step for him.

Of course, lack of resources, planning, and time, which because of our situation, our personal situations, that also did not become a thorn.

So onto the next piece, which is access. Of all of the issues that we'll talk about, this is the one that's changed the most since the writing of the book. Aaron was 18 when I started the process of writing this piece, and he's going to be turning 21 next month. During that time, the Affordable Care Act, Obamacare, came to fruition.

Now, as a financial professional, my biggest concern for Aaron since his diagnosis has always been, "How is he going to get health insurance?" My concern as a father, my concerns as somebody who knows the insurance world, was and still is, "When he is no longer under my umbrella, how is he going to get insurance? How is going to be able to manage it? How is he going to be able to afford it?" These were things that were on my mind all the time.

Obamacare has become a political football, and it will continue to be, I think, for a long, long time. Most recently, ABC News-this is April the 14th-"Little Known Legal Challenge that Could Torpedo Obamacare." This is not over. I don't think for a minute that it is.

In the book, which, again, goes back a few years now, that's exactly what the tone of this section is: to never believe for a moment that we're in a position that we can just look the other way and not be concerned about where our kids are going to get coverage.

I will tell you, sitting in this very chair, that the day that the Supreme Court voted on passing it into law that I sat here for about 45 minutes, stunned. I didn't think it had any kind of chance of becoming law. But when it did, the first thing that happened was I knew that my son would have coverage under my insurance, or our family insurance, until he was 26. That was a sigh of relief.

If you look backwards and you see some of the headlines that I've seen and kept over the years, June of 2011 in North Carolina, there was a man who was let go from Coca- Cola. Came off of COBRA, had no health insurance. The headline, "Man Robs Bank to Get Medical Care in Jail."

What he did was he walked into a bank with a note that automatically made him a felon. He robbed, I believe- without having the article in front of me-a dollar. Within a couple of weeks, he was in prison and getting healthcare.

That really became a crying call for us as parents and as advocates to make sure that our children can get the same care that a felon can get. It's absolutely ridiculous.

What you're also seeing is a lot of pressure on cuts--\$1.6 billion in Medicaid cuts approved here in the state, the un- great state of Illinois when it comes to helping our kids. Next door in Indiana, back in 2010, the headline was "Parents Told to Leave Disabled Kids at Homeless Shelters."

These are things that you may be aware of. Maybe you have to dig a little bit, maybe you have to talk to somebody in one of your parent groups, but to me the underlying tone is always about how are we going to get coverage for our children.

I'm going to point out a couple of websites to you so you can keep up to date, because it's a lot of state to state. Certainly you need to be aware of updates

with state and federal initiatives. The first website that I'm going to mention is the National Conference of State Legislatures.

Now, the National Conference of State Legislatures' website is www.ncsl.org. That's ncsl.org. Now what this website does is they break down the autism and insurance coverage laws state by state, and they provide additional resources.

The other website I'll send you to is www.autismvotes.org. It's an initiative through Autism Speaks, and they update the state and federal initiatives. They're extremely proactive. The tagline is, "It's time for lawmakers to listen." Again, that's autismvotes.org.

The current status, depending on where you live, and whether or not they've enacted the Affordable Care Act, these are resources and websites that you can turn to for assistance.

Obviously the SSA.gov, and for those families that have eligibility for supplemental security income, that would be an area to look at to see if eligibility for Medicaid is available. That's a program that provides government funded health insurance for children and adults with disabilities who have limited financial resources.

Now, limited financial resources in 2014 would be \$2,000 as an individual. In regards to substantial gainful activity for those who are able to work, that would be \$1,070 on a monthly basis.

You're not able to make a lot of money; you're not able to have a lot of money, certainly, to be eligible. But if that's something that is feasible, you certainly want to look into that option.

Now we're going to get into the heart of what I do for a living, and that's going to be the money and insurance sections. This'll take up the most time this afternoon or this morning, depending on where you are.

The money section is more about how money moves, about how we determine who a beneficiary will be on a 401(k) or a life insurance policy, rather than investments themselves or taxes. That's not going to be covered here today. You're going to be looking at a much more robust presentation to have investments and taxes included. What I'm most concerned about is making sure that you know what options there are-again, a couple of websites that would be helpful- how to title assets, and how to look at beneficiary designations.

It always is the largest barrier. This is an area that I think it's important to include family members. If you do have extended family support, if somebody is

able to assist with dollars, we certainly have a lot of family meetings where grandparents, aunts, and uncles are wanting to help and certainly are brought into those sessions.

In regards to savings options, again, what I want you to be thinking about is as you're transitioning your children into adulthood, is not necessarily bulking their assets up, but bulking your assets up. Not only for assistance for them, but to make sure that you're not looking past your own retirements or your own needs.

In many cases, it's an all-or-nothing scenario, and that's not what we want our families to be thinking about. We want to be thinking about it holistically and not just about their one child with autism, one child with special needs.

Everybody has a different family situation, whether it's because of divorce, whether it's because of other children involved, and certainly we can't cover each of those. But I want to give you some guidelines to look at. In terms of savings options, the Roth IRA, depending on your income and your wants to save money, is something that in many, many cases is helpful. Not only for tax-free distributions down the road, but for educational purposes.

The Coverdell IRA is not used very often, but it's something that you should be aware of. In the IRA world, Roth and Coverdell are two specific items that you could look at, and if they fit your circumstances, consider.

In regards to education, savingforcollege.com, I believe, is the most robust option for you to look at. They'll look at all the 529s, depending on what state you're in, whether there are tax advantages, what kind of ratings those particular investments would have. I'll, again, use our family example to explain how we've used those 529s.

In our household, my wife has been in school forever. She finished her doctorate. When we set up 529s for both of our sons and funded those 529s, we knew that within our own family unit, that the money could be transferred from one person to another.

What ended up happening is all of the funds that were set aside for the boys were actually transferred to my wife for her use. In retrospect, should it have even been an option for us to open up a plan for Aaron? Probably not. Thinking at that time that college maybe was a whim, but again, every parent wants our kids to have the same opportunities. If we were going to do something for Ben, we needed to do it for Aaron.

That, in every session that we have with families, is a hallmark of a mistake. That is that we need to treat the funds and how we label the funds and how

they're going to be directed differently depending on the circumstances. We ourselves made a misstep and said, "Oh, if we're going to set one up for Ben, we obviously have to set one up for Aaron." That is certainly not the case.

That is also the case with how you would title assets, and how you would name beneficiaries. If I look at a life insurance policy as an example, and how the money is going to flow when I die, well, my wife is the primary beneficiary. Now if I wanted to treat both of my children the same, it would say "contingent beneficiaries, Benjamin Zibricky and Aaron Zibricky."

Well, I don't want that to happen. I want any money that is going to shift to Aaron to go into a trust, and we're going to talk about that a couple of slides down. When I go back to that beneficiary designation, I can simply change it. Anytime. That goes for 401(k) plans, that goes for annuities, that goes, obviously, for life insurance.

If there's a beneficiary designation, that has as much power, if not more, than any legal work that you're going to do. It is a very, very, very important thing that those are updated as you go along in life.

Again, titling of assets, again, when you look at, if I have an account set up jointly with my spouse, where it says "Greg and Dawn, joint tenants with rights of survivorship," again, do we want to have those assets directed to our children set up in their own names? I would tell you that that's very, very low on the totem pole. We don't want that to necessarily happen.

Now when it comes to life insurance, we want to talk a little bit about the different types. I don't care what you're hearing-it's equity indexed, it's a variable, it's this, it's that, it's got "America" in the title of the product. It boils down to three different chassis for life insurance, and this is how they work.

The first one is term insurance. Now, for young families with the big mortgage, lots of kids, whether you have a child with autism or not, term insurance becomes a very critical piece of a financial plan. It's inexpensive; you can lock in 20 years or 30 years even, depending on your age and your health. You know that that pricing is going to remain the same.

There's also a critical element behind term insurance, and that is with some companies, reputable companies that have products that you'd want to convert that insurance into, at some future date you can actually turn it into a permanent policy.

Term insurance, I think, should be part of everybody's financial plan. Even if it's for a piece-if I look at my layering and I say, "I have this policy to protect my

spouse, I have this policy to fund my child's special needs trust," you can compartmentalize, very much like you would ladder a portfolio of investments. Or if you're a senior and you want to go to the bank and have five or six different CDs--certificates of deposit--that mature at different times, I've always looked at insurance the same way. There's going to be a layering effect of what these policies should do and what you want to contemplate will happen down the road.

Term insurance, again, inexpensive. But the trade off is that you will probably--and it's most term policies--you will probably outlive the policy. When we're trying to fund a trust or leave a legacy, that's obviously not what we want. So it's for the big bill on day one; that policy, if you have it in place, you'd have to look at that and say, "Is this something that I want to continue as long as I'm on the planet?" Then it goes away at some future date.

Policies that won't go away at some future date are either whole life or universal life contracts. This is an important sidebar, the lifetime no lapse rider. Again, there's going to be different terms for that. Each company has different names of what they called this, but the bottom line is universal life policies have to have what's called a secondary guarantee.

Even if there is no cash value, the policy will stay in force as long as you're alive. Some policies go to 100, some policies go to 120. What we want to make sure of is if you're in the universal life marketplace that you have the lifetime, no lapse rider, like I mentioned before. There's going to be different terminology for that, but it's imperative.

Back in the 1980s when I started in this business, I started working for a large life insurance company, and universal life was new to the marketplace. Two very important things about 1984, 1985. One was that interest rates were double digits. You could walk into a bank and get a 15% CD.

That meant that the interest rates that these policies were paying were very, very high. When a sales agent would sit down with a client, they would say, "Oh, listen, this interest rate is fantastic. All you're going to have to do is put in a minimum amount of money and this thing's going to run forever."

That was predicated on the fact that that illustration showed 15% or 14% or very high rate of interest forever. One thing that happened was a lot of these policies that were purchased in the '80s, early '90s, blew up. The clients didn't know why, and insurance companies were sued.

The reaction and the response from the insurance industry, as interest rates start to collapse, was to add this secondary guarantee, this lifetime no lapse rider. It's

of urgent importance if you have that type of a policy, a universal life policy, a flexible premium policy, that you get what's called an in-force illustration. That's the bottom line on this slide.

You go to the company-no matter what company it is-you tell them who you are, your policy number. You don't need to deal with an agent necessarily, you just need to deal with the company, and say, "I am requesting an in-force illustration."

What it will do from that day, not from the day you bought it, they will send you an illustration based on 2014 on, rather than when you bought it on. That will make the difference between you knowing and you not knowing what is going to happen to that policy.

Now the third type of policy is a whole life. Many families like ours can't afford the Cadillac version of the whole life policy, so the word "blend" basically allows you to blend whole life with term so that the chassis is essentially a whole life chassis, and term insurance is built into the policy.

What that does is it reduces the cost, and it gives you a policy that will last forever. There are a lot of different ways to come at this, but the three different policies- term, whole life, and universal life--are based on your health, based on your age, and based on your circumstances and budget. All have different needs. The main thing is if you're going to fund a trust, it needs to last as long as you do. If you have current cash value insurance, you need to get an in-force illustration ASAP.

One last thing before we move on. Both whole life and universal life policies are available in a survivorship version. You can buy a policy that covers both parents, and it becomes effective when both of you are gone. That's what that survivorship term means. I will tell you that in our work over the years, that is a very well used option for families to fund special needs trusts.

We can't talk about planning without mentioning the legal work that most of us are going to have to have. If I just basically cover, again, what we've done personally and what I would point you to in terms of websites, because again, this is state to state. Attorneys that you're going to deal with are going to be where you are.

I'm not a lawyer. I'm a parent, and I want to make sure that you're aware of the basic ideas that you need to pursue here. One is the importance of substitute decision- making. Depending where your child is with their capacity, whether or not guardianship is something that needs to be looked at. It is by far the most

heart-tugging part of planning when it comes to the appropriateness of a guardianship designation.

You're taking away power; you're taking away rights. Again, in our situation, Aaron was high-functioning enough so when he became of age, we put into place powers of attorney rather than having guardianship. What that allowed us to do was sit in on the IEPs post-18, being able to sit with the doctor post-18. Be able to work with him in strenuous circumstances, where he wanted our help and needed our help.

We've never been asked to show a document, but if we had to, we had them available. So decision-making, substitute decision-making, I think, is a very difficult discussion for many families, but something that you need to be fully aware of.

Now when it comes to estate planning, wills, and trusts, again, everybody should have a will. Whether or not you write a special needs trust for your child inside that will or have a separate document that is a special needs trust from day one, in either case that would protect the beneficiary from creditors and predators. It would preserve eligibility for government programs, and it would allow for distributions for supplemental needs.

The difference between writing a special needs trust inside a will and actually creating a special needs trust today, testamentary versus having it on the table, is that you have to die in order for your will to create the trust versus the trust being in existence.

Our decision was that we wanted to have the trust in existence. There are a couple reasons for that. One is it's grandfathered. I know that it exists, and I know that it's been in existence since 2003. No matter what rule changes take place, that document actually is on the table. It has a tax ID number.

The most important reason to have this is if Uncle Ned or Aunt Tilly or Grandma or Grandpa wants to do something for Aaron, we don't want them to direct those funds to Aaron upon their death. We would want them to direct those funds to his trust.

Now in our wills, if we're setting up a special needs trust upon my death, well, that can't happen. There wouldn't be a place for those gifts or those inheritances to go unless we actually created the trust. As an example-it hasn't happened, but if Uncle Ned dies and has said, "I want part of my estate to go to the Aaron Paul Zibricky discretionary supplemental needs trust," we would be able to accept those funds and put them into a bank account or an investment with the titling of that trust.

So the statement would read, "Gregory and Dawn Zibricky, the trustees of the Aaron Paul Zibricky discretionary supplemental needs trust," and that trust would've been able to accept those funds.

If you write in the will, just know-and many of you are going to tell me, I know this for a fact, "We don't have extended family. There's no way that there's going to be money coming to our child." If that's the case, then maybe this isn't what you need. Maybe it does need to go into your will and only becomes effective when you pass away.

It's something to think about, and it's something that you take out your pencil and paper and say, "Okay, if I want to do this, how would I want it to be done?" Many questions like, well, Greg and Dawn are the trustees. What happens when Greg and Dawn are dead? Well, there are successor trustees listed in that document.

Those have changed already in the last ten years, 11 years now. Where it was originally a family member at a trust department, we changed family members and we changed trust departments. If Dawn and I were not to be able, whether it was due to disability or death, to be the trustee of this trust, then we have it in writing in the document that our nephew and a particular trust company would be co-trustees.

That's something that, when people start talking about these kinds of issues, stops them from actually doing it. "I don't know who I'm going to name. What if it changes?" Again, remember flexibility. It always changes, and you just need to go back and make the adjustment.

So if you have your wills and your powers of attorney and a special needs trust written, one of the concerns that families have on a consistent basis is, "I don't want to have to go back to the attorney over and over again and pay those fees." You don't have to. There could be a codicil added.

In fact, when we made the change of the successor trustees on this document, it was a phone call that was done by the attorney who did the original trust. We didn't even have to meet, and those trustees were updated. It was a minimal amount of money in terms of time.

In regards to beneficiary designations, again, if you do this kind of work, you've got to make sure you go back and do the changes to your beneficiary designations. Many families consider the job done once the trust is drawn up. Wrong. Once the trust is established, assets then must be titled correctly and all of the beneficiary designations have to be updated.

And that's where the communication comes into play. Actually, let me go back just one thing here on the legal part.

Families that just don't have the resources, they're limited, what if there's an emergency situation. One thing that comes into play in the special needs trust world are called pooled trusts. For that, I would send you to a couple of websites, one being the Academy for Special Needs Planners, and that's specialneedsanswers.com. Another being the Special Needs Alliance, and that's specialneedsalliance.org.

Again, those resources are available out there. That will also help you, depending on the state you live in, to pinpoint appropriate attorneys who work in this world on a consistent basis.

Now we're talking about communication. When I talk with families-famously in our office, there was a family meeting, and the eldest gentleman in the group stood up at one point, slammed his fist on the table, and said, "You're all trying to kill me," and he walked out of the room.

That wasn't a very successful meeting, I will attest. There's always going to be a problem individual when it comes to extended family. What we did was we drew up a letter, so you could put it in writing, and say, "This is what we want to convey to you," and it goes like this.

"Dawn and I are writing this letter to inform you of some very detailed planning that we've completed to protect our son, Aaron. The work that we've done will protect his rights to qualify for public benefits in which he may be entitled, in the event that he's not able to be self- supportive in the workplace.

"Plans are not foolproof. Our plan is no exception. A well- meaning gesture could inadvertently disrupt our preparation and cause Aaron to be ineligible for extremely important programs. If it is your intention to give anything of value to Aaron, we would want you to know that your intentions are welcomed and appreciated, and there is a very specific way to do it."

When there is a problem in the family, you can certainly, I think, divert it very well by simply putting it in writing and making it a very proactive and positive experience. And we're always going back to that map, and we're hoping that the folks who were involved in 2006 are still involved in 2014, and will still be involved in 2024.

We're always talking about where we're going to live, where Aaron's going to work, where he's going to play, where he's going to have his worship. Those things are going to change, and they're going to change all the time.

If you've heard the term "letter of intent," if you've ever written down what those things are going to look like, or what you're hoping as a parent they will look like when you're gone, we called our version the "provide care journal." We did a very comprehensive online version that we found was too comprehensive, so we pulled that back. Within the back of the family book, there are pages to basically convey what important events are, emergency contacts, people at the church, people and places to avoid.

These are just things-exercises that Aaron likes, exercises that Aaron doesn't like, and that's a biggie. Family vacation and recreation history, what kind of social activities. Again, within that journal, within that letter of intent, just try to be as specific as possible.

I can tell you that when it comes to social workers, when it comes to care managers, when it comes to attorneys, they're all extraordinarily appreciative when families do a journal or a letter of intent. They're not legal documents, but people who would be involved with your child later, beyond you, they find it very helpful to have any of that information available.

Lastly on this section, the 95%, that's my not warning, but know that whatever planning that you're going to do, you're never going to cover every single base, forever, every single time.

The 95%, to me, represents the best-laid plans, the greatest written documents, and the best life insurance policies. You're never going to get to nirvana when it comes to what you think should or could happen. Don't let that stop you from getting the ball rolling and doing what needs to be done from a planning perspective.

I just want to give you a little bit of an update on Aaron. That was he and I on the Family Time magazine special needs guide here in Illinois last year. For us, it kind of came full circle when it was actually on newsstands and in restaurants and the like. We would go out and we would actually see ourselves on the magazine, and it was a very nice way to cap off his movement into adulthood.

Aaron, at this, point is at Elmhurst College in Illinois. He's a degree-seeking individual. He's dually enrolled in what's called the Elmhurst Life Success Academy. And what the Elmhurst Life Success Academy provides him is social supports, assistive technology, and a psychologist who provides regular visits.

The independence has come true to a certain degree. We'll see how that works when the dorm room goes away, but he is there, living on his own. He is degree seeking. His major is geography with a minor in geoscience informatic systems. And again, if you would've asked me even two years ago what he would be doing in college, I would've had a big question mark floating above my head.

But in other words, anything you can map. Anything that you can collect data-wise, computerized mapping, and how ironic, because when Aaron was a small boy, we used to call him the human GPS. Now here he is as a soon-to-be 21 year old, actually going to college to become a human GPS. Irony of ironies.

Social cues aside, he is doing his homework, and has really matured quite a bit, and has support systems all around him. I thought that you would all like to know exactly where he is and how that goes back to his map in 2006.

Well, now that you know a little bit about Aaron's circumstances, it's time to see if some of the things we covered today are resonating. A couple of quick questions. Is a term life insurance policy on a parent a good way to fund a special needs trust? I'll hear the "Jeopardy" tick-tock in the background, and we'll come back to that and answer it.

The second question is should I open a uniform gift to a minor savings account for my child with special needs? Again, that would be putting assets in the name of your child. The third question is, my immediate family knows what to do if something happens to me, so I don't need to put any instructions or vital information in writing.

Again, just as a true/false situation, term insurance is great. It should be part of your portfolio in terms of life insurance for your financial plan, but it is not the best way to fund a special needs trust, because it could certainly outlive you. Or you could outlive it; I'm sorry.

The second question, should I open a uniform gift to a minor savings account for my child, and the answer to that would be no. The first reason is that type of an account is essentially giving the money to your child immediately. You're just acting as a custodian on the account. And the other thing that's important to know here is, I want you to maintain control as a parent over all of the financial decision-making and how things are going to transpire in the future.

Finally, my immediate family knows what to do with something happens to me. Certainly you may think that, but I can tell you after many, many years of experience that they don't. And they won't. Anything that you could put down in writing, and anything that you could communicate to them, is very important.

So to recap, stay flexible. Stay on top of the health insurance issues with the Affordable Care Act and gaining access to health insurance. In the money space, you want to make sure that you're continually looking at beneficiary designations and updating those appropriately, and also going back to how your assets are titled.

The insurance section, if you have cash value life insurance, request an in-force illustration. Make sure that you have enough. I could tell you that there's never been a time in my 30 years of doing this that a family member has ever looked at me with a death benefit and said, "This is too much money." It's never happened, it never will happen. Stay within the parameters of your budgeting, but always know that life insurance, there's never enough when it comes to trying to provide care for the life of an individual with special needs.

The legal work: if you've done it, review it. If you haven't done it, get on it because it's necessary. In terms of communication and yelling and yapping with your extended family and all of the people that are important in your child's life, become more comfortable with having those conversations and doing the best that you can in dealing with trouble spots in the extended family.

One thing that I've really become more and more proactive with in my career, and with organizations, whether they be locally with my own family or nationally when it comes to awareness and funding, is just try to support organizations that support you and will be supporting your child in the future.

Philanthropic and gifting issues have become very important in provider group wealth advisers, and we would urge you to keep that as part of your planning. Whether it's 10% of an estate or 5% of a life insurance policy, think in terms of, "Well, these organizations need my help as well as my child. I want to fully support them as we move forward."

Now in terms of hanging out with Chantal and I today, I want to make sure that there's a couple of opportunities for everybody who's participated. We appreciate your time. You can receive a discount on the F.A.M.I.L.Y autism guide book through the end of the month if you go to the [createspace.com/3872205](https://www.createspace.com/3872205).

The book is available on Amazon, but that's the full price version. If you go to this other website, that will take you immediately to a space that you can put in the following code, the RPMEBECM. That code will instantly take 50% off the cost of the book.

Because it's Autism Awareness month and because you've taken the time out today on the weekend to spend with us, if you're interested in getting a hard copy of the book, I would take advantage of that website and that code. I'm

going to leave that up there for just a second so you can jot it down, and again .
. .

Chantal Sicile-Kira: Can you-Greg?

Greg Zibicky: Yes? Yes?

Chantal Sicile-Kira: Can you just repeat the code for . . . the link and the code? Because there's some people listening on the phone and they're not looking at the slides.

Greg Zibicky: Okay. I'll read it out loud then. How's that sound?

Chantal Sicile-Kira: Okay, thank you.

Greg Zibicky: Okay. The book is available at Amazon.com, but the discount version is at www.createspace.com/3872205. I'll repeat that: www.createspace.com/3872205.

Now once you go to that website, the code that you're going to need is R as in Robert, P as in Peter, M as in Mary, E as in Edward, B as in Billy, E as in Edward, C as in Connie, and M as in Mary. Now those are all in capital letters. RPMEBECM. Again, through the end of April at that site with that code, you'll get an instant 50% off the book.

Now, the other opportunity is I've always done pro bono work in this space and I will continue to do so. One of the things we, anytime we do a session like this, we offer a 30 minute consultation complementary. If you are interested in that, all you need to do is email my assistant, just kathy@providergroup.com. With a K, K-A-T-H-Y, @providergroup.com.

If you have any particular questions for me that we don't get to here in the Q&A, it's greg@providergroup.com. If there's professionals listening in, or if you use LinkedIn on a regular basis, certainly reach out on LinkedIn.

Provider Group LTD has a Facebook site, which is dedicated to autism. We're also active on Twitter. That Twitter tag is @ProviderGroup. Our phone number is 630-789-6313. I'll come back to this slide and leave it up for the balance of the program.

I'd like to just take a minute to thank Chantal and the folks at momsfightingautism.com for having me today. On behalf of my wife Dawn and my sons, Aaron and Ben, thank you from our family to yours. We appreciate your time and we wish you the best of luck in your planning as you move

forward. Again, I'll flip back to the previous slide and leave that information up on the screen.

Chantal Sicile-Kira: Thank you so much, Greg. That was very informative. I really appreciate you taking the time to be here.

We have a couple questions. The first is, someone's asking if you could repeat the names of the three websites for pooled trusts.

Greg Zibricky: Okay, give me one second.

Chantal Sicile-Kira: You know, there are people on the phone so they aren't able to see them, I guess.

Greg Zibricky: Right, right. We have specialneedsanswers.com. That's special needs, with an S, answers.com. The other would be specialneedsalliance.org, with an S, specialneedsalliance.org.

Chantal Sicile-Kira: Okay. Here's a question from Vinnie. "I could not understand the basic difference between universal and whole life and how it relates to the trust. Can you please elaborate again?"

Greg Zibricky: Yes.

Chantal Sicile-Kira: "Can you also please retell the relationship between trust and beneficiary? I did not get how they are related."

So the first question, I could not understand the basic difference between universal and whole life and how it relates to a trust.

Greg Zibricky: Okay. This is one section of the book, Vinnie, that I could've actually done another book on. Life insurance is very confusing to many people, and I'm going to take a couple of minutes to just revisit that and get into the details a little bit more.

Whole life insurance has a cash value. That cash value continues to increase. Let's just as an example say that you have a \$500,000 policy. That policy would continue to increase in its cash value. So down the road, the policy with dividends might be worth \$600,000, and you might have a cash value of \$200,000. I'm just using those numbers as examples.

With that, you know that because the policy is permanent, that when you die that that \$600,000 of death benefit is going to go to the trust. That cash value will not. That cash value will stay behind with the insurance company.

Whole life is more expensive than universal life, and the reason being is because of that cash value. Universal life, because it has secondary guarantees, we're not concerned about the cash value. What will happen in those contracts is if you live long enough, the cash value will disintegrate. It will zero out.

But because the policy, you continue to pay the premium and there's secondary guarantees on the contract, let's use the same half a million dollars of life insurance. If you're 90 years old and you're paying the premium, there might not be a cash value, but the policy will still be there when you're still alive.

The big difference between the two is, whole life is more expensive. Whole life has a cash value that will continue to increase. Some people think that's important. Universal life cash value will actually be even and start to dissipate as you get into your elderly years, and you must continue to pay the premium. The secondary guarantee will make sure that the death benefit is paid to the trust.

I consider those both to be permanent policies as opposed to term insurance, which ends at some point. So I'm 50 years old. If I take out all three policies-I take out a term policy, I take out a whole life policy, and I take out a universal life with secondary guarantees. The term plan, I have a 20-year term. I know what I'm going to pay; it's the least expensive of the three. But if I live to 71, that policy no longer exists. It goes away.

The whole life policy will be the most expensive of the three, and as I get into my 70s and 80s, the cash value will continue to grow; the death benefit will continue to grow. But I have to have it in my budget to be able to afford it.

Universal life, the death benefit will not grow. There won't be a cash value if I live too long, and as long as I pay the premium, the trust will be funded when I pass on.

That's as clear and as distinct as I could make it within a session like this. Again, there are a lot more sidebars and asterisks in whether your health is good or not, how old you are, there's a lot of things that go into it. Those three different chassis work like that at their core.

Chantal Sicile-Kira: Great. Thank you for explaining that. I did want to remind people that if they're on the phone, they can do a *2 to ask questions. Those who are on the website can write into the chat box that's next to the slides.

There was a question here from Brian in Michigan. "How often do you suggest that people review their wills and review their special needs trusts?"

Greg Zibricky: Well, I think rule of thumb is every three to five years, unless there's a major event. By three to five years, that might only mean reading the documents-which aren't very long-and making sure that the people and the places that you want to have happen at that time are still the same.

When you do the paperwork, and again, I'm going to use my example because this is what the presentation's really about. When we did our original work in 2003, we have made adjustments-not significant, but adjustments-twice during the last 11 years.

Now, we have committed ourselves to maintaining everything that we've done since 2003 to the current date. I believe, and my wife believes very strongly, that that will change once Aaron is out of college, dependent on his circumstances. Whether or not he's employable, etc. etc.

Again, it really falls to the idea that right now, more than eight of ten of our kids in the spectrum are not employed. It's a big, big number, and it's something that we can't take lightly. We know, based on other presentations this weekend and because of the awareness, that that number is going to change, and it's going to improve. Many families will not have to provide the resources forever. We can only hope; knock on wood.

But if there's a major event, if there's an inheritance that comes the way of the trust, etc., obviously you have to get to work right away. But I would say the rule of thumb with many of the attorneys that I speak with, and in our own circumstances, is that three to five years.

I can tell you that people have drawn trusts up in 1983, 1986, 1989, that they haven't looked at. That is extraordinarily depressing to me. It's haunting in some cases, because I've seen the results of thinking that once you do something that you never have to look at it again. That's the case with legal work, that's the case with life insurance, certainly, that you do have to go back occasionally because it may not be what you thought it was. Reviews and revisions are very, very, very important.

Chantal Sicile-Kira: I had a question about the provider care journal, is that what it's called?

Greg Zibricky: Yeah, we've always called it the provide care journal. I think the most used term...

Chantal Sicile-Kira: It's like a letter of intent.

Greg Zibricky: The letter of intent, exactly.

Chantal Sicile-Kira: Right. So does that have a legal hold, or is it that just people can just go by the wishes of what's in there? But it's not legally binding?

Greg Zibricky: It is not legally binding, and any attorney will tell you that it is not. But I think attorneys who work in this space and the care managers, the advocates . . . I mean, imagine for somebody who's very involved, who's had a lot of medications, who's had a lot of doctors, a lot of community advocates, and now you're handing a file to a care manager, and she knows none of it.

That could be the difference between a very productive transition and one that takes six months for these new folks who are in the world now of your kid to have to recreate. The more information there is, the more important it is that that information be communicated and be written down.

I would highly recommend it. I could tell you that since we've been doing this over the last 12 years, it's extraordinarily rare. We see it very rarely. When we're sitting with nurses, care managers, folks like that, they are ecstatic when they see a letter of intent, a journal, handwritten notes. They love it, because it helps them see what you know as a parent. Again, it's not legal, but it's certainly helpful.

Chantal Sicile-Kira: Video is also very helpful for that.

Greg Zibricky: No question. I mean, how many YouTubes have you watched in the last week? You want to learn how to make a particular recipe, you're on YouTube. Well, why can't you spend three minutes within an interview? I know you've done that with your son, and you've posted those on YouTube. That's communication. You're sharing information, and you can go out there and do it.

With social media, and one of the reasons I like to keep these things up on the board here, when I save an article- whether it's about autism or whether it's about finances, whatever it is-when I put it on Twitter, I know I can go back to it three weeks from now and see it. It's not a piece of scribble down in your drawer.

When you're on Facebook, when you're on LinkedIn, you can go and get the materials that we're talking about today two years from now. I think that's vitally important in my practice, in my business. Why wouldn't you want to use that type of an approach when it comes to communication for your child?

Chantal Sicile-Kira: Right. It makes a lot of sense.

Someone, Sally in Bedford, says, "Thank you so much for sharing the story about your family. It really helps put it all together. You spoke about Roth IRA being a good way to save money. What was the other option that you discussed at the same time?"

Greg Zibricky: It's called the Coverdell, and that would really be for families who have younger children and family gifts, that kind of thing.

It's rarely used. It's kind of like the letter of intent. It's important to know it exists, but we don't see them very often. The Roths, depending on again, your income, depending on your budgeting, those . . . Do just a little bit of research. Find out if that's something that you could take advantage of.

Chantal Sicile-Kira: I wanted to make a comment, because you went over the map, which is really a great tool. I just wanted to bring it up because earlier today, we had someone on, a teacher, and she was speaking about transition planning and transition. She spoke about using person-centered planning tools, and this map was one of the tools that I then had mentioned afterwards when I gave specific information of where to go look for it.

It was really interesting to see how you used the maps, because I've always thought about it as a good person-centered planning, but it's really great how you put that in there with the financial planning. Because of course, before you can plan what your money needs are, you have to know where you're going. The map really clearly sets that out.

Greg Zibricky: Absolutely. In fact, my wife, Dawn, did her dissertation on motherhood and dealing with disability, and she continually goes back to the maps that we did with and for Aaron.

We actually, the three of us, presented at Elmhurst College his maps. We think it's a vital piece. To take it out of the context of autism and what we're talking about today, I was at a philanthropic conference earlier this week. I thought it was sensational. There were four speakers. None of them talked about money.

Maybe because I'm so jaded and because I do this for a living, maybe that's why I appreciated it so much, but I think the reality of the money and how you plan for the money has to come from other sources. In this case and in this example, I used the map, but there are many, many others in the financial planning sphere that we look at and that we use occasionally with our clients.

You always have to talk about the soft elements of what's happening in a family what makes everybody tick before you can actually make sense of how the money should flow and what you want to create. Again, early on, it was a big

push- what about health insurance, how do we gain enough money to support our child for his whole lifetime?

Well, those things are very, very important, but intrinsically, you can't control them. You can't control, I can't control what's going to happen when Aaron is 56 years old. I can think I can, but I can't.

You really have to come to grips with those ideas and those realities in order to come back and say, realistically, what we want to get accomplished in our estate plan. The map, again, is invaluable. Again, I would look at things other than "Hey, here's the illustration on the life insurance, and here's how much money you need to save every month."

Those are important things, but I've seen too many times an emotional reaction. The commitments that families make to financial plans, to life insurance policies, are unsustainable. In the book I say, "Think about year eight, think about year 28. Are these things that you're still going to want to have happening?"

Many people are sold on "Oh, you need to put \$20,000 a year in life insurance." Well, if you can't afford \$20,000 a year and you're sold on \$20,000 a year, well that's not going to have a good ending, no matter what your want is.

You have to look at-I say the soft side-but you have to look at the personalities, you have to look at the family dynamic, before you can start chiseling away at the actual money issues.

Chantal Sicile-Kira: Very true. I'm going to ask one last question that came in, and then we're going to have to end the session. It's Joyce Davenport in Portland. "Can one call the number you have listed on screen to schedule the 30 minute complementary session?"

Greg Zibricky: Yes. Yes, there'll be a prompt . . .

Chantal Sicile-Kira: Do you want to repeat that . . . Can you repeat that number for those listening in that aren't looking at the screen?

Greg Zibricky: Sure. The phone number for Provider Group Wealth Advisers is 630-789-6313. You can also go to providergroup.com. That'll have all of our information and show you our staff and our office and that kind of stuff.

The emails, Kathy, with a K, @providergroup.com. You can also reach out to me directly at greg@providergroup.com. We'd be happy to assist and direct, if I can't assist you in person, again depending on the questions and the need of the

particular family, if I can help, I'll help. If I can't, I'll direct you to somebody who can.

Chantal Sicile-Kira: Also, I do want to say that his book is really informative and for, I can't believe it, for 50% off. Thank you so much for doing that for us here. It's really good advice, and it has some good resources in it as well as those kinds of forms that he was talking about that we should be filling out, thinking about for our loved ones.

Thank you so much, Greg, for sharing all this information with everyone, taking time out of your family day-which I'm sure at least you have one day off a week that you spend with your family. Which is usually Sundays, correct?

Greg Zibricky: Well, that was yesterday this week. Ben just turned 18.

Chantal Sicile-Kira: Oh, cool.

Greg Zibricky: He's an old soul. He loves Motown music, so I took him to see the musical "Motown" yesterday. Then he went with some of his friends. Yesterday was my day off, and I'm appreciative of spending time with you and with our listeners. I hope it was helpful.

Chantal Sicile-Kira: Thank you so much, Greg.

Greg Zibricky: Take care.

Chantal Sicile-Kira: To the listeners-oh yeah, thank you. Thank you so much for taking the time, and for giving those special offers to everyone listening as well.

To our listeners out there, there are two more webinars on this afternoon. I hope you enjoy them. It's really nice spending time getting prepared for transition planning. I know that some of these sessions will be replayed, but if you want a copy, I think there are instructions up on your screen. My screen looks different, as I'm focusing on making this work here.

Take care, and have a wonderful Sunday and enjoy the rest of the seminar.