

A Special Dedication

Provider Group is committed to helping parents with disabled children.

By Dorothy Hinchcliff

When speaking about special needs planning, advisor Gregory Zibricky often asks his listeners why they think in the Oscar-winning 1988 movie *Rain Man* that autistic savant Raymond Babbitt, played by Dustin Hoffman, lives at Wallbrook, a finely manicured institution.

People often respond with statements like, “He had no one else to take care of him,” or “He burned his baby brother in the bathtub.”

“But the right answer,” observes the 41-year-old Zibricky, “is that his father created a trust, left \$3 million in it and left a guardian with directions. The father had a place, a person and the money.”

Essentially, that’s what his firm, Provider Group Ltd., based in Frankfort, Ill., and Grand Rapids, Mich., is helping clients do: Have a place, a person and the money to enable their disabled loved ones to live the most satisfying and productive lives possible.

Zibricky formed Provider Group in 1999, and the firm now has more than 350 clients. It offers traditional planning services but focuses on special needs planning. The firm members’ dedication to special needs planning is apparent in the way they’ve organized the firm, the services they offer and how they deal with clients. Their deep understanding of the issues and commitment to the cause in part comes from the fact that three people in the firm—Greg and his wife, Dawn, and benefits consultant Michael E. Frantz—have special needs children themselves. The Zibrickys’ 12-year-old son, Aaron, has autism, and Frantz’s 12-year-old daughter, Aarika Jayne, has Down syndrome.

The Zibrickys and Frantz see the need for special



Members of Provider Group include (left to right) Juanita Babcock, Michael Frantz, Dawn and Greg Zibricky, and Jeff Cullen.

needs planning, but not just because they have disabled children. In presentations he does to various groups, Zibricky stresses individuals with special needs are not a niche population. He says one of every five U.S. households has a person with a disability and approximately one of every nine children across the nation is receiving special education services. Not only that, but crisis is on the horizon: For the first time in history, he says, dependents with disabilities will outlive their parents and guardians due to medical advances.

That would seem to present an opportunity for advisors. However, special needs planning usually isn’t as profitable as other segments of the business because it takes a tremendous amount of time, the Zibrickys say, and an advisor can get burned out pretty fast. “If I didn’t have a clientele for 14 or 15 years, I wouldn’t have been able to jump into this,” Zibricky says. “It came as a natural progression, and something we’ve become known for.”

The firm’s founder and president, Zibricky has been a financial industry professional for 20 years and

has particular expertise in tax and investment strategies, estate conservation and insurance analysis. He acts as the “quarterback” for clients, guiding them through the planning process.

Dawn Zibricky, the group’s disability consultant, is a registered nurse, certified school nurse and has a master’s in neurology. She also is an autism trainer for the state of Illinois and previously worked as a staff nurse at the Rehabilitation Institute of Chicago, specializing in the care of persons with brain and spinal cord trauma.

Frantz is the firm’s benefits consultant, compiles written plans for clients and provides back-office support. Other firm members include Jeff Cullen, who oversees qualified-plans business, and Juanita Babcock, the office administrator. The firm has many other experts to whom they refer clients for particular matters or call in when needed.

“One of the things we found very early on is the only way most people can get information on special needs planning is through attorneys,” Zibricky says. “We felt there had to be a softer approach, parent to parent, advocate to advocate.”

Lawyers, he says, stress the establishment of special needs trusts, which are an important part of planning for a disabled child’s future as an adult. Special needs trusts allow the beneficiary to continue receiving public benefits, such as Medicaid, Section 8 housing and Supplemental Security Income (SSI), but the trusts can only pay for supplemental needs not covered by those programs—basically anything other than food, clothing and shelter. Those “supplemental” needs can include things like eyeglasses, dental work, haircuts, cable television or going to a baseball game.

While some people might see this as taking advantage of the system, the fact is that most parents couldn’t possibly save enough money to finance the independent life of an adult child over several decades, let alone a disabled one who might only be able to work in a limited capacity and might need ongoing medical care. The only option in the United States for most parents of special needs children is to plan on their adult child to be considered living in poverty so he or she can qualify for government pro-

grams. They then can enhance their adult child’s quality of life through the use of special needs trusts.

While the trusts are essential, special needs planning involves much more, Zibricky says. That thinking led the firm to devise its proprietary ProvideCare Plan, a reference guide of 125 pages or more, individualized for each client, which details action steps for today and tomorrow to help a disabled loved one. It maps out upcoming life transitions for the disabled person, and includes sections on important details about their disability such as: special education and development of employment skills; personal information to help future caregivers; legal issues including wills, trusts and guardianships; financial topics including insurance and retirement planning as well as possible future costs; public assistance programs the individual may be eligible for now or in the future; and estate planning.

Dawn Zibricky, the conceptual architect for ProvideCare Plan, used person-centered planning in developing it. Person-centered planning focuses on a disabled person’s positive attributes—his or her strengths, abilities, desires and talents—in planning for their future. Her goal when talking with clients, she says, is to help them to not only identify their child’s strengths, but to determine what parents need to put in place for their child to make the most of their abilities. She stresses that recording everything possible about the child—from interests and abilities to doctors and medication—is extremely important to the child’s future, particularly if something happens to the parents.

The Zibrickys have already done this for their own son. “We have everything documented on our son so his legal guardian can pick up where we left off. It would be important to his quality of life, and we don’t want his life to be like jumping off a cliff. Even before person-centered planning, the documentation has to done,” she says.

The Zibrickys have even bigger plans that they hope will make their style of special needs planning available to more people. They have formed an umbrella organization, Provide Care for Life, which not only includes Provider Group but also a company formed last year that

will offer back-office support for other advisors and institutions that need assistance with special needs cases.. This year under the umbrella, they want to form a nonprofit company under Internal Revenue Code Section 501(c)(3) that eventually would provide special needs services to less affluent clients at a much lower cost.

Clients say they have been very pleased with the services they have received from Provider Group. Lori McAleavy, who lives in Homer Glen, Ill., with her husband, Charles, an air traffic controller, and their two sons, 10-year-old Robert and 9-year-old Scott, who has autism, first became aware of the Zibrickys’ interest in special needs planning when she met Dawn several years ago at an autism training group.

Although the McAleavys had worked with a lawyer to make sure they planned for their children’s futures, they didn’t feel confident that the right things were in place. The lawyer had “pooh-poohed” the idea of a special needs trust, she recalls, and after she began working with the Provider Group, she learned the lawyer also made a mistake in her will that could have been detrimental to her son: The lawyer allowed her to leave something in her will to Scott that could have disqualified him for government benefits in the future. “Mike caught it right away. It would mean that Scott wouldn’t qualify—and that was in the first page of our will,” she recalls. She later used an attorney Zibricky recommended to make the needed revisions.

McAleavy says Zibricky and Frantz were very patient and spent many, many hours with them in developing a plan for Scott. She adds it took about 18 months because of all the scheduling issues in the McAleavys’ lives—her husband works nights and weekends and their son has many appointments for occupational and speech therapy. Not only that, but lining up an appropriate babysitter sometimes is a challenge.

“They have helped us so much and have done the special needs planning—what Scott will need for his adult life and where we feel he’ll be then. They helped us get going on a will and a special needs trust and fund

ing it with a life insurance policy. If it wasn't for them and their vast knowledge, both Greg and Mike, it would have been very difficult to do all the planning," Lori says.

Other clients who are very happy with their experience with the firm are Dr. Diana Jaime and Dr. Jose Penaherrera, who live in New Lenox, Ill., and have two sons, including 6-year-old Antonio, who has autism. Jaime and

her husband had looked into their son's medical and treatment needs, but it wasn't until later that they started thinking about financial concerns and what would happen to him if they weren't around.

They contacted Greg, who gave them an overview of what they needed to do, she says. He provided insight on a special needs trust, helped them determine how they needed to invest to achieve their goals and helped them

decide who would aid the trustee—her sister—in making sure Antonio gets what he needs, she notes. Mike compiled the ProvideCare Plan for Antonio, she adds

"There are still some times when I have questions or doubt. Or my sister, she wants to give our son money, and we want to know the best way to do this. Every time we have a question we call Greg. He is always available," she says. ©

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