

INTERVIEW WITH BILL VAN EVERA FOR CONNECTIONS MAGAZINE

BY CICILY CORBETT

Q: How did you get in the area of special care planning?

A: Well, my youngest son was born in 1988 with a developmental disability. When he was three or four years old, I attended my first national Down syndrome convention, and one of the workshops dealt with special care planning. It was a panel discussion comprised of an attorney, a life insurance professional, and a bank trust officer. I thought it was wonderful information, and it dawned on me that in my area I wasn't aware of anyone who was trying to be a resource to the special needs community. Certainly in our close-knit Down syndrome group I was not aware of anybody, so I made a commitment to give myself some self-induced education, if you will. I went about speaking to groups of people who advocated for the disabled, and have been doing pretty much the same thing since that time.

Q: So when MassMutual's SpecialCare program came along, you were ready?

A: I was.

Q: What's special about MassMutual's program?

A: I think MassMutual has taken it to a level that most companies haven't. Their partnership with *Exceptional Parent Magazine* is invaluable name recognition, not only for the program, but for the disabled community as well. The *SpecialCare* designation program they have in conjunction with the American College instructor gives a tremendous background to folks who have some interest in this area. I think back to my own curriculum now almost 2 ½ years ago. We met with not only special needs planning attorneys, but people from social services, social security, and so on. While I was somewhat aware of all this information, the detail provided was just invaluable.

Q: How have you personally built your practice on the SpecialCare side?

A: I've been invited by organizations and groups six or seven times a year to speak about special needs planning, and from those workshops I'm developing new clients: people who attend the workshops and are interested in pursuing further discussions on an individual basis pertinent to their own situation. That's pretty much how I've done it.

How does this dovetail with the rest of your practice?

A: I try to counsel people that overall financial planning is something that most everyone needs to do. If I've seen one common mistake when I talk to people who have children with special needs, it's that they try to isolate the special needs planning from the general financial planning they need to be doing for themselves and their entire family. It really

fits nicely that I have my own true story to tell, being the parent of a developmentally disabled child. I would say that about a third of my practice is small business owners. I help them with the overall financial security planning that people need to do because of the twists and turns and curveballs that life throws us. The special needs piece just becomes a part of that for those families who have that scenario.

Q: In your mind what do you think makes a good *SpecialCare* Planner?

A: Clearly two key things are sensitivity and compassion. Ours is a people business to begin with, but when you're sitting down talking with folks who have a special needs situation, an increased sensitivity, an increased amount of compassion just has to be there. Depending on when you meet the family—at what point in their life they are with their special needs person—it's generally always stressful, but sometimes it's more stressful than others. In my case, the thing that has helped me the most over the years is just my own personal circumstances. Being one of the people I'm talking to has certainly enhanced my credibility. I'm talking not about theory, but about practical matters that my wife and I have had to deal with ourselves. It never hurts to be able to walk in the other person's shoes, as they say.

Q: Is there a particular story besides your own that stands out in your mind about a client that you've worked with?

A: Well, I've had one occasion just recently and one a number of years ago. In both of these situations, there were twins—and both twins in each case had disabilities. I think about my own scenario, dealing with the issues we dealt with on a day-to-day basis with my son, and I can't even imagine what it must be like having to do that, times two, on a daily basis. And then to have the courage and the foresight that these two sets of parents had, to plan for the future needs of their respective sets of twins—I thought that was just amazing. It's hard enough when it's a situation with just one special needs child, thinking about who should be named as guardian and who might be the trustees. I was impressed beyond words at the courage of these people. It would be very easy to throw up one's hands and say, you know what? I give up! But to their credit, they've hung in there and are raising nice youngsters and have done the proper planning. They are looking for more ways to be proactive and to advocate for their kids. It's nice to be able to call them friends and clients.

Q: So you would find this an especially rewarding area of your practice?

A: No question about it. When I became the parent of a disabled child, I quickly gained a newfound level of respect for the parents of a special needs child. It's very rewarding to have an organization invite me to talk about my own personal journey, and then, coupled with my vocation as a sales professional who helps people with some of the areas of special needs planning, to work with these people.

Q: What advice would you give to someone considering enrolling in the *SpecialCare* program?

A: If an individual has a desire to work within this market, the *SpecialCare* program is a must-do. Prepare yourself; not only by obtaining the certification but afterward by having access to the resources that MassMutual and *Exceptional Parent* will assist with. For example, this past summer, as part of our agency marketing efforts, we hosted a Disability Night. We have also hosted some “Lunch and Learn” sessions. These have done a lot to help our firm gain wider recognition. There’s awareness in the community that we have the capacity to assist not only with financial planning in general but particularly with special needs planning. There’s so much beyond the educational certifications one acquires to assist agents as they develop this particular niche bracket.

About William Van Evera

Agency: The Affinity Group, LLC

Practice Service Area: Greater Albany

Years in the Business: 31

Hometown: Niskayuna, NY

Family: Married to Terry; 3 children: Christopher, Brittany, and Craig; one granddaughter

Education: B.A., SUNY at Buffalo

Interesting Fact: Bill enjoys golf, racquetball and is an avid New York Yankees fan.