

Possibilities



Down Syndrome Awareness Buddy Walks

Alabamian John Isaac Segres was recently featured in a video shown in Times Square, which celebrated people with Down syndrome. The presentation kicked off Down Syndrome Awareness Month and preceded the 24th annual flagship Buddy Walk in New York City.

There are numerous walks taking place nationwide this fall. The National Down Syndrome Society has a list of locations on its website, including Montgomery and Mobile on October 20th: www.ndss.org/play/national-buddy-walk-program.

Insights

Enable Alabama Education for You

Is there an organization near and dear to you that could benefit from a presentation by an ABLE expert? If so, we would love to hear from you! Please contact our education team at EnableAL@fnni.com. We are here to help!

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Answering Common Questions from Our Account Owners

Whether you're a brand-new account owner or are considering opening up an account, chances are you have questions about Enable AL. To help address them, we've compiled answers to some of the most common inquiries we receive:

- **What is the maximum contribution this year?**
The maximum contribution for 2018 is \$15,000. This includes all sources.
- **Who is the owner on the account?**
The account owner is the eligible individual. They must have a social security number or tax payer id number and US residential street address. Enable does not offer joint ownership.
- **What is the minimum to open the account?**
The minimum contribution is \$50, or \$25 if an automatic investment plan or payroll deduction is set up.
- **What is the age limit?**
The age of onset of the disability is age 26. The person can be older, but the onset must have occurred before age 26.
- **My checking account is reaching \$2,000—how will an Enable account help with this problem?**
Enable permits eligible individuals to save more than \$2,000 in their name without impacting resource-based benefits. It's designed to supplement SSI and Medicaid Benefits.

Celebrating National Disability Employment Awareness Month

Declared in 1988 by Congress, October is National Disability Employment Awareness Month (NDEAM), a celebration of the contributions of workers with disabilities and an opportunity to educate others about the value of a diverse workforce. This year's theme centers around "America's Workforce: Empowering All."

According to the United States Department of Labor, here are some great ways to get involved and help spread awareness through the month of October and beyond:

- **Social Media Promotion:** Make sure to actively post throughout the month and beyond about #NDEAM to help raise awareness within your social networks.
- **Use Visuals:** Post the 2018 NDEAM poster throughout community centers and at local businesses to help spread awareness surrounding disability inclusion in the workforce. This year's poster is available for download at www.dol.gov.
- **Get Local:** Organizations such as Alabama Governor's Committee on Employment of People with Disabilities (AGCEPD) and the Alabama Disabilities Advocacy Program (ADAP) are committed to helping spread awareness and provide resources for individuals with disabilities.

A message from the State Treasurer: Let's focus on fall!

We watch football, the leaves turn colors and the season change. We change our watches as we fall back. It is a time of change in many ways, so...

Let's fall in. Let's join together to know and use the features of our Enable Alabama accounts.

Let's not fall down. Let's work to get the word out about the benefits of Enable Alabama.

Let's not fall behind. Let's move ahead. The Enable Alabama account can make a big impact on the financial lives of our friends.

When we do this, the fall out will be positive.

Enable Savings Plan Alabama ("Enable Alabama" or "Plan") is sponsored by the State of Nebraska, offered by the State of Alabama and administered by the Nebraska State Treasurer. The State of Alabama, through the Alabama Savings Board, contracted with the Nebraska State Treasurer to participate in and create Enable Alabama as a part of The Nebraska Achieving a Better Life Experience Program Trust (the "Trust") that offers a series of investment portfolios. The Plan is intended to operate as a qualified ABL program to be used only to save for qualified disability expenses, pursuant to the Achieving a Better Life Experience Act of 2014 and Section 529A of the U.S. Internal Revenue Code.

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at EnableAL.com, which contains more information, should be read carefully before investing.

Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments in such state's qualified ABL program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

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Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an account owner is eligible to participate in the Plan.

Except for the Bank Savings and Checking Investment Options, investments in Enable Alabama are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Alabama, the State of Nebraska, the Alabama State Treasurer, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

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