



## Enable and SSI/SSDI Representative Payees

An individual with disabilities who is unable to manage or direct the management of his or her Social Security, SSI or SSDI benefits (“Benefits”), may have a representative payee appointed to receive Benefits. The representative payee must use those Benefits to pay for the current and future needs of the individual, and properly save any Benefits not needed to meet current needs. However, prior to the ABL Act passage, the representative payee could only save up to \$2,000 in countable resources without affecting the individual’s ability to receive Benefits.

Representative payees can now place the Benefits not needed to meet an individual’s current needs in the Enable Savings Plan Alabama as an added way to save for future needs. A representative payee can fund the individual’s Enable account up to the \$100,000 asset value limit without affecting the individual’s ability to receive Benefits.

When the Enable account’s value is more than \$100,000, Supplemental Security Income Benefit disbursements may be suspended. Any amount exceeding \$100,000 is a countable resource. However, the individual still maintains his or her Social Security eligibility status. Medicaid and developmental disability services are not impacted.

Each situation is different, so you should talk with a financial or legal advisor.

Investments Are Not FDIC Insured\* | No Bank, State or Federal Guarantee | May Lose Value \*Except the Bank Savings and Checking Investment Options

**To learn more, visit [EnableAL.com](http://EnableAL.com) or call 1.866.833.7949**



ALABAMA STATE TREASURER

**1** First National Bank  
Omaha

PROGRAM MANAGER