

Possibilities

Spring 2017



Welcome to Enable Alabama!

Congratulations on opening an Enable Alabama Savings Plan account. Whether you are saving for today or your future, you have taken the first step in reaching your goals. And, now that you have made the decision to start saving, here are some things you should remember about your Enable Alabama account:

1. Anyone can contribute to your account—this means you, mom, dad, brother, sister and even friends or neighbors! However, the maximum annual contribution, for all contributions, is \$14,000 per calendar year.
2. The first \$100,000 saved in an Enable Alabama account is disregarded by SSI. Yes, you can save beyond that \$2,000 resource limit!
3. Your money grows tax-free in an Enable Alabama account. This means you will not pay taxes on the earnings portions of your withdrawals for qualified disability expenses.
4. You can use the funds in your Enable Alabama account for qualified disability expenses, which includes housing, rent and education to name a few. Just keep your receipts!

Your Enable Alabama account is designed to be versatile and personal.



Tip: Medicaid

For many Enable Alabama account owners, Medicaid is a critical resource that provides medical and waiver services. Because Medicaid eligibility is tied to income and resources, account owners who receive Medicaid often ask: How will Medicaid benefits be impacted by an Enable Alabama account? First, assets in an Enable Alabama account are an excluded Medicaid resource. Account owners should report Enable assets, with account statements, to their state Medicaid office. Print a statement by logging into EnableAL.com. Second, for Medicaid and SSI recipients, saving in an Enable Alabama account allows for continued Medicaid eligibility even if SSI is suspended due to excess Enable Alabama resources.* In short, saving with Enable Alabama allows account owners to plan for today and tomorrow without jeopardizing Medicaid services.

*The first \$100,000 in assets in an Enable Alabama account is excluded from the SSI resource limit. Any dollar amount above \$100,000 will count towards the resource limit. If the resource limit is met due to Enable assets, an account owner will enter an indefinite benefit suspension, but will retain Medicaid eligibility.

Insights

Enable Alabama Facebook Page

Like our page and make us your favorite place to learn, share resources and comment.

Enable Education For You!

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

Notes from an Enable Savings blog post by Scarlet Thompson

I watched closely as my teenager with autism gathered his stuffed animals around the television, so they could hear a story about the newest character coming to Sesame Street.

"She's like me boys," Cade said, referring to Julia the Muppet.

It was pleasing to hear that finally, there would be a character on a children's show who somewhat mirrored my extraordinary son. I celebrated this milestone, knowing what awareness it will bring for families like mine. The introduction of Julia is just one example of what we all can do together to help the world see

ability beyond disability. Can you imagine all the people behind the scenes of Sesame Street who took Julia from a dream to reality?

There are several ways you can join forces with others to make a difference... Groups like The Arc and the Autism Society of America have local chapters that need advocates... Call these groups' local offices to see how you can help.

Keep celebrating and making others aware of accomplishments like Julia's arrival to Sesame Street. Getting the word out about why all of it matters makes a difference. It increases knowledge, and knowledge leads to inclusion.

A Message from Alabama State Treasurer Young Booser

Welcome to Enable Savings Plan Alabama!

In December 2014, Congress passed the ABLA Act to give people with disabilities a way to save. It stands for Achieving a Better Life Experience. That is what we stand for and want to do for you.

We want to enable you to:

- achieve a better life experience;
- open an Enable Savings Plan Alabama account;
- save in and use your Enable account;
- fulfill your financial objectives with your Enable account.

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 ABLA Program 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 ABLA 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 ABLA program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement relating to the Plan.

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.

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

The Nebraska Achieving a Better Life Experience Program Trust Issuer

Alabama Participating State

Nebraska State Treasurer Trustee

Nebraska Investment Council Investment Oversight

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