

# Possibilities



## ABLE and the Autism Community

This month, we spoke with Stuart Spielman, Senior Policy Advisor and Counsel at Autism Speaks, an organization dedicated to funding autism research, increasing awareness of autism spectrum disorders, and advocating for the needs of individuals with autism and their families.

**Autism Speaks & ABLE:** Autism Speaks has long supported ABLE—we've advocated for disability savings plans for a decade. We've spoken with federal and state officials about the financial challenges facing the autism community and stressed the importance of a program that would allow people to save without jeopardizing access to Medicaid and Supplemental Security Income.

**Interest in ABLE:** Autism Speaks has held transition town halls across the country with the ABLE Act as a featured topic. Our families are curious about ABLE—they want to understand how it fits into their plans. People are asking questions about ABLE and opening accounts. Learn about our events at [www.autismspeaks.org](http://www.autismspeaks.org).

**Opportunities from ABLE:** For years, people in the autism community have had limited choices for savings. ABLE presents a new option, and that's exciting and important.

## Insights

### Interested in learning more about Enable Alabama?

Members from our team will be presenting at the following upcoming conferences in Huntsville, Alabama:

- National Lifespan Respite Conference (October 11-13): Enable Alabama will present a session detailing the plan and answer audience questions.
- 2017 Early Intervention-Preschool Conference (October 23-25): Enable Alabama will host a table to provide information and plan details.

### Get Social: Follow and Like EnableSavingsPlanAlabama on Facebook

Stay posted on Enable Alabama updates, savings tips and inspiring disability stories by joining our community on Facebook.



## Tips: Keep Your Receipts

When you request a withdrawal from your Enable Savings Plan Alabama account, we do not ask you to tell us what you are using the funds for. We assume they are for qualified disability expenses.

However, you should save all itemized receipts and other supporting documentation for every withdrawal. If you are audited by the IRS, you may need to prove your Enable Alabama dollars were used toward qualified disability expenses. Example documentation may include:

- Receipts
- Bank statements (including electronic versions)
- Leases (rental agreements)
- Canceled checks (including electronic versions)
- Bills
- Invoices

Keep track of your contributions and withdrawal activity for your Enable Alabama account anytime day or night by logging into your online account at [EnableAL.com](http://EnableAL.com). You may also contact our call center from 8 a.m. to 8 p.m. CT Monday through Friday for up-to-date information at 1-866-833-7949.

# Get Involved, Get Outside: How to Participate in an Outdoor Fundraising Event Hosted by Your Favorite Disability Organization

With the heat of summer over, fall marks the start of many fun outdoor activities, including football games, fairs and festivals, as well as fundraising events. Commonplace in communities across Alabama, outdoor events serve as great opportunities to raise funds and awareness for important causes.

These events offer a plethora of other benefits: getting fresh air and exercise, bonding with your community, making friends who share your passions and interests, and showing support for organizations and the people they serve.

There are many ways to get involved. You can participate in the event itself, raise funds or volunteer on site at the event. Most outdoor events are accessible for individuals with disabilities, so everyone and anyone is encouraged to join in.

Looking to get involved in an outdoor fundraising event in your area? The first step is to do your research. Find a cause you are passionate about, identify a local organization that hosts or partakes in an event, and reach out to see how you can get on board.

## A Message from Alabama State Treasurer Young Boozer

The 2015 Alabama ABLÉ Act called for adding an additional trustee to the Savings Board which oversees our Enable program. The position required that the individual have experience and expertise in the disability community. Our Board was fortunate to identify and recruit exactly the right person to serve, Jack Knight. On August 26th, my wife Sally and I attended the ARC of Jefferson County Gala where Jack was honored for his long and valuable service to the organization. Congratulations Jack! We were happy to share in Jack Knight's night.

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 ABLÉ 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 ABLÉ 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](http://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 ABLÉ 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

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