

Possibilities

Winter 2017



Reflecting on 2017: A Year in Review

2017 was the year of “firsts” for the Enable Savings Plan Alabama. Indeed, reflecting on the past 11 months, and the many milestones Enable AL has achieved in such a short amount of time, is truly remarkable. From the first account being opened in February, to the State Treasurer of Alabama proclaiming August as the first #ABLEtoSave month, we have enjoyed celebrating all that Enable AL has to offer with the community while gaining recognition for our important mission.

In short, 2017 has been an incredible journey, and we are eager to work toward new milestones in 2018. For instance, effective January 1st, both the annual contribution limit and estate tax benefits for Enable AL accounts have been increased from a maximum of \$14,000 to \$15,000.

Above all, we are grateful to have received such enthusiastic support from our partners and the nonprofit agencies we teamed up with this past year, and would like to thank them—along with our loyal account owners—for supporting Enable AL and the disability community at large.

Insights

Stay connected

Thanks to all the organizations and individuals who have helped share the Enable Alabama story. Be sure to reach out to us for more information and continue championing our savings plan to change lives for the better.

Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

Stay posted on Enable AL updates, saving tips, and inspiring stories by joining our community on Facebook.



Tips: New Year's Resolutions

As you create your resolutions, consider making saving a priority in 2018. Here are our tips for meeting your financial goals in the new year:

- **Identify the objective:** Decide what exactly you want to accomplish. Thinking of buying a service dog? Saving up for housing or another qualified disability expense? Write it down, and you'll be more likely to stick with it.
- **Set a budget:** Once you've mapped out your goal, budget accordingly. What are your monthly expenses? How much can you afford to save? Decide what—and how often—you will contribute to your Enable account.
- **Monitor your efforts:** Keep track of spending on a continuous basis to ensure you are not exceeding your budget. If you are straying from your savings goal, don't fret—simply adjust your habits as needed. It's never too late to save, and every dollar counts toward securing your financial future.
- **Manage withdrawals effectively:** When making withdrawals from your Enable Alabama account, be sure to save all itemized receipts, bank statements and other documentation, and monitor your activity by logging into your account at al.enablesavings.com.

Q&A with James Tucker, Director of the Alabama Disabilities Advocacy Program (ADAP)

What is ADAP? How do you help improve the lives of individuals with disabilities? We are a federally funded organization that provides individualized advocacy to individuals with disabilities, from children to adolescents to adults. For instance, we would help individuals open Enable AL accounts. We also work to advocate for system reform.

What's the most rewarding part of working for ADAP? I've been in public interest law for 31 years, and it's so rewarding to work on behalf of those who may not be offered the same options that others have. I get to help individuals live their fullest lives possible.

How can people get involved? We assist thousands of people throughout the year, so there are many ways to get involved. We can be contacted on our website at adap.ua.edu, by email or phone, or even in person.

How have individuals your organization supports been impacted by the ABLE Act? There's already a handful of individuals in Alabama that have opened Enable AL accounts. These tax-free accounts do a lot to support education and other costs, and are a huge boost for individuals seeking to gain independence.

A Message from Alabama State Treasurer Young Boozer

We are approaching the one year anniversary of the Enable Alabama launch. We opened the program to financially assist our citizens with disabilities. Our decision to partner with the Nebraska program was a good one. Our staff is traveling the highways of the state to deliver news about the program to individuals, groups, agencies, providers and families. We are opening accounts and relationships and always looking for ways to enhance the account. We are dedicated to the mission of helping you financially.

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 ABLE 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 ABLE 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

First National Capital Markets, Inc. Distributor, Member FINRA, SIPC

First National Capital Markets and First National Bank of Omaha are affiliates.

**To learn more, visit EnableAL.com
or call 866.833.7949**



ALABAMA STATE TREASURER



**First National Bank
Omaha**

PROGRAM MANAGER