

Possibilities

Winter 2018



Reflecting on 2018 – Message from the Treasurer

The passage of the ABLE act in December 2014 started the ball rolling. Since that time, we have developed and implemented an outstanding financial service for our citizens with disabilities. Early on Alabama selected Nebraska as its partner to offer the Enable Savings Plan Alabama. We are pleased with that decision. We wish to thank everyone who has participated in the effort. It has been a success and a most worthy endeavor. It is now our mission to assist those within the disability community with their financial needs.



2019 Checklist: How to make the most out of the Enable Savings Plan Alabama this year

With the New Year right around the corner, utilize this 2019 checklist to help propel your financial goals into the future:

- **Create a Budget:** Plan out your yearly and monthly expenses to help better manage your spending, and make sure that you regularly track and re-evaluate your spending habits.
- **Research Qualifying Expenses:** Your Enable Alabama account can cover a wide range of expenses including education, transportation, housing, employment training and support, assistive technology, financial management, health, prevention and wellness and much more. Be sure to do your research to see what expenses are covered—you may qualify for more than you think. For the full list of qualifying expenses visit: <https://secure.ssa.gov/poms.nsf/lnx/0501130740>.
- **Get Tech Savvy:** Utilize technology enhancements to make the most out of your account. This includes having digital copies of receipts instead of paper ones, and regularly updating your account password for maximum security protection.
- **Ask Questions:** Proactively manage your account and reach out with any questions. Customer service representatives are available at 1.866.833.7949 or via email at clientservices@enableal.com.

Insights

Stay Connected:

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable Alabama advocate, please contact Diane Stewart at 402.602.3596 or via email at dstewart@fnni.com.

**Get Social: Follow and Like
@EnableSavingsPlanAlabama
on Facebook**

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

January is National Mentoring Month

Mentoring is an undoubtedly powerful tool in shaping a young person's life. This January, we encourage each and every one of you to celebrate National Mentoring Month. Spread awareness about Enable Alabama in your community by mentoring individuals with disabilities and helping them gain confidence and independence with their savings.

If your mentee has yet to open an Enable Alabama account, help guide them through the setup process, which can be done online or by filling out the Enrollment Form and mailing it in.

Being aware of how best to contribute funds to one's Enable Alabama account and knowing how to maximize savings is vital to ensuring that account owners are prepared to cover the necessary, daily expenses that can accompany living with a disability. Encourage your mentee to contribute to their Enable Alabama account often and help them research their investment option so they can better manage their savings.

Good News Corner:

This past year was filled with stories of success and inspiration. Here are a few highlights:

- Miracle League of North Alabama gave individuals with disabilities the opportunity to be part of a team.
- KultureCity and Savage's Bakery in Homewood threw Amy, a girl with Down syndrome, a 13th birthday party she'll never forget.
- Gardendale teen Grayson Phillips started the Outdoor Ability Foundation, which provides all-terrain wheelchairs for outdoor enthusiasts with disabilities.

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.

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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