

# Possibilities

Winter 2019



## Keep Up with Your Resolutions to Save

Making a New Year's resolution is easy. Keeping that resolution can be another story. Try out some of our top savings strategies to help carry your enthusiasm through the New Year and beyond:

- **Make a Long-Term Goal:** While resolving to save more is a great way to start, having a specific achievable goal will help motivate you throughout the next 12 months. Set a goal that you can work towards, and track your progress on a monthly basis.
- **Take Every Opportunity to Save:** The best way to keep up your savings progress is to set recurring contributions—but finding additional reasons to contribute helps you stay engaged in the process! For example, encourage friends and family to celebrate birthdays and holidays with a contribution into your account.
- **Ask for Support:** Accountability is one of the most effective tools for sticking to your goals. Team up with a friend or family member who can cheer you on and help you prioritize your savings journey. Or, ask loved ones to lend a helping hand when possible with gift contributions.

## 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 reach out to Enable Outreach Specialist Diane Stewart at [dstewart@fnni.com](mailto:dstewart@fnni.com) or 402-602-3596.

### Get Social: Follow and Like [@EnableSavingsPlanAlabama](https://www.facebook.com/EnableSavingsPlanAlabama) on Facebook

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



## Tips to Better Manage Your Enable Alabama Account

Feeling motivated to save, but not sure how to best use the tools that Enable Alabama has to offer? Incorporate these tactics into your savings plan to help get the most out of your account:

- **Automate Contributions:** With the Automatic Investment Plan (AIP), pre-set contributions on any day or month to fit your schedule. You can also schedule contributions with payroll direct deposit, which sends a previously determined portion of your paycheck directly to your account.
- **Tap into Loved Ones:** The holiday season may be over, but gifting to an Enable Alabama account never goes out of style. For any and all special occasions, encourage loved ones to give the gift of savings through gift certificate contributions or Ugift.
- **Personalize Investments:** Each member of the Enable Alabama community is unique, which is why Enable Alabama offers diverse and customizable Investment Options. Learn more about the Bank Savings Investment Option, Checking Investment Option and Target-Risk Investment Options on the [Enable Alabama website](https://www.enablealabama.com).

# What I Love About Enable Alabama

In celebration of Valentine's Day, read on to learn what Outreach Specialist Diane Stewart loves best about the Enable Alabama community:

Since joining First National Bank of Omaha as the Enable Outreach Specialist in 2017, I've had the pleasure of working closely with our Account Owners and partners to develop relationships that extend beyond discussions of finances and savings. We've delved into dreams for the future, the joys—and sometimes hardships—of everyday life and have celebrated milestones ranging from savings goals to birthdays and graduations.

The bonds that I have formed through working alongside our Account Owners and the disability community continually inspire and motivate me. In my time with Enable Alabama, it has been a joy to meet so many Account Owners and families, and to do my part to help them on their path towards financial independence.

From the Account Owners I work alongside each day to my colleagues and the fabulous organizations we coordinate with for programming, the Enable Alabama community is comprised of compassionate individuals aiming to lift each other up.

I am grateful to be a part of this community and am looking forward to welcoming many more individuals to the Enable Alabama family in the future.

## Message from the Alabama State Treasurer

Thanks to the Enable Savings Plan, Account Owners can make all kinds of exciting plans—from covering living expenses and financing education to investing in new assistive technology. I am continuously inspired by our Account Owners and the disability community. As we progress into 2020, I encourage each of you to be motivated and optimistic about future opportunities. Jump-start your savings goals through the New Year and beyond!

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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](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 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

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PROGRAM MANAGER