

Possibilities

Winter 2020



New Year, New Ways to Save

The New Year is an opportunity to take stock of financial goals and re-commit to one's savings journey. To give your finances a 2021 refresh, consider these simple tactics:

Set Attainable Goals: When creating your 2021 budget, set a particular financial goal to help motivate and keep your savings efforts on track. With this goal in mind, you can anticipate the feeling of accomplishment when you reach it, and fine tune the tactics needed to get there.

Do Your Research: Knowledge empowers financial decisions. Read up on what your Enable Alabama savings can cover, as the list may be more expansive than you think. Many companies also offer discounts and free services for individuals with disabilities, so before making any purchases check to see if you are eligible for extra savings.

Automate Your Savings: If you do not already have automatic contributions set up, now is the time! The Automatic Investment Plan (AIP) allows Account Owners to schedule recurring contributions to their Enable Alabama account, setting the stage for a hands-off yet consistent approach to savings.



Ways to Use Your Enable Alabama Account This Winter

As you start your winter planning, keep in mind that many of your seasonal expenses may be considered a Qualified Disability Expense (QDE). Consider putting your Enable Alabama funds towards the various approved uses:

1. **Transportation Expenses:** Accessible parking spot expenses, and modifications for vehicles are some of the approved qualified expenses for your Enable Alabama savings. If you need accessible travel capabilities, research local resources available to optimize your experience.
2. **Housing Expenses:** The winter months can often bring on additional expenses, including higher electricity and heating costs – basic living expenses that your Enable Alabama funds can cover. The list doesn't stop there as rent, property expenses and garbage services are also considered qualified expenses.
3. **Assistive Devices:** From wheelchairs to walkers, hearing aids to communication devices, there are many assistive devices that fall under the QDE category. Before purchasing, make sure to shop around for any holiday discounts on assistive items you may need.

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 Savings Director, Anita Kelley at anita.kelley@treasury.alabama.gov, 334-242-7515 or Enable Outreach Specialist Diane Stewart at dstewart@fnni.com, 402-602-3596.

Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

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

Why I Love Being an Advocate for the Disability Community

The disability community in Alabama has a strong network of passionate organizations and advocates. No exception is Doris Hill, Director of the Regional Autism Network (RAN) at Auburn University. Read on to learn about her organization's work.

What is RAN's mission? To serve those who have questions, concerns, or resources needs regarding themselves, a family member, friend, client, patient, or a student with diagnosed or suspected to have Autism Spectrum Disorder.

How does the RAN work to improve the lives of individuals with disabilities? We provide professional trainings, technical assistance, consultation, individual direct family assistance and public awareness programs. Each RAN is located at a university and is staffed by a professional with autism training. We share our resources and expertise with each other.

What is the most rewarding part of being involved with RAN? The most rewarding part is having a family member or professional thank you. Sometimes families get the diagnosis and don't know where to turn. We are there to help them with the journey from birth to adulthood.

How can people get involved? We have ongoing events that we share on our mailing list. Looking to get involved with our organization? If so, please email us at auran@auburn.edu.

Message from the Alabama State Treasurer

The New Year is a time of love, gratitude and togetherness. Communities are the backbone that enable us to pursue our dreams, exceed our goals and become our best selves. As we enter 2021, I encourage every Enable Alabama Account Owner to tap into the strength of their friends, family and support systems to help stay motivated to achieve their financial goals. Wishing you and yours good health and success in 2021 and beyond.

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

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**To learn more, visit EnableAL.com
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ALABAMA STATE TREASURER



PROGRAM MANAGER