

Possibilities

Spring 2018



Mother's Day Spotlight: Kathleen Baxter

"Two years ago, on Christmas, my family's life changed dramatically. My youngest son, Hunter – then 20— was paralyzed in a horrific car accident. A wheelchair was our new normal, and our son was totally dependent on others for his care.

In March 2017 I saw an advertisement that Enable Savings Plan Alabama, Alabama's version of the ABLE account, was now available through the Alabama State Treasury. I immediately contacted the Treasurer's Office.

By May we were making direct deposits, and were able to transfer all bonds and funds from his bank account into his new Enable Alabama account. Within three days, the funds were available. It was simple!

The Enable Savings Plan Alabama has given us peace of mind. We do not know what the future holds for Hunter, but we do know that we have the protection of being able to save on his behalf."

Insights

Stay Connected

We are excited to introduce our new Outreach Specialist, Diane Stewart. Diane has over 30 years of banking experience and decades of serving in leadership roles with local non-profits such as United Cerebral Palsy and Quality Living, Inc. Interested in connecting with Diane? Feel Free to reach out to her at dstewart@fnni.com.

Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

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



Tips: Spring Clean Your Finances

Spring has arrived and with it, tax season. When filing your taxes, don't forget to consider the deductions you may be eligible for, including:

- **Medical expenses** – Includes the costs of diagnosis, treatment and prevention of disease, insurance premiums, and transportation costs to receive care.
- **Child & dependent care credit** – Designed for families who are paying someone to care for a child or dependent.
- **Impairment-related work expenses** – Includes services that enable you to work, such as hiring a job coach.

If you are looking for assistance, check out the Volunteer Income Tax Assistance program for free help. In addition, take this time as an opportunity to review the tax advantages of your Enable Savings Plan Alabama account:

- **Tax-free earnings** – Earnings on contributions grow tax-free while invested, and tax-free if withdrawn for qualified disability expenses.
- **State tax benefits** – Contributions made into an Enable Savings Plan Alabama account may be eligible for state tax benefits.
- **Estate tax benefits** – Contributors (other than the account owner) can lessen the value of a person's taxable estate.

April Is Occupational Therapy Month

Occupational Therapy (OT) is a form of treatment intended to help individuals maximize their independence by improving, recovering, developing and maintaining the skills needed for daily living.

How does it work? Your occupational therapist will provide an evaluation to help identify your personal goals. You will then begin treatment to learn about maximizing skills in order to better handle your personal challenges. During the process your occupational therapist will evaluate the efficiency of the plan to ensure your goals are being met and will make adjustments as necessary.

How does this differ from Physical Therapy? Physical Therapy focuses mainly on treatment of injuries, whereas OT is focused on improving functioning abilities. In many cases your occupational therapist will come to your house or place of work for treatment to see how to equip you with strategies for better managing your everyday life.

What are payment options for treatment? In most cases OT is considered a qualified disability expense, meaning your savings plan can help cover the costs associated with treatment.

A Message from Alabama State Treasurer Young Boozer

Friends, spring has sprung! And Enable Alabama has sprung into its second year of service. We have travelled the state spreading the word about this special investment account to help individuals achieve a better life experience. During the year we learned that guardians were constrained in using the Enable account. We are fixing the problem. We expect passage soon of our bill enabling guardians to be able to fully use Enable Alabama. Our mission to provide the best features possible continues.

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

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