

Possibilities

Spring 2020



Ways to Use Your Enable Alabama Account

As you start your spring planning, keep in mind that many of your disability-related costs may be qualified Enable Savings Plan Alabama expenses, so consider saving for these in your Enable Alabama account.

See below for a list of some of the expenses you may not have considered saving for in your Enable Alabama account:

Transportation

Transportation expenses can include the costs of accessible parking spots, wheelchair van services and accessible modifications for vehicles.

Housing

Housing expenses can include rent, property expenses and garbage removal services. Remember, if using Enable funds to cover these costs, they must be paid in full the same month as the distribution to avoid an impact on Supplemental Security Income (SSI).

Assistive Devices

Assistive devices can include wheelchairs, walkers, hearing aids, communication devices and more.



Tips: Small Strategies to Achieve Big Savings

Everyday saving does not have to be a big challenge. By implementing these small habits into your routine, you'll soon find new room in your budget for Enable Alabama contributions:

1. **Clean Your Closets:** There's nothing like a good spring cleaning! Declutter your home and donate or sell items you are no longer using.
2. **Unplug Appliances:** When plugged in, most small appliances may draw power even if they are not in use. Do a daily sweep and unplug any gadgets to maximize savings on your electricity bill.
3. **Make Use of Reusable Items:** Aside from eliminating plastic use, reusable items such as bags, totes and plastic food containers are environmentally friendly and may save you a fair amount of money over time.
4. **Set Automatic Contributions:** No matter how small, automatic contributions help your savings grow steadily and consistently. This can be a great kickstart towards meeting your savings goals, or give a boost to your current savings plan.

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 or 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.

Good News Corner

Flowers are beginning to bloom and spring is in the air. What better time to compound the joy of the season and celebrate Autism Awareness Month? Read on for some of our favorite recent developments from the Autism community in Alabama.

- The Athens-Limestone Public Library lead the charge of library inclusivity with Spectrum Storytime. The program was such a success that it earned the Loleta D. Fyan Award from the American Library Association!
- Melissa Mullins was named an 'Unsung Hero' of Tallapoosa County for her advocacy for those on the spectrum, as well as her work organizing events and connecting individuals with services.
- Like most moms, Montgomery's Ashley Bell saw her son's autism spectrum diagnosis not as a setback, but as an opportunity to learn and advocate. Her work in the community earned her a 2019 'Families of the Year' nomination.
- Mountain Brook native Katelyn McInerney wanted to give her sister the best support possible – and that started with supporting herself. Katelyn earned a Diller Teen Tikun Olam Award for her organization 'Special Siblings', connecting the siblings of individuals with disabilities through education, conversation and support.
- The University of Alabama scored major points by clinching a KultureCity sensory inclusive certification for Bryant-Denny Stadium.

Message from the Alabama State Treasurer

Surviving tax season is often stressful, but we think that Enable Alabama Account Owners should go into this tax season with ease of mind. Earnings in an ABLÉ account are not taxed and as long as withdrawals from the account are Qualified Disability Expenses, they are tax free. Enable Alabama also arms you with knowledgeable client service agents to ensure that this tax season is streamlined and effortless as possible. We hope these benefits and services help you get the most from your account.

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 ABLÉ 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 ABLÉ 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

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ALABAMA STATE TREASURER



PROGRAM MANAGER