

Possibilities

Summer 2019



Celebrating the Anniversary of the Americans with Disabilities Act

Each summer, Fourth of July festivities are an opportunity to reunite with friends and family and celebrate independence. At Enable Alabama, we're also celebrating the 29th anniversary of the Americans with Disabilities Act (ADA) for the same reason.

Signed into law July 26, 1990, the ADA prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools and transportation. This legislation guarantees equal opportunities and protections for the disability community, a civil rights triumph that has resulted in a more open dialogue surrounding the importance of disability inclusion.

At Enable Alabama, we work every day to further this conversation—advocating for equality, inclusion and an enhanced quality of life—and are dedicated to fostering independence through strong and reliable financial planning. As we look back proudly on how far we have come, we are more eager than ever to drive progress for the future and provide opportunities to achieve financial independence to our Account Owners.



Tips: Smart Summer Savings

To help you coast through the rest of summer, we're sharing our top summer savings strategies:

- Take advantage of discounts: Looking to plan an exciting day trip or activity? Reduced admission is available to many zoos, theme parks, aquariums, monuments, and national parks. Explore discounted summer activity options online, and don't forget to reach out to your local disability community for guidance.
- Be environmental: During summer, electric bills tend to spike. To help conserve energy and money, the U.S. Department of Energy offers a Home Weatherization program that helps provide free services such as roof repairs and HVAC fixes for those who are eligible.
- Be a knowledgeable traveler: Before utilizing transportation, confirm
 your accessibility needs with the organization or venue. Call ahead or
 check online to see what type of discounts you may be eligible for to
 help maximize your savings.
- Get tech savvy: Check out applications such as <u>AccessNow</u>, which shares information about the accessibility features of restaurants, hotels and stores around the world and in your local area to ensure your desired destination has the accommodations you might 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 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.

EnableAL.com

Disability Pride Spotlight

July is Disability Pride Month, and to celebrate we've gathered together some of our favorite stories of success, inspiration and courage from individuals with disabilities and the broader disability community.

- Joseph Bradley, a high school senior, won not one but four medals on behalf of the USA Equestrian Team at the <u>2019 Special Olympics</u> World Games.
- The Radical Beauty Project gained notoriety for its mission to create a platform for individuals with Down syndrome to be <u>regularly featured</u> in fashion shoots.
- Actress Selma Blair took to the Vanity Fair red carpet with a cane after her MS diagnosis.
- Haley Moss, a woman with autism, became the first openly autistic lawyer after being admitted to the Florida Bar.
- The White Collection—a bridal boutique in Portsmouth, England—showcased a wedding gown on a mannequin in a wheelchair in their display window.

For more stories on inspiring individuals, events and organizations within the disability community, Follow and Like <u>@EnableSavingsPlanAlabama</u> on Facebook.

Message from the Treasurer

Just as July 4th is about celebrating our country's freedom, Enable Alabama is a program that celebrates the freedom that comes with achieving and maintaining a higher degree of financial independence. Prior to becoming Enable Alabama Account Owners, the concept of financial independence was beyond reach for many individuals with disabilities. We are proud that this program can contribute to the greater financial stability of individuals 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 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

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