

# Possibilities



## Update: Recent Guardianship Legislation Benefits Alabamians

Legislation introduced by Rep. Ken Johnson and Sen. Dick Brewbaker passed in March giving guardians full financial capabilities when opening and managing an Enable Savings Plan Alabama account for qualified persons with disabilities.

Alabama's previous legislation defined a conservator as an individual appointed by the court to handle the financial matters and property of a minor or adult who is incapacitated, while a guardian was appointed to make decisions pertaining to the person's physical needs. The enacted changes grant guardians the right to manage both the welfare and estate of an individual with a disability.

The milestone guardianship decision will benefit many individuals and their families throughout the state by providing greater access to the Enable Program. Giving guardians the power to handle finances on behalf of individuals with disabilities simplifies matters by allowing them to open, invest in, and manage an Enable Alabama account.



## Going for the Gold: Spotlight on the Special Olympics

Summertime is in full swing, which means it's the season of the Special Olympics USA Games! Since the organization was founded in 1968, the Special Olympics has brought together passionate athletes from around the country to not only compete, but to have fun and form friendships while they're at it.

Today, the movement has grown to more than 5.7 million athletes, who are supported by more than 1 million coaches and volunteers. Together, these individuals help the organization deliver 32 Olympic-style sports and over 108,000 games and competitions during the year.

The Special Olympics are an important platform for fostering inclusion and acceptance through sport, helping athletes share their skills and gifts with others while also receiving sports training to hone their physical abilities, finding confidence and experiencing joy along the way. By spearheading initiatives to improve the quality of life for individuals with disabilities, the Special Olympics is at the forefront of a widespread movement towards greater acceptance and participation.

At Enable Alabama, we are immensely proud of the individuals who participated this year, and we applaud the spirit of perseverance they represent so well.

### Insights

#### Enable AL Education for You!

Is there an organization near and dear to you that could benefit from a presentation by an ABL expert? If so, we would love to hear from you! Please contact our education team at [EnableAL@fnni.com](mailto:EnableAL@fnni.com). We are here to help!

#### Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

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

# An Enable Dad's Perspective on the Support of the Disability Community

"It's difficult to believe that it has already been 10 years since receiving the Down syndrome diagnosis of our daughter, Ashtin. I recall vividly the weight of the news—it was not expected, and I felt ill prepared to take it in. But within hours of Ashtin's birth, we were greeted with a welcome basket from the Down Syndrome Guild of Kansas City. This led to lifelong connections with families who encourage, listen and advise. We found tremendous support with aspects of growth, development and early childhood education through Infant Toddler Services of Johnson County and we are active each year in the Step Up for Down Syndrome Walk and Family Festival. This has brought together our friends and neighbors in ways we couldn't have imagined. Today, Ashtin is healthy and active in school and extracurriculars. As I look ahead to the next 10 years, the initial fears and concerns have become joy and optimism. I am especially encouraged by the passage of the ABLE Act in 2014. It opened the doors for Ashtin to set aside funds that will provide her the ability to pursue the life experiences that she desires without jeopardizing resource-based benefits in the future."

- Kevin Miller, Senior Advisor, Wholesale Banking,  
First National Bank of Omaha

## A Message from Alabama State Treasurer Young Boozer

I am pleased to report that we added a new feature to the Enable Alabama account recently. Shortly after the launch of the program in February 2017 we received feedback that there were antiquated state statutes that would prevent guardians from opening Enable accounts. A bill was filed that specifically permitted guardians to establish such an account. The bill quickly passed and was signed into law on March 22, 2018 by Governor Ivey. This will be a big plus to the program.

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](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 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

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