

# Possibilities

Fall 2019



## Simplify Your Savings

Life can get busy, but the Enable Savings Plan Alabama is here to make it simple when it comes to your savings. Take advantage of these tools to help you save time *and* money:

### **Automate Contributions**

With the [Automatic Investment Plan](#) you can set up automatic contributions to your Enable Alabama account directly from your personal checking or bank savings account – ensuring you never miss a chance to save. Set this up monthly, weekly or even on specific days.

You can also make automatic contributions from your paycheck through payroll direct deposit of after-tax dollars, and some working Account Owners may be able to contribute their earnings beyond the \$15,000 annual limit.

### **Withdraw Systematically**

One of the simplest ways to withdraw funds for qualified disability expenses is through the Systematic Withdrawal Program. With this feature you can send a pre-determined dollar amount to an individual or company each month. Not only does this take one item off your monthly to-do list, it also helps solidify your budget and savings allocations.



## Tips: Planning Ahead for the Holidays? Give the Gift of Savings

This holiday season make sure to share the news about Enable Alabama gift offerings to spread the holiday cheer:

- **Gift Certificates:** Friends and family can download a gift contribution coupon – as well as a special occasion card if desired – from the Enable Alabama site. Simply fill out and mail both items, along with a check for the desired contribution amount, to the Enable Alabama address on the coupon.
- **Ugift:** A free online gifting service, Ugift makes contributing to an account easy. With your Ugift Code, loved ones can transfer gifts directly from their bank account without having to join, register or pay a service fee.

Check out our [Gift page](#) on our website for more information.

## 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](mailto: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

The weather may be cooling down but our hearts are as warm as ever thanks to these inspiring stories in the disability community:

- The Autism Society of Alabama hosted the first annual A+ for Autism Bash and Bands event to raise awareness for the resources that are [available to those with autism and their loved ones.](#)
- Cookie Cutters Haircuts for Kids, the national hair salon for children of all needs and abilities [opened its first Alabama location in Hoover.](#)
- Plant Gaston members of the Alabama Power Service Organization put together a day of fishing and [fun for children with disabilities from local schools.](#)
- Huntsville will soon play home to Alabama's second universal playground, which will provide children of all abilities a fun and safe space to interact.
- The American Library Association recently awarded the 2019 Loleta D. Fyan Award to the Athens-Limestone Public Library to make the [library more inclusive for individuals with disabilities.](#)

### Message from the Alabama State Treasurer

Since its inception, Enable Alabama has brought together 242 individuals who were searching for ways to become financially secure. That number continues to grow as Enable Alabama empowers, educates and creates new paths for individuals with disabilities who once faced burdensome financial regulations.

We still have a lot of ground to cover, but I am thankful that the Plan has been an asset for Account Owners who are paving their way to financial stability.

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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

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**To learn more, visit [EnableAL.com](#)  
or call 866-833-7949**



ALABAMA STATE TREASURER



PROGRAM MANAGER