

How it Works

Does it work like a checking account at my bank?

Because it’s an investment option within the Enable Savings Plan, there are some differences to a traditional checking account.

Similarities:

- You can receive an optional free debit card³ for use at ATMs⁴ or when you purchase items at locations that accept a MasterCard® debit card.
- If you want to use checks, you can order them from Enable⁵ or a vendor of your choice.
- You can keep track of your withdrawals and view Checking Option balances at EnableSavings.com. If there was activity in a month, you will receive a monthly Checking Option statement from Fifth Third Bank (see “Account Fees”). You will also receive quarterly statements for all of your account’s Investment Options, including the Checking Option, from Enable.
- You can view, print and download images of cashed checks within the past 24 months at the Fifth Third website www.53.com.

Differences:

- You must open an Enable account online or by completing and mailing an Enrollment Form to the Enable Savings Plan. You can’t walk into a bank to open the Checking Option.
- When you open an Enable account, you can opt to invest in the Checking Option alone, or in combination with any other Investment Option in the Plan.
- Just like the other Enable Investment Options, all deposits into the Checking Option must to be sent to the Plan. Deposits can’t be made at a bank or at an ATM (see “Contribute”).

Contribute

- You can contribute the same way you would for the other Investment Options, either by check, electronically from your personal bank account, by setting up prescheduled, systematic contributions via our Automatic Investment Plan (AIP), or payroll deduction.
- You can contribute a specific monthly amount into the Checking Option to use throughout each month by setting up AIP or a contribution from your paycheck. Money that comes into your account can be split among any or all of your Investment Options, including the Checking Option.
- You can preschedule money to be moved from one Investment Option to your Checking Option with the Systematic Exchange feature. Call the Plan for more information at 1-844-ENABLE4.
- You can also transfer funds from your other Enable Investment Options into your Checking Option (limit of twice per calendar year).



Withdraw

- All withdrawals are to be used for qualified disability expenses.⁶
- Use your debit card at an ATM⁴ to get cash or use your debit card for purchases at a store or online.
- Write a check.
- Request a withdrawal by logging into your secure Enable account online, sending in a Withdrawal form downloaded from EnableSavings.com, or by giving the Plan a call at 1-844-ENABLE4



Account Fees

Asset-Based Fees: \$0

Monthly Service Fee: It is free to receive monthly bank statements via e-delivery or if you have a monthly balance of \$250 in the Checking Option. You can choose to receive paper statements for \$2 a month. Other transactional fees may apply.

Annual Account Fee: There is an \$10.00 charge per quarter (\$40 per year), for electronic delivery of statements and communications and \$12.50 per quarter (\$50 per year) for paper delivery per account (not per Investment Option), regardless of how many Investment Options are in your account. A Plan account invested entirely in the Checking Option will be charged \$10.00/ \$12.50 per quarter against the balance in the Checking Option.

Convenience Fees: There may be convenience fees (such as out-of-network ATM fees or International Transaction fees).

Checkbook Fee: You can order checks from Enable at a cost of \$6 for a starter box. A minimum balance of \$25 is needed in the Checking Option before a checkbook will be ordered. You can also order checks from a vendor of your choice.

A complete list of fees and charges and Terms and Conditions can be found in the “Investments” section at EnableSavings.com, select “Checking Option,” and then select “View Terms and Conditions,” or by calling the Plan at 1-844-ENABLE4.

Visit EnableSavings.com or call 844-362-2534 to learn more about the Checking Option and the Enable Savings Plan.

¹ Contributions to and earnings on investments in the Checking Investment Option are insured by the FDIC to each account owner up to the maximum limit established by federal law, which is currently \$250,000.

³ Your debit card should be received within 10 days of contributing to your Checking Investment Option if you choose to get one.

⁴ There may be fees for using out of network ATM machines (fee table available in the “Investments” section at EnableSavings.com, select “Checking Option,” then select “View fees and charges.”)

⁵ A minimum balance of \$25 in the Checking Option is required before a checkbook can be ordered from the Enable Plan.

⁶ A Qualified Disability Expense includes basic living expenses and are not limited to items for which there is a medical necessity or which solely benefit a disabled individual .See the Program Disclosure Statement for a complete list of qualified disability expenses.

Why Invest in the Enable Checking Option?

The Enable Checking Investment Option¹, within your Enable Savings Plan account, allows you to not only save for the future but also to set aside money for everyday expenses.

You can save for expenses five years or more down the road (like for a service dog) in one of the other four investment options while you set aside money in the Checking Option for your daily expenses (like for food for your new service dog).

What are the benefits?

- It helps promote **financial independence**. You can write a check or use a debit card for any of your daily or recurring expenses, such as paying for rent, transportation, or doctor visits. This gives you a way to budget and plan for your expenses.
- It supports **inclusion in your community**. You can use a debit card or write a check for a purchase using your own money, just like your friends, families and peers.
- There are built in **safeguards** and easy ways to fund the Checking Option to help limit potential exposure to fraud or money mismanagement. You can also easily track withdrawals online.



EnableSavings.com

1-844-ENABLE4



Facebook.com/EnableSavingsPlan

Enable Savings Plan

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Kansas City, MO 64121

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.EnableSavings.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.

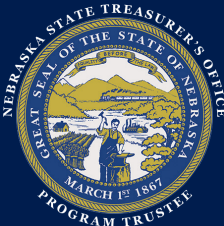
Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an account owner is eligible to participate in the Plan.

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

Nebraska Investment Council Investment Oversight



Nebraska State Treasurer, Trustee, Ascensus LLC Program Manager



Enable Checking Option

