



## Enable Your Clients

As a financial advisor, every day you are bombarded by market updates, new financial products, and legislative changes that affect your practice. The Achieving a Better Life Experience (ABLE) Act, provides an opportunity for individuals with disabilities to save for their financial future. Prior to the enactment of this law, individuals with disabilities receiving resource-based benefits (e.g., SSI) were not permitted to have more than \$2,000 in assets in their name. However, assets up to \$100,000 in an ABLE account do not impact resource-based benefits. Because an ABLE account is tax-advantaged, it is also a great way to save.

Your client may be an individual with disabilities or have an individual with disabilities in their family. While the law requires the individual with disabilities to own the account and its assets, others can contribute. This is a great opportunity for you to help your clients take advantage of this plan and its benefits. We can provide you with a way to stay up-to-date with changes to laws and regulations and insights into the Enable Savings Plan.

### **Why should I learn about Enable?**

It is very likely that you have clients with disabilities or have a family member with disabilities and the disability occurred prior to age 26. Whether it is a child or grandchild with Down syndrome, on the Autism spectrum, or disabled in an accident, you are probably already working with someone who can benefit from an Enable account.

Whether you are currently working with an individual with disabilities or their family members, your knowledge about the Achieving a Better Life Experience (ABLE) Act and specifics about the Enable Savings Plan can have great benefits for your practice. You can strengthen relationships and potentially get more clients as well. Their gratitude could add long-term value to your practice.

## How does Enable work?

An Enable account works like many other investment accounts, with different investment options and the ability to withdraw funds to pay for Qualified Disability Expenses (virtually all medical and lifetime expenses). However, having an Enable account will allow a beneficiary to save money in their name without affecting their eligibility for Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or Medicaid benefits.

## Will Enable accounts replace Special Needs Trusts?

An Enable account is a complement to Special Needs Trusts and other advanced planning tools for people with special needs. A comprehensive financial plan will involve work with financial, legal, and tax advisors that all need to work together.

## What investments will be available through Enable?

For those saving for a long time horizon, we offer three, low-cost Target-Risk Investment Options—Growth, Moderate, and Conservative — for investing in an asset allocation to Vanguard index funds.

For those wanting a guarantee of principal and earnings and investing for a shorter time frame, there is the FDIC-insured Bank Savings Investment Option. Additionally, we offer a Checking Investment Option that has check writing and debit card capability for every day and repetitive expenses. It is our goal to provide diverse investments at a reasonable expense.

## Will I get paid on Enable accounts?

Today, Enable is a direct-sold Plan and there is no mechanism (i.e., upfront loads, 12b-1 fees, etc.) to compensate a financial advisor for contributions to an Enable account. This is to keep fees as low as possible so the individual with disabilities has as much money available as possible.

While you will not get compensated directly by the Plan, knowing about its features and passing along that knowledge to your clients will help strengthen your relationships with them. In addition, as part of your financial and estate planning conversations, you can identify, where appropriate, the Enable Savings Plan as a way to financially protect a loved one with disabilities. Your clients' gratitude could certainly be a long-term value you add to your practice.

**An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at [www.EnableSavings.com](http://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 savings 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

To learn more, visit [EnableSavings.com](http://EnableSavings.com) or call 844-362-2534

