

## Five things you should know about Enable.



The Enable Savings Plan is an ABLE Act savings plan that provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future disability related expenses without impacting your resource-based benefits.

### 1. Worthwhile Tax Advantages

Earnings on your investments grow tax-deferred while invested, and are tax-free at both a federal and state level if used for any qualified disability expense. Contributions made into an Enable Savings Plan account may be eligible for state tax benefits and qualify for the federal gift tax exclusion up to \$19,000.

### 2. Affordable

There is a low \$50 minimum contribution when an account is opened (\$25 if you select AIP or payroll deduction at enrollment). After you open an account, there is a \$25 minimum for subsequent contributions, waived if you contribute systematically from a paycheck or from a bank account. Save as little as you want or whatever you can afford. The sooner you start, the better!

### 3. Anyone Can Contribute

While assets in the account belong to the Account Owner, anyone can contribute. You, friends and family members can all contribute to your account up to an annual total contribution limit of \$19,000 from all sources. In addition, contributions by an employed Account Owner who has not contributed to an employer-sponsored retirement plan during the current calendar year may exceed the Annual Contribution Limit by the lesser of

- (a) the compensation included in the Account Owner's gross income for the taxable year, or
- (b) the federal poverty line for a one-person household.

You can contribute by check or online and with pre-scheduled contributions from a paycheck or bank account. We even have a way to make gift contributions.

### 4. Easy to Open, Easy to Use and You're In Control 24-Hours a Day

Any eligible individual nationwide can open an account in under 10 minutes online or by paper form. You can access your account using the ADA-compliant, secure website. At EnableSavings.com you can manage investments, review balances and make contributions and withdrawals. You can make saving easier with automatic contributions from a bank account or paycheck.

### 5. Low-Cost Investment Choices to Match Your Savings Strategy

The Enable Savings Plan offers affordable investment options including three that invest in low-cost Vanguard index funds; an FDIC-insured bank savings option; and a checking option with check writing and a debit card.

## Eligibility

An Eligible Individual of any age can open an Enable Savings Plan account.

### **An Eligible Individual is one who:**

- Is blind or disabled before the age of 26 (increasing to 46 beginning January 1, 2026) and is entitled to SSI or SSDI benefits; or
- Has a certification from a physician indicating that he/she has a marked or severe functional limitation that was diagnosed before the age of 26 (increasing to 46 beginning January 1, 2026) , which is expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months, or is blind.

**To determine if your disability is considered an eligible disability, talk to your disability benefits advisor.**

### **You might have an eligible disability if you:**

- Have the conditions identified at <https://www.ssa.gov/compassionateallowances/conditions.htm>
- Do not receive SSI or SSDI but your condition manifests in the ways as outlined on the following web pages, you will likely qualify for an Enable account based on severity (with physician certification):

**For adult onset:** <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

**For childhood onset:** <https://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>

**You do not need to receive public benefits to be eligible to open an Enable account.**

**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.

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**

