

QUARTERLY NEWSLETTER



A note from the Nebraska State Treasurer

As we spring forward into 2026, the momentum behind the Enable Savings Plan has never been stronger. The federal ABLE Age Adjustment Act opened the door for thousands more to achieve financial savings goals and meet immediate disability-related needs. We've already seen new account openings rise as more individuals and families discover Enable Savings Plans. If you know someone who may be eligible, please share this newsletter with them.

In recent months, our focus has been on expanding education, strengthening community partnerships, and ensuring that every qualified individual and family knows that Enable is here to financially support their goals—whether that's accessible housing, assistive technology, transportation, or long-term planning.

Enable will celebrate one decade this June! We hope to see you at our ten-year anniversary event. Follow us on Facebook and Instagram for upcoming event details and updates @EnableSavingsPlan



 ***Follow Enable on Facebook & Instagram***
@EnableSavingsPlan

Legislative Updates

The State Treasurer is working with Nebraska and federal lawmakers to strengthen protections for the Enable program. In Nebraska's Unicameral, Legislative Bill 1240, introduced by Sen. Dave Murman and prioritized by Speaker John Arch, would further safeguard Enable assets from Medicaid estate recovery, providing families with even more confidence in their Enable Savings Plan. This bill advanced to first-round consideration March 11 after a 33-0 vote and was advanced to final reading on March 17th.

In February, the State Treasurer visited Washington, D.C. and visited with Nebraska's federal delegation regarding the ABLE Employment Flexibility Act (S. 2459 / H.R. 4644). This legislation would allow employers to contribute to a qualified employee's Enable account in lieu of retirement plan contributions.

Our office remains committed to the growth, expansion, and prioritization of Enable for years to come.

Our team is committed to supporting you every step of the way. Call us at 1-844-ENABLE4 (362-2534), Monday–Friday, 8 a.m.–8 p.m. CT, or visit EnableSavings.com for resources, FAQs, and account tools.

Spring Planning Tips for 2026 Savings Goals

Review your 2026 savings goals to achieve your needs and maximize benefits:

Annual contribution limit for 2026 is \$20,000.

- Consider setting up automated contributions.
- Share your U-gift code with friends and family.
- Create a member profile for fee-free crowdfunding by visiting <https://givetoenable.nebraska.gov/members/>

Nebraska state tax deduction limit for 2026 is \$10,000 or \$5,000 if married filing separately.

- When Nebraska state tax filers contribute to your account, they are eligible to claim this tax-advantage benefit too!

Tax Reminder for 2025 Nebraska Filers

For 2025 Nebraska state tax-filers who made contributions to one or more Enable Savings Plan accounts may report contributions on 2025 state returns up to \$10,000, or \$5,000 if married filing separately. Here is how:

- Enter the Enable account numbers or U-Gift codes you contributed to along with the total amount of your contributions on Line 22 of Form 1040N.
- Only contributions to Nebraska's Enable Savings Plan are deductible on Line 22.

For additional guidance, visit Revenue.Nebraska.gov/About/Forms or consult your local tax advisor for personalized assistance.



The Enable Savings Plan (the "Plan") is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment portfolios within The Nebraska Achieving a Better Life Experience Program. *An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at 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. Nebraska state income tax deductions are subject to recapture to the extent previously deducted if funds are not used for Qualified Disability Expenses. Except for the Bank Savings and Checking Investment Options, investments in the Enable Savings Plan 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 Nebraska, the Nebraska State Treasurer or the Nebraska Investment Council, 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, except Bank Savings and Checking Investment Options; No Bank, State or Federal Guarantee; May Lose Value.

The Nebraska Achieving a Better Life Experience Program Trust Issuer
Nebraska Investment Council Investment Oversight
Nebraska State Treasurer's Office, Program Trustee
Ascensus LLC, Program Manager



ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 3/31/2026

SAVINGS PLAN		Total Returns		Average Annualized Total Returns			
Investment Option Name	Quarter Ending	Year	Since				Inception Date
Benchmark*	3/31/2026	To Date	1 year	3 year	5 year	Inception**	
Growth Option	-1.92%	-1.92%	17.11%	14.00%	7.63%	9.88%	6/30/2016
Enable Benchmark Growth Option	-2.29%	-2.29%	17.16%	14.29%	7.94%	10.26%	
Moderate Option	-1.37%	-1.37%	13.79%	11.38%	5.96%	7.84%	6/30/2016
Enable Benchmark Moderate Option	-1.66%	-1.66%	13.86%	11.71%	6.33%	8.21%	
Conservative Option	-0.44%	-0.44%	8.68%	7.71%	4.09%	4.95%	6/30/2016
Enable Benchmark Conservative Option	-0.54%	-0.54%	8.94%	8.10%	4.46%	5.33%	
Bank Savings Option	0.78%	0.78%	3.64%	4.05%	2.51%	1.60%	6/30/2016
ENABLE FTSE 3-Month T-Bill	0.93%	0.93%	4.22%	4.97%	3.49%	2.37%	
Checking Option	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1/26/2017
NA							

* Each benchmark is not managed. Therefore, its performance does not reflect management fees, expenses or the imposition of sales charges.

** Since Inception Returns for less than one year are not annualized.

The performance data shown represents past performance. Past performance - especially short-term performance - is not a guarantee of future results. Performance information is current as of the most recent timeframe referenced above and is net of the weighted average operating expense ratio of the underlying fund, program management fee and state administration fee. Investment returns and principal value will fluctuate, so that investors' units, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

The Plan is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment options within the Nebraska Achieving a Better Life Experience Program Trust. The Plan is intended to operate as a qualified tuition program to be used only to save for qualified expenses, pursuant to Achieving a Better Life Experience ("ABLE") 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 www.EnableSavings.com, which contains more information, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's 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 the Enable Savings Plan 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 Nebraska, the Nebraska State Treasurer, or the Nebraska Investment Council 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.

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For further information about investments and for the most recent month-end performance data, please visit our website at www.EnableSavings.com