

Possibilities



Fall 2025



'Tis the Season for Giving AND Receiving!

As we near the holiday season, receiving gifts for individuals with disabilities can sometimes be stressful. One may worry about being over-resourced due to receiving gifts. By sharing your UGift® code with friends and family, you can avoid that worry and have the money put directly into your Enable account!

How to find your UGift® code:

1. Go to enablesavings.com
2. Log into your account
3. Choose "View and Invite savings with Ugift®" from the menu on the left side of the profile page.
4. This will bring you to the Ugift® page, and you will see your six-digit alpha numeric code.

Share your Ugift® Code:

Feel free to share your code on social media, or through email, text, etc. with family and friends. You may even want to make an account on our new crowdfunding page, givetoenable.nebraska.gov

Want to Give?

1. Givers can take your Ugift® code that you share with them, and go to ugiftable.com.
2. Follow the instructions on the Ugift® page to give.
3. At the end of the process, there will be a confirmation page. Givers will want to print that page and keep for their records.
4. When givers contribute with the Ugift® code, they can also use that code to deduct the amount they gave on their Nebraska income taxes at the end of the year (up to \$10,000 annually -- \$5,000 for married taxpayers filing separately).

Need extra funds? Participate in Give to Enable, where anyone can contribute to your Enable account! givetoenable.nebraska.gov

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable advocate, please reach out to Enable Savings Plan Director Stacy Pfeifer at stacy.pfeifer@nebraska.gov.

Participate in Give to Enable and raise money for your disability related expenses! Go to givetoenable.nebraska.gov today!



Follow and Like

Facebook @EnableSavingsPlan
YouTube @EnableSavingsPlan
Instagram EnableSavingsPlan

Questions?

You can call our customer service number at 1-844-ENABLE4 (362-2534) Monday- Friday 8 AM to 8 PM CT or email us at clientservices@enablesavings.com

[EnableSavings.com](https://enablesavings.com)

Enable Age Adjustment starts Jan 1, 2026!

A major change is coming to Enable on January 1, 2026. The ABLE Age Adjustment Act will significantly expand eligibility by raising the age of disability onset from before age 26 to before age 46. Previously, those who developed a severe disability in early or middle adulthood (ages 26–45) were excluded. We are excited to welcome these new account owners to Enable. If you know anyone who was previously not eligible, but will be with the age adjustment, please share! We are excited to share with these individuals how these accounts can help them save, whether they receive benefits or not!

Treasurer's Office Message:

Harvest season is upon us, and it is a glorious time of the year. The weather turns chilly, the leaves change, and we turn our thoughts to family and friends. I challenge you to take a moment and see how Enable can help your own "harvest." Take the time to explore all the advantages an Enable account can provide. We offer a nationwide plan that is second to none and encourage you to take a look at such new initiatives as Give to Enable givetoenable.nebraska.gov. There is a cornucopia of ideas at enablesavings.com so get out there and create your own harvest!



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* | 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's Office, Program Trustee
Ascensus LLC, Program Manager





ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 9/30/2025

Investment Option Name Benchmark*	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2025	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	6.55% 6.70%	15.33% 15.43%	14.12% 14.34%	18.96% 19.40%	10.83% 11.24%	10.37% 10.79%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	5.28% 5.43%	12.73% 12.87%	11.34% 11.60%	15.24% 15.71%	8.17% 8.61%	8.19% 8.60%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	3.26% 3.43%	8.64% 8.90%	7.68% 8.02%	9.90% 10.38%	5.03% 5.44%	5.11% 5.51%	6/30/2016
Bank Savings Option <i>ENABLE FTSE 3-Month T-Bill</i>	0.97% 1.11%	2.87% 3.34%	3.99% 4.61%	3.65% 4.98%	2.17% 3.10%	1.50% 2.28%	6/30/2016
Checking Option NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1/26/2017

* 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.

The Nebraska Achieving a Better Life Experience Program Trust Issuer
Nebraska State Treasurer Trustee
Nebraska Investment Council Investment Oversight
Nebraska State Treasurer Program Manager

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* Except the Bank Savings and Checking Investment Options

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

**ENABLE SAVINGS PLAN
PROGRAM DISCLOSURE STATEMENT DATED JANUARY 27, 2022
SUPPLEMENT NUMBER SEVEN**

This Supplement amends the Program Disclosure Statement and Participation Agreement dated January 27, 2022 (the “Program Disclosure Statement”). You should read this Supplement in conjunction with the Program Disclosure Statement and retain it for future reference.

Federal Legislation Makes ABLE-Related Changes

On July 4, 2025, H.R. 1 was signed into federal law. The three ABLE provisions referenced below which were scheduled to expire on December 31, 2025 have been made permanent.

- 1. Additional Contribution Limits for Employed Account Owners:** The Annual Contribution Limit is currently \$19,000 from all sources. However, employed Account Owners who have earned income during the current year, and who have neither made nor received any contributions to a retirement plan, may contribute an amount in addition to the Annual Contribution Limit. For those employed Account Owners, this additional amount is equal to the Annual Contribution Limit plus the lesser of: (i) the Account Owner’s gross income for the calendar year; or (ii) the Federal Poverty Level for a one-person household in the Account Owner’s state of residence for the previous calendar year.
- 2. Federal Tax Credit for Contributions to an ABLE Account:** ABLE Account Owners may qualify for a nonrefundable federal tax credit known as the Saver’s Credit for contributions to their ABLE account. The current maximum annual contribution amount that may qualify for the credit is \$2,000 and the amount of tax credit depends on the adjusted gross income of the individual. Beginning in 2027, the amount will be increased to \$2,100 per individual. For more information on the Saver’s Credit, please go to www.irs.gov or consult a qualified tax advisor.
- 3. Rollovers from a Qualified Tuition Program to ABLE Accounts:** Contributions to an ABLE Account can be made by rolling over funds from a qualified tuition program established under section 529 of the Code (“529 Account”), either directly or indirectly. The designated beneficiary of the 529 Account must be the ABLE Account Owner or a “member of the family” (as defined by section 529 of the Code) of the Account Owner. Rollover contributions from a 529 Account are subject to both the Annual Contribution Limit and the Account Balance Limit. See “Part 10 – Federal and State Tax Considerations” for more information on the requirements for tax-free Rollovers.

The following ABLE-related provisions were also included:

- 1. Annual Contribution Limit Calculation:** The method by which the IRS will calculate the Annual Contribution Limit was modified. The Annual Contribution Limit will still be tied to the annual federal gift tax exclusion, but because of the modification to the calculation, the Annual Contribution Limit may be higher than the annual federal gift tax exclusion in a given year. The Plan will update Account Owners when the Annual Contribution Limit for a tax year increases.

- 2. Rollovers from Trump Accounts to ABLE Accounts:** H.R.1 introduced new birth-based custodial accounts, known as “Trump Accounts,” which can be established for children under age 18. During the calendar year that the beneficiary of a Trump Account attains age 17, the Trump Account’s entire account balance may be directly rolled over into an ABLE Account. The rollover will not count towards the individual’s income, and will not count towards the ABLE Annual Contribution Limit.

Accordingly, the following changes to the Program Disclosure Statement are effective as of July 5, 2025:

1. The **Contribution methods** section (page 15) is replaced in its entirety with:

Contributions can be made to an account by:

- Contributing electronically from a bank account
- Check
- Money order
- Wire transfer
- Payroll deduction
- Rollover from another qualified ABLE program
- Rollover from a qualified tuition program
- Rollover from a Trump Account
- Transfer within the Enable Savings Plan
- Contributions from Ugift®

2. The following paragraph on **Rollovers from a Trump Account** is inserted below **Rollovers from a qualified tuition program** on page 17 of the Program Disclosure Statement:

Rollovers from a Trump Account

Trump Accounts are birth-based custodial accounts which are established by the Federal government (with an initial deposit of \$1,000) for children born between 2025 and 2028 and can also be established for other children under age 18. During the calendar year that the beneficiary of a Trump Account attains age 17, the Trump Account’s entire account balance may be directly rolled over into a Plan account. The rollover will not count towards the individual’s income, and will not count towards the Annual Contribution Limit.

3. The section *Direct Rollovers* on page 37 of the Program Disclosure Statement is hereby deleted and replaced with the following:

Direct Rollovers. A direct Rollover (referred to as a “program-to-program transfer” in the Treasury regulations) means the direct transfer of the entire balance of an ABLE account into an ABLE account of the same Account Owner in which the transferor ABLE account is closed upon completion of the transfer, or of part or all of the balance to an ABLE account of another Eligible Individual who is a Member of the Family of the former Account Owner, without any intervening distribution or deemed distribution to the

Account Owner. Direct rollovers may occur into the Plan as contributions or out of the Plan as withdrawals. Direct Rollovers also include a direct transfer from a qualified tuition program account into an ABLÉ account owned by the designated beneficiary of the qualified tuition program account, or a member of the family (as defined under section 529 of the Code) of such designated beneficiary. Rollovers from a qualified tuition program account that exceed the Annual Contribution Limit are includible in the distributee's gross income. Rollovers from a Trump Account into an ABLÉ account are also direct rollovers, and do not count towards the individual's income or the Annual Contribution Limit.

ABLE Age Adjustment Act Raises Eligible Age of Disability Onset

Effective January 1, 2026, the ABLÉ Age Adjustment Act will amend the ABLÉ Act by raising the eligible age of disability onset from 26 to 46. As of the effective date, individuals who became disabled before their 46th birthday and meet the other requirements for being an Eligible Individual will be eligible to open an ABLÉ account.

Accordingly, the following changes to the Program Disclosure Statement are effective as of January 1, 2026:

1. All references throughout the Program Disclosure Statement to the requirement that an Eligible Individual's disability was present before their 26th birthday or before the individual attained age 26 are hereby deleted, and replaced with the requirement that their disability was present before their 46th birthday or before the individual attained age 46, respectively.