

Possibilities

Spring 2018



Being an ABLE Advocate

This spring, take action and become an ABLE advocate. An ABLE advocate supports not only people with disabilities, but also organizations and legislation dedicated to helping them.

Here are some easy ways you can get involved:

Educate: Speaking with friends, family, and your community about the importance of financial independence in the disability community is a good first step. A meaningful way to start these conversations is to share background information on the ABLE Act, ABLE 2.0 updates, or even your own story about saving in an ABLE plan.

Engage: Advocating for ABLE can be done by supporting grassroots and national organizations associated with its mission and by attending walkathons and events sponsored by local disability organizations. By actively participating you can spread awareness and reach those in your community and beyond.

Insights

Stay Connected

We are excited to introduce our new Outreach Specialist, Diane Stewart. Diane has more than 30 years of banking experience and decades of serving in leadership roles with local non-profits such as United Cerebral Palsy and Quality Living, Inc. Interested in learning more about her background? Make sure to check out her February 13 Enable blog.

Get Social: Follow and Like @EnableSavingsPlan on Facebook

Keep up-to-date on Enable news, saving tips, and inspirational stories by joining our community on Facebook.

EnableSavings.com



Tips: Spring Clean Your Finances

Spring has arrived and with it, tax season. When filing your taxes, consider the deductions you may be eligible for, including these:

- **Medical expenses** – Includes the costs of diagnosis, treatment, and prevention of disease; insurance premiums; and transportation costs to receive care.
- **Child & dependent care credit** – Designed for families who are paying someone to care for a child or dependent.
- **Impairment-related work expenses** – Includes services that enable you to work, such as hiring a job coach.

If you are looking for assistance, check out the Volunteer Income Tax Assistance program for free help. In addition, take this time as an opportunity to review the tax advantages of your Enable Savings Plan:

- **Tax-free earnings** – Earnings on contributions grow tax-free while invested and tax-free if withdrawn for qualified disability expenses.
- **State tax benefits** – Contributions made into an Enable Savings account may be eligible for state tax benefits.
- **Estate tax benefits** – An individual other than the account owner can lessen the value of his or her taxable estate by making a contribution to a loved one's account.

April Is Occupational Therapy Month

Occupational therapy (OT) is a form of treatment intended to help individuals maximize their independence by improving, recovering, developing, and maintaining the skills needed for daily living.

How does it work? Your occupational therapist will provide an evaluation to help identify your personal goals. You will then begin treatment to learn about maximizing skills to address your personal challenges. During the process your therapist will evaluate the efficiency of the plan to ensure your goals are being met and will make adjustments as necessary.

How does this differ from physical therapy? Physical therapy focuses mainly on treating injuries; whereas, OT focuses on improving functioning abilities. In many cases your occupational therapist will come to your house or place of work for treatment to see how to equip you with strategies for managing your everyday life.

What are payment options for treatment? In most cases OT is considered a qualified disability expense, meaning you can use your Enable Savings Plan to help cover the costs associated with treatment.

A Message from the Nebraska State Treasurer

When spring cleaning, please remember to save your receipts for expenditures from your Enable Savings Plan account. While as an Enable account owner, you aren't required to document how you spend your money in your account, we recommend you keep those receipts in a convenient place should you ever be asked for documentation. Spring is a good time to set up easy retrieval system and a perfect opportunity to review the financial independence and freedom Enable has offered you.

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 Trust. The Plan is intended to operate as a qualified ABL program to be used only to save for Qualified Disability Expenses, pursuant to the Achieving a Better Life Experience 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 home state offers any state tax or other benefits that are only available for investments in such state's qualified ABL 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, the Nebraska Investment Council or First National Bank of Omaha 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.

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 State Treasurer Trustee

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