

# Possibilities



**GOOD NEWS**

## The ABLE Age Adjustment has Passed!!

Thanks to everyone who advocated to help achieve this goal. We are so excited to announce the ABLE Age Adjustment passed in December of 2022. This means that to be eligible for an ABLE savings plan, the account owner will have to incur the disability before the age of 46, instead of 26. This law will not go into effect until 2026, unfortunately, but that gives us lots of time to spread the word! This change will open eligibility to as many as 8 million more people, including 1 million disabled veterans across the United States. If you know someone who has incurred a disability between the ages of 26 and 46 and think they may be eligible for an Enable account, be sure to let them know about this great change!



## Tips- How to Utilize Ugift to Help You Save

Feeling motivated to save, but not sure how to best use the tools that Enable has to offer? Ugift can be a great way to help save, and to encourage others to help reach your goals!

- Every Enable account owner has a Ugift code. To find yours, log into your Enable account, and click "View and Invite Savings with Ugift" from the list on the left side of your screen. Contact our customer service if you need help in finding your code.
- Share your code! Social media, over the phone, and any other way you communicate with family and friends. Along with your code, be sure to share your savings goals, so family and friends can help you to reach those goals.
- Once family and friends have your code, they can go to [UgiftABLE.com](http://UgiftABLE.com). There they can enter the code you have shared, enter their name and the amount they would like to give, and then make the gift via electronic funds transfer or check.
- Also remember to share that the Ugift contributions can be deducted on your Nebraska state income taxes. Up to \$10,000 or \$5,000 if married, filing separately. \*

### Stay Connected

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](mailto:stacy.pfeifer@nebraska.gov).

### Get Social

Follow and Like @EnableSavingsPlan on Facebook.

Stay posted on Enable updates, savings tips, and inspiring stories by joining our community on Facebook.

### Questions?

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

**EnableSavings.com**



# Graduation Time is Right Around the Corner!

We are nearing the time for high school graduation. Some of you with special needs children may be wondering what your options are. In Nebraska, there are three graduation options:

- A student completes a standard course of study based upon meeting all requirements for graduation and IEP/Transition goals. The student would be eligible to receive a signed, regular diploma and participate in the graduation ceremonies.
- A student completes the standard or modified course of study, but not the IEP/Transition goals. The student may participate in graduation ceremonies with their peers without receiving a signed regular diploma. The student may continue to receive services and supports from the school district until the IEP/Transition goals are met or until the student completes the school year in which they reach the age of 21. At this time, the student will receive a signed, regular diploma.
- A student completes his/her IEP/Transition goals, but not the standard course of study. When a student's disability prevents them from completing the standard course requirements for graduation, the IEP team must identify IEP/Transition goals for graduation that are consistent with the student's individual needs. Upon completion of those goals, the student will be allowed to graduate with a signed, regular high school diploma. A student may elect to participate in graduation ceremonies with peer classmates or upon completion of their course of study.

---

## Treasurer's Message:

This is such a wonderful time of the year. Spring means new growth, spring cleaning, and new opportunities. A perfect example of those new opportunities can be found in our lead article about the passage of the ABLE Age Adjustment Act, increasing the age of disability from 26 to 46. This opens the possibility to help out millions. Such great news! Now it is up to all of us to spread the word and let qualified individuals and their families know of this exciting development. Anything we can do to help or any questions you may have, don't hesitate to reach out.



---

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](http://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 and Manager**

