

Possibilities

Spring 2024



Savings at Any Age!

Remember that Enable accounts can be opened at any age. We have Account Owners from 1 to 89! It's never too early (or late) to save! While Account Owners do need to have incurred their disability before the age of 26 (going up to 46 starting 1/1/26), they can open accounts at any time. Parents can use the accounts to save for their children's future, and adults can save for theirs! Starting early can also allow others to start small; and let their money really go to work for them!

Upcoming Webinars and Events

ABLE Today and SSA are hosting a webinar about Social Security Benefits and ABLE plans on April 4 at 1 PM ET. There is also a webinar with ABLE Today and Autism Speaks about Employment on April 24 at 2 PM CDT. These and other webinars hosted by ABLE Today can be found at <https://www.abletoday.org/webinar-home>.

On April 24, Enable will be at the Community Resource Fair in Columbus, NE at the Columbus Community Library from 1-4 PM. Follow us on Facebook for more events as they are scheduled.

Have an event you would like Enable to attend? Have a group who would benefit from a presentation? Email Stacy Pfeifer, Director of Enable Savings Plan, at stacy.pfeifer@nebraska.gov to set up a meeting. Stacy speaks with all kinds and sizes of groups, and loves to educate individuals on how Enable can work for them.



Coming Soon!

Enable is in the process of launching a crowdfunding site! This will be a place where Enable Account Owners can seek donations to help them cover qualified disability expenses. We are preparing to enter the testing stage. Keep your eyes peeled for the website to go live!

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.

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 8 AM to 8 PM CT or email us at clientservices@enablesavings.com

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

Consider Using Ugift for Upcoming Celebrations!

Have a birthday coming up? Graduating this year? Celebrating some other life event? Instead of loved ones gifting cash, ask them to contribute to your Enable account. You can find your Ugift code by logging into your Enable account, selecting “View and Invite Savings From Ugift” from the menu on the left side of the page, and then you should see your six digit alpha-numeric Ugift code. Once you get your code, you can share it with loved ones along with the website. They can visit the website, enter the code along with the amount they want to give and their name, and complete the payment electronically or by mail. The money will go directly into your Enable account. Additionally, Nebraska residents can use the Ugift code and the amount they gave when filing for the Enable tax deduction on their Nebraska income taxes, subject to certain limitations.

Treasurer’s Office Message:

As a farmer, I look forward to spring as a time that is both exciting, but also a lot of hard work. It’s planting season, and that means a lot of planning and a lot of time getting the job done. I’m fortunate that I have the support of my family and friends. For so many of our Enable partners, however, the planning and the hard work are there day-in and day-out. That’s why I’m proud of the work my office has done to support and improve the lives of Enable account holders. As you “plant” the seeds of a successful life, remember that we are here for 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 ***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 and Manger





ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 03/31/2024

| Investment Option Name Benchmark* | Total Returns | | Average Annualized Total Returns | | | | Inception Date |
|--|-----------------------------|-----------------------|----------------------------------|-----------------------|-----------------------|-----------------------|------------------|
| | Quarter Ending 3/31/2024 | Year To Date | 1 year | 3 year | 5 year | Since Inception** | |
| Growth Option <i>ENable Growth Custom Benchmark</i> | 6.40% 6.46% | 6.40% 6.46% | 19.04% 19.65% | 5.10% 5.50% | 9.34% 9.72% | 9.45% 9.89% | 6/30/2016 |
| Moderate Option <i>ENable Moderate Custom Benchmark</i> | 4.71% 4.79% | 4.71% 4.79% | 14.69% 15.31% | 3.50% 3.98% | 7.27% 7.65% | 7.35% 7.76% | 6/30/2016 |
| Conservative Option <i>ENable Conservative Benchmark</i> | 2.50% 2.63% | 2.50% 2.63% | 8.66% 9.35% | 2.04% 2.49% | 4.50% 4.88% | 4.37% 4.78% | 6/30/2016 |
| Bank Savings Option <i>ENable FTSE 3-Month T-Bill</i> | 1.12% 1.37% | 1.12% 1.37% | 4.15% 5.52% | 1.53% 2.70% | 1.19% 2.07% | 3.65% 1.78% | 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.

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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