

Summer 2019

Possibilities

Celebrating the Third Anniversary of the Enable Savings Plan

In June, the Enable Savings Plan marked its third anniversary – and there is a lot to celebrate! Over the past three years, Enable has seen a strong and steady increase in enrollment. Currently, we have account owners from 39 states, in addition to the state of Nebraska, with 37% of the total assets from non-Nebraska account owners.

The past year has been packed with growth, from tax reform expansions to our new account bonus program. We also enriched our involvement within the disability community, from hosting booths at the Nebraska State Fair and the Autism Society Nebraska Funfest to collaborating on guest blogs with organizations like Best Buddies, Down Syndrome Association for Families of Nebraska and more.

As one of the first national ABLE savings plans offered in the United States, we are proud to have positively impacted the lives of individuals with disabilities far and wide. At our three-year anniversary, we remain more committed than ever to providing Account Owners with the best possible resources for savings and financial independence.

Tips: Smart Summer Savings

To help you coast through the rest of summer, we're sharing our top summer savings strategies:

- Take advantage of discounts: Looking to plan an exciting day trip or activity? Reduced admission is available to many zoos, theme parks, aquariums, monuments, and national parks. Explore discounted summer activity options online, and don't forget to reach out to your local disability community for guidance.
- **Be environmental**: During summer, electric bills tend to spike. To help conserve energy and money, the U.S. Department of Energy offers a Home Weatherization program that helps provide free services such as roof repairs and HVAC fixes for those who are eligible.
- Be a knowledgeable traveler: Before utilizing transportation, confirm your accessibility needs with the organization or venue. Call ahead or check online to see what type of discounts you may be eligible for to help maximize your savings.
- **Get tech savvy**: Check out applications such as <u>AccessNow</u>, which shares information about the accessibility features of restaurants, hotels and stores around the world and in your local area to ensure your desired destination has the accommodations you might need.

Insights

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 Outreach Specialist Diane Stewart at <u>dstewart@fnni.com</u> or 402-602-3596.

Get Social: Follow and Like @EnableSavingsPlan on Facebook

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

EnableSavings.com

Disability Pride Spotlight

July is Disability Pride Month, and to celebrate we've gathered together some of our favorite stories of success, inspiration and courage from individuals with disabilities and the broader disability community.

- The Radical Beauty Project gained notoriety for its mission to create a platform for individuals with Down syndrome to be <u>regularly featured</u> in fashion shoots.
- Amy Bockerstette, an athlete from Special Olympics Arizona, wowed the crowd alongside professional golfer Gary Woodland when they played the famous <u>16th hole at the Phoenix Open</u>.
- Ronnie, a four-year-old with cerebral palsy, took his first steps without the use of his splints.
- The White Collection—a bridal boutique in Portsmouth, England showcased a wedding gown on a mannequin in a wheelchair in their display window.
- Wheel the World, a travel company that empowers people with disabilities to explore the world, developed a wheelchair-accessible tour of <u>Peru's 600-year-old Machu Picchu</u>.

For more stories on inspiring individuals, events and organizations within the disability community, Follow and Like <u>@EnableSavingsPlan</u> on Facebook.

A Message from the Nebraska State Treasurer

Independence Day is a celebration of what makes America so special – a time for family, friends and freedom. It is also a great time to declare your own financial independence. I'm proud of the work we've done to help qualified individuals discover their own independence. I look forward to strengthening Enable through increased outreach to those who qualify for the program. As we move into the dog days of summer, I challenge you to explore ways to declare your own financial independence.

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 ABLE 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 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, 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 Nebraska Investment Council Investment Oversight First National Bank of Omaha Program Manager First National Capital Markets, Inc. Distributor, Member FINRA, SIPC First National Capital Markets and First National Bank of Omaha are affiliates.

To learn more, visit EnableSavings.com or call 844-362-2534





First National Bank Omaha

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