

Possibilities

Summer 2018



Celebrating the 28th Anniversary of the Americans with Disabilities Act

Signed into law on July 26, 1990, the Americans with Disabilities Act (ADA) prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, and transportation. This milestone piece of legislation guarantees equal opportunities and protections for the disability community, a civil rights triumph that has increased societal participation and resulted in a more open, progressive dialogue surrounding the importance of disability inclusion.

At Enable, we work with multiple disability organizations to further this conversation, advocating for equality, inclusion, and an enhanced quality of life. Each day, we strive to make a difference by fostering independence through the ability to plan and save for the financial future. Though we look back proudly on how far we have come, we are eager to drive forward more advancements in the years to come.

Insights

Enable Education for You

Is there an organization near and dear to you that could benefit from a presentation by an ABLÉ expert? If so, we would love to hear from you. Please contact our education team at Enable@fnni.com. We are here to help.

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Q&A with Special Olympics Nebraska

In light of the recent 2018 Special Olympics USA Games, we sat down with the Special Olympics Nebraska to discuss disability inclusion through sports.

What is Special Olympics Nebraska and its mission?

Special Olympics Nebraska is a nonprofit organization that believes in ending discrimination and building a future of justice and joy. We transform the lives of more than 6,500 people with intellectual disabilities in Nebraska through programming in sports, health, education, advocacy, and leadership.

How does your organization provide support and raise awareness?

We strive to offer support through inclusive education programming in schools, year-round sports opportunities, free health screenings, and leadership training for those with intellectual disabilities to cultivate the confidence needed to become public speakers and advocates.

What is the importance of the Special Olympics in Nebraska and across the country?

The Special Olympics is a place for EVERYONE, and we want to reach as many athletes across Nebraska as we can. Additionally, we are always looking for Unified Partners, coaches, day-of volunteers, or fans in the stands! Learn more about any of these opportunities on our website at www.sone.org.

An Enable Dad's Perspective on the Support of the Disability Community

"It's difficult to believe that it has already been 10 years since receiving the Down syndrome diagnosis of our daughter, Ashtin. I recall vividly the weight of the news—it was not expected, and I felt ill prepared to take it in. However, within hours of Ashtin's birth, we were greeted with a welcome basket from the Down Syndrome Guild of Kansas City. This led to lifelong connections with families who encourage, listen and advise. We found tremendous support with aspects of growth, development and early childhood education through Infant Toddler Services of Johnson County, and we are active each year in the Step Up for Down Syndrome Walk and Family Festival. This has brought together our friends and neighbors in ways we couldn't have imagined. Today, Ashtin is healthy and active in school and extracurriculars. As I look ahead to the next 10 years, the initial fears and concerns have become joy and optimism. I am especially encouraged by the passage of the ABLE Act in 2014. It opened the doors for Ashtin to set aside funds that will provide her the ability to pursue the life experiences that she desires without jeopardizing resource-based benefits in the future."

- Kevin Miller, Senior Advisor, Wholesale Banking,
First National Bank of Omaha

A Message from the Nebraska State Treasurer

As we settle into our third summer with the Enable Savings Plan, here in the Treasurer's Office we are thinking of ways to reach potential account owners and to encourage our current account owners to save more. Summer can be a good time to think about your saving practices and goals. Saving with Enable is easy, and your contributions may be eligible for state tax benefits. Summer provides a perfect time to review your commitment to saving for future expenses.

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

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**To learn more, visit EnableSavings.com
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