

Possibilities



Summer 2024



Add an Inheritor to Your Account

On June 6, 2023, Nebraska Governor Pillen signed into law an amendment to Nebraska Revised Statute 77-1403(3). This amendment allows Enable accounts with a balance of \$5,000 or less at the time of the account owner's death to be paid out directly to an individual specified by the account owner, or personal representative of the account owner. We have been working diligently to implement this administratively, and are happy to announce we have added this option to our Enrollment Form, and Account Information Change Form. You can now add an inheritor or a successor account owner to your Enable account. The forms are located on our website (enablesavings.com) under "Resources" and then "Forms". Please read the forms and our program disclosure statement for more information.



Visit and Make an Account Today!

The Enable Savings Plan is launching a new, free-to-use crowdfunding website to work alongside your Enable Savings Plan account. This new website can be found at Givetoenable.com. This crowdfunding page is a separate website, and you will need to set up an account to utilize it. To set up your account, you will need your Enable account UGift code. To find your UGift code, log on to your account at Enablesavings.com, choose "view and invite savings with UGift" from the menu, and that should bring you to the page with your UGift code. When someone donates to your account through the Give to Enable platform, the money will go directly into your Enable account. Anyone who donates on the Give to Enable platform and files a Nebraska state income tax return will be able to take advantage of the up to a \$10,000 Nebraska income tax deduction (\$5,000 for married taxpayers filing separately). Note that contributions made to an ABLE account from the crowdfunding website will count towards the annual contribution limit. See the Enable Savings Plan Program Disclosure Statement for additional information about the annual contribution limit and the Enable Savings Plan.

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 up to date on Enable updates, events we are attending, savings tips, and inspiring stories by joining our community on Facebook.

You can also follow us on YouTube @EnableSavingsPlan

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)

Meet Your Director!

Stacy Pfeifer has been the director of the Enable Savings Plan since February of 2022. She has traveled across the state (both virtually and in person) to educate people on the Enable Savings Plan. She has also implemented several changes that have been a direct result of feedback from you, the Account Owner. Feedback is always welcome, and she is always looking for places to present, events to set up a table, and any way to connect more with individuals with disabilities and let them know how awesome the Enable Savings Plan is! You can connect with Stacy by emailing her at stacy.pfeifer@nebraska.gov



Treasurer's Office Message:

Time flies by so fast. It seems like the kids get out of school and the weather finally turns nice, when back-to-school sales start being advertised, and you suddenly don't have to mow the lawn as much. But let's slow down and enjoy the summer as it was meant to be enjoyed. Family and friends. Vacations with loved ones. We here at Enable want to do everything we can to help you enjoy your summer a little more, so don't hesitate to reach out to us! Remember, an Enable Savings Plan can help bring a little piece of mind to you and your family before the summer runs 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, 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





ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 06/30/2024

| Investment Option Name <i>Benchmark*</i> | Total Returns | | Average Annualized Total Returns | | | | Inception Date |
|---|-----------------------------|-----------------|----------------------------------|----------------|----------------|----------------------|----------------|
| | Quarter Ending 6/30/2024 | Year To Date | 1 year | 3 year | 5 year | Since Inception** | |
| Growth Option <i>Enable Benchmark Growth Option</i> | 1.94% 2.06% | 8.46% 8.65% | 15.54% 16.16% | 3.65% 4.05% | 9.01% 9.38% | 9.40% 9.84% | 6/30/2016 |
| Moderate Option <i>Enable Benchmark Moderate Option</i> | 1.56% 1.67% | 6.34% 6.55% | 12.39% 13.01% | 2.38% 2.84% | 6.93% 7.28% | 7.32% 7.74% | 6/30/2016 |
| Conservative Option <i>Enable Benchmark Conservative Option</i> | 1.29% 1.35% | 3.83% 4.01% | 8.29% 8.91% | 1.51% 1.93% | 4.27% 4.61% | 4.40% 4.81% | 6/30/2016 |
| Bank Savings Option <i>FTSE 3-Month T-Bill</i> | 1.20% 1.37% | 2.34% 2.76% | 4.80% 5.64% | 1.93% 3.17% | 1.37% 2.22% | 1.11% 1.90% | 6/30/2016 |
| Checking Option <i>NA</i> | 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.Enable