

Possibilities

Fall 2020



Savings Habits to “Fall” Back On

There are many simple yet effective habits that you can implement into your daily life to help maximize your finances. If you are planning a financial refresh this fall, read on for Enable's top savings tips:

Tap Into Discounts

Many organizations offer discounts for individuals with disabilities. Research online for free offerings and, when in doubt, don't be afraid to ask directly if they have any discounts or services you may be eligible for. In addition, before making a purchase, shop online for potential coupon apps that may apply.

Find Free Entertainment

From Zoom events and game nights to free outdoor movies, there are many fun activities you can enjoy at no cost. Check out community guides and reach out to your local disability organization to find activities near you.

Automate Contribution

Take one item off your monthly to-do list and utilize the [Automatic Investment Plan](#) (AIP). Setting up this automatic contribution feature ensures you will never miss a chance to save!



Don’t Be Spooked by These Financial Myths

With tricks and treats aplenty, fall can be a spooky time of the year. Make sure to check out these tips to bust any haunting myths:

- Contributing to Enable Accounts:** Anyone can contribute to a beneficiary's Enable account so long as the total amount per tax year does not exceed the \$15,000 limit. Encourage friends and family to contribute through Enable [gift certificate contributions](#) or Ugift.
- Stimulus Check Impact:** The stimulus check will not disqualify you for the benefits you need for up to a year. After a year, whatever is left will count toward your \$2,000 SSI asset limit if you leave it in a regular account. If saved in an Enable account, it won't count toward the \$2,000 asset limit.
- Qualifying Disability Expenses (QDE):** A QDE is an expense related to the blindness or disability of the designated beneficiary, and covers a wide range of categories, including medical expenses, housing, transportation, financial management, basic living expenses and more. For the full list of qualifying expenses visit: <https://secure.ssa.gov/poms.nsf/lrx/0501130740>.

Important Update to Nebraska ABLE Law

New provisions in the Nebraska ABLE law eases restrictions on the disbursement of remaining assets in an Enable Savings Plan account upon the death of a beneficiary of an Enable account. To the extent permitted by federal law, upon the death of a beneficiary of an account, the owner of the account or the personal representative of the beneficiary may have the balance of the account transferred to another account under the program specified by the owner of the account, the designated beneficiary, or the estate of the designated beneficiary. In addition, the state will not seek repayment for medical assistance received by the beneficiary, a spouse or dependent under the medical assistance program while the Enable account was open.

Insights

Stay Connected:

We'd love to hear from you! Please reach out to Enable Outreach Specialist Diane Stewart at dstewart@fnni.com or 402-602-3596.

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Why I'm Thankful for Enable

Enable works hard to ensure that individuals with disabilities can achieve their financial goals. Read on for an excerpt from Julie Anderson, mother of an Enable Account Owner:

When my son Joe was born in 1996 with spina bifida, I had no clue how much I was about to learn. Luckily, we had an awesome Early Intervention coordinator who helped us through the early years. Then came school, IEPs, new braces, a wheelchair, doctors' appointments, more new braces, and before I knew it, high school graduation.

We heard about the Enable Savings Plan when I attended a workshop sponsored by the PTI-Nebraska and decided to check into it. Enable is the result of the Achieving a Better Life Experience Act (ABLE) passed by the Nebraska Legislature in 2015. We met with a representative from Enable and asked plenty of questions. She answered our questions completely. It seemed to be just what Joe needed to achieve his goals. He can save money, and use that money for living expenses, medical bills, and other qualified expenses while he is going through college and working towards achieving his dream.

My dream for Joe is no different than any other parent's dream for their child. What I love about Enable is that it opens doors and makes it possible for dreams to come true. It enables people with disabilities to live their best lives.

A Message from the Nebraska State Treasurer

The holidays are my favorite time of year - a time spent with loved ones, creating traditions, and reflecting on all there is to be grateful for. While we have endured unprecedented times, what I admire is the resiliency and perseverance of our wonderful Account Owners, and all within the Enable community. From mine to yours, I wish you and your loved ones a happy and healthy holiday season.

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 or call 844-362-2534

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