

# Possibilities



## Fall 2024



## 'Tis the Season for Giving AND Receiving!

As we near the holiday season, receiving gifts for individuals with disabilities can sometimes be stressful. One may worry about being over-resourced due to receiving gifts. By sharing your UGift® code with friends and family, you can avoid that worry and have the money put directly into your Enable account!

### How to find your UGift® code:

1. Go to [enablesavings.com](https://enablesavings.com)
2. Log into your account
3. Choose "View and Invite savings with Ugift®" from the menu on the left side of the profile page.
4. This will bring you to the Ugift® page, and you will see your six-digit alpha numeric code.

### Share your Ugift® Code:

Feel free to share your code on social media, or through email, text, etc. with family and friends. You may even want to make an account on our new crowdfunding page, [givetoenable.com](https://givetoenable.com)

### Want to Give?

1. Givers can take your Ugift® code that you share with them, and go to [ugiftable.com](https://ugiftable.com).
2. Follow the instructions on the Ugift® page to give.
3. At the end of the process, there will be a confirmation page. Givers will want to print that page and keep for their records.
4. When givers contribute with the Ugift® code, they can also use that code to deduct the amount they gave on their Nebraska income taxes at the end of the year (up to \$10,000 annually -- \$5,000 for married taxpayers filing separately).

### 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](mailto:stacy.pfeifer@nebraska.gov).

### Get Social

Follow and Like [@EnableSavingsPlan](https://www.facebook.com/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](mailto:clientservices@enablesavings.com)

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



## Give to Enable is Live!

Our new Give to Enable Crowdfunding page is officially live! You can go to [givetoenable.com](http://givetoenable.com) today and make an account for others to help you reach your goals! You will still need to stay within the \$18,000 annual contribution limits, so keep that in mind as you set a goal. As we approach the end of the year, remember to share with family and friends as well as financial advisors and tax preparers about this new initiative. Giving people the opportunity to help those in need while be able to receive a Nebraska tax deduction is not a secret we want to keep!

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### Treasurer's Office Message:

Is it getting chilly where you are? It certainly is here! When the leaves turn color and the temperature drops, we know that the holidays are upon us. As the song goes, it is the most wonderful time of the year! If you are anything like we are, you are knee-deep in holiday shopping. For some of us, the best part of the gift giving experience is going into the stores and handling our purchases. For others, the convenience of on-line shopping trumps all. But we can all agree that checking out <https://www.enablesavings.com/> and [www.givetoenable.com](http://www.givetoenable.com) for the gift that keeps on giving is the smart choice!



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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](http://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  
Ascensus LLC, Program Manager





## ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 09/30/2024

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2024	Year To Date	1 year	3 year	5 year	Since Inception**	
<b>Growth Option</b> <i>Enable Benchmark Growth Option</i>	<b>6.34%</b> 6.49%	<b>15.33%</b> 15.71%	<b>27.30%</b> 27.85%	<b>6.04%</b> 6.47%	<b>10.23%</b> 10.60%	<b>9.92%</b> 10.37%	<b>6/30/2016</b>
<b>Moderate Option</b> <i>Enable Benchmark Moderate Option</i>	<b>5.74%</b> 5.88%	<b>12.45%</b> 12.81%	<b>22.51%</b> 23.11%	<b>4.50%</b> 4.97%	<b>7.94%</b> 8.30%	<b>7.82%</b> 8.24%	<b>6/30/2016</b>
<b>Conservative Option</b> <i>Enable Benchmark Conservative Option</i>	<b>4.32%</b> 4.42%	<b>8.31%</b> 8.61%	<b>14.82%</b> 15.39%	<b>2.98%</b> 3.41%	<b>4.97%</b> 5.32%	<b>4.80%</b> 5.21%	<b>6/30/2016</b>
<b>Bank Savings Option</b> <i>FTSE 3-Month T-Bill</i>	<b>1.10%</b> 1.37%	<b>3.47%</b> 4.17%	<b>4.74%</b> 5.63%	<b>2.31%</b> 3.63%	<b>1.54%</b> 2.38%	<b>1.21%</b> 2.01%	<b>6/30/2016</b>
<b>Checking Option</b> <i>NA</i>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1/26/2017</b>

\* 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](http://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.

**The Nebraska Achieving a Better Life Experience Program Trust** Issuer

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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](http://www.EnableSavings.com)