



Save for What Matters with an ABLE Account

It's easy to get started.

Go to nj.savewithable.com or
call **888-609-8869** to learn more
and open an account today.

NJABLE
A member of The National ABLE Alliance

Build savings while protecting essential benefits.

An ABLE account helps individuals living with disabilities and their families:

- ✓ Save tax-free for a wide range of disability-related expenses and long-term goals*
- ✓ Contribute without impacting critical benefits like SSI and Medicaid
- ✓ Achieve a better life experience



*Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as applicable state and local income taxes.

Note: The ABLE checking account option cannot be opened in a Fifth Third branch. Visit nj.savewithable.com to enroll.

For more information about NJ ABLE (the ""Member Plan""), call 888-609-8869, or visit nj.savewithable.com to obtain the Plan Disclosure Booklet and/or the Investment Policy Statement, which include investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing.

Before investing in any qualified ABLE program, you should consider whether your home state offers a qualified ABLE program that provides its taxpayers with favorable state tax and other benefits that are only available through investment in the home state's qualified ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's qualified ABLE program, or any other qualified ABLE program, to learn more about those plans' features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The Member Plan is sponsored by the state of New Jersey and administered by the Division of Disability Services under the Department of Human Services. The Member Plan is one of the qualified ABLE plans issued by the National ABLE Alliance. Ascensus College Savings Recordkeeping Services, LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services. The Member Plan's Investment Options are allocations to mutual funds, ETFs, banking products and/or other investments. Except for the Checking Account Option, investments in the Member Plan are not insured by the FDIC. Interests in the Member Plan are municipal securities and the value of your Account will vary with market conditions. 1984019-GOV-3077601 (01/2026)