



INvestABLE Indiana Account Enrollment Checklist

Open an INvestABLE Indiana account today to save for everyday expenses or long-term goals in a simple, flexible, tax-advantaged way—while protecting federal benefits.

Here's how:

Collect basic information for the eligible and, if applicable, the authorized individual

Note: The eligible individual with a disability is always the account owner.

- Name, address, date of birth
- Social Security number, Taxpayer Identification number, or Employee Identification number
- Driver's license, passport, or state-issued or Military ID
- An email address

Identify the basis of eligibility through an easy, online self-certification process

- Select the account owner's disability, the onset of which occurred prior to age 46.
- Indicate the basis under which ABLE eligibility is asserted.

Select investments

- Consider how you'll use the account, when you'll need access to the money, and your tolerance for risk.
- Choose from seven investment options ranging from conservative to aggressive, plus an FDIC-insured checking account option.

Decide how you'll fund the account

- From a checking or savings account—single or recurring contributions (have banking information ready)
- Direct deposit from your paycheck
- Mail a check

Establish login credentials

- Choose a username, password, and security questions for future logins.

Note: Sign up for e-delivery for more secure account statements and lower fees.



Frequently asked questions

Who is eligible to own an ABLE account?

To qualify for an account, the disability must have begun before the age of 46 and one of the criteria below has been met:

- The account owner is receiving or entitled to receive SSDI (Social Security Disability Insurance) or SSI (Supplemental Security Income) due to blindness or disability.
- The disability is identified on the Social Security Administration's List of Compassionate Allowances Conditions.
- A doctor has diagnosed a physical or mental impairment with marked, severe functional limitation that has lasted, or is expected to last, at least 12 months or is terminal.

How much can I save in an ABLE account?

The total account balance limit enables you to save up to \$100,000 in an INvestABLE Indiana account.

- The first \$100,000 in account balance is excluded from the SSI resource limit.
- Up to \$20,000 can be contributed annually, or possibly more if the account owner is earning income or is self-employed.
- Contributions can come from any source—family, friends, others!

What are considered qualified expenses?

Withdraw savings tax-free for expenses related to the account owner's disability that help improve their health, independence, or quality of life.* Qualified disability expenses include, but are not limited to:

- Basic living expenses
- Food
- Transportation
- Assistive technology
- Health care expenses
- Administrative services
- Education
- Housing
- Employment training and support
- Personal support services
- Financial management
- Legal fees

Start saving for a better tomorrow

Go to in.savewithable.com to review plan benefits, investment options, and to open an INvestABLE Indiana account today.

Easy
online
enrollment



*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.

For more information about INvestABLE Indiana (the "Member Plan"), call (888) 609-3457, or visit in.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 about the Member Plan. Please read and consider the Plan Disclosure Booklet carefully before investing.

Before investing in any ABLE program, you should consider whether your home state offers an ABLE program that provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's 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 ABLE program, or any other 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 Indiana and administered by Indiana ABLE Authority. The Member Plan is intended to be a qualified ABLE plan offered through 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. 2392500-GSABLE-3114150 (01/2026)