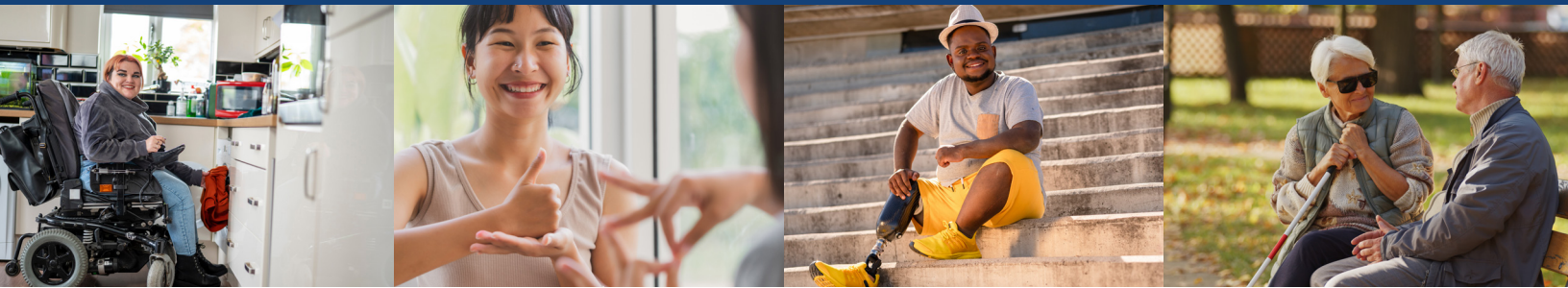




As of January 2026! More People Can Save With a New Jersey ABLE Account

Greater financial strength for people whose disability began before age 46



ABLE eligibility expands for millions

As of January 2026, the ABLE Age Adjustment Act increased the age of eligibility to include people whose disability began before the age of 46, instead of 26—making **millions more Americans' eligible** to own an ABLE account.

To qualify, an individual:

- Has a disability that occurred before age 46, AND
- Eligible for SSI or SSDI, OR
- The disability or blindness meets the Social Security Administration's (SSA) criteria defined as resulting in marked and significant functional limitations which has lasted or expected to last for at least 12 months or is terminal.
- They do not need to be receiving, nor have received benefits to be eligible. Employment status and income have no effect on eligibility.

What is a New Jersey ABLE account and why is it important?

A New Jersey ABLE account is a flexible, tax-advantaged way for people with disabilities to save for short- and long-term goals, making it easier to **achieve greater financial independence**.

- Easily open an account and contribute up to \$20,000 annually²—friends and family can contribute too!
- Use savings for a wide range of qualified expenses including housing, education, transportation, healthcare, employment support and more.

What are the key benefits?

- **Enjoy tax advantages:** Any potential earnings can grow tax-deferred, and withdrawals are tax-free when used for qualified expenses.³
- **Protect assets and critical benefits:** Up to \$100,000 of savings in an ABLE account does not count toward the Supplemental Security Income (SSI) resource limit. Plus, any amount of ABLE savings up to the plan's total limit are disregarded by other federal benefits programs such as Medicaid and HUD.
- **Invest your money based on your goals:** Seven investment options ranging from conservative to more aggressive strategies, plus an FDIC-insured checking account, allow you to choose the options that best fit your needs.



Scan to
learn
more.



Go to nj.savewithable.com or call 888-609-8869 to find out how a New Jersey ABLE account can help you save and invest for a greater quality of life.

¹ ABLE National Resource Center, "The ABLE Age Adjustment Act Fact Sheet," ABLE National Resource Center, accessed September 15, 2025. <https://www.ablencr.org/the-able-age-adjustment-act-fact-sheet/>

² Subject to the annual contribution limit/federal poverty level and adjusts periodically to account for inflation.

³ The earnings portion of a non-qualified withdrawal will be counted as income, taxed at the account owner's tax rate, and subject to a 10% federal tax penalty and any applicable state taxes.

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. 2847695-GSABLE-3092303 (01/2026)