



[nj.savewithable.com](http://nj.savewithable.com)

## Invest Today for a Better Tomorrow

ABLE accounts give individuals with disabilities and their families the ability to save for a wide range of qualified disability expenses on a tax-advantaged basis. Choose from a variety of investment options to fit your goals and comfort with risk.

### Options that meet your needs

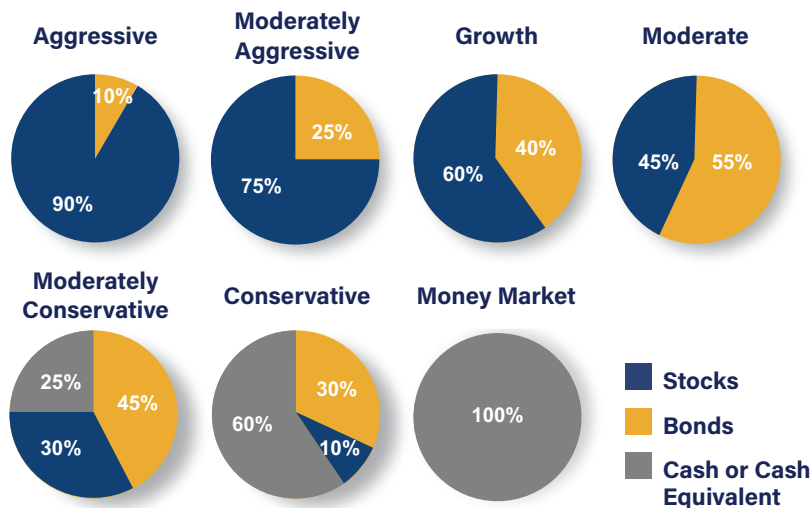
- Contribute to an FDIC-insured checking account (through Fifth Third Bank) to easily withdraw money for qualified everyday expenses using a debit card or by writing a check.
- For funds that you may not need immediate access to, consider investing in a portfolio. There are options ranging from aggressive strategies with higher volatility, but the potential for higher returns, to conservative ones focused on capital preservation.

### Choose what's best for you

Consider these questions to help decide how to save:

- What disability expenses do I want to save for?
- When will I need the money?
- What is my risk tolerance?

Visit [nj.savewithable.com](http://nj.savewithable.com) and select the Investment Options tab to learn how to match your choices with your goals.



### Save your way

There is no limit on the number of investment options that can be selected in an account. You can change your investment elections for existing funds twice per year, and for new contributions at any time.



**To learn more or enroll, visit [nj.savewithable.com](https://nj.savewithable.com).**

Note: The ABLE checking account option cannot be opened in a Fifth Third branch. Visit [nj.savewithable.com](https://nj.savewithable.com) to enroll.

**For more information about NJ ABLE (the “Member Plan”), call 888-609-8869, or visit [nj.savewithable.com](https://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.