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## Save for What Matters with a NJ ABLE Account

### Build savings while protecting essential benefits.

Achieving a Better Life Experience (ABLE) accounts can help make it easy for individuals with disabilities and their families to save and invest with:

- ✓ No impact on disability benefits like Supplemental Security Income (SSI)<sup>1</sup> and Medicaid
- ✓ Tax-free earnings and withdrawals for qualified disability expenses<sup>2</sup>
- ✓ Flexible investment options, including a checking account, to meet short- and long-term goals

## Who can own an ABLÉ account?

A person is considered eligible if the disability was present before the age of 46 and one of the following applies:

- They qualify for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) due to blindness or qualifying disability.
- They have a medically determinable physical or mental impairment with marked, severe functional limitation that has lasted, or is expected to last, at least 12 continuous months.
- They have identified their condition on the Social Security Administration's List of Compassionate Allowances Conditions.

One account is allowed per person. An eligible individual can open an account for themselves, or an authorized person can open one on their behalf.

## What is considered a qualified disability expense?

Use the account for any expenses that maintain or enhance the account owner's quality of life, health, or independence. Savings can be withdrawn tax-free for qualified disability expenses, which include but are not limited to:

- Education
- Health and wellness
- Housing
- Transportation
- Legal fees
- Financial management
- Employment training and support
- Assistive technology
- Personal support services
- Oversight and monitoring
- Basic living expenses
- Funeral and burial expenses

**Open an ABLÉ account today to start saving for a better future.**

Go to [nj.savewithable.com](https://nj.savewithable.com) or call 888-609-8869.

<sup>1</sup>The first \$100,000 in an ABLÉ account is excluded from the SSI resource limit.

<sup>2</sup>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 ABLÉ 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 ABLÉ (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 ABLÉ program, you should consider whether your home state offers a qualified ABLÉ program that provides its taxpayers with favorable state tax and other benefits that are only available through investment in the home state's qualified ABLÉ 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 ABLÉ program, or any other qualified ABLÉ 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 ABLÉ plans issued by the National ABLÉ 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. 2847900-GSABLE-3095450 (01/2026)