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You Served Our Country You Have a Disability You Deserve Financial Freedom

A NJ ABLE account can help.

As of January 2026, ABLE eligibility expanded to include individuals whose disability began before the age of 46. That means nearly one million more ABLE qualifying veterans can access a powerful tool that could help build financial independence.

An ABLE account is a tax-advantaged way to save and invest for a wide range of qualified disability expenses such as:

- Medical and dental services not covered by VA benefits
- Housing, including rent or a down payment on a home
- Education, if you've already utilized or transferred your VA education benefits to your spouse or child
- Transportation
- Health club membership

You, your friends, your family, and others can contribute up to a total of \$20,000 annually—and certain employed ABLE account owners are permitted to make additional contributions.¹

Why open a NJ ABLE account?

- **No impact on other essential government benefits** you may rely on²
- **Any earnings are tax-deferred, and withdrawals are tax-free** for qualified disability expenses³
- **Flexible investment options**, including a checking account option, for day-to-day needs and long-term goals

Who's eligible?

To qualify for an ABLE account, the disability must be present before the age of 46 and one of the following statements is true:

- The person is eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) because of disability or blindness as defined by the Social Security Act (SSA).

- A medically determinable physical or mental impairment with marked, severe functional limitation has lasted, or is expected to last, at least 12 continuous months or to result in death, with a written disability-related diagnosis by a physician.
- The condition is listed on the Social Security Administration's List of Compassionate Allowances Conditions.

Note: Receiving disability benefits is not required. Employment status and income do not affect ABLE eligibility.

Secure your financial future

With an ABLE account, any investment earnings are federal tax-deferred and will ultimately be tax-free when withdrawn for qualified disability expenses,³ giving your money more potential to grow compared to a traditional savings account.

Saving even small amounts consistently over time could make a meaningful difference in helping you build long-term financial stability.



Scan to learn more.

Open an account today

Go to nj.savewithable.com or call 888-609-8869 to find how a NJ ABLE Account can help you save and invest for a better quality of life.

¹Certain Employed ABLE account owners may contribute the annual contribution limit (currently \$20,000) plus the lesser of the account owner's earned income for the calendar year or the amount of the federal poverty level for a one-person household in the account owner's state of residence for the previous calendar year. These amounts adjust periodically to account for inflation.

²ABLE National Resource Center, "Veterans Brief: Maximizing Benefits with an ABLE Account," <https://www.ablenrc.org/veterans-brief-maximizing-benefits-with-able/#advantages>

³The 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. 2654512-GSABLE-3081300 (01/2026)