



ENable
SAVINGS PLAN

**A Savings Plan
Centered Around You**
KEEP YOUR DISABILITY BENEFITS
AND SAVE FOR YOUR FUTURE.

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EnableSavings.com

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The Enable Savings Plan (the "Plan") is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment portfolios within The Nebraska Achieving a Better Life Experience Program Trust. The Plan is intended to operate as a qualified ABLE program to be used only to save for Qualified Disability Expenses, pursuant to the Achieving a Better Life Experience Act of 2014 and Section 529A of the U.S. Internal Revenue Code.

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.EnableSavings.com, which contains more information, should be read carefully before investing.

Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments in such state's qualified ABLE program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement relating to the Plan.

Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an account owner is eligible to participate in the Plan.

Except for the Bank Savings and Checking Investment Options, investments in the Enable Savings Plan are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value | *Except the Bank Savings and Checking Investment Options

Nebraska State Treasurer,
Trustee and Program Manager

Open a world of possibilities

The Enable Savings Plan is an opportunity for you to reach your potential by giving you the chance to save for your today and tomorrow. There are two major benefits to an Enable account for individuals with disabilities:

- ✓ Money in an Enable account does not impact eligibility for resource-based public benefits*
- ✓ Earnings are tax-free at both the federal and state level**

Quite simply, it's an ABLE savings account that lets you invest money in your own name for qualified disability-related expenses. You can visit EnableSavings.com to learn more about the program and details on how to open your account and to read the program disclosure statement.

Eligibility

An Eligible Individual is someone of any age (child, transition-aged youth, or adult) in which the onset of the disability occurred prior to age 26 (age 46 starting in 2026) and who is entitled to receive SSI or SSDI, OR who has a certification from a physician indicating he/she has a marked or severe functional limitation, which is expected to result in death, or to last for a continuous period of not less than 12 months.

Opening an Account

Opening is simple, and can be done entirely online, or by paper, if you prefer. The individual with a disability is the Account Owner. If the Account Owner is a minor, a parent or guardian can open the account for them.

Save above the \$2,000 Limit*

Erase the notion that's been ingrained for so long! An SSI recipient can save more than \$2,000 in assets (cash, savings, etc.) in their name in an Enable account without jeopardizing their SSI benefits.

Access with Ease

The Enable Savings Plan makes it simple to access your account online or over the phone. Withdrawals are easy and can be applied to a whole host of qualified disability-related expenses, like housing, transportation and assistive technology to name a few.

Start Saving Today

As with all savings plans, the sooner you get started, the better! Your Enable Savings Plan can start going to work for you today and potentially pay off down the road. You can save here for your future needs, or as a way to make sure you will be taken care of in the future.

Begin with What You Can

Put in \$50 or \$100 to begin and see how it works. Taking that first step gives you peace of mind, and savings can add up over time. In fact, you or anyone (family, friends) can contribute up to \$18,000 per year (combined) to your Enable Savings Plan account.

Save on Taxes

The earnings on contributions to an Enable Savings Plan account grow tax-deferred while invested and tax-free if withdrawn for qualified disability-related expenses. That means your money may grow more quickly than assets in a taxable account. Additionally, any Nebraskan that contributes to an Enable plan can deduct up to \$10,000 (or \$5,000 if married, filing separately) from their Nebraska state income taxes.



"We've never been able to save a penny for Justin and Jerus in 26 years. Using the Enable Savings Plan will help us start to do that. Living on their own, the boys are doing remarkably well. They are able to show others just how able they are!"



"Alexis would like to use her Enable account to purchase something and complete the transaction herself. The fact that the Plan was created with members of the disability community means that a vital daily skill required for her to live independently was created with her needs in mind?"

It's Your Plan. It's Your Future.

Find out more at EnableSavings.com.

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*Account balances up to and including \$100,000 will be disregarded for purposes of determining eligibility to receive resource-based benefits. When the total account balance exceeds \$100,000, the amount over \$100,000 will be used to determine if the account owner has exceeded the SSI resource limit of \$2,000, whether alone or in combination with other resources. If the resource limit is exceeded, SSI benefits will be suspended until the account balance falls below \$100,000. This suspension does not impact the account owner's ability to receive Medicaid.

**The earnings portion of a withdrawal not used for qualified disability expenses are subject to federal and state tax and may be subject to a 10% federal additional tax.

Nebraska State Treasurer Trustee and Program Manager

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