

**EN**able<sup>®</sup>  
SAVINGS PLAN

NEBRASKA ACHIEVING A BETTER LIFE  
EXPERIENCE PROGRAM TRUST

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**EN**able<sup>®</sup>  
SAVINGS PLAN

Annual Audit

# Enable Trust & Disclosure

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8/1/2021



## Nebraska State Treasurer, Trustee

(Administration, Operation and Maintenance of the Program)

## Nebraska Investment Council

(Investment of Plan Assets)



State of Nebraska  
Program Manager



# Enable Trust & Disclosure



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8/1/2021

Plan Name	Enable Savings Plan
Program Launch Date	June 30, 2016
Contract Term	3 years with 1 additional 3-year renewal term
Contract Notification	January 2024
Contract Expires	July 2024
Minimum Contribution	\$50 / \$25 with AIP or Payroll Deduction
Maximum Contribution	\$500,000
Annual Contribution Limit	\$15,000
Age Limitations	No age limit to open an account / onset of disability prior to individual's 26th birthday
Residency Requirements	None
NE State Income Tax Deduction	\$10,000 per tax return (\$5,000 if married, filing separately)
Plan Fee	\$45 annual account fee
Program Management Fee	0.40%
Total Underlying Investment Expenses and Fees	Range: 0.00%-0.45% (0.40% Program Management Fee included)
Direct Sold	Yes
Advisor Sold	No
Investment Manager	Vanguard
# of Investment Options	5
# of Target-Risk Options	3 (Growth, Moderate, Conservative)
# of Individual Options	2 (Bank Savings, Checking)

# Enable Trust & Disclosure

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8/1/2021



## Nebraska Achieving a Better Life Experience Program Trust Disclosure

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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. Some states, including Nebraska, offer favorable tax treatment to their residents only if they invest in the state's own plan. Investors should consider before investing whether their or their designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors 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 your specific legal, investment or tax situation.

This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell shares within a plan may only be made by the Program Disclosure Statement and Participation Agreement relating to the plan.

The Nebraska Achieving a Better Life Experience Program is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer, who serves as trustee of the program. The program offers a series of investment options and is intended to operate as a qualified ABLE program, pursuant to section 529A of the U.S. Internal Revenue Code.

An investor in the Nebraska Achieving a Better Life Experience Program should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. More information about municipal fund securities is available in the issuer's official statement. An official statement may be obtained by going to the website for the program or by contacting the State Treasurer's office at 402-471-2455. The official statement should be read carefully before investing.

Participation in the Nebraska Achieving a Better Life Experience Program does not guarantee that contributions and the investment earnings, if any, will be adequate to cover all disability related expenses or that and account owner is eligible to participate in the program.

Neither the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council nor the Program Manager shall have any debt or obligation to any contributor, any beneficiary or any other person as a result of the establishment of the program, nor will these entities assume any risk or liability for mutual funds or other investment options in which the program invests.

Except for the Bank Savings Individual Investment Option and the Checking Account Investment Option, investments in the Nebraska Achieving a Better Life Experience Program are not guaranteed or insured by the FDIC, the program option's investment managers, the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council, the Trust, First National Bank of Omaha, any of their respective affiliates, directors, officers or agents, or any other entity.

Contributors to the program assume all investment risk, including the potential loss of principal, and liability for penalties such as those assessed on nonqualified withdrawals. It is possible to lose money by investing in the program. FDIC Insurance is provided for the Bank Savings Individual Investment Option and the Checking Account Investment Option up to the maximum amount set by federal law, currently \$250,000.

# ENABLE Savings Plan

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## Progress Report

November 1, 2021

The U.S. Congress enacted Section 529A of the Internal Revenue Code in December 2014, allowing for a tax-favored savings program for eligible individuals with disabilities to be used to pay qualified disability-related expenses. The name of the law is Achieving a Better Life Experience Act or ABLE. The Nebraska Achieving a Better Life Experience Program Trust was passed by the Nebraska Legislature in the 2015 Legislative Session and signed into law May 27, 2015, by Governor Pete Ricketts. The law allows individuals with certain disabilities to create tax-advantaged ABLE savings accounts to use to pay for qualified disability-related expenses.

The Nebraska ABLE program, known as the Enable Savings Plan, launched on June 30, 2016. Nebraska was the third state to offer an ABLE program. The Enable Savings Plan is a qualified savings program under Section 529A of the Internal Revenue Code, which governs all state programs. There are five investment options in the Enable Savings Plan including growth, moderate and conservative mutual funds, a bank savings investment option, and a checking investment option. The Nebraska State Treasurer serves as the Program Manager and Trustee, and all investments are approved by the Nebraska Investment Council.

The Enable Savings Plan was specifically designed to encourage persons with a disability to save for future qualified disability expenses. The Plan assists individuals who have a disability, guardians and conservators by providing sound, wise investment choices for saving for the future. We appreciate all the families in Nebraska and across the nation who have put their trust in our 529A Enable Savings Plan. The Enable Savings Plan is committed to working diligently every day to make sure our plans are worthy of that trust.

Our mission is to provide eligible individuals with a convenient and tax-advantaged way to save for qualified disability expenses while preserving eligibility for resource-based benefits. The Enable Savings Plan gives individuals with a disability an opportunity to save up to and including \$100,000 and remain eligible for resource-based benefits such as SSI (Supplemental Security Income), SNAP (Supplemental Nutrition Assistance Program) and Medicaid. The amount an individual could save prior to development of the ABLE plans was limited to \$2,000. The annual contribution limit per account under 529A is \$15,000 from all contributors to the account, and a qualified individual may only have one ABLE account. The eligible individual is the account owner and the beneficiary of the assets in the account. There is no age limit to open or use account assets, however, the disability must have occurred by age 26.

The Enable Savings Plan allows tax-free investments while saving for qualified disability expenses and are federal and state income tax-free. Funds can be used for expenses that are for the benefit of the individual with a disability in maintaining his or her health, independence, or quality of life. Anyone who contributes to an Enable Savings Plan account is eligible for a Nebraska State Income Tax Deduction of up to \$10,000 per tax return (\$5,000 if married filing separately).

The Enable Savings Plan had 2,975 accounts at the end of the 3rd quarter for 2021 with \$24,170,268 in assets in the Plan. Of those assets, 57% are from Nebraskans and 59% of the accounts are from Nebraska with the remainder of accounts coming from 38 other states. The average age of the Account Owner is 37 – the youngest is nine months old and the oldest is 87. As of September 30, 2021, 537 new accounts have been opened in 2021, and the average account size of all accounts is \$8,312.

# ENABLE Savings Plan

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## Progress Report (cont'd)

On February 26, 2017, we welcomed Enable Savings Plan Alabama. The State of Alabama, through the ABLE Program Board, contracted with the Nebraska State Treasurer to participate in and create Enable Savings Plan Alabama, as part of The Nebraska Achieving a Better Life Experience Program Trust. Nebraska was the second state in the country to partner with another state to expand the number of people served through ABLE. In 2021, Alabama launched a new savings program, Alabama ABLE Savings Plan, and ended their agreement with Nebraska. As of June 30, 2021, there were 355 accounts with \$2,985,734 in assets.

We were able to reach individuals by traveling and promoting the Enable Savings Plan and Enable Savings Plan Alabama to local Nebraska and Alabama communities and organizations until the onset of the COVID-19 pandemic. We have taken advantage of promoting our plans at statewide events and by utilizing print media and social media outlets. We have enlisted the use of webinars and Zoom meetings to continue promoting our plans during the pandemic. In person events began to start up in 2021 with careful consideration to the type of event with the vulnerable target market. A list of our promotions for both plans is provided in this report.

On August 6, 2020, the Governor signed Legislative Bill 705 which provides for distribution of funds from an Enable Savings Plan Account. This Legislative Bill allows for the transfer of funds upon the death of a designated beneficiary of an Enable Savings Plan Account. LB 705 also states that the State shall not seek recovery of any amount remaining in the account for medical assistance received by the designated beneficiary or their spouse or dependent under the medical assistance program pursuant to the Medical Assistance Act after the establishment of the Enable Savings Plan Account.

The Program Manager contract for the Nebraska ABLE Savings Plan ended June 30, 2021. The Nebraska State Treasurer assumed program management responsibilities from First National Bank, due to their departure from the program management business. The Plan's investment options did not change, but the Program Management fee decreased to 0.40%.

As required by Nebraska State Statute 77-1408, the plan was audited in accordance with auditing standards generally accepted in the United States of America by independent certified public accountants. The related audit report is included in this annual report. The State Treasurer, legal counsel and the program manager developed the Program Disclosure Statement, which contains important information about establishing and maintaining an Enable Savings Plan account. The Nebraska ABLE Program provides a simple and flexible 529A Savings Plan for Nebraska residents and citizens outside of the state, as directed by Sections 77-1401 through 77-1409 of the Nebraska Revised Statutes and IRS Code Section 529A.

If you have any questions regarding the Enable Savings Plan, Nebraska's Achieving a Better Life Experience Program Trust, please contact our office at 402-471-2455 or visit [treasurer.nebraska.gov](http://treasurer.nebraska.gov). We are always willing to assist you with any questions you may have about the Enable Savings Plan.

# Enable Savings Plan

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## Number of Accounts

(Accounts and Assets as of September 30, 2021)

	<u># of Accts</u>	<u>Assets</u>
Enable Accounts:	2,975	\$24,170,268

59% of accounts and 57% of the assets are from Nebraska, and the remainder are from 38 other states.

### Percentage of Accounts by Disability

Developmental Disorders (including Autism):	34%
Intellectual Disability:	29%
Psychiatric Disorders:	8%
Nervous Disorders (including blindness and deafness):	5%
Congenital Anomalies (including Downs Syndrome):	15%
Respiratory Disorders:	0%
Other:	9%



Program Trustee

# Enable Savings Plan

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## Number of Accounts

(Accounts and Assets as of June 30, 2021)

	<u># of Accts</u>	<u>Assets</u>
Enable Alabama Accounts:	355	\$2,985,734

83% of accounts and 82% of the assets are from Alabama.

### Percentage of Accounts by Disability

Developmental Disorders (including Autism):	34%
Intellectual Disability:	29%
Psychiatric Disorders:	8%
Nervous Disorders (including blindness and deafness):	5%
Congenital Anomalies (including Downs Syndrome):	15%
Respiratory Disorders:	0%
Other:	9%



Program Trustee



# ENABLE Savings Plan

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## Program Manager

### Enable Savings Plan

Effective November 16, 2015, the State Treasurer contracted with First National Bank of Omaha to provide program management services. Under this contract First National Bank provided the day-to-day administration, record keeping, and marketing of the “Plan” as set forth by LB591. First National Bank provided separate accounting for each beneficiary. In addition, they administered and maintained overall trust and individual account records. Following each quarter of the year, First National Bank presented performance reports of the Plan to the State Treasurer.

The Program Manager contract for the Nebraska ABLE Savings Plan expired on June 30, 2021. The Nebraska State Treasurer assumed Program Manager responsibilities. Ascensus continues to provide recordkeeping services and third-party administrator services.

The Enable Savings Plan offers 5 unique investment options consisting of 3 Target-Risk Portfolios and 2 Individual Investment Options ranging from growth to conservative investment options; including the Bank Savings Individual Investment Option (an FDIC-insured option), and the Checking Account Option, to create a customized allocation portfolio.

As of September 30, 2021, the Enable Savings Plan had 2,975 accounts and \$24,170,268 in assets. Enable Savings Plan Alabama had 355 accounts and \$2,985,734 in assets as of June 30, 2021.

The December 31, 2020 audit of the Enable Savings Plan is included in this report. If you have any questions regarding the Plan, please contact our office, [treasurer.nebraska.gov](mailto:treasurer@nebraska.gov) or visit [enablesavings.com](http://enablesavings.com).



## Enable Investment Options

### Growth Option

The Growth Investment Option seeks to provide the potential to grow your investment by investing 80% of its assets in diversified investments of domestic and international equity funds (stocks), and 20% in fixed income funds (bonds).

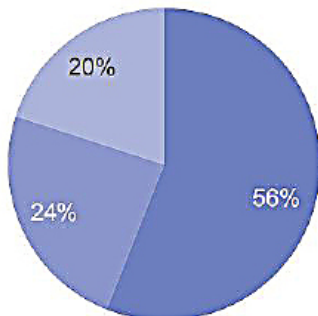
### Moderate Option

The Moderate Investment Option seeks to provide a combination of growth and current income by investing 60% of its assets in diversified investments of domestic and international equity funds (stocks), 35% in fixed income funds (bonds), and 5% in money market funds.

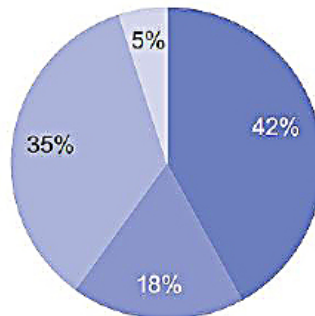
### Conservative Option

The Conservative Investment Option seeks to provide current income and some growth by investing 30% of its assets in diversified investments of domestic and international equity funds (stocks), 40% in fixed income funds and 15% in inflation-protected securities (bonds), and 15% in money market funds (cash equivalents).

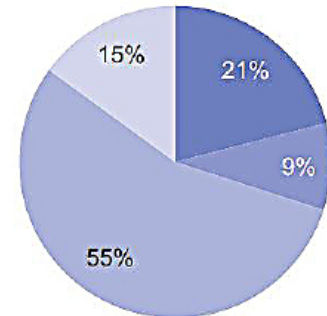
Growth Investment Option



Moderate Investment Option



Conservative Investment Option



Domestic Equity

International Equity

Fixed Income

Cash Equivalent

# ENABLE Savings Plan

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## Enable Asset Allocations

(As of September 30, 2021)

TARGET-RISK OPTIONS – ASSET ALLOCATIONS TO UNDERLYING INVESTMENTS						
Investment Option	Vanguard Total Stock Market Index Fund	Vanguard International Stock Index Fund	Vanguard Total Bond Market Index Fund	Vanguard Short-Term Bond Index Fund	Vanguard Short-Term Inflation-Protected Securities Index Fund	Vanguard Federal Money Market Fund
Ticker	VSMPX	VTIAX	VBMPX	VBIPX	VTSPX	VMFXX
Growth	56%	24%	20%	-	-	-
Moderate	42%	18%	30%	5%	-	5%
Conservative	21%	9%	25%	15%	15%	15%

### Bank Savings Option

This Bank Savings Option provides FDIC insurance for your investment. It offers a guaranteed return (earnings) on your investment and the stability of knowing your principal investment may not lose its value. Investments in the Bank Savings Option will earn varying rates of interest. The interest rate generally will be equivalent to short-term deposit rates. Contributions to and earnings on the investments in the Bank Savings Option are insured by the FDIC on a per participant, pass-through basis to each account owner up to the maximum amount set by federal law, currently \$250,000.

### Checking Investment Option

The Checking Investment Option provides FDIC insurance for your investment and allows you to write a check or use a debit card to withdraw funds from the Checking Investment Option. All deposits must be made directly to the Plan and not through an ATM machine or by walking into a bank. You cannot use your check or debit card from the Checking Investment Option to withdraw from any other Investment Option. This Option can be used to pay for daily and repetitive expenses.



## ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 09/30/2021

Investment Option Name Benchmark*	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2021	Year To Date	1 year	3 year	5 year	Since Inception**	
<b>Growth Option</b> <i>Enable Benchmark Growth Option</i>	-0.71% 0.00%	9.45% 0.00%	22.90% 0.00%	12.07% 0.00%	11.97% 0.00%	12.20%	
<b>Moderate Option</b> <i>Enable Benchmark Moderate Option</i>	-0.55% 0.00%	6.67% 0.00%	16.58% 0.00%	10.28% 0.00%	9.63% 0.00%	9.77%	
<b>Conservative Option</b> <i>Enable Benchmark Conservative Option</i>	-0.07% 0.00%	3.61% 0.00%	8.71% 0.00%	6.91% 0.00%	5.82% 0.00%	5.85%	
<b>Bank Savings Option</b> <i>FTSE 3-Month T-Bill</i>	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.66% 0.00%	0.59% 0.00%	0.58%	
<b>Checking Option</b> <i>NA</i>	0.00%	0.00%	0.00%	0.00%		0.00%	

\* Each benchmark is not managed. Therefore, its performance does not reflect management fees, expenses or the imposition of sales charges.

\*\* Since Inception Returns for less than one year are not annualized.

**The performance data shown represents past performance. Past performance - especially short-term performance - is not a guarantee of future results. Performance information is current as of the most recent timeframe referenced above and is net of the weighted average operating expense ratio of the underlying fund, program management fee and state administration fee. Investment returns and principal value will fluctuate, so that investors' units, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.**

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

The Plan is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment options within the Nebraska Achieving a Better Life Experience Program Trust. The Plan is intended to operate as a qualified tuition program to be used only to save for qualified expenses, pursuant to Achieving a Better Life Experience ("ABLE") 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](http://www.EnableSavings.com), which contains more information, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's 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 First National Bank of Omaha 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.

**The Nebraska Achieving a Better Life Experience Program Trust** Issuer

**Nebraska State Treasurer** Trustee

**Nebraska Investment Council** Investment Oversight

**First National Bank of Omaha** Program Manager

**First National Capital Markets, Inc.** Distributor, Member FINRA, SIPC

*First National Capital Markets and First National Bank of Omaha are affiliates.*

**Investments Are Not FDIC Insured\* | No Bank, State or Federal Guarantee | May Lose Value**

\* Except the Bank Savings and Checking Investment Options

For further information about investments and for the most recent month-end performance data, please visit our website at [www.EnableSavings.com](http://www.EnableSavings.com)

**THE NEBRASKA  
ACHIEVING A BETTER LIFE EXPERIENCE PROGRAM TRUST  
Enable Savings Plan  
FINANCIAL STATEMENTS AND  
INDEPENDENT AUDITOR'S REPORT  
For the year ended December 31, 2020**

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## INDEPENDENT AUDITOR'S REPORT

To the Trustee, Program Manager, Processor, Investment Manager, and Participants and Beneficiaries of the Enable Savings Plan

### **Report on the Financial Statements**

We have audited the accompanying statement of net position available for benefits of the Enable Savings Plan (the Plan) which is part of the Nebraska Achieving a Better Life Experience Program Trust (the Trust), as of December 31, 2020, and the related statement of changes in net position available for benefits, investment summary, investment detail, and related notes to the financial statements, which collectively comprise the Plan's basic financial statements as listed in the table of contents.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as, evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Opinion**

In our opinion, the financial statements, including the investment summary and investment detail, referred to above present fairly, in all material respects, the financial position of the Plan as part of the Nebraska Achieving a Better Life Experience Program Trust, as of December 31, 2020, and the respective changes in net position, investment summary, and investment detail for year then ended in accordance with accounting principles generally accepted in the United States of America.

### **Required Supplementary Information**

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 5 and 6 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

### **Supplementary Information**

Our audit was conducted for the purpose of forming an opinion on the financial statements that comprise the Plan basic financial statements. The schedule of participant contributions and transfers in and participant distributions and transfers out is presented for the purpose of additional analysis and is not a required part of the basic financial statements.



The schedule of participant contributions and transfers in and participant distributions and transfers out is the responsibility of management and was derived from and related directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of participant contributions and transfers in and participant distributions and transfers out is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

### **Other Reporting Required by Government Auditing Standards**

In accordance with *Government Auditing Standards*, we have also issued our report dated June 23, 2021, on our consideration of the Plan's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering The Plan's internal control over financial reporting and compliance.

*Hayes & Associates, LLC*

Hayes & Associates, L.L.C.  
Omaha, Nebraska  
June 23, 2021

## **Management's Discussion and Analysis**

The Nebraska State Treasurer's Office provides this Management's Discussion and Analysis of the Plan's annual financial statements. This narrative overview and analysis of the financial activities of the Plan is for the fiscal year ended December 31, 2020. We encourage readers to consider this information in conjunction with the Plan's financial statements, which follow this section.

### **Using these Financial Statements**

This discussion and analysis is intended to serve as an introduction to the Plan's financial statements, which consist of the Statement of Net Position Available for Benefits, Statement of Changes in Net Position Available for Benefits, Investment Summary, Investment Detail, and Notes to the Financial Statements. These financial statements provide information about the activities of the Plan as a whole and of the individual Portfolios within the Plan and are based on the accrual basis of accounting.

The financial statements are further described as follows:

The Statement of Net Positions Available for Benefits presents the assets, liabilities and net position of the Plan.

The Statement of Changes in Net Position Available for Benefit presents the income, expenses, realized and unrealized gain/loss, and ending net position as a resulting of the operations of the Plan.

The Investment Summary presents the cost basis, market value, and unrealized gain/loss on the Plan's underlying investments at the Plan level.

The Investment Detail presents the number of units, their cost basis, the price per unit, market value, and the unrealized gain/loss of the underlying investments held by the Plan in each of the Plan's portfolios.

The Notes to Financial Statements provide additional information essential to a full understanding of the data provided in the financial statements.

### **Financial Analysis of the Plan**

During fiscal year 2020, the Plan received \$8,728,523 in contributions from participants and distributed \$3,436,365 to participants and beneficiaries. The Plan's financial activity for the year ended December 31, 2020, resulted in an increase in net position of \$6,335,600.

Condensed financial information as of and for the years ended December 31, 2020, is as follows:

	<u>December 31, 2020</u>	<u>December 31, 2019</u>
Cash and investments	\$ 17,841,376	\$ 11,500,359
Other assets	-	-
Total assets	<u>17,841,376</u>	<u>11,500,359</u>
Liabilities	<u>12,950</u>	<u>7,533</u>
Net position	<u>\$ 17,828,426</u>	<u>\$ 11,492,826</u>
	<u>Year Ended</u>	<u>Year Ended</u>
	<u>December 31, 2020</u>	<u>December 31, 2019</u>
Additions:		
Contributions	\$ 8,728,523	\$ 5,910,124
Net increase in fair value of investments	1,104,237	834,124
Other income	-	-
Total additions	<u>9,832,760</u>	<u>6,744,248</u>
Deductions:		
Distributions	3,436,365	2,519,606
Administrative expenses	60,795	40,692
Total deductions	<u>3,497,160</u>	<u>2,560,298</u>
Net increase	6,335,600	4,183,950
Net position, beginning of year	<u>11,492,825</u>	<u>7,308,875</u>
Net position, end of year	<u>\$ 17,828,425</u>	<u>\$ 11,492,825</u>

Total additions increased primarily due to a favorable increase in contributions and realized and unrealized gains in fiscal year 2020. These increased due to both market action and net flows drove the increase in cash and investments from \$11,500,359 at December 31, 2019 to \$17,841,376 at December 31, 2020.

### **CONTACTING THE NEBRASKA STATE TREASURER'S OFFICE**

This financial report is designed to present users with a general overview of the Plan's finances and to demonstrate the Plan's accountability for the funds held in custody. If you have questions about the report or need additional information, please contact the Nebraska State Treasurer's Office located in the Nebraska State Capitol, Room 2005, P.O. Box 94788, Lincoln, NE 68509-4788.

Nebraska Achieving a Better Life Experience Program Trust  
 Enable Savings Plan  
 STATEMENT OF NET POSITION AVAILABLE FOR BENEFITS  
 December 31, 2020

<b>ASSETS</b>	
Cash	\$ 2,372,353
Investments:	
Cost	13,817,836
Unrealized gain/loss - investments	1,651,187
Total investments	15,469,023
Miscellaneous Receivables	-
Total assets	17,841,376
<b>LIABILITIES</b>	
Payables:	
Distributions to plan administrator	6,587
Program management fee	6,363
Total liabilities	12,950
<b>NET POSITION</b>	<b>\$ 17,828,426</b>

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust  
 Enable Savings Plan  
 STATEMENT OF CHANGES IN NET POSITION AVAILABLE FOR BENEFITS  
 For the year ended December 31, 2020

Net Position - Beginning of Period	\$	11,492,826
Receipts		
Received from plan administrator		8,728,523
Miscellaneous receipts		-
Investment income:		
Realized gain/loss		205,204
Unrealized gain/loss- investments		899,033
Total receipts		9,832,760
Disbursements:		
Administrative Expenses:		
OII management fee		60,795
Distributions to plan administrators		3,436,365
Total Disbursements		3,497,160
Net Position - End of Period	\$	17,828,426

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust  
 Enable Savings Plan  
 INVESTMENT SUMMARY  
 December 31, 2020

INVESTMENT DISTRIBUTION	Cost	Market Value	Unrealized Gain/Loss
Unit of Participation	\$ 13,817,836	\$ 15,469,023	\$ 1,651,187
Total Investments	\$ 13,817,836	\$ 15,469,023	\$ 1,651,187

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust  
 Enable Savings Plan  
 INVESTMENT DETAIL  
 December 31, 2020

	Cost	Price**	Market Value	Unrealized Gain/Loss
<u>Vanguard Total Stock Market</u>				
Units				
123,759.569 GROWTH INVEST OPT	\$ 1,811,308	19.7853	\$ 2,448,631	\$ 637,323
56,460.294 MODERATE INVEST OPT	822,858	19.7853	1,117,088	294,230
19,891.116 CONSERV INVEST OPT	292,669	19.7853	393,553	100,884
<u>200,110.979</u>	<u>\$ 2,926,835</u>		<u>\$ 3,959,272</u>	<u>\$ 1,032,437</u>
 <u>Vanguard Total Internantional</u>				
Units				
68,856.343 GROWTH INVEST OPT	\$ 864,809	15.4357	\$ 1,062,851	\$ 198,042
31,404.915 MODERATE INVEST OPT	390,352	15.4357	484,759	94,407
11,066.361 CONSERV INVEST OPT	137,363	15.4357	170,818	33,455
<u>111,327.619</u>	<u>\$ 1,392,524</u>		<u>\$ 1,718,428</u>	<u>\$ 325,904</u>
 <u>Vanguard Total Bond Market</u>				
Units				
65,020.977 GROWTH INVEST OPT	\$ 710,488	11.7964	\$ 767,014	\$ 56,526
59,149.876 MODERATE INVEST OPT	643,694	11.7964	697,756	54,062
34,813.239 CONSERV INVEST OPT	378,288	11.7964	410,671	32,383
<u>158,984.092</u>	<u>\$ 1,732,470</u>		<u>\$ 1,875,441</u>	<u>\$ 142,971</u>
 <u>Vanguard Short-Term Bond Index</u>				
Units				
10,402.794 MODERATE INVEST OPT	\$ 110,441	11.1543	\$ 116,036	\$ 5,595
22,040.454 CONSERV INVEST OPT	233,772	11.1543	245,849	12,077
<u>32,443.2480</u>	<u>\$ 344,213</u>		<u>\$ 361,885</u>	<u>\$ 17,672</u>

\*\* Price is the custody fund level price and does not reflect the participant price after expenses.

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust  
 Enable Savings Plan  
 INVESTMENT DETAIL  
 December 31, 2020

	<u>Cost</u>	<u>Price**</u>	<u>Market Value</u>	<u>Unrealized Gain/Loss</u>
<u>Vanguard Federal Money Market</u>				
Units				
10,975.272 MODERATE INVEST OPT	\$ 114,113	10.5430	\$ 115,712	\$ 1,599
23,253.682 CONSERV INVEST OPT	241,812	10.5430	245,164	3,352
<u>34,228.954</u>	<u>\$ 355,925</u>		<u>\$ 360,876</u>	<u>\$ 4,951</u>
 <u>Vanguard Short-Term Inflation</u>				
Units				
22,210.337 CONSERV INVEST OPT	\$ 234,214	11.1679	\$ 248,043	\$ 13,829
 <u>Bank Savings</u>				
Units				
658,513.388 BANK SAV INVEST OPT	<u>\$ 6,831,655</u>	10.5466	<u>\$ 6,945,078</u>	<u>\$ 113,423</u>
 TOTAL INVESTMENTS	 <u><u>\$ 13,817,836</u></u>		 <u><u>\$ 15,469,023</u></u>	 <u><u>\$ 1,651,187</u></u>

\*\* Price is the custody fund level price and does not reflect the participant price after expenses.

See accompanying notes and independent auditor's report.



Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
NOTES TO FINANCIAL STATEMENTS  
For the year ended December 31, 2020

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Reporting Entity

The Nebraska Achieving a Better Life Experience Program Trust (the Trust), was established on May 27, 2015 and began enrollment on June 30, 2016. It is intended to operate as a qualified ABLÉ program, pursuant to Internal Revenue Code Section 529A, which was adopted as part of The Stephen Beck, Jr., Achieving a Better Life Experience Act of 2014, as amended.

The Enable Savings Plan (the Plan) is part of the Nebraska Achieving a Better Life Experience Program Trust (the Trust). The Trust was established in accordance with Nebraska Legislative Bill 591 (the Act), as amended, to encourage the investment of funds to be used for qualified disability related expenses. The Plan is a series of the Program Fund of the Trust. The Expense Fund and the Treasury Management Cash Fund are not included in the accompanying financial statements. Accounts in the Plan have not been registered with the Securities and Exchange Commission or with any state securities commission pursuant to exemptions from registration available for securities issued by a public instrumentality of a state.

The Act authorizes and appoints the Nebraska State Treasurer as Trustee and responsible for the overall administration of the Plan. The State Treasurer has entered into a management contract with First National Bank of Omaha (the Program Manager). Under the contract, the Program Manager provided day-to-day administrative and recordkeeping services to the Plan. The Program Manager provided separate accounting for each beneficiary. In addition, the Program Manager administers and maintains overall trust and individual accounts records.

The Plan is comprised of Target-Risk Investment Options, a Bank Savings Investment Option, and as of January 26, 2017, a Checking Investment Option. The Target-Risk options invest in specified allocations of domestic equity, international equity, fixed income, and money market investment funds. The Bank Savings Investment Option invests in an FDIC-insured savings account. The Checking Investment Option is also FDIC-insured. The investment options and investments have been selected and approved by the Nebraska Investment Council.

Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
NOTES TO FINANCIAL STATEMENTS - CONTINUED  
For the year ended December 31, 2020

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

1. Reporting Entity – Continued

On November 30, 2016, the Nebraska Achieving a Better Life Experience Program Trust entered into an agreement with the State of Alabama Board of Trustees of the ABLE Trust Fund under which the Nebraska Achieving a Better Life Experience Program Trust will provide administration, operation, and maintenance of Enable Savings Plan Alabama for participants in the state of Alabama. Enable Savings Plan Alabama began operations on February 26, 2017. Enable Alabama is issued by the Nebraska Achieving a Better Life Experience Program Trust and administered by the Nebraska State Treasurer, who serves as the trustee of the Plan. The Plan offers the same series of investment options within the Nebraska Achieving a Better Life Experience Program Trust.

2. Basis of Presentation

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America. The financial statements include the statement of net position available for benefits, statement of changes in net position available for benefits, investment summary and investment detail. The statement of net position available for benefits is a measure of the account's assets and liabilities at the close of the year. The statement of changes in net position available for benefits shows purchase to and redemptions from the account, as well as additions and deductions due to operations during the fiscal year. The investment summary and investment detail reports show summary of all investments at cost and market value and the detail listing of all investments, respectively.

3. Security Valuation

Investments in the Underlying Funds are valued at the closing net asset or unit value per share of each Underling Fund on the day of valuation. The Plan calculates the net asset value of its shares based upon the net asset value of the applicable Underlying Funds, as of the close of the New York Stock Exchange (the Exchange), normally 4:00 P.M. Eastern time, on each day the Exchange is open for business. The net asset values of the Underlying Funds are determined as of the close of the Exchange, on each day the Exchange is open for trading.

Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
NOTES TO FINANCIAL STATEMENTS - CONTINUED  
For the year ended December 31, 2020

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

4. Security Transactions and Investment Income

Security transactions are recorded on an average cost basis unless a client requests an alternative method on the trade date. Realized gains and losses on security transaction are determined on the cost basis on the disposition of assets. Dividend income is recorded on the ex-dividend date or upon ex-dividend notification.

5. Contributions, Withdrawals, and Distributions

Contributions by a participant are evidenced through the issuance of units in the particular portfolio. Contributions to and withdrawals from the Portfolios are subject to terms and limitations defined in the Program Disclosure Statement and Participation Agreement between the participant and the Plan. Contributions received by the Program Manager before the close of trading on the New York Stock Exchange on any business day are credited to the account to which the contribution is made within one business day thereafter.

Withdrawals are based on the unit price calculated for each Portfolio on the business day on which the Program Manager processes the withdrawal request. The earnings portion (if any) of a non-qualified withdrawal will be treated as ordinary income to the recipient and may also be subject to an additional 10% federal tax, as well as partial recapture of any Nebraska state income tax deduction previously claimed.

6. Plan Expenses and Fees

Expenses included in the accompanying financial statements reflect the expenses of the Plan. The Underlying Fund expenses are factored into the daily net asset value for each respective Underlying Fund. As such, each Portfolio indirectly bears its proportional share of the fees and expenses of the Underlying Funds in which it invests.

Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
NOTES TO FINANCIAL STATEMENTS - CONTINUED  
For the year ended December 31, 2020

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

6. Plan Expenses and Fees - Continued

The plan expenses and fees are as follows:

- Program management fees equal .50% of the average daily net position in each Investment Option except for the Checking Investment Option which has no program management fee.
- Annual account fees equal \$45 and are assessed on a quarterly basis in the amount of \$11.25 against the then-current account balance.
- Underlying investment fees are a weighted average Underlying Fund expense ratio, which ranges from 0.04% to 0.05% of the average daily position in each Underlying Investment, with the exception of the Bank Savings Investment Option and the Checking Investment Option which have a 0% underlying investment fees.

Except as stated for the Annual account fee, these fees are accrued daily as a percentage of average daily net position and will be deducted from each Investment Option. These fees will reduce the value of an account.

7. Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of financial statements and the reported amounts of income and expenses during the reporting year. Actual results could differ from those estimates.

8. Income Taxes

The Program has been designed to comply with the requirements for treatment as a qualified ABLE program under Section 529A of the Internal Revenue Code. Therefore, no federal income tax provision is required.

Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
NOTES TO FINANCIAL STATEMENTS - CONTINUED  
For the year ended December 31, 2020

NOTE B. INVESTMENTS AND INVESTMENT RISKS

All investments have some degree of risks. The value of the Plan's accounts may vary depending on market conditions, the performance of the investment options selected, timing of purchases, and fees. The value of the Plan's accounts could be more or less than the amount contributed to the accounts. The Plan's investments may lose money.

Investments in the Plan are not guaranteed or insured by the FDIC, the SIPC, the State of Nebraska, the Nebraska Investment Council, the Nebraska State Treasurer, First National Bank of Omaha or its authorized agents or their affiliates, or any other federal or state entity or person.

FDIC insurance is provided for the Bank Savings Investment Option and Checking Account Option only. The Bank Savings Investment Option invests in an FDIC-insured omnibus savings account held in trust by the Plan at First National Bank of Omaha. The Checking Investment Option invests in a checking account within the Nebraska Achieving a Better Life Experience Program trust and is maintained by Fifth Third Bank.

The Plan's Underlying Funds have the following risks:

*Custodial Credit Risk* – custodial credit risk is the risk that, in the event of a failure of the counterparty, the Plan's investments may not be returned. Because the Plan's investments are generally in mutual funds, this risk is significantly mitigated.

*Credit Risk* – credit risk is the risk that an issuer to an investment will not fulfill its obligations. The Plan invests directly in Underlying Investments. The registered Underlying Investments' prospectuses provide greater detail about the investment strategies and practices of the Underlying Investments, in compliance with federal regulations and specifically, the Form N-1A of Investment Company Act of 1940. Form N-1A discloses information and policies about the Underlying Investment and its investment objectives, as well as, information on the company structure and operations.

Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
NOTES TO FINANCIAL STATEMENTS - CONTINUED  
For the year ended December 31, 2020

NOTE B. INVESTMENTS AND INVESTMENT RISKS - CONTINUED

*Interest Rate Risk* – interest rate risk refers to the value fluctuations of fixed-income securities resulting from the inverse relationship between price and yield. The market value fluctuations of fixed-income securities that the funds already hold will not affect the interest payable on those securities. However, the fluctuations will affect the market value and in turn will affect the Underlying Investment’s net asset value.

*Concentration Risk* – concentration risk is the risk related to the amount of investments in any one entity. The Plan limits this risk by investing in diversified investment companies.

*Foreign Currency Risk* – foreign currency risk is the risk that changes in exchange rates will adversely affect the fair value of an investment in a foreign security. The Plan does not have a formal policy for limiting its exposure to changes in exchange rates. The Plan’s Underlying Investments do invest in assets denominated in various foreign currencies. The registered Underlying Investment’s prospectuses provide greater detail about the investment and specifically, the Form N-1A of the Investment Company Act of 1940. Form N-1A discloses information and policies about the Underlying Investment and its investment objectives, as well as, information on the company structure and operations.

*Market Risk* – the risk that changes in market prices will reduce the fair value of an asset, increase the fair value of a liability, or adversely affect the cash flows of an expected transaction. Market risks primarily affects stocks, but also affects high-yield bonds and, to a lesser extent, higher quality bonds.

Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
NOTES TO FINANCIAL STATEMENTS - CONTINUED  
For the year ended December 31, 2020

NOTE C. FAIR VALUE MEASUREMENT

Accounting Standards Codification (ASC) 820 establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value.

The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level I measurements) and the lowest priority to measurements involving significant unobservable inputs (Level III measurements).

The three levels of the fair value hierarchy are as follows:

Level I – unadjusted quoted prices in active markets for identical assets or liabilities including securities actively traded on a securities exchange.

Level II – inputs other than unadjusted quoted prices that are observable for the asset or liability (such as unadjusted quoted prices for similar assets and market corroborated inputs such as interest rates, prepayment speeds, credit risk, etc.).

Level III – significant unobservable inputs (including management’s own judgments about assumptions that market participants would use in pricing the asset or liability).

The inputs used for valuing securities are not necessarily an indication of the risks associated with investing in those securities.

The Plan classifies each of its investments in those Underlying Investments which are publicly offered and reported on an exchange as Level I, and those Underlying Investments which are not publically offered as Level II without consideration as to the classification level of the specific investment held by the Underlying Investments. The level in the fair value hierarchy within which a fair value measurement in its entirety falls is based on the lowest level input that is significant to the fair value measurement in its entirety.

Nebraska Achieving a Better Life Experience Program Trust  
 Enable Savings Plan  
 NOTES TO FINANCIAL STATEMENTS - CONTINUED  
 For the year ended December 31, 2020

NOTE C. FAIR VALUE MEASUREMENT - CONTINUED

The following table presents assets that are measured at fair value on a recurring basis at December 31, 2020:

	Fair Value	Level I	Level II	Level III
Bank Savings	\$ 6,945,078	\$ 6,945,078	\$ -	\$ -
Money Market				
Funds	360,877	360,877	-	-
U.S. Equity Mutual				
Funds	3,959,273	3,959,273	-	-
International Equity				
Mutual Funds	1,718,427	1,718,427	-	-
Fixed Income Mutual				
Funds	2,485,368	2,485,368	-	-
	<u>\$ 15,469,023</u>	<u>\$ 15,469,023</u>	<u>\$ -</u>	<u>\$ -</u>

To value Level I investments: The fair value of Level I investments are determined by obtaining quoted market prices on nationally recognized securities exchanges.

To value Level II investments: The fair value of Level II investments are determined based on quoted prices that were obtained directly from the fund companies through confirmations for identical or similar assets or liabilities in markets that are not active.

NOTE D. SUBSEQUENT EVENTS

FNBO will be leaving as the program manager for the Plan when their contract expires in June 2021. The Treasurer's Office has been approved as the program manager for the Plan, with Ascensus remaining as the recordkeeper. The Plan will see a decrease in the Program Management Fee and there will be no changes to the investment options offered.

Effective May 17, 2021, Alabama terminated its involvement with the Enable program, and launched its own ABLE program called the Alabama ABLE Savings Plan.

As of June 23, 2021, the date the financial statements were available to be issued, the Plan did not have any other subsequent events affecting the amounts reported in the financial statements for the year ended December 31, 2020, or which are required to be disclosed in the notes to the financial statements for the year then ended.



SUPPLEMENTAL INFORMATION

Nebraska Achieving a Better Life Experience Program Trust  
Enable Savings Plan  
SCHEDULE OF PARTICIPANT CONTRIBUTIONS AND TRANSFERS IN  
AND PARTICIPANT DISTRIBUTIONS AND TRANSFERS OUT  
For the year ended December 31, 2020

Contributions from plan participants	\$	8,520,732
Transfers in from plan participants		<u>207,791</u>
Received from plan administrator	\$	8,728,523
Distributions to plan participants	\$	3,228,574
Transfers out to plan participants		<u>207,791</u>
Distributions to plan administrator	\$	3,436,365

See independent auditor's report.



INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROLS OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

To the Trustee, Program Manager, Processor, Investment Manager, and Participants and Beneficiaries of the Enable Savings Plan.

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards issued by the Comptroller General of the United States, the statement of net position available for benefits of the Enable Savings Plan (the Plan as of and for the year ended December 31, 2020, and the related statement of changes in net position available for benefits, the investment summary, investment detail, and the related notes to the financial statements, which collectively comprise the Plan's basic financial statements, and have issued our report thereon dated June 23, 2021.

**Internal Control Over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the Plan's internal control over financial reporting to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control over financial reporting.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

### **Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the Plan's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

### **Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

*Hayes & Associates, LLC*

Hayes & Associates, L.L.C.  
Omaha, Nebraska  
June 23, 2021

## Outreach and Marketing Activities

### Events and Sponsorships

Autism Center of Nebraska Fall Festival  
Down Syndrome Association for Families Educational Series  
Down Syndrome Alliance of the Midlands, walk and Gala sponsor  
Duet Ribbon Cutting  
Epilepsy Foundation  
Quality Living Event for Ambassadors  
Autism Puzzle Walk, renamed the Autism Fun Fest  
Autism Community Gathering and Resource Fair in six cities  
Buddy Walk, renamed Step Up for Downs in Omaha and Lincoln  
Down Syndrome Association for Families Zoom with Improvaneers  
Homer's Heroes  
Lincoln Children's Museum Sensory Night  
Madonna Rehab Mile Walk  
Madonna Gala  
Special Olympics Nebraska  
World Down Syndrome day

### Presentations to Schools and Educational Service Units

Elkhorn Public Schools, Transition Program  
ESU 3, Early Childhood Services Community Resource Fair  
ESU 7, Workshop and Presentation  
Fremont Public Schools Parent Resource Night  
Holy Cow, What Now? Transition Conference in Norfolk  
Millard Public Schools  
Offutt/Bellevue School

### Presentations to Nonprofits and Government Agencies

Autism Center of Nebraska  
Arc of Lincoln  
Centerpointe  
Disabilities Organization Together Serve  
Down Syndrome Alliance of the Midlands Panel Discussion event at UNO  
Down Syndrome Association for Families, Parent Night  
Office of Public Guardians  
Offutt AFB Family Support and Readiness Center  
PTI-Nebraska, FEAT workshop (Family Employment Awareness Training)

# ENABLE Savings Plan

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## Outreach and Marketing Activities (cont'd)

### Enable Alabama

Alabama Transition Conference  
Auburn University, Special Education, Rehab and Counseling Group  
Arc of Central Alabama  
Arc of Montgomery  
Children's Rehab Services, Anniston and Gadsden Districts  
Governor's Job Fair for People with Disabilities  
Hot Topics Conference Trussville City School  
Prattville YMCA Resource Round –Up  
UCP Huntsville  
University of South Alabama, Passage USA  
VOA Southeast

### Nebraska Locations Visited

Bellevue  
Columbus  
Elkhorn  
Fremont  
Grand Island  
Kearney  
Lincoln  
Norfolk  
Omaha  
Papillion  
Ralston

### Alabama Locations Visited

Auburn  
Birmingham  
Gulf Shores  
Huntsville  
Mobile  
Montgomery  
Opelika  
Prattville  
Trussville  
Vestavia

# ENABLE Savings Plan

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## Outreach and Marketing Activities (cont'd)

### Key Contacts: Financial Partners and Law Offices

Abrahams, Kaslow & Cassman LLP  
Berry Law Firm  
Black Hills Works  
Centerpointe  
DA Davidson Financial Advisors  
Duet  
Elder Law of Omaha, P.C., L.L.O.  
First National Bank of Omaha  
Husch Blackwell  
Koley Jessen  
Lamson Dugan & Murray law Firm  
Madonna Rehabilitation Hospitals, Omaha and Lincoln  
McGrath North  
Morgan Stanley  
Nelson, Van Denburg & Campbell  
Office of Public Guardians  
PTI-Nebraska  
Spethman Pallesen Law  
Thrivent Advisors, Nebraska  
Quality Living, Inc

### Enable Alabama

Alabama Bar Association  
Alabama Division of Developmental Disabilities  
Alabama Department of Human Resources  
Alabama Department of Rehabilitation  
Alabama State Agency Leaders  
Alabama Transition Team  
Auburn University Transition Leadership Institute  
Easter Seals  
Special Needs attorneys  
Director of UCP Birmingham (renamed to United Ability)  
University of South Alabama  
Vocational Rehabilitation  
VOA Southeast, Inc.



YOUTUBE.COM

### Nebraska's Enable Savings Program

<https://www.enablesavings.com/> The ABLE Act provides individuals...



**ENABLE**  
SAVINGS PLAN

### Introducing the Enable Savings Plan.

**Tax-Free Savings  
for Individuals  
with Disabilities.**

[Learn More](#)



### Introducing the Enable Savings Plan.

**Tax-Free Savings for  
Individuals with Disabilities.**

**ENABLE**  
SAVINGS PLAN

[Learn More](#)



# Keep your benefits and save for the future.

With the **Enable Savings Plan**.



The Enable Savings Plan provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future expenses without impacting your resource-based benefits. Plus, there may be an income tax deduction for Nebraska residents.

To find out more about the Enable Savings Plan and to sign up for updates, visit us at **EnableSavings.com**.

**EN**able<sup>®</sup>  
**SAVINGS PLAN**

Investments Are Not FDIC Insured\* | No Bank, State or Federal Guarantee  
| May Lose Value | \*Except the Bank Savings Option ©2020 First National  
Bank of Omaha



## **Keep your benefits and save for the future.**

**With the Enable Savings Plan.**

The Enable Savings Plan provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future expenses without impacting your resource-based benefits. Plus, there may be an income tax deduction for Nebraska residents.

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**EN**able®  
**SAVINGS PLAN**

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# Keep your benefits and save for the future.

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The Enable Savings Plan provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future expenses without impacting your resource-based benefits. Plus, there may be an income tax deduction for Nebraska residents.

To find out more about the Enable Savings Plan and to sign up for updates, visit us at [EnableSavings.com](https://www.EnableSavings.com)

**EN**able<sup>®</sup>  
SAVINGS PLAN

Investments Are Not FDIC Insured\* | No Bank, State or Federal Guarantee | May Lose Value | \*Except the Bank Savings Option ©2020 First National Bank of Omaha





## NO MATTER THE SPORT. WE'RE ONE TEAM.

With the **Enable Savings Plan** for children and adults with disabilities, we are all in the game together.

Save up to \$15,000 a year in an **Enable Savings Plan** account while maintaining SSI and other benefits.

Enable is a new tax-free savings plan for eligible individuals with disabilities.

A Nebraska taxpayer contributing to the **Enable Savings Plan** can deduct up to \$10,000 on state income taxes.

[www.enableavings.com](http://www.enableavings.com)

**ENable**  
SAVINGS PLAN

STATE TREASURER JOHN MURANTE, TRUSTEE  
FIRST NATIONAL BANK OF OMAHA, PROGRAM MANAGER

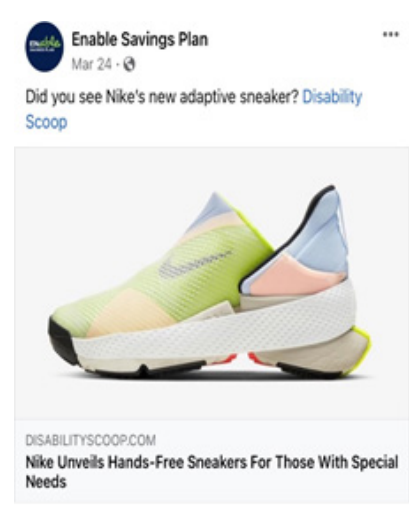
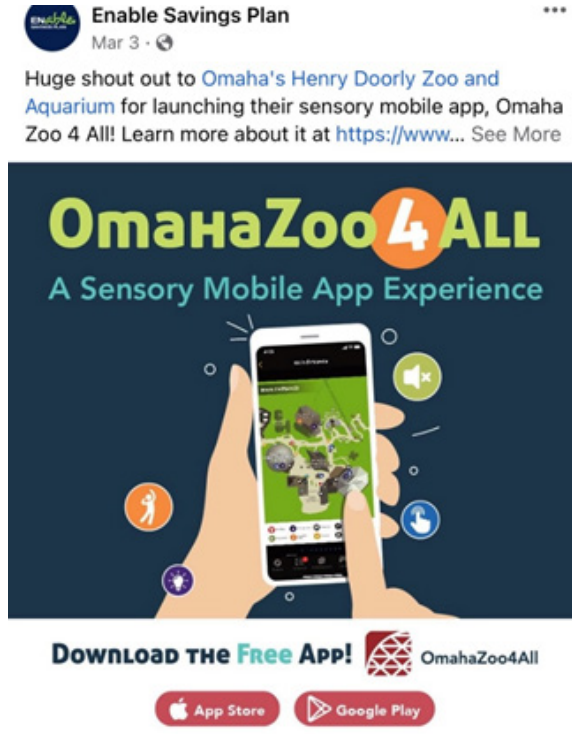
*Investments Are Not FDIC Insured\* | No Bank, State or Federal Guarantee | May Lose Value  
\*Except the Bank Savings and Checking Options*

# ENABLE Savings Plan

Annual Report | Year End 12/31/2020 | Copyright 2021 | Nebraska State Treasurer John Murante



## Enable on Facebook



# ENABLE Savings Plan

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## Enable on Facebook

**Enable Savings Plan**  
Apr 13 · 🌐

#Today: Have you registered for our free 'Ask the Expert' presentation with Duet? It's this evening at 5pm CT!  
<https://www.facebook.com/events/5551665141517775/>



**TUE, APR 13**  
**Duet Unites-Ask the Expert**  
Online Event

**Enable Savings Plan**  
Apr 27 · 🌐

Today is the day! Tune in at 6:30pm CT to learn how Enable can help your family plan for #children and #college, alongside other exciting experts. <https://us02web.zoom.us/j/86971019204>




**PUBLIC EMPLOYEES FINANCIAL WELLNESS SERIES: PLANNING FOR CHILDREN + COLLEGE**  
**April 27, 6:30pm CT**

**Enable Savings Plan**  
Apr 8 · 🌐

**Down Syndrome Alliance of the Midlands with Enable Savings Plan.**  
Paid Partnership · 🌐

We are excited to have **Enable Savings Plan** as a virtual sponsor for this year's gala!



**Enable SAVINGS PLAN**

Posted by Diane Stewart  
Sep 22 · 🌐

Hope you can join us for this informative session !



**Developing a Financial Plan for a Person with Disabilities**

If you are a caregiver to someone with disabilities and are interested in learning more about financial planning, join us for this informational seminar

**Tuesday, October 12th**  
11:30am-2:00pm

No Charge  
Box Lunch Provided  
Location:  
Security National Bank  
1120 101st St. Omaha

**TUE, OCT 12 AT 11:30 AM**  
**Developing a Financial Plan for a Person with Disabilities**  
Security National Bank (3 Pacific Place) · Omaha



**EnableSavings.com**

The Enable Savings Plan provides tax-free savings accounts for eligible individuals with disabilities. Created in partnership with the State of Nebraska Treasurer's Office and First National Bank of Omaha, its features include:

- An individual with an eligible disability can open one account. The owner and beneficiary are the same.
- Any person can contribute to the account.
- Account owners may be eligible for a state tax deduction (Nebraska residents may receive an in-state tax deduction).
- Three risk-based investment options, an FDIC-insured bank savings option and FDIC-insured check writing option with a debit card.

To find out more about the Enable Savings Plan and to sign up for updates, visit us at [EnableSavings.com](http://EnableSavings.com) or call 1-844-362-2534.

ENABUCKV-62017

An investor should consider the investment risks, and charges and expenses before investing. This material is provided for general and informational purposes only, and is not intended to provide investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax law.



Investments Are Not FDIC Insured  
No Bank, State or Federal Guarantee | May Not Be Used for Withdrawals  
Except the Bank Savings and Checking Investment Options  
©2017 First National Bank of Omaha



**Enable Savings Plan**  
Keep Your Disability Benefits  
and Save For Your Future

**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. 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](http://EnableSavings.com) to learn more about the program and details on how to open your account.



**Keep What's Yours**

It wouldn't make sense to invest in a plan if it affected your existing benefits. Any amount of assets in an Enable account is an excluded resource for Medicaid. Also, contributions to and money taken out of an Enable Savings Plan account are **not in the calculation that determines eligibility** for certain resource-based benefits, like SSI, SNAP and Medicaid.



**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.



**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.



**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 \$15,000 per year to your Enable Savings Plan account. In addition, contributions by an employed Account Owner who has not contributed to an employer-sponsored retirement plan during the current calendar year may exceed the Annual Contribution Limit by the lesser of (a) the compensation included in the Account Owner's gross income for the taxable year, or (b) the federal poverty line for a one-person household.



**Save on Taxes**

The earnings on your contributions in 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.



"We've never been able to do that. Our boys are doing really well and are able to show off their talents."



"Alexis would like to complete the transaction. The fact that the Plan members of the disability means that a vital part of her to live independently created with her."

ENABLE SAVINGS PLAN

1-844-ENABLE4  
EnableSavings.com

Enable Savings Plan  
PO Box 802715  
Omaha, NE 68102-1375

PROFESSOR MANAGER  
First National Bank of Omaha  
NEBRASKA STATE TREASURER, TRUSTEE

**It's Your Plan. It's Your Future.**  
Find out more at [EnableSavings.com](http://EnableSavings.com).

**ENABLE SAVINGS PLAN**

\*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 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 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  
First National Bank of Omaha Program Manager  
Investments Are Not FDIC Insured | No Bank, State or Federal Guarantee | May Lose Value | Except the Bank Savings and Checking Investment Options

**ENABLE SAVINGS PLAN**

**A Savings Plan  
Centered Around You**

KEEP YOUR DISABILITY BENEFITS  
AND SAVE FOR YOUR FUTURE.





## Benefits

**Keep Your Money Growing**  
It would be an Enable Savings Plan account with a maximum balance of \$100,000. Contributions are determined by the account owner.

**Save on Taxes**  
Tax-Free Withdrawals for Qualified Disability Expenses.

**\$10,000**  
MOSS

## Open

### Eligibility

An Eligible Individual can open an Enable Savings Plan account, and you are an Eligible Individual if:

- The individual is a U.S. citizen or resident alien.
- The individual is at least 18 years old.

Money in an account can be used for:

### Opening an Account

Opening an Enable Savings Plan account may require you to provide certain information, including:

- Identification
- Social Security Number
- Legal name
- Address

### Closing an Account

An account will be automatically closed when all assets are rolled to another qualified ABAE program. If you transfer your entire account balance to another account owner within the Enable Savings Plan who is an Eligible Individual and a Member of your Family, or if the account has a zero balance for 60 calendar days and there are no pending or planned contributions.

An account will also be closed upon notification of the death of the account owner. For those not receiving Medicaid benefits, any funds remaining in the account will be available to the estate. For those receiving Medicaid benefits, a state can file a claim for the amount of total medical assistance paid under a state's Medicaid plan for the account owner during the time the account was established. The amount is paid only after the payment of all outstanding payments due for the Qualified Disability Expenses of the account owner and is reduced by the amount of all premiums paid by or on behalf of the account owner to a Medicaid Buy-in program.

**State tax benefits**  
Contributions made into an Enable Savings Plan account may be eligible for state tax benefits.<sup>1</sup> Contributions by anyone who files a Nebraska state income tax return is eligible to receive a Nebraska state income tax deduction for his/her own contributions up to \$10,000 (\$5,000 if married, filing separately).<sup>2</sup>

**Estate tax benefits**  
Contributors (other than by the account owner) can lessen the value of a person's taxable estate. Contributions to an account are considered a completed gift from the contributor to the account owner. Contributions up to \$14,000 per year are eligible for the gift tax annual exclusion. Speak to your advisor for more information.

<sup>1</sup> When the total account balance exceeds \$100,000, the amount over \$100,000 will count towards the EIT exemption limit of \$2,000. If the amount over is considered, because of limits on all funds in a state, the amount over will enter an individual's taxable income until the respective limit is reached. This exemption does not impact the account owner's eligibility for Medicaid.

<sup>2</sup> The average percent of a withdrawal not used for Qualified Disability Expenses are subject to federal and state tax and may be subject to an additional 10% federal tax. The amount remains an annual investment limit of 10% per month contribution of \$100 per month for 30 years. The hypothetical does not reflect an actual investment in any particular qualified ABAE plan or other ABAE program. There is only one ABAE program available.

<sup>3</sup> 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 ABAE program and should consult their tax advisor attorney and/or other advisors regarding their specific legal, investment or tax situation.

<sup>4</sup> Nebraska state income tax deductions are subject to reduction by the extent previously deducted of funds are not used for Qualified Disability Expenses.

<sup>5</sup> If the account owner is no longer an Eligible Individual, the account can remain open, but no contributions can be accepted and expenses cannot be claimed. Qualified Disability Expenses will be the account owner's not eligible.

## Invest

The Enable Savings Plan offers you a simple selection of five investment Options.<sup>3</sup> You choose which are most suitable for you based on when you want to use the money ("time horizon"), your personal financial situation, and what you are saving for ("savings goals"). You can decide to invest in one or more Options within your one Enable account.

### Three Target-Risk Options

The Growth Option, Moderate Option and Conservative Option can be used for expenses that you might need in the future—greater than five years from now.

For each investment Option, our professional investment team selected low-cost Vanguard underlying funds from different asset classes—equity, fixed income or cash equivalents. The investment team then determined the appropriate allocation into each underlying fund to provide a balance between investments that have the potential for higher return and higher risk with investments that might have the potential for lower return and less risk.<sup>4</sup>

The allocations to the underlying funds are continually reviewed to ensure that each Option continues to meet its investment goals and balance between performance and risk.

### Bank Savings Option

The Bank Savings Option provides FDIC insurance for your investment!<sup>5</sup> It offers a guaranteed return (earnings) on your investment and the stability of knowing your principal (contribution) may not lose its value. Investments in the Bank Savings Option will earn varying rates of interest. The interest rate generally will be equivalent to short-term deposit rates. The Bank Savings Option does not provide a guarantee of any level of performance or return or offer any additional guarantees. This Option may be appropriate if you want the security of a safe investment and your time horizon is less than five years.

### Checking Option

The Checking Option provides FDIC insurance on your investment and allows you to write a check or use a debit card to withdraw funds from the Checking Option.<sup>6</sup> All deposits must be made directly to the Plan and not through an ATM machine or through a bank. This Option can be used to pay for daily and repetitive expenses.

### Managing Investment Options

You can change the way a contribution is divided among your account's investment Options for future contributions. Money previously contributed will not be changed.

To change the amount of money you currently have in an investment Option to another Option you must request an "Investment Option Change" which, according to federal rules, can only be done twice per calendar year.

Call the Plan for more information.

## NOTE

- An individual is not based on written diagnosis which results in a disability.
- Qualified Disability Expenses or related:
- Education (tuition)
- Housing
- Transportation
- Employment (training)
- Assistive technology
- Personal support
- Health, preventive
- Financial management
- Legal fees
- Expenses for over
- Funeral and burial
- Other expenses

In December

was signed

tax-exempt

without in

As a result

\$2,000 in

The Enable Savings Plan is a qualified ABAE program offered nationwide.







# What is Enable? Savings Accounts for Individuals with Disabilities Available Nationwide



- [Am I Eligible?](#)
- [How Do I Enroll?](#)
- [Why Use Enable?](#)

[LEARN MORE](#)

**COVID- 19 UPDATES – Stimulus Checks Updated June 17th, 2020**



For those individuals receiving a federal stimulus check, consider depositing the funds in your Enable account to ensure the money will not affect your resource-based benefits such as Medicaid and SSI.

To deposit the stimulus money into your Enable account, either deposit the check into your bank account and transfer it into your Enable account, or endorse the check, and make it payable to the Enable Savings Plan. Contribution limits still apply. For more information call 1-866-832-7949 for assistance.

For additional information about COVID-19 click here. Read FAQs for useful information about stimulus checks.

As the impact of the Coronavirus (COVID-19) continues to unfold, it is our hope that you, your family, and loved ones stay safe and healthy.

To help ensure timely transactions and communications regarding your account, we encourage you to transact via our secure online website and also elect e-delivery of all documents. To log into your account click here.

To change your delivery preferences to electronic, log in to your account, select "Profile & Documents" and then "Delivery Preferences."

**BENEFITS OF  
 SAVING  
 WITH ABLE**

**READ  
 WHAT OTHERS ARE  
 SAYING**

**START A  
 GIFTING  
 TRADITION**

Stay Up-To-Date

Email Address:

First Name:

Last Name:

[SUBMIT](#)

I Am ABLE



[Watch video](#)

**Why invest in the Enable Savings Plan?**


Find out features, benefits, fees and more.



[LEARN MORE](#)

**How does Enable work?**


See how to open and contribute to your account.



[LEARN MORE](#)

**The inside scoop.**

Stay in the know with news and blog updates, webinars and more.



[LEARN MORE](#)

**You're 10 minutes away from an Enable account.**



[ENROLL TODAY](#)



# ENABLE Savings Plan

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## Enable Savings Plan Blog

SEARCH | LOGIN | CONTACT



ABLE ACT

BASICS

INVESTMENTS

RESOURCES

ENROLL

### Enable Savings Plan Blog

Full screen blog

Home / Resources / Blog

2021

News

Enable U.

I Am Enable

Digital Library

Forms

#### How to Be an Advocate of the Enable Savings Plan

April 27, 2021

How to Be an Advocate of the Enable Savings Plan April 27, 2021 Diane Stewart, Enable Outreach Specialist

Did you know that according to the National Association of State Treasurers, fewer than 5% of individuals who are eligible for ABLE accounts like the Enable Savings Plan take advantage of this valuable financial resource?

READ MORE

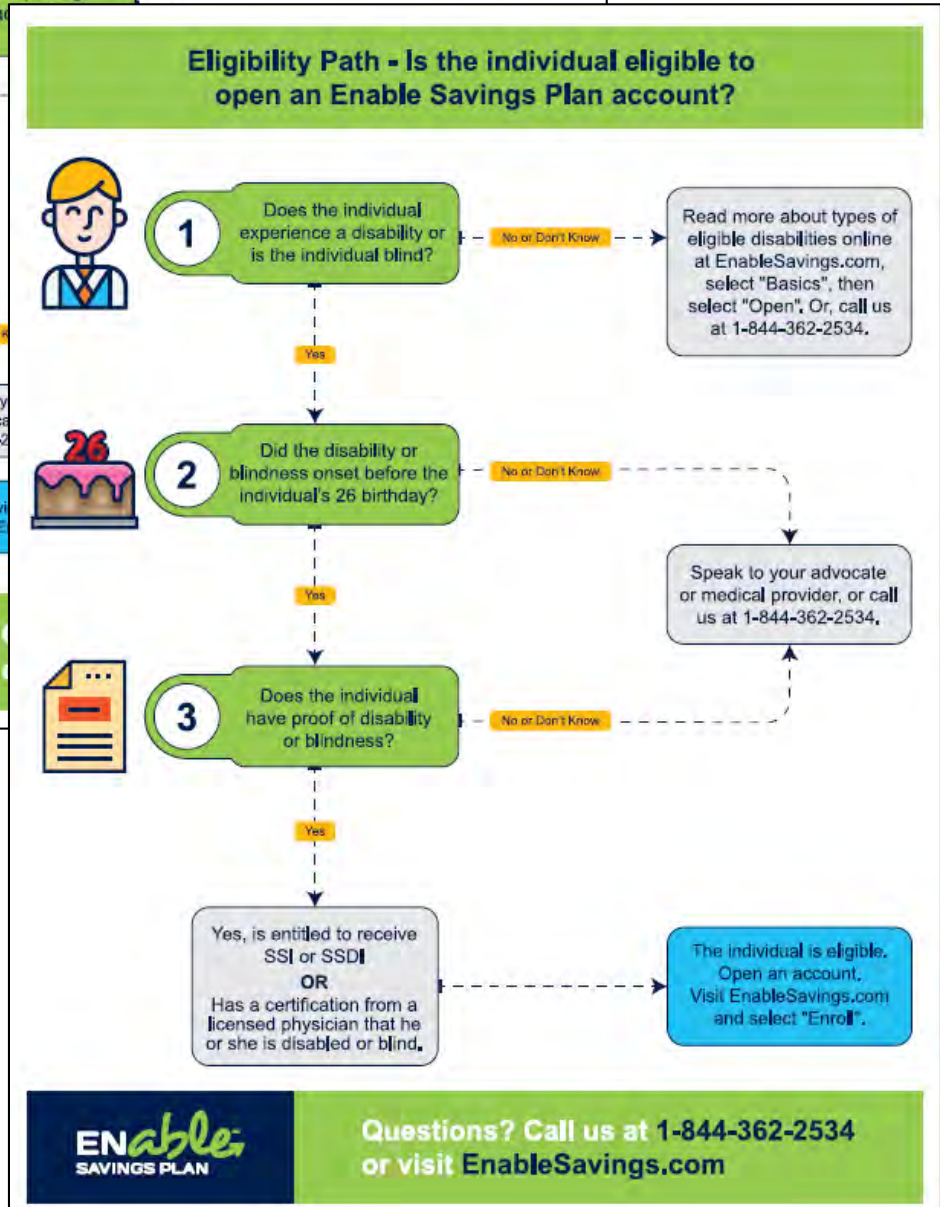
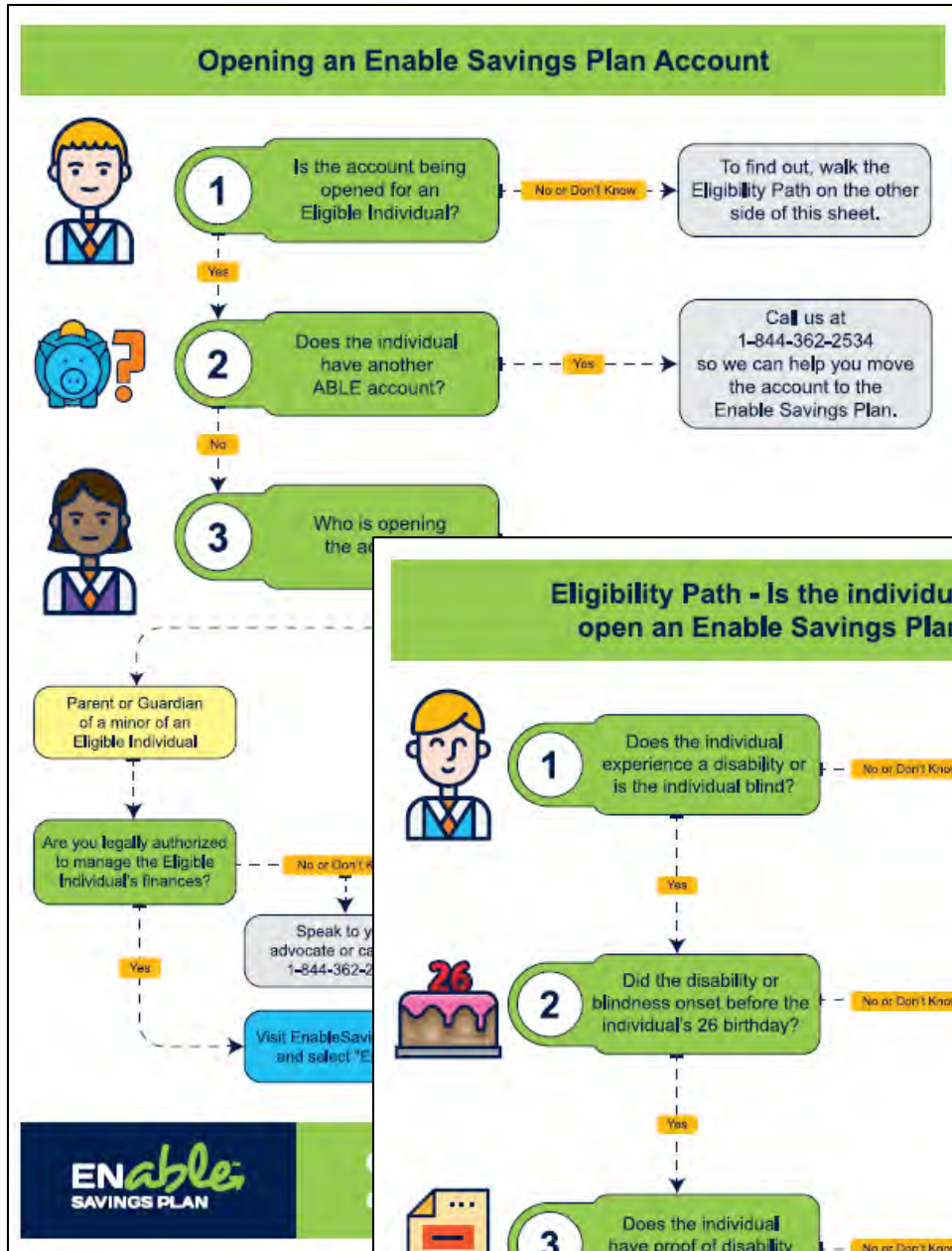
#### Celebrating Awareness and Acceptance with Autism Society of Nebraska

April 12, 2021

HAVE QUESTIONS?

Call us:  
**1-844-ENABLE4**

Email us:  
[clientservices@enablesavings.com](mailto:clientservices@enablesavings.com)



## Statements and Website



# Possibilities

Fall 2021



## Don't Be Spooked by These Financial Myths

With tricks and treats aplenty, fall can be a spooky time of the year. Make sure to check out these tips to bust any haunting myths:

1. **Contributing to Enable Accounts:** Anyone can contribute to a beneficiary's Enable account so long as the total amount per tax year does not exceed the \$15,000 limit. Encourage friends and family to contribute through Enable [gift certificate contributions](#) or Ugift.
2. **Stimulus Check Impact:** The stimulus check will not disqualify you for the benefits you need for up to a year. After a year, whatever is left will count toward your \$2,000 SSI asset limit if you leave it in a regular account. If saved in an Enable account, it won't count toward the \$2,000 asset limit.
3. **Qualifying Disability Expenses (QDE):** A QDE is an expense related to the blindness or disability of the designated beneficiary, and covers a wide range of categories, including medical expenses, housing, transportation, financial management, basic living expenses and more. For the full list of qualifying expenses visit: <https://secure.ssa.gov/poms.nsf/lnx/0501130740>.



## Savings Habits to "Fall" Back On

There are many simple yet effective habits that you can implement into your daily life to help maximize your finances. If you are planning a financial refresh this fall, read on for Enable's top savings tips:

### Tap Into Discounts

Many organizations offer discounts for individuals with disabilities. Research online for free offerings and, when in doubt, don't be afraid to ask directly if they have any discounts or services you may be eligible for. In addition, before making a purchase, shop online for potential coupon apps that may apply.

### Find Free Entertainment

From Zoom events and game nights to free outdoor movies, there are many fun activities you can enjoy at no cost. Check out community guides and reach out to your local disability organization to find activities near you.

### Automate Contributions

Take one item off your monthly to-do list and utilize the [Automatic Investment Plan](#) (AIP). Setting up this automatic contribution feature ensures you will never miss a chance to save!

### Stay Connected

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable advocate, please reach out to Enable Savings Plan Director, Diane Stewart at [diane.stewart@nebraska.gov](mailto:diane.stewart@nebraska.gov) or 402-450-3134.

### Get Social

Follow and Like [@EnableSavingsPlan](#) on Facebook.

Stay posted on Enable updates, savings tips, and inspiring stories by joining our community on Facebook.

[EnableSavings.com](https://www.enable-savings.com)

Email and Mobile

# ENABLE Savings Plan

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## Contacts

If you have questions or comments regarding the Achieving a Better Life Experience Program Trust, contact:



Program Trustee

Diane Stewart  
Assistant State Treasurer  
Director, Enable Savings Plan  
[diane.stewart@nebraska.gov](mailto:diane.stewart@nebraska.gov)  
[treasurer.nebraska.gov](http://treasurer.nebraska.gov)  
402-450-3134

Additional information on the Enable Savings Plan can be found at:



Enable Savings Plan  
[enablesavings.com](http://enablesavings.com)  
844-362-2534