

ENable[®]
Savings Plan

NEBRASKA ACHIEVING A BETTER LIFE
EXPERIENCE PROGRAM TRUST

Annual Report | Year End 12/31/2018 | Copyright 2019 | Nebraska State Treasurer John Murante

ENable[®]
SAVINGS PLAN

Annual Audit

Enable Trust & Disclosure

10/16/19



Nebraska State Treasurer, Trustee

(Administration, Operation and Maintenance of the Program)

Nebraska Investment Council

(Investment of Plan Assets)



Enable Trust & Disclosure



10/16/19

Plan Name	Enable Savings Plan
Program Launch Date	June 30, 2016
Contract Term Contract Notification Contract Expires	5 years with 2 additional 1-year renewal terms. December 2020 June 2021
Minimum Contribution	\$50 / \$25 with AIP or Payroll Deduction
Maximum Contribution	\$400,000
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 Program Management Fee Total Underlying Investment Expenses and Fees	\$45 annual account fee 0.50% Range: 0.50%-0.55% (0.50% Program Management Fee included)
Direct Sold Advisor Sold	Yes No
Investment Manager # of Investment Options # of Target-Risk Options # of Individual Options	Vanguard 5 3 (Growth, Moderate, Conservative) 2 (Bank Savings) (Checking)
Participating State Alabama	Enable Savings Plan Alabama

Enable Trust & Disclosure



10/16/19

Nebraska Achieving a Better Life Experience Program Trust Disclosure

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.

Progress Report

November 1, 2019

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 Trustee. First National Bank of Omaha serves as the Program Manager, 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 1,406 accounts at the end of the 3rd quarter for 2019 with \$8,923,856 in assets in the Plan. Of those assets, 64% are from Nebraskans and 70% of the accounts are from Nebraska with the remainder of accounts coming from 38 other states. The average age of the Account Owner is 34 -- the

Progress Report (cont'd)

youngest is six months old and the oldest is 93. As of September 30, 2019, 309 new accounts have been opened in 2019, and the average account size of all accounts is \$6,476.

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, which is 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. As of September 30, 2019, there were 247 accounts and \$1,205,638 in assets in the Enable Savings Plan Alabama. Of those assets, 78% are from Alabama and 81% of the accounts are from Alabama, with the remainder from 16 other states. The average age of the Account Owner is 36 – the youngest is a year old and the oldest is 84. As of September 30, 2019, 127 new accounts have been opened in 2019, and the average account size of all accounts is \$5,130.

We have been 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. We have taken advantage of promoting our plans at statewide events and by utilizing print media and social media outlets. A list of our promotions for both plans is provided in this report.

Following are some highlights of our Enable program. Effective January 1, 2018, the annual contribution limit increased from \$14,000 to \$15,000. In addition, federal law now allows certain Account Owners to make contributions beyond that amount, up to the lesser of (a) the compensation included in the Account Owner's gross income for the year; or (b) the federal poverty line for a one-person household, as determined for the calendar year preceding the calendar year in which the taxable year begins ("ABLE to Work contributions"). Account owners may roll over funds in a Nebraska 529 college savings plan account to an Enable Savings Plan account or an Enable Savings Plan Alabama account (both issued by the State of Nebraska). These rollovers are not subject to adverse state tax consequences. However, if you roll over assets from a Nebraska 529 college savings plan account to any other state's ABLE account, the earnings portion of the rollover will be subject to Nebraska state income tax. In addition, the rollover will be subject to recapture of the Nebraska tax deduction to the extent previously deducted by the account owner.

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. 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, 2019)

	<u># of Accts</u>	<u>Assets</u>
Enable Accounts:	1,406	\$8,923,856

70% of accounts and 64% of the assets are from Nebraska, and the remainder are from 38 other states.

Percentage of Accounts by Disability

Developmental Disorders (including Autism):	45%
Intellectual Disability:	22%
Psychiatric Disorders:	8%
Nervous Disorders (including blindness and deafness):	3%
Congenital Anomalies (including Downs Syndrome):	12%
Respiratory Disorders:	0%
Other:	10%



Program Trustee



Program Manager

Enable Savings Plan

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Number of Accounts

(Accounts and Assets as of September 30, 2019)

	<u># of Accts</u>	<u>Assets</u>
Enable Alabama Accounts:	247	\$1,205,638

81% of accounts and 78% of the assets are from Alabama, and the remainder are from 16 other states.

Percentage of Accounts by Disability

Developmental Disorders (including Autism):	28%
Intellectual Disability:	39%
Psychiatric Disorders:	6%
Nervous Disorders (including blindness and deafness):	6%
Congenital Anomalies (including Downs Syndrome):	13%
Respiratory Disorders:	0%
Other:	8%



JOHN MURANTE
Program Trustee



Program Manager

Enable Savings Plan

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Program Manager

First National Bank of Omaha Enable Savings Plan

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

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, 2019, the Enable Savings Plan had 1,406 accounts and \$8,923,856 in assets. Enable Savings Plan Alabama had 247 accounts and \$1,205,638 in assets.

The December 31, 2018 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 or visit 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).

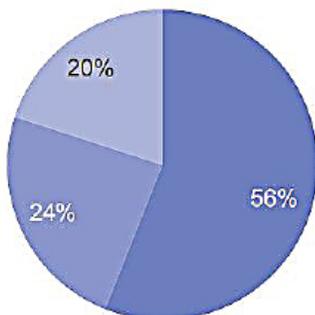
Moderate Option

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.

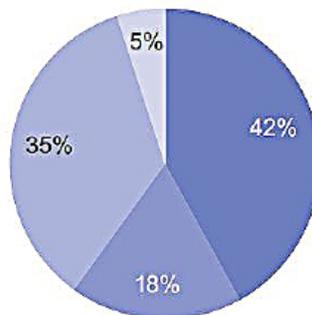
Conservative Option

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).

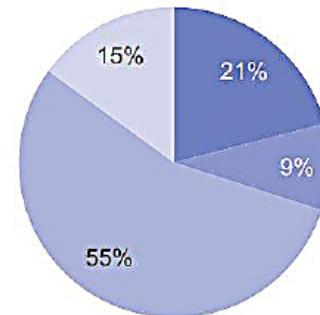
Growth Investment Option



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, 2019)

TARGET-RISK OPTIONS - ASSET ALLOCATIONS TO UNDERLYING INVESTMENTS						
Investment Option	Vanguard Total Stock Market Index	Vanguard International Stock Index	Vanguard Total Bond Market Index	Vanguard Short-Term Bond Index	Vanguard Short-Term Inflation-Protected Securities	Vanguard Federal Money Market
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 9/30/2019

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2019	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	0.60% <i>0.63%</i>	15.31% <i>15.53%</i>	3.15% <i>3.41%</i>	8.84% <i>9.33%</i>		9.45%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	0.87% <i>0.88%</i>	13.09% <i>13.13%</i>	4.44% <i>4.54%</i>	7.23% <i>7.62%</i>		7.63%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	0.87% <i>0.89%</i>	8.55% <i>8.64%</i>	4.71% <i>4.89%</i>	4.37% <i>4.79%</i>		4.53%	6/30/2016
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.29% <i>0.56%</i>	0.89% <i>1.78%</i>	1.19% <i>2.36%</i>	0.73% <i>1.52%</i>		0.70%	6/30/2016
Checking Option <i>NA</i>	0.00%	0.00%	0.00%			0.00%	1/26/2017

* 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, 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.

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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

ENABLE ALABAMA SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 9/30/2019

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2019	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	0.60% <i>0.63%</i>	15.31% <i>15.53%</i>	3.15% <i>3.41%</i>	8.84% <i>9.33%</i>		9.45%	6/30/2016
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Conservative Option <i>Enable Benchmark Conservative Option</i>	0.87% <i>0.89%</i>	8.55% <i>8.64%</i>	4.71% <i>4.89%</i>	4.37% <i>4.79%</i>		4.53%	6/30/2016
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.29% <i>0.56%</i>	0.89% <i>1.78%</i>	1.19% <i>2.36%</i>	0.73% <i>1.52%</i>		0.70%	6/30/2016
Checking Option	0.00%	0.00%	0.00%			0.00%	1/26/2017
<i>NA</i>							

* 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 the state administrative 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. For performance data current to the most recent quarter-end, view quarter-end returns.

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.

Enable Savings Plan Alabama ("Enable Alabama" or "the Plan") is sponsored by the State of Nebraska, offered by the State of Alabama, and administered by the Nebraska State Treasurer. The State of Alabama, through the ABLE Program Board, contracted with the Nebraska State Treasurer to participate in and create Enable Savings Plan Alabama which is part of The Nebraska Achieving a Better Life Experience Program Trust (the "Trust") that offers a series of investment portfolios. 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.EnableAL.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.

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Except for the Bank Savings and Checking Investment Options, investments in Enable Alabama 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 Alabama, the State of Nebraska, the Alabama State Treasurer, 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

Alabama Participating State

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.EnableSavingsAlabama.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, 2018

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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, 2018, 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, 2018, 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.

Emphasis of Matter

As discussed in Note A, the financial statements present only the Enable Savings Plan, and is not intended to present fairly the financial position of the Nebraska Achieving a Better Life Experience Program Trust as a whole and the results of its operations in conformity with accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

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 28, 2019, 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, L.L.C.

Hayes & Associates, L.L.C.
Omaha, Nebraska
June 28, 2019

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, 2018. 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 2018, the Plan received \$4,056,937 in contributions from participants and distributed \$1,534,772 to participants and beneficiaries. The Plan's financial activity for the year ended December 31, 2018, resulted in an increase in net position of \$3,251,938.

Condensed financial information as of and for the years ended December 31, 2018, is as follows:

	<u>December 31, 2018</u>	<u>December 31, 2017</u>
Cash and investments	\$ 7,316,330	\$ 4,059,670
Other assets	-	-
Total assets	<u>7,316,330</u>	<u>4,059,670</u>
Liabilities	<u>7,455</u>	<u>2,733</u>
Net position	<u>\$ 7,308,875</u>	<u>\$ 4,056,937</u>
	<u>Year Ended</u>	<u>Year Ended</u>
	<u>December 31, 2018</u>	<u>December 31, 2017</u>
Additions:		
Contributions	\$ 4,941,794	\$ 3,625,435
Net increase in fair value of investments	(130,065)	187,255
Other income	-	-
Total additions	<u>4,811,729</u>	<u>3,812,690</u>
Deductions:		
Distributions	1,534,772	980,837
Administrative expenses	25,019	12,496
Total deductions	<u>1,559,791</u>	<u>993,333</u>
Net increase	3,251,938	2,819,357
Net position, beginning of year	<u>4,056,937</u>	<u>1,237,580</u>
Net position, end of year	<u>\$ 7,308,875</u>	<u>\$ 4,056,937</u>

The plan began enrollment on June 30, 2016. Total additions increased primarily due to a favorable increase in contributions in fiscal year 2018. Assets nearly doubled due to both market action and net flows. It is expected that fiscal year 2019 will continue to bring increases in the number of participants and that total cash and investments will continue to increase as the Plan enters its third full year.

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, 2018

ASSETS	
Cash	\$ 1,017,901
Investments:	
Cost	6,290,420
Unrealized gain/loss - investments	8,009
Total investments	6,298,429
Miscellaneous Receivables	-
Total assets	7,316,330
LIABILITIES	
Payables:	
Distributions to plan administrator	4,899
Program management fee	2,556
Total liabilities	7,455
NET POSITION	\$ 7,308,875

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, 2018

Net Position - Beginning of Period	\$	4,056,937
Receipts		
Received from plan administrator		4,941,794
Miscellaneous receipts		-
Investment income:		
Realized gain/loss		37,498
Unrealized gain/loss- investments		(167,563)
Total receipts		4,811,729
Disbursements:		
Administrative Expenses:		
OII management fee		25,019
Distributions to plan administrators		1,534,772
Total Disbursements		1,559,791
Net Position - End of Period	\$	7,308,875

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT SUMMARY
 December 31, 2018

	Cost	Market Value	Unrealized Gain/Loss
INVESTMENT DISTRIBUTION			
Unit of Participation	\$ 6,290,420	\$ 6,298,429	\$ 8,009
Total Investments	\$ 6,290,420	\$ 6,298,429	\$ 8,009

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT DETAIL
 December 31, 2018

	Cost	Price**	Market Value	Unrealized Gain/Loss
<u>Vanguard Total Stock Market</u>				
Units				
68,201.924 GROWTH INVEST OPT	\$ 857,958	12.4986	\$ 852,430	\$ (5,528)
29,049.455 MODERATE INVEST OPT	363,750	12.4986	363,078	(672)
9,679.325 CONSERV INVEST OPT	122,396	12.4986	120,978	(1,418)
<u>106,930.704</u>	<u>\$ 1,344,104</u>		<u>\$ 1,336,486</u>	<u>\$ (7,618)</u>
 <u>Vanguard Total Internantional</u>				
Units				
32,744.061 GROWTH INVEST OPT	\$ 399,100	11.4154	\$ 373,786	\$ (25,314)
13,951.306 MODERATE INVEST OPT	169,137	11.4154	159,260	(9,877)
4,650.664 CONSERV INVEST OPT	57,041	11.4154	53,089	(3,952)
<u>51,346.031</u>	<u>\$ 625,278</u>		<u>\$ 586,135</u>	<u>\$ (39,143)</u>
 <u>Vanguard Total Bond Market</u>				
Units				
35,280.407 GROWTH INVEST OPT	\$ 349,997	10.0695	\$ 355,255	\$ 5,258
30,055.962 MODERATE INVEST OPT	297,732	10.0695	302,648	4,916
16,786.804 CONSERV INVEST OPT	166,339	10.0695	169,034	2,695
<u>82,123.173</u>	<u>\$ 814,068</u>		<u>\$ 826,937</u>	<u>\$ 12,869</u>
 <u>Vanguard Short-Term Bond Index</u>				
Units				
4,956.018 MODERATE INVEST OPT	\$ 49,506	10.1556	\$ 50,331	\$ 825
9,964.195 CONSERV INVEST OPT	99,519	10.1556	101,191	1,672
<u>14,920.2130</u>	<u>\$ 149,025</u>		<u>\$ 151,522</u>	<u>\$ 2,497</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, 2018

	<u>Cost</u>	<u>Price**</u>	<u>Market Value</u>	<u>Unrealized Gain/Loss</u>
<u>Vanguard Federal Money Market</u>				
Units				
4,855.187 MODERATE INVEST OPT	\$ 49,108	10.2759	\$ 49,891	\$ 783
9,760.262 CONSERV INVEST OPT	98,705	10.2759	100,295	1,590
<u>14,615.449</u>	<u>\$ 147,813</u>		<u>\$ 150,186</u>	<u>\$ 2,373</u>
 <u>Vanguard Short-Term Inflation</u>				
Units				
9,814.475 CONSERV INVEST OPT	\$ 98,994	10.1487	\$ 99,604	\$ 610
 <u>Bank Savings</u>				
Units				
306,462.358 BANK SAV INVEST OPT	<u>\$ 3,111,138</u>	10.2706	<u>\$ 3,147,559</u>	<u>\$ 36,421</u>
 TOTAL INVESTMENTS	 <u><u>\$ 6,290,420</u></u>		 <u><u>\$ 6,298,429</u></u>	 <u><u>\$ 8,009</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, 2018

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 financial statements presented reflect only the Enable Savings Plan as part of the Nebraska Achieving a Better Life Experience Program Trust and are not intended to present fairly the financial position of the Trust as a whole and the results of its operations in conformity with accounting principles generally accepted in the United States of America.

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.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2018

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

1. Reporting Entity – Continued

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.

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.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2018

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

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.

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.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2018

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

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.

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 0.05% to 0.06% 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, 2018

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, 2018

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, 2018

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, 2018

NOTE C. FAIR VALUE MEASUREMENT - CONTINUED

The following table presents assets that are measured at fair value on a recurring basis at December 31, 2018:

	Fair Value	Level I	Level II	Level III
Bank Savings	\$ 3,147,559	\$ 3,147,559	\$ -	\$ -
Money Market Funds	150,186	150,186	-	-
U.S. Equity Mutual Funds	1,336,486	1,336,486	-	-
International Equity Mutual Funds	586,135	586,135	-	-
Fixed Income Mutual Funds	1,078,063	1,078,063	-	-
	<u>\$ 6,298,429</u>	<u>\$ 6,298,429</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

As of June 28, 2019, the date the financial statements were available to be issued, the Plan did not have any subsequent events affecting the amounts reported in the financial statements for the year ended December 31, 2018, 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, 2018

Contributions from plan participants	\$	4,614,899
Transfers in from plan participants		326,895
		<hr/>
Received from plan administrator	\$	4,941,794
Distributions to plan participants	\$	1,207,877
Transfers out to plan participants		326,895
		<hr/>
Distributions to plan administrator	\$	1,534,772

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, 2018, 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 28, 2019.

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, L.L.C.

Hayes & Associates, L.L.C.
Omaha, Nebraska
June 28, 2019

Outreach and Marketing Activities

Bonus

- New Account Bonus for Enable (Nebraska): First 40 accounts that fund with \$50 will receive \$50 bonus October 1 through year end.

Events & Sponsorships

- Autism Puzzle Walk (2018)
- Autism Puzzle Walk, renamed the Autism Fun Fest (2019)
- Autism Spectrum Disorder Network State Conference (2019)
- American Council of the Blind Workshop (2018)
- Buddy Walk Omaha (Sponsorship, 3 years)
- Buddy Walk, renamed Step Up for Downs In Omaha and Lincoln (2019)
- Down Syndrome Family Association, Lincoln (2018)
- Education Rights Counsel Event at UNO (2019)
- Homer's Heroes (2018 and 2019)
- Madonna School Celebration Event (2018)
- Madonna Rehab Mile Walk (2019)
- National Down Syndrome Society Buddy Walk Conference
- Omaha Storm Chasers, VIP Experience for Enable Families, 5 part series (2018)
- PTI-Nebraska- First Annual South Omaha Night (2019)
- Radio Talking Book (2018)
- Special Olympics Nebraska (2018 and 2019)
- Special Olympics Conference with Speaking Opportunity to Coaches and Families (2019)
- Spina Bifida State-Wide Conference (2019)
- The Arc of Nebraska Senatorial Dinner (2019)
- World Down Syndrome day (2018)
- Nebraska State Fair
- Husker Harvest Days

Presentations to Schools and Educational Service Units

- Elkhorn Public Schools, Transition Program (2019)
- ESU 3, Early Childhood Services Community Resource Fair (2018 and 2019)
- Fremont Public Schools Parent Resource Night (2018 and 2019)
- Millard Public Schools (2019)
- Offutt/Bellevue School (2019)
- Omaha Public Schools, Special Education Director (2018)

Enable Savings Plan

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Presentations to Nonprofits & Government Agencies

- American Council of the Blind (2018)
- Autism Center of Nebraska (2019)
- Arc of Buffalo County (2018)
- Arc of Central Nebraska (2018)
- Berry Law Firm, Panel event “Planning for Your Adult Disabled Child” (2019)
- Christopher & Dana Reeve Foundation Webinar (2018)
- Disabilities Organizations Together Serve (DOTS) (2018)
- Down Syndrome Association for Families, Board Meeting (2018)
- Exploring Possibilities (2018)
- LifeQuest in Mitchell, SD (2018)
- Madonna School (2018)
- MS Forward (2018)
- NAST Symposium- Panel Speaker on ABLE track (2019)
- Nebraska Bar Association, Panel Speaker (2019)
- Nebraska Medicine , presentation to Social Workers (2018)
- Nebraska Vocational Rehabilitation (various locations) (2018 and 2019)
- Outlook Nebraska (2018)
- PTI-Nebraska , FEAT workshop (Family Employment Awareness Training- 2019)
- Quality Living Institute of Omaha (2018)

Enable Alabama

- Alabama Department of Rehab Services (2018)
- Alabama disABILITY Conference(2018 and 2019)
- Alabama Division of Developmental Disabilities (2019)
- Alabama Special Needs Expo (2018)
- Alabama Transition Conference (2019)
- APSE, Employment First Conference (2019)
- Auburn Transition Conference (2019)
- Arc of Shelby County (2018)
- Blind and Deaf Conference (2019)
- Children’s Rehab Services, School’s out Bash (2018 and 2019)
- Children’s Center (2018)
- Center for Disability Research and Policy Studies (2018)
- Council of Personnel Administrators (2018)
- Down Syndrome Alliance of Greater Birmingham (2018)
- Easter Seals (2019)
- Family Voices of Alabama, Partners in Care Summit (2018)
- NAMI - National Alliance on Mental Illness (2019)
- Prattville YMCA Resource Round –Up (2018-2019)
- SOMI -Survivor of Mental Illness (2019)
- UCP Huntsville Workshop (2018)
- Vocational Rehabilitation (VR) program (2018)

Enable Savings Plan

Annual Report | Year End 12/31/2018 | Copyright 2019 | Nebraska State Treasurer John Murante



Nebraska Locations Visited

- Alliance
- Beatrice
- Bellevue
- Blair
- Chadron
- Columbus
- Elkhorn
- Fremont
- Grand Island
- Greeley
- Kearney
- Lincoln
- Norfolk
- North Platte
- Omaha
- Papillion
- Scottsbluff
- Wayne
- York

Alabama Locations Visited

- Auburn
- Birmingham
- Daphne
- Huntsville
- Gulf Shores
- Fairhope
- Mobile
- Montgomery
- Opelika
- Prattville
- Talladega
- Tuscaloosa
- Vestavia

Enable In The News

2019

October

01 Treasurer Murante, Enable Savings Plan Launch New Account Bonus Program

Enable Savings Plan

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Key Contacts: Financial Partners and Law Offices

- Abrahams, Kaslow & Cassman LLP
- Berry Law Firm
- Brodkey, Peebles, Belmont & Line, LLP
- Edward Jones, Blair office
- Dakota Guardian Trust
- DA Davidson Financial Advisors
- Elder Law of Omaha, P.C. , L.L.O.
- F&M Bank
- Financial Planning Association of Nebraska
- First National Bank of Omaha
- Husch Blackwell
- Koley Jessen
- Lamson Dugan & Murray law Firm
- Mass Mutual
- Morgan Stanley
- Nebraska Bar Association
- Omaha Bar Association
- O'Connor & Associates, Inc.
- Thrivent Advisors, Nebraska
- UBS
- Washington County Bank

Enable Alabama

- Alabama Bar Association
- Alabama Department of Human Resources
- Alabama Medicaid directors
- Alabama State Agency Leaders
- Special Needs attorneys
- Director of UCP Birmingham (renamed to United Ability)
- Director of UCP Huntsville
- Regions Bank, Wealth Department



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.enablesavings.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



A Savings Plan Centered Around You

Sign up to learn more about the Enable Savings Plan.

First name:

Last name:

Email:

Zip Code:

Disability Interest:

Relation to Individual with Disability:

I would like to sign up for Enable Savings Plan emails with information about scholarships and tips on saving for college.

By pressing the "Submit" button below, I acknowledge that I have read the rules and want to enter the "giveaway name". I understand that if I checked "No" to the last question asking to receive additional emails I will only be entering this drawing and I will not receive other emails about other scholarships or savings tips.



Savings Accounts for Individuals with Disabilities

Why invest in the Enable Savings Plan?

In December 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law authorizing individuals with disabilities to open tax-exempt savings accounts to save for disability-related expenses without impacting eligibility for resource-based benefits. The Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account.



Sign up to learn more about the Enable Savings Plan.

First Name:

Last Name:

Email:

Zip Code:

Phone Number:

Disability Interest:

Relation to Individual with Disability:

I would like to sign up for Enable Savings Plan emails with information about future giveaways and updates and tips on saving.



Enable Savings Plan
Sponsored ·  Like Page

Reach your full potential with Enable, tax-free savings for individuals with disabilities.



Savings Accounts for Individuals with Disabilities



Jump-Start Your Savings
The ABLE Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account. Open your Enable Savings Plan account today.



Enable Savings Plan
Sponsored ·  Like Page

Reach your full potential with Enable, tax-free savings for individuals with disabilities.



A Savings Plan Centered Around You



Jump-Start Your Savings
The ABLE Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account. Open your Enable Savings Plan account today.

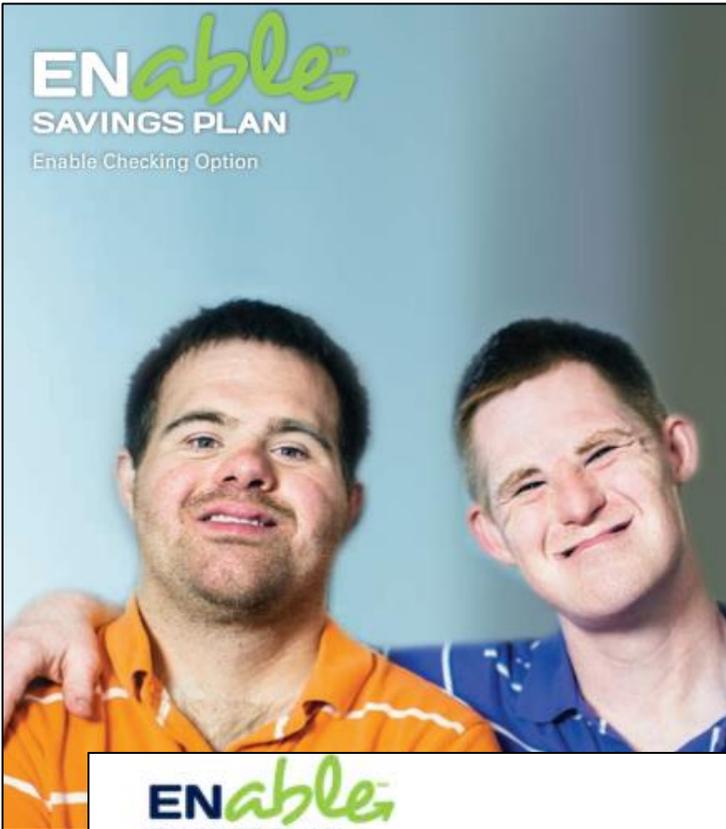


Savings Accounts for Individuals with Disabilities




A Savings Plan Centered Around You





Contribute

- You can contribute the same way you would for the other Investment Options, either by check, electronically from your personal bank account, by setting up prescheduled, systematic contributions via our Automatic Investment Plan (AIP), or payroll deduction.
- You can contribute a specific monthly amount into the Checking Option to use throughout each month by setting up AIP or a contribution from your paycheck. Money that comes into your account can be split among any or all of your Investment Options, including the Checking Option.
- You can preschedule money to be moved from one Investment Option to your Checking Option with the Systematic Exchange feature. Call the Plan for more information.
- You can also transfer funds from your other Enable Investment Options into your Checking Option (limit of twice per calendar year).



Withdraw

- Use your debit card at an ATM to get cash to pay for a qualified disability expense.* You can also use your debit card for purchases at a store or online.
- Write a check to pay for a qualified disability expense.
- Request a withdrawal by logging into your secure Enable account online, sending in a Withdrawal form downloaded from EnableSavings.com, or by giving the Plan a call.



ENable SAVINGS PLAN



The new Enable Checking Investment Option is the first of its kind, allowing account owners nationwide to pay for qualified disability expenses by check or debit card. It is an interest-bearing, FDIC-insured Investment Option and one of five investment options offered by the Enable Savings Plan.

With the Checking Investment Option, you can:

- Pay for everyday expenses such as rent or transportation by writing a check, using your debit card at an ATM, or for purchases online;
- Fund the Checking Investment Option the same way you fund any other Investment Option;
- Keep track of withdrawals and view Checking Investment Option balances at EnableSavings.com;
- Rely on built-in safeguards to help limit the potential for mismanagement.

Want to learn more? Additional features and info can be found on our [Checking Option web page](#).

And, don't miss our upcoming [Checking Option webinar](#) on 11/31st at 1:00pm.

ABLE ACT BASICS INVESTMENTS RESOURCES



Savings Accounts for Individuals with Disabilities Available Nationwide

[LEARN MORE](#)

BENEFITS OF **SAVING** WITH ABLE

CHECK OUT OUR CHECKING OPTION

NEW!

FRIENDS & FAMILY CAN MAKE **CONTRIBUTIONS**

ENable SAVINGS PLAN

ABLE ACT BASICS INVESTMENTS RESOURCES **ENROLL**

Enable Savings \$50 New Account Bonus

LEARN MORE

- Am I Eligible?
- How Do I Enroll?
- Why Use Enable?

In December 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law authorizing individuals with disabilities to open tax-exempt savings accounts to save for disability-related expenses without impacting eligibility for resource-based benefits. The Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account.

BENEFITS OF SAVING WITH ABLE

FRIENDS & FAMILY \$50 BONUS

Enable Savings \$50 New Account Bonus

Be one of the first 40 Eligible Individuals to open and contribute a minimum of \$50 to a new account and receive a \$50 Bonus contribution into your new account.

EN SAVINGS

To claim your \$50 Enable Savings Plan Bonus:

- 1 - Open an [Enable Savings Plan Account](#)**
- 2 - Complete this form with account owner's information and**

Account Owner's Name: First Name Last Name

Account Owner's Street Address:

Account Owner's City:

Account Owner's State:

Account Owner's Zip Code:

Account Owner's Email Address:

ENTER

ENable SAVINGS PLAN

Get Your \$50 Account Bonus

Your \$50 New Account Bonus Awaits

If you've been thinking about opening an Enable Savings Plan account, act now with our limited time **\$50 bonus** offer.

When you open a new Enable Savings Plan account and deposit \$50, you are eligible to receive a \$50 bonus contribution to your account!

This is only available to the first 20 new and eligible accounts opened, so don't wait.

Visit our [information page](#) to learn more about this special offer and on opening your Enable Savings Plan account today.

Get Your \$50 Account Bonus

Enable Savings Plan
Sponsored · 🌐

Reach your full potential with Enable, tax-free savings for individuals with disabilities.



Get a \$50 Bonus When You Open an Eligible Enable Savings Plan Account

ENable SAVINGS PLAN

Jump-Start Your Savings
Open Your Account Today

ENABLESAVINGSPLAN.COM

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402.602.6549

Charles Isom
Director of Communications
Nebraska State Treasurer's Office
charles.isom@nebraska.gov
402.471.8884

Treasurer Murante, Enable Savings Plan Launch New Account Bonus Program

\$50 Bonus to Benefit 40 New Account Owners

Lincoln, Neb. (October 1, 2019) – Nebraska State Treasurer John Murante and First National Bank of Omaha today announced the kickoff of the Enable Savings Plan's \$50 New Account Bonus Program.

From October 1 through December 31, 2019 a \$50 bonus contribution will be awarded to the first 40 eligible individuals who open and contribute a minimum of \$50 to a new Enable Savings Plan account. Accounts can be opened online at enablesavings.com or via mail to the address on the enrollment form. To claim the bonus, visit enablesavings.com/bonus.

"Saving for disability-related expenses is vital for individuals with disabilities and their loved ones," said Nebraska State Treasurer John Murante. "As an extension of our goal to help every Account Owner on the road to financial security and independence, we are proud to once again offer this opportunity for new members of the Enable community."

Enable Account Owners represent 40 states, with 37 percent of the Plan's total assets belonging to Account Owners outside of Nebraska. An annual initiative, the New Account Bonus Program is aimed to magnify Enable's impact in the disability community nationwide.

"As we near the holiday season, we are pleased to gift this account bonus to eligible individuals," said Deborah Goodkin, Managing Director, Savings Plans, First National Bank of Omaha. "The many benefits of an Enable account make it a smart financial choice, and with the New Account Bonus Program there is truly no better time to start saving."

Launched in June 2016, the Enable Savings Plan was one of the first national ABL savings plans offered. Enable provides tax-free savings accounts to people with disabilities, allowing them to save without affecting their eligibility for public benefits like Medicaid and Supplemental Security Income (SSI).

About the Enable Savings Plan

Enable is a tax-advantaged savings plan to help make saving simple and affordable for individuals with disabilities. Nebraska State Treasurer John Murante serves as Trustee. First National Bank of Omaha



Enable Savings Plan
@EnableSavingsPlan

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ENable SAVINGS PLAN

Making Hopes Achievable

I am able



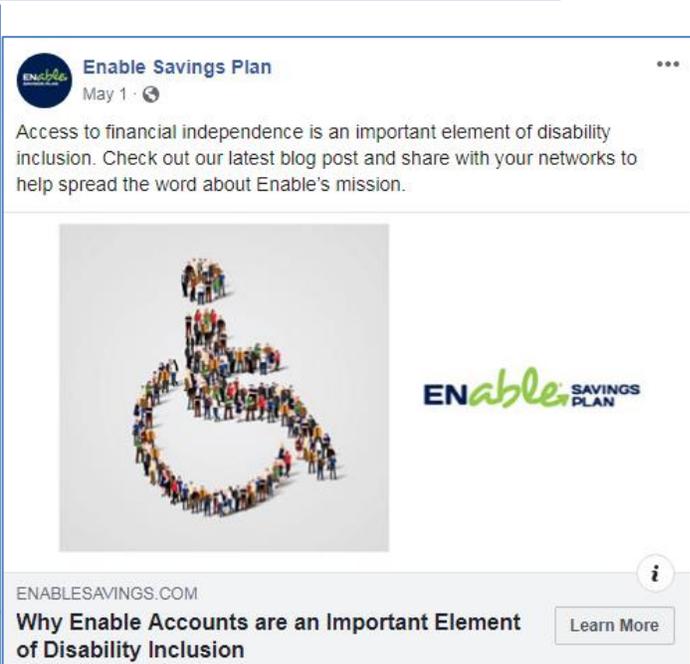
Enable Savings Plan
September 11 · 🌐

With help from kind strangers and a power wheelchair, Carden Wyckoff went on the vacation of a lifetime. Read more about her travels from USA TODAY.



USATODAY.COM

Traveler's epic Europe trip puts wheelchair accessibility to the test



Enable Savings Plan
May 1 · 🌐

Access to financial independence is an important element of disability inclusion. Check out our latest blog post and share with your networks to help spread the word about Enable's mission.



ENable SAVINGS PLAN

ENABLESAVINGS.COM

Why Enable Accounts are an Important Element of Disability Inclusion [Learn More](#)



Enable Savings Plan
May 14 · 🌐

In honor of all the amazing mothers of the Enable community, check out today's guest blog featuring Mary Sweeney, Marketing and Development Director for Down Syndrome Association for Families.



ENABLESAVINGS.COM

Motherhood – A Beautiful Journey

Enable Savings offers the information you need to open an ABLE Act...



Enable Savings Plan
April 13 · 🌐

Shoutout to all who stopped by at Funfest! Here are some highlights from the Enable photo booth!



I am able

ENable SAVINGS PLAN

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



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**.

ENableSM
SAVINGS PLAN

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value
*Except the Bank Savings and Checking Investment Options ©2017 First National Bank of Omaha

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

Introducing 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**.

ENable
SAVINGS PLAN

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value | *Except the Bank Savings Option ©2016 First National Bank of 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 may receive an in-state tax deduction).
- Three risk-based investment options, an FDIC-insured bank savings FDIC-insured check writing option with a debit card.

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

ENABUCK.H.3.2016

An investor should consider the investment objectives, risks, and charges and expenses before investing. 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.

Introducing
Enable Savings Plan
Tax-Free Accounts for
Individuals with Disabilities



ENable
SAVINGS PLAN

Open a world of possibility

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:

- ✓ Money in Enable accounts do not impact eligibility for resource-based public benefits
- ✓ Earnings are tax-free at both the federal or 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 you can open your account.

<p>You Keep What's Yours</p> <p>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.</p>	<p>Start with What You Can</p> <p>Put in \$50 or \$100 dollars to begin and work. Taking that first step gives you peace and savings can add up over time. In addition, family friends can contribute to your account. You can open an Enable Savings Plan at any time.</p>
<p>Save above the \$2,000 Limit*</p> <p>Ease the notion that's been ingrained for so long! SSI recipients can save more than \$2,000 in assets (cash, savings, etc.) in their name in an Enable account.</p>	<p>Now's the Time</p> <p>As with all savings plans, the sooner you get started, the better! Your Enable Savings Plan can start going to work for you now, you can potentially pay off down the road.</p>
<p>Easy Access</p> <p>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 just to name a few!</p>	<p>Save on Taxes</p> <p>The earnings on your contributions in an Enable Savings Plan account grow tax-free while invested, and tax-free if withdrawn for qualified disability related expenses. Your money may grow more quickly than in a taxable account.</p>



"We've never been able to save a penny for Justin and Jesus 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 will allow us to start and plan for our child who has a disability in our own lives and if we don't have an..."

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

Find out more at EnableSavings.com.

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 of the account balance that is disregarded for purposes of determining eligibility to receive resource-based benefits is \$10,000. The disregard amount is subject to change without notice. The disregard amount is subject to change without notice. The disregard amount is subject to change without notice. The disregard amount is subject to change without notice.

Enable Savings Plan
1-844-ENABLE
EnableSavings.com

First National Bank
1000 North 10th Street
Omaha, NE 68102-1175

FDIC Member



A Savings Plan
Centered Around You
Keep your benefits and save for your future.



Benefits

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Open

Eligibility

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

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Closing an Account

An account will be automatically closed when all assets are rolled to another qualified ABLE 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.

¹ 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 considered Qualified Disability Expenses while the account owner is not eligible.

State tax benefits
Contributions made into an Enable Savings Plan account may be eligible for state tax benefits.¹ 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).²

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.

¹ When the total account balance exceeds \$100,000, the amount over \$100,000 will count towards the 5.5% resource limit. If the resource limit is exceeded, because of funds in an Enable account, the account owner will enter an additional benefit suspension until the resource limit is below \$2,000. This suspension does not impact the account owner's eligibility for Medicaid.

² The average portion 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 assumes an annual investment return of 7% and monthly contributions of \$200 per month for 10 years. The hypothetical does not reflect an actual investment in any particular qualified ABLE plan or the Enable Savings Plan or any taxes payable upon withdrawal.

³ Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments on each state's ABLE program and should consult their tax advisor, attorney and/or other advisors regarding their specific legal, investment or tax situation.

⁴ Nebraska state income tax deductions are subject to recapture to the extent previously deducted if funds are not used for Qualified Disability Expenses.

Invest

The Enable Savings Plan offers you a simple selection of five Investment Options.¹ 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.²

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

This Bank Savings Option provides FDIC insurance for your investment!³ 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.⁴ 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

¹ An individual is eligible based on a written diagnosis which results in a disability or expected to be

Qualified Disability necessity or expect

- Education (tuition)
- Housing
- Transportation
- Employment training
- Assistive technology
- Personal support
- Health, preventive
- Financial management
- Legal fees
- Expenses for over
- Federal and bank
- Other expenses

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

 EnableSavings.com	Two unique savings plans	 NEST529.com
	\$10,000 tax deduction for Nebraska residents	
EnableSavings.com	 	NEST529.com

 Tax-Free Savings Accounts For Individuals with Disabilities EnableSavings.com	
EnableSavings.com	
 	


Keep Your Disability Benefits and Save for Your Future



EnableSavings.com

 NEBRASKA STATE TREASURER, TRUSTEE |  First National Bank Omaha PROGRAM MANAGER

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EnableSavings.com



Conservators v. Guardians and Enable

Many individuals with disabilities may require the assistance of someone to help them manage and protect their assets. If a person's disability prevents them from being able to manage assets with support, they may require a conservator or guardian. As it applies to the Enable Savings Plan, a conservator or guardian would be a person who is entitled to open and manage an account.

Conservator

A conservator is a person who has been appointed by a court to manage the estate, or money and property, of a protected person who is unable to independently manage his or her own assets. A conservator has power ONLY over the estate.

Duties of a conservator include:

- Managing finances (spend and invest).
- Protecting income and property.
- Paying bills.
- Ensuring the protected person receives all benefits to which he or she is entitled.
- Recovering assets due to the protected person.
- Reporting to the court regarding the protected person's assets.

An Account Owner who has a conservator or guardian can open an Enable Savings Plan account. The conservator or guardian will be the individual authorized to act on behalf of the Account Owner to open and manage all aspects of the Enable Savings Plan account.

EnableSavings.com



Enable Your Clients

Advisor, every day you are bombarded by market financial products, and legislative changes that affect the Achieving a Better Life Experience (ABLE) Act, opportunity for individuals with disabilities to save for the future. Prior to the enactment of this law, individuals receiving resource-based benefits (e.g. SSI) were not allowed to have more than \$2,000 in assets in their name. Because an ABLE account is tax-advantaged, it is now possible to save.

Enable is the program manager for the NEST 529 plan, one of the first ABLE accounts in the country.

Whether you are currently working with an individual with disabilities or their family members, your knowledge about the Achieving a Better Life Experience (ABLE) Act and specifics about the Enable Savings Plan can have great benefits for your practice. You can strengthen relationships and potentially get more clients as well. Their gratitude could add long-term value to your practice.

I learn about Enable?

If you have clients with disabilities or have a family member with a disability, you may be interested in the Enable Savings Plan. It can help you and your family understand the law and allow you to deepen your relationship as your advisor.

EnableSavings.com



Enable and SSI/SSDI Representative Payees

An individual with disabilities who is unable to manage or direct the management of his or her Social Security, SSI or SSDI benefits ("Benefits"), may have a representative payee appointed to receive Benefits. The representative payee must use those Benefits to pay for the current and future needs of the individual, and properly save any Benefits not needed to meet current needs. However, prior to the ABLE Act passage, the representative payee could only save up to \$2,000 in countable resources without affecting the individual's ability to receive Benefits.

Representative payees can now place the Benefits not needed to meet an individual's current needs in the Enable Savings Plan as an added way to save for future needs. A representative payee can fund the individual's Enable Savings Plan up to the \$100,000 asset value limit without affecting the individual's ability to receive Benefits.

When the Enable account's value is more than \$100,000, Supplemental Security Income Benefit disbursements may be suspended. Any amount exceeding \$100,000 is a countable resource. However, the individual still maintains his or her Social Security eligibility status. Medicaid and developmental disability services are not impacted.

Each situation is different, so you should talk with a financial or legal advisor. Investments are Not FDIC Insured, Not Bank Deposits, Not Guaranteed, May Lose Value. *Except for the Bank Savings and Checking Account Options.

To learn more, visit EnableSavings.com or call 844-362-2534

ES2014-02076



MEMBER FDIC

MEMBER NABIA



Enable and Special Needs Trusts

Prior to the passage of the ABLE Act, an individual with disabilities could only have up to \$2,000 saved in their name to maintain SSI benefits. To avoid this limit, family members and friends have used Special Needs Trusts to save resources without reducing or eliminating benefits. The Enable Savings Plan is an added way to save for individuals with disabilities so they can live and thrive independently for a lifetime. The Enable Savings Plan is used together to provide for financial security.

When you are different so you should talk with a financial or legal advisor.

First-Party Special Needs Trusts are used by individuals and funded with their own money. Examples may be received from an inheritance or an injury settlement.

Third-Party Special Needs Trusts are used when family, friends and other individuals want to set aside money for an individual with a disability. The assets in the Trust are not owned by the individual with a disability. Often Third-Party Special Needs Trusts are part of a parent or other family member's estate plan.

Enable Savings Plan accounts are owned by an Account Owner who is an Eligible Individual. Anyone can be an Account Owner, however the Account Owner (or a legal representative) has control over the account and the individual with a disability, there are no legal or administration fees and earnings are tax-free.

When considering or thinking about establishing a SNT you should consider:

Establishing an Enable account instead of a Special Needs Trust. You would avoid the trust's high fees (legal fees, trust administration fees, annual filing fees) and tax on the earnings (subject to compressed trust rates of 39.6%).

Establishing an Enable account and a Third-Party Special Needs Trust. Encourage those who would contribute to the trust up to the maximum limits in the Enable account and use the assets first as expenses occur to enjoy life. Additional funds can still go into the trust.

Establishing a trust with an Enable account. That will show your commitment to include the individual with a disability and your support of them to achieve financial independence. If permitted, you should allow withdrawing up to \$14,000 from the trust for deposit directly into the Enable Savings Plan account.

Establishing an Enable account or contributing to the account. Use this tax-advantaged Plan if you plan on contributing to the account with assets less than the SSI limit of \$100,000 or if the individual is not or will not be dependent on SSI.

Depositing the proceeds from an inheritance or injury settlement. Depositing the money directly into a tax-free, low cost Enable account is a great way to use the Plan.

Funds in both a trust and an Enable account are expected to be used during the life of the beneficiary. The opportunity to create a lifetime of financial stability outweighs the potential impact to SSI cash benefits or the requirement to payback Medicaid upon death.



Grandparents and Enable

Can I contribute to my grandchild's Enable account?

Anyone can contribute to your grandchild's Enable account as long as the total of all contributions from everyone who contributes doesn't exceed \$14,000 per year. So you can contribute to your grandchild's account for a birthday, holiday, graduation, or whenever you want!

Will contributions to my grandchild's Enable account hurt my grandchild's public benefits?

Contributions to an Enable account are not included in the calculation that determines eligibility for any amount of assistance or benefits provided under resource-based benefits. This means you can save money for your grandchild's financial future without impacting his or her benefits.

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You can contribute by check (put your grandchild's account number and/or name on the check), setting up a pre-scheduled systematic contribution from your paycheck or personal bank account, or by going online and sending an electronic contribution from your bank account.

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EnableSavings.com



Enable and Inheritances or Settlements

Prior to the passing of the ABLE Act, individuals with disabilities who rely on resource-based benefits had to be careful to make sure they remained below resource limits. Receiving a large lump sum of money, a situation many people would welcome, was instead a cause for concern for many with disabilities. Now with the Enable Savings Plan, this fear is gone. If an individual who is inheriting benefits receives an inheritance or settlement, they can place the excess money directly into an Enable Savings Plan account and preserve benefit eligibility.

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EnableSavings.com

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

LEARN MORE

Am I Eligible?
 How Do I Enroll?
 Why Use Enable?




In December 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law authorizing individuals with disabilities to open tax-exempt savings accounts to save for disability-related expenses without impacting eligibility for resource-based benefits. The Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account.

BENEFITS OF SAVING WITH ABLE

FRIENDS & FAMILY \$50 BONUS

FRIENDS & FAMILY CAN MAKE CONTRIBUTIONS

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 Blog

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Take Advantage of the Enable New Account Bonus

October 1, 2019

Author: Diane Stewart, Enable Outreach Specialist

If you're new to the Enable Savings Plan community, welcome! The second annual Enable New Account Bonus Program kicks off this fall, and there's no better time to learn more about the Plan's many benefits. Read on for everything you need to know about the bonus, and about saving with Enable.

[READ MORE](#)

Enable video blogs are here!

September 30, 2019



In the first episode we ask: what is ABLE to Work, and what can it offer Enable Account Owners? Join Enable Outreach Specialist Diane Stewart as she discusses these questions and more.

[READ MORE](#)

National Preparedness Month: Four Tips for Financial Success

September 17, 2019

Author: Terry Severson, Director of Marketing, First National Bank

September is National Preparedness Month, and here at the Enable Savings Plan we are doing our part to help ensure you are prepared when it comes to your finances. Read on for our favorite tips to help keep you accountable and set you up for financial success in the long term.

[READ MORE](#)

ABLE to Work Act: Bringing Disability Inclusion to Labor Day

September 3, 2019

Author: Deborah Goodkin, Managing Director, Savings Plans, First National Bank of Omaha

At Enable, our job is to help individuals with disabilities save for qualified expenses, providing a path to financial independence and opening doors to disability inclusion. This Labor Day we are celebrating these efforts, and the many benefits that Enable provides for individuals with disabilities in the workforce and beyond.

Enable Savings Plan
 Published by Terry Severson [?] · September 23 at 7:18 AM · 🌐

Be sure to join us tomorrow for an informative session on Enable Savings Plan Alabama's Qualified Disability Expenses. Stay informed on Updates and Enhancements to the ABLE Act to maximize the amount of money you can contribute and save for your expenses. Register at <https://bit.ly/2kv7LIV>



Enable Savings Plan

Presented by: Dian

1

AGENDA

- Overview
- Eligibility
- Account Ownership
- Qualified Disability
- Impact to Benefits
- Enable Savings P
- Target Risk Option
- Enrollment

Connect with Enable Savings

Visit our Website: EnableSavings.com

- Read the blog & visit the Resources page
- Keep up with news and events
- Receive our newsletter
- Watch our videos

Email Us: EnableSavings@fnni.com

Visit: [Facebook.com/ Enable Savings Plan](https://Facebook.com/EnableSavingsPlan)

- Send the Enable Team a message
- Be inspired and share ideas

Call Us: Customer Service Center

- » 1.844.ENABLE4 (1.844.362.2534)

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Enable Savings Plan

Keep their resource based benefits while saving for their future.

[Open an Account](#) [Learn More](#)

Home > Personal > Invest > Enable Savings Plan



Enable Savings Plan

Open a World of Possibilities.

The [Enable Savings Plan](#) allows individuals with disabilities to reach their full potential by giving them a chance to save for 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 and earnings are tax-free at both the federal and state levels.¹

Passed in 2014, the Achieving a Better Life Experience (ABLE) Act allows individuals with disabilities to open tax-free savings accounts to pay for disability-related expenses without impacting current or future eligibility for resource-based benefits. This means that individuals can now save more than \$2,000 in their name.

First National Bank is the proud program manager for the Enable Savings Plan. We are honored to offer this plan to individuals with disabilities and their families nationwide.

To qualify, an Eligible Individual of any age – children, transition-aged youth, and adults – with an eligible disability can open an Enable Savings Plan account at any time, if the eligible disability exists at the time an account is opened, and the onset of the disability was prior to the individual's 26th birthday.

¹The 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 tax.

Enable Savings Plan features:

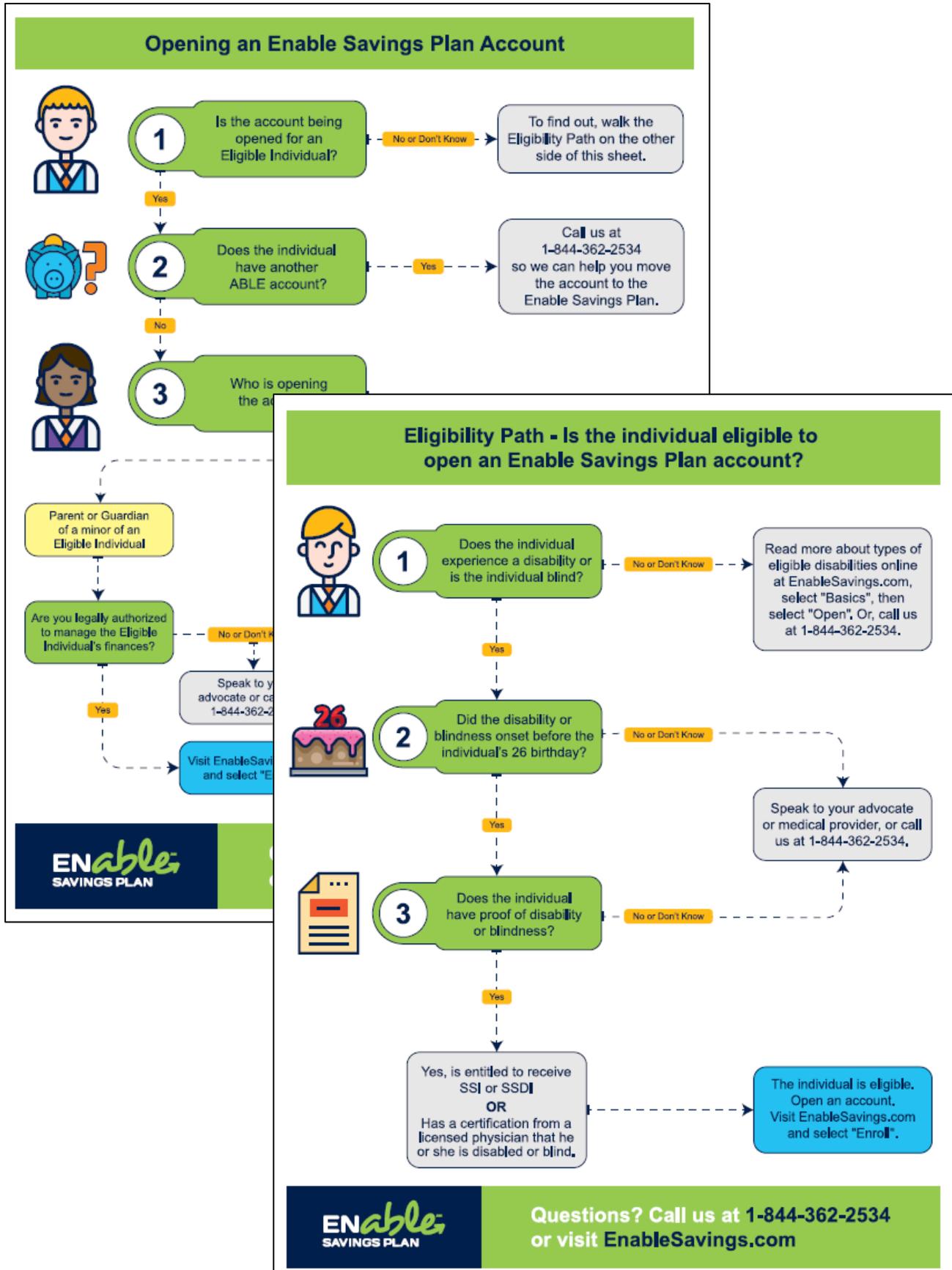
- ✓ An eligible individual of any age – children, transition-aged youth or adult – can open an account, if the onset of the disability was prior to the individual's 26th birthday
- ✓ Money in an Enable account can be used to pay for qualified disability expenses including basic living expenses and things like education, housing, transportation, assistive technology, etc.
- ✓ Simple selection of four investment options including checking and bank savings options
- ✓ Anyone can contribute to an account – family, friends, a trust or estate, partnership, association, company or corporation

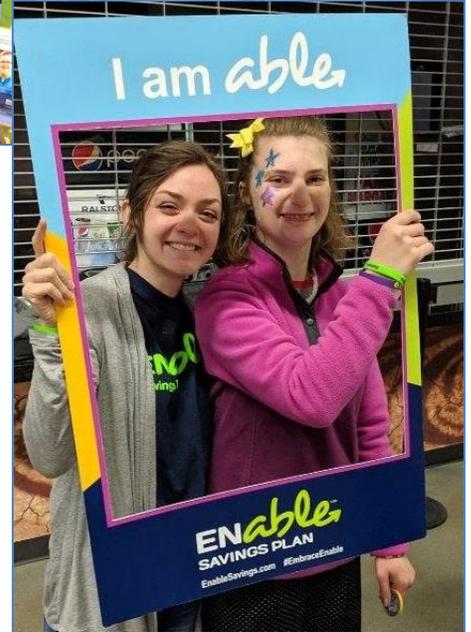
[See Disclosure Details](#)

[Open an Account](#)



Feedback





Possibilities

ENable
SAVINGS PLAN
Summer 2019

Celebrating of the Enable

In June, the Enable Savings Plan a lot to celebrate! Over the past steady increase in enrollment. states, in addition to the state of non-Nebraska account owners.

The past year has been packed our new account bonus program the disability community, from and the Autism Society Nebraska with organizations like Best Buddies Families of Nebraska and more.

As one of the first national ABL we are proud to have positively disabilities far and wide. At our committed than ever to provide resources for savings and financial



Tips: Smart Savings

To help you coast through the summer savings strategies:

- Take advantage of discount activity? Reduced admission aquariums, monuments, and

ENable
SAVINGS PLAN



As the leaves start to fall and the smell of pumpkin enters the air, it means your latest edition of the Enable Savings newsletter, *Possibilities*, has arrived.

See what's happening in this issue, including:

- Simplify Your Savings
- Tips on Giving the Gift of Savings
- A Parent's Perspective on the Enable Savings Plan
- A Message from the Nebraska State Treasurer

We appreciate your continued support of the Enable Savings Plan!

[View Newsletter](#)

ENable
SAVINGS PLAN

Possibilities

Fall 2019



Simplify Your Savings

Life can get busy, but the Enable Savings Plan is here to make it simple when it comes to your savings. Take advantage of these tools to help you save time *and* money:

Automate Contributions

With the [Automatic Investment Plan](#) you can set up automatic contributions to your Enable account directly from your personal checking or bank savings account – ensuring you never miss a chance to save. Set it up monthly, weekly or even on specific days.

You can also make automatic contributions from your paycheck through payroll direct deposit of after-tax dollars, and some working Account Owners may be able to contribute their earnings beyond the \$15,000 annual limit.

Withdraw Systematically

One of the simplest ways to withdraw funds for qualified disability expenses is through the [Systematic Withdrawal Program](#). With this feature you can contribute to an individual or company account. Turn it off your monthly to-do list, it's a simple task. Set up your allocations.

Insights

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 Outreach Specialist Diane Stewart at dstewart@fnni.com or 402-602-3596.

Get Social: Follow and Like @EnableSavingsPlan on Facebook

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

Gift for the Holidays?

Financial independence. This holiday season, celebrate with different Enable offerings with a gift that brings cheer:

• If you're in your community eligible to receive a gift on or before October 1, we are offering a \$50 gift certificate to eligible individuals who open and contribute to a new account. For more details and to learn more, visit [enable.com/bonus](#).

• You can also download a gift contribution card if desired—from the Enable Savings Plan, along with a check for the contribution. The Enable address on the coupon.

• A gift makes contributing to an account easier. A gift code loved ones can use to contribute to an account without having to join.

Visit our website for more information.

EnableSavings.com

ENable
SAVINGS PLAN
ALABAMA

Keep Your Disability Benefits and Save for Your Future

Money in an Enable Alabama account does not impact eligibility for resource-based public benefits like SSI, SNAP and Medicaid. Earnings are tax free at both the state and federal level.

Learn more at www.EnableAL.com
1-866-833-7949

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



"There is a certain freedom and confidence that accompanies being able to plan and save for the future..."
- Joy C., Disability Advocate

"We do not know what the future holds for Hunter, but we do know that we have the protection of being able to save on his behalf."
- Kathleen B., Parent

"I'm pretty independent now, I have a job and earn money, but because I have Down syndrome and collect social security benefits, it's been hard for me to save money."
- Addison J., Account Owner

"I am proud to be a self-advocate and want to tell my story of success so that everyone can understand that people with disabilities are able to work and are valuable members of their community."
- Jacob G., Account Owner

"I started my Enable AL account was to save money for my service dog replacement, and hopefully save enough money to live independently someday. I would encourage anybody that is disabled or cares for someone that is disabled to look into opening an enable account."
- Stephanie M., Account Owner

"We recognize that many Alabama residents have unique needs, and our focus has been to better understand and serve them. Designed with the disabled community the Enable Savings Plan Alabama is simple, easy to understand, and offers valuable educational tools to help you achieve financial independence."
- Alabama State Treasurer Young Boozer





Enable Savings Plan Alabama
@EnableSavingsPlanAlabama



Home

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Learn More

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Enable Savings Plan Alabama

October 3 at 1:28 PM



Alabama State Treasurer John McMillan
October 3 at 1:00 PM

Like Page

If you're at the Job Fair for People with Disabilities in Montgomery today, be sure to stop by the Enable Savings Plan Alabama booth for more details about our savings and investment programs for Alabamians with a disability.



Enable Savings Plan Alabama

August 22

#DidYouKnow that Enable Alabama savings can be used to pay for some camps? Read more about the benefits of camp for individuals with disabilities in Birmingham Parent magazine.



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BIRMINGHAMPARENT.COM

Benefits of Special Needs Camps | Birminghamparent.com

Birmingham Parent: Benefits of Special Needs Camps.



Enable Savings Plan Alabama

September 5

#ICYMI a new playground for children of all abilities is being built in Huntsville. Check out this article from WAAY-TV to learn more.



WAAYTV.COM

Alabama's second universal playground coming to Huntsville

In about a year or so, it will be built at the new recreation center on Taylor...



Enable Savings Plan Alabama

July 23

In celebration of the 29th Anniversary of the Americans with Disabilities Act check out today's blog to learn more about the critical piece of legislation that supports individuals with disabilities.

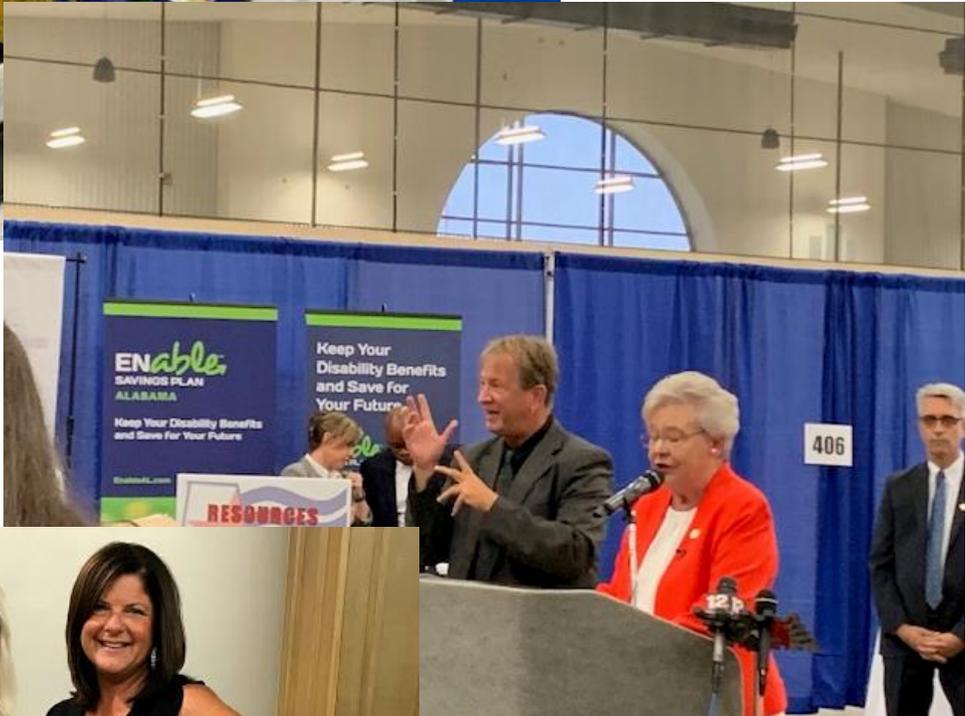


ENABLEAL.COM

Honoring the 29th Anniversary of the Americans with Disabilities Act

ENABLE SAVINGS ALABAMA

Sponsorships



**Keep your
benefits and**

**Save
the**

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

**Enable Savings Plan
Alabama.**

Enable
eligible
expenses
To find
visit

Investments
*Except

Enable Savings
eligible individuals
expenses without
To find out more
visit us at [EnableAL.com](#)

Investments Are Not
*Except the Bank Savings

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

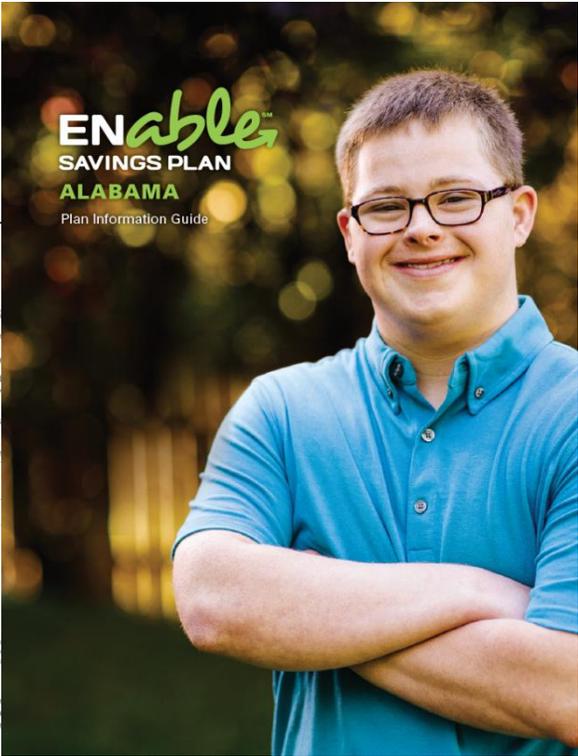
**Introducing
Enable Savings Plan
Alabama.**

Enable Savings Plan Alabama provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future expenses without impacting your resource-based benefits.

To find out more about Enable Alabama and to sign up for updates, visit us at [EnableAL.com](#).

ENable™
SAVINGS PLAN
ALABAMA

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value
*Except the Bank Savings and Checking Investment Options ©2017 First National Bank of Omaha



Benefits

Keep What's Yours

It wouldn't make sense to open an Enable account if your net worth is \$100,000 or more. Contributions to, and withdrawals from, the account determine eligibility.

Save on Taxes

Tax-Free Earnings
 The earnings on contributions are tax-free if used for Qualified Disability Expenses.¹

\$10,700
 MORE

- Earnings
- Contributions

Keep in mind that the tax benefits of the tax-qualified account are not available if you are an eligible individual.

State tax benefits

Contributions made to an Enable account may be eligible for a state income tax deduction or credit. Check with your state's Department of Revenue for more information.

Estate tax benefits

Contributors (other than 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.

¹When the total account balance exceeds \$100,000, the amount over \$100,000 will count towards the 5.5 resource limit of \$2,000. If the resource limit is exceeded, because of funds in an Enable account, the account owner will enter an individual benefit expenses until the resource limit is below \$2,000. This suspension does not impact the account owner's eligibility for Medicaid.
²The average portion 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 penalty if the account owner is under age 59½. The amount remains an annual investment return of 1% and monthly contributions of \$200 per month for 10 years. The hypothetical does not reflect an actual investment in any particular qualified ABLE plan or the Enable Savings Plan or any other possible investment.
³Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investment in each state's ABLE program and should consult their tax advisor, attorney and/or other advisors regarding their specific legal, investment or tax situation.
⁴Nebraska state income tax deductions are subject to reduction to the extent previously deducted if funds are not used for Qualified Disability Expenses.

NOTE

- An individual is eligible for the tax benefits if based on a written diagnosis of a disability which results in a permanent and total disability as expected to last for a period of at least 12 months.
- Qualified Disability Expenses include:
 - Education (tuition)
 - Housing
 - Transportation
 - Employment training
 - Assistive technology
 - Personal support
 - Health, professional
 - Financial management
 - Legal fees
 - Expenses for over-the-counter medical supplies
 - Other expenses for the individual with a disability

Open

Eligibility

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

- The account owner must be an Eligible Individual.

- Money in an account can be used for Qualified Disability Expenses.

Opening

Opening an Enable Savings Plan account may require you to provide certain information.

- If you are an Eligible Individual, you must provide a written diagnosis of a disability.

- If you are not an Eligible Individual, you must provide a written diagnosis of a disability.

- When an account is opened, you will be asked to provide certain information.

Closing an Account

An account will be automatically closed when all assets are rolled to another qualified ABLE 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.

¹If the account owner is no longer an Eligible Individual, the account can remain open, but no contributions can be accepted and expenses cannot be considered Qualified Disability Expenses while the account owner is not eligible.

Invest

The Enable Savings Plan offers you a simple selection of five Investment Options.¹ 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.²

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

This Bank Savings Option provides FDIC insurance for your investment.³ 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.⁴ 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.



In December 2014,

he was signed into the

tax-exempt savings

without impacting current or future eligibility for resource-based benefits.

As a result, individuals with disabilities can save more than a total of

\$2,000 in assets in their name in a qualified ABLE account.

Enable Savings Plan Alabama is a qualified ABLE program

offered nationwide.



Five things you should know about Enable.



Enable Savings Plan Alabama is an ABLE Act savings plan that provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future disability related expenses without impacting your resource-based benefits.

1. Worthwhile Tax Advantages

Earnings on your investment grow tax-deferred while invested, and are tax-free at both a federal and state level if used for any qualified disability expense. Contributions qualify for the federal gift tax exclusion up to \$14,000.

2. Affordable

There is a low \$50 minimum contribution when an account is opened and \$25 if you select AIP or payroll deduction at enrollment. After you open an account, there is a \$25 minimum for subsequent contributions, waived if you contribute systematically from a paycheck or from a bank account. Save as little as you want or whatever you can afford. The sooner you start, the better!

3. Anyone Can Contribute

While assets in the account belong to the account owner, anyone can contribute. You, friends and family members can all contribute to your account up to an annual total contribution limit of \$14,000 from all sources. You can contribute by check or online and with prescheduled contributions from a paycheck or bank account. We even have a way to make gift contributions.

4. Easy to Open, Easy to Use and You're In Control 24-Hours a Day

Any eligible individual nationwide can open an account in under 10 minutes online or by paper form.

You can access your account using the ADA-compliant, secure website. At EnableAL.com you can manage investments, review balances and make contributions and withdrawals. You can make saving easy with automatic contributions from a bank account or paycheck—set it and forget it.

5. Low-Cost Investment Choices to Match Your Savings Strategy

Our professional investment team has created affordable investment options including three which invest in low-cost Vanguard index funds; an FDIC-insured bank savings option; and, a checking option with check writing and a debit card.

To learn more, visit EnableAL.com or call 1.866.833.7949

SSDI Payees



To manage or direct the management of his or her Social Security, SSI representative payee appointed to receive Benefits. The representative current and future needs of the individual, and properly save any Benefits prior to the ABLE Act passage, the representative payee could only save affecting the individual's ability to receive Benefits.

Benefits not needed to meet an individual's current needs in the Enable save for future needs. A representative payee can fund the individual's due limit without affecting the individual's ability to receive Benefits. More than \$100,000, Supplemental Security Income Benefit disbursements \$100,000 is a countable resource. However, the individual still maintains Medicaid and developmental disability services are not impacted.

Source: Social Security Administration "Accept the Bank Savings and Checking Investment Options"

To learn more, visit EnableAL.com or call 1.866.833.7949

EA99A-2017



Grandparents and Enable

Enable Savings Plan Alabama and list them as

Individual with an eligible disability¹ future Qualified Disability Expenses,² Account Owner and beneficiary of the account can be open at a time in any

Grandchild's Enable account?

Grandchild's Enable account as long as the person who contributes doesn't exceed the annual future without impacting his or

Grandchild's Enable public benefits?

Grandchild's Enable account as long as the person who contributes doesn't exceed the annual future without impacting his or

Grandchild's Enable account number using up a pre-scheduled systematic or personal bank account, or by going contribution from your bank account.

Until the passage of the Achieving a Better Life Experience (ABLE) Act, along with the implementation of the Enable Savings Plan Alabama, grandparents either had to forgo giving their grandchild with disabilities gifts or find ways to go around the \$2,000 asset limitation that individuals with disabilities face before they lose resource-based benefits.

Enable Alabama is a great way to support a grandchild by being able to give gifts for special days or holidays, directly contribute to the grandchild's account at any time, or potentially move assets out of their estate.

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Until the passage of the ABLE Act, an individual with disabilities could only have apply for or maintain SSI benefits. To avoid this limit, family members and friends (SNT) to set aside resources without reducing or eliminating benefits. Enable AL to save for individuals with disabilities so they can live and thrive independent be used together to provide for financial security.

Each situation is different so you should talk with a financial or legal advisor.

Self-Settled (First Party) Special Needs Trusts are used by individuals and funds may include money received from an inheritance or an injury settlement.

Third-Party Special Needs Trusts are used when family, friends and other individual with a disability. The assets in the Trust are not owned by the individual. Special Needs Trusts are part of a parent or other family member's estate plan.

Assets in an Enable account are owned by an Account Owner who is an Eligible individual with a disability, however the Account Owner (or a legal representative) has control assets. Unlike a SNT, there are no legal or administration fees and earnings are tax-deferred.

For those having or thinking about establishing a SNT you

- Opening an Enable account instead of a Special Needs Trust. You would avoid to create a trust, trust administration fees, annual filing fees) and tax on the earnings (tax rates up to 39.6%).
- Opening an Enable account and a Third-Party Special Needs Trust. Encouraging trust to invest up to the maximum limits in the Enable account and use the tax benefits. Additional funds can still go into the trust.
- Supplementing a trust with an Enable account. That will show your commitment to your community and your support of them to achieve financial independence. Consider annually withdrawing up to \$14,000 from the trust for deposit directly into the Enable account or contributing to the account. Use this tax-advantaged giving the individual with disabilities less than the SSI limit of \$100,000 or if dependent on SSI.
- Depositing the proceeds from an inheritance or injury settlement. Depositing low-cost Enable account is a great way to use the Plan.

Funds in both a trust and an Enable account are expected to be used during their lifetime to create a lifetime of financial stability outweighs the potential impact to SSI payback Medicaid upon death.



Enable Your C

As a financial advisor, every day you are bombarded by market updates, new financial products, and legislative changes that affect your practice. The Achieving a Better Life Experience (ABLE) Act, provides an opportunity for individuals with disabilities to save for their financial future. Prior to the enactment of this law, individuals with disabilities receiving resource-based benefits (e.g. SSI) were not permitted to have more than \$2,000 in assets in their name. Assets up to \$100,000 in an ABLE account do not impact resource-based benefits. Because an ABLE account is tax-advantaged, it is also a great way to save.

Your client may be an individual with disabilities or have an individual with disabilities in their family. While the law requires the individual with disabilities to own the account and its assets, others can contribute. This is a great opportunity for you to help your clients take advantage of Enable Savings Plan Alabama and its benefits. We can provide you with a way to stay up-to-date with changes to laws and regulations and insights into our Plan. Your knowledge of Enable Alabama will help relieve your client's stress and allow you to deepen your relationship as your client's most trusted advisor.

Why should I learn about Enable?

It is very likely that you have clients with disabilities or have a family member with disabilities and the disability occurred prior to age 26. Whether it is a child or grandchild with Down syndrome, on the Autism spectrum, or disabled in an accident, you are probably already working with someone that will benefit from an Enable account.

Whether you are working with an individual or their family, your knowledge about the Better Life Experience (ABLE) Act, specific to your practice, relationships with clients as well, add long-term value to your business.

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Enable and Inheritances or Settlements

Inheritances

When an individual with a disability who relies on SSI receives an inheritance, they must report that inheritance within 10 days after the end of the month in which they receive it.

- That money is considered income that month. This means an individual may be over the income limit for the month in which it is received.
- If this occurs, the individual may spend down the inheritance to get themselves under the resource limit of \$2,000 in the month they receive it.
- If there are any remaining assets after the month, those assets are counted as resources and may interfere with the receipt of SSI.
- So long as they continue to have more resources than allowed, they will not receive benefits and must pay for expenses that were covered by benefits out of those resources.

Prior to the passing of the ABLE Act, individuals with disabilities who rely on resource-based benefits had to be careful to make sure they remained below resource limits. Receiving a large lump sum of money, a situation many people would welcome, was instead a cause for concern for many with disabilities. Now with Enable Savings Plan Alabama, this fear is gone. If an individual who is eligible for benefits receives an inheritance or settlement, they can place the excess money directly into an Enable account and preserve benefit eligibility.

EnableAL.com



ABLE ACT BASICS INVESTMENTS RESOURCES

ENROLL

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



- Am I Eligible?
- How Do I Enroll?
- Why Use Enable?

LEARN MORE



In December 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law authorizing individuals with disabilities to open tax-exempt savings accounts to save for disability-related expenses without impacting eligibility for resource-based benefits. The Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account.

BENEFITS OF **SAVING** WITH ABLE

CHECK OUT OUR CHECKING OPTION

FRIENDS & FAMILY **CAN MAKE** CONTRIBUTIONS

Stay Up-To-Date

Email Address:

First Name:

Last Name:

SUBMIT

I Am ABLE



Watch Video

Why invest in the Enable Savings Plan Alabama?
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.

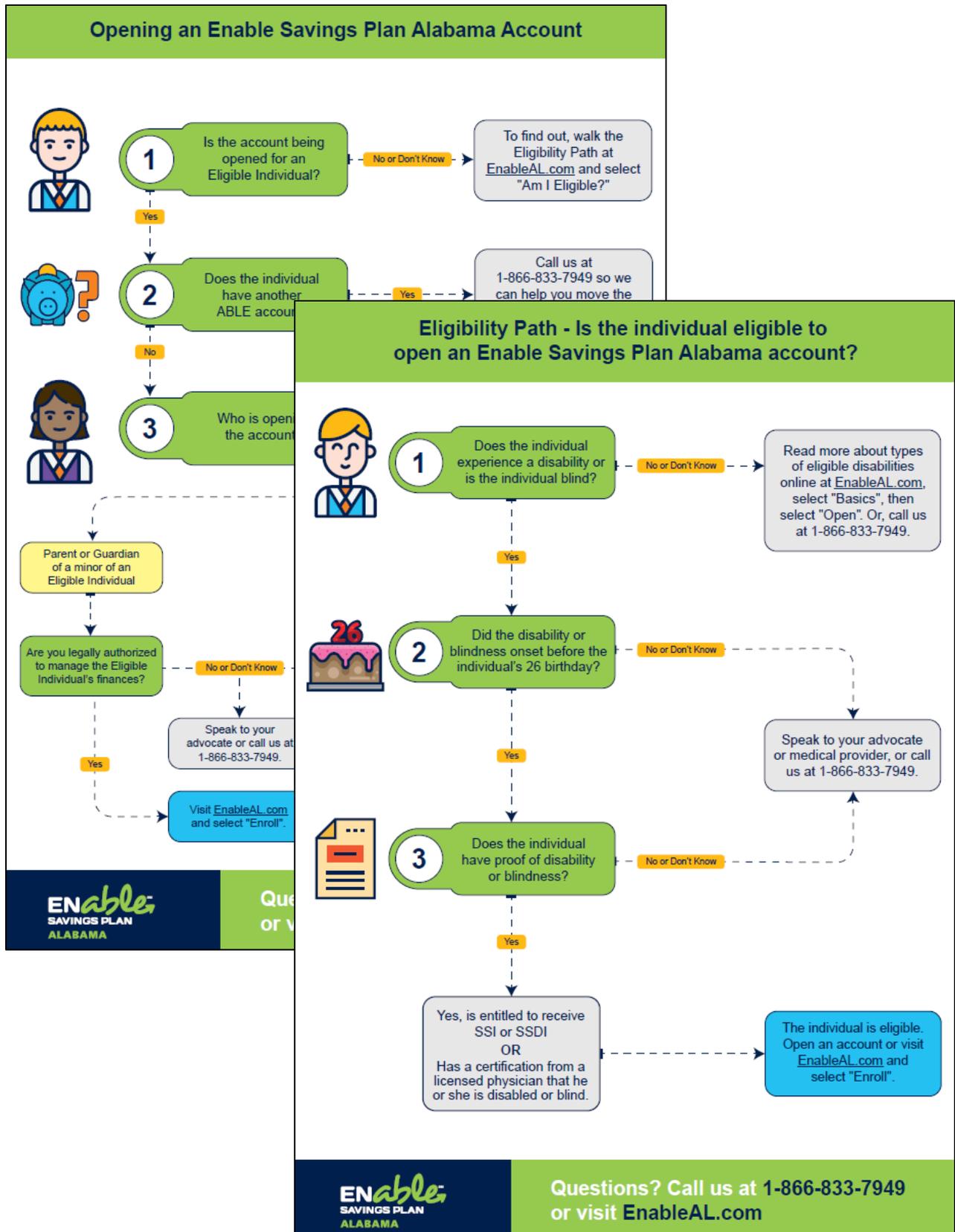


LEARN MORE

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



ENROLL TODAY



Enable Savings Plan Alabama
September 23 at 7:39 AM · 🌐

Be sure to join us tomorrow for an informative session on Enable Savings Plan Alabama's Qualified Disability Expenses. Stay informed on Updates and Enhancements to the ABLE Act to maximize the amount of money you can contribute and save for your expenses. Register at <https://bit.ly/2kv7LIV>

WEBINAR
ENable
SAVINGS PLAN
ALABAMA
Sept. 24th, 9:30am CDT

Enable Savings Plan Alabama

Presented by



Agenda

- Overview
- Eligibility
- Account Ownership
- Qualified Disability Expenses
- Impact to Benefits
- Medicaid
- Enable S



Qualified Disability Expenses

- Education
- Transportation
- Housing
- Personal support services
- Employment training and supports
- Assistive technology and related services
- Financial management and administrative services
- Legal fees and expenses for oversight and monitoring
- End of life expenses
- Health, prevention and wellness
- Other expenses to enhance the account owner's quality of life





Fall 2019

Possibilities



Simplify Your Savings

Life can get busy, but the Enable Savings Plan Alabama is here to make it simple when it comes to your savings. Take advantage of these tools to help you save time *and* money:

Automate Contributions

With the [Automatic Investment Plan](#) you can set up automatic contributions to your Enable Alabama account directly from your personal checking or bank savings account – ensuring you never run out of money. You can set up monthly, weekly or even on specific days.

You can also make automatic contributions from your payroll direct deposit of after-tax dollars. Account Owners may be able to contribute their annual limit.

Withdraw Systematically

One of the simplest ways to withdraw funds for living expenses is through the Systematic Withdrawal Plan. With it, you can send a pre-determined dollar amount from your account each month. Not only does this take one less bill to pay, it also helps solidify your budget and save for the future.



Tips: Planning Ahead to Give the Gift of Savings

This holiday season make sure to share your gift offerings to spread the holiday cheer.

- **Gift Certificates:** Friends and family love a gift certificate – as well as a special occasion. Enable Alabama has a special occasion gift certificate. Simply fill out and mail in the coupon for the desired contribution amount, and you're done.
- **Ugift:** A free online gifting service, Ugift makes gifting to your Enable Alabama account easy. With your Ugift Code, you can gift directly from their bank account with no service fee.

Check out our [Gift page](#) on our website.

Insights

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 Alabama advocate, please contact us at [advocate@enableal.com](#).



Summer 2019

Possibilities



Celebrating the Anniversary of the Americans with Disabilities Act

Each summer, Fourth of July festivities are an opportunity to reunite with friends and family and celebrate independence. At Enable Alabama, we're also celebrating the 29th anniversary of the Americans with Disabilities Act (ADA) for the same reason.

Signed into law July 26, 1990, the ADA prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools and transportation. This legislation guarantees equal opportunities and protections for the disability community, a civil rights triumph that has resulted in a more open dialogue surrounding the importance of disability inclusion.

At Enable Alabama, we work every day to further this conversation—advocating for equality, inclusion and an enhanced quality of life—and are dedicated to fostering independence through strong and reliable financial planning. As we look back proudly on how far we have come, we are more eager than ever to drive progress for the future and provide opportunities to achieve financial independence to our Account Owners.



Tips: Smart Summer Savings

To help you coast through the rest of summer, we're sharing our top summer savings strategies:

- **Take advantage of discounts:** Looking to plan an exciting day trip or activity? Reduced admission is available to many zoos, theme parks, aquariums, monuments, and national parks. Explore discounted summer activity options online, and don't forget to reach out to your local disability community for guidance.
- **Be environmental:** During summer, electric bills tend to spike. To help conserve energy and money, the U.S. Department of Energy offers a Home Weatherization program that helps provide free services such as roof repairs and HVAC fixes for those who are eligible.
- **Be a knowledgeable traveler:** Before utilizing transportation, confirm your accessibility needs with the organization or venue. Call ahead or check online to see what type of discounts you may be eligible for to help maximize your savings.
- **Get tech savvy:** Check out applications such as [AccessNow](#), which shares information about the accessibility features of restaurants, hotels and stores around the world and in your local area to ensure your desired destination has the accommodations you might need.

Insights

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 Alabama advocate, please reach out to Enable Outreach Specialist Diane Stewart at dstewart@fnni.com or 402-602-3596.

Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

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

EnableAL.com

Enable Savings Plan

Annual Report | Year End 12/31/2018 | Copyright 2019 | Nebraska State Treasurer John Murante



Contacts

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



Program Trustee

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402-471-1088

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



Enable Savings Plan
enablesavings.com
844-362-2534



Enable Savings Plan Alabama
enableal.com
866-833-7949