

ENableSM
Savings Plan

NEBRASKA ACHIEVING A BETTER LIFE
EXPERIENCE PROGRAM TRUST

Annual Report | Year End 12/31/2015 | Copyright 2016 | Nebraska State Treasurer Don Stenberg

Annual Report

ENableSM
Savings Plan



Program Trustee



First National Bank Omaha
Program Manager

Enable Trust & Disclosure

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10/30/16



Nebraska State Treasurer, Trustee

(Administration, Operation and Maintenance of the Program)

Nebraska Investment Council

(Investment of Plan Assets)



 **First National Bank Omaha**
Program Manager

ENableSM
Savings Plan

Enable Trust & Disclosure



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10/30/16

Plan Name	Enable Savings Plan
Program Launch Date	June 30, 2016
Contract Term	5 years with 2 additional 1-year renewal terms.
Contract Notification	December 2020
Contract Expires	June 2021
Minimum Contribution	\$50 / \$25 with AIP or Payroll Deduction
Maximum Contribution	\$360,000
Annual Contribution Limit	\$14,000
Age Limitations	No age limit to open an account / onset of disability prior to individual's 26th birthday
Residency Requirements	None
NE State Income Tax Deduction	\$10,000 per tax return (\$5,000 if married, filing separately)
Plan Fee	\$45 annual account fee
Program Management Fee	0.50%
Total Underlying Investment Expenses and Fees	Range: 0.50%-0.56% (0.50% Program Management Fee included)
Direct Sold	Yes
Advisor Sold	No
Investment Manager	Vanguard
# of Investment Options	5
# of Target-Risk Options	3 (Growth, Moderate, Conservative)
# of Individual Options	2 (Bank Savings) (Checking Coming)

Enable Trust & Disclosure

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10/30/16



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 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 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, 2016

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 Gov. 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 currently four investment options in the Enable Savings Plan including growth, moderate and conservative mutual funds, and a bank savings investment option. A checking account option will be implemented at a later date. 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 plan is 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 \$14,000 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 192 accounts at the end of the 3rd quarter for 2016 with \$381,957 in assets in the Plan. Of those assets 49% are from Nebraskans and 65% of the accounts are from Nebraska with the remainder of accounts coming from 29 other states. The average age of the Account Owner is 30.2 -- the youngest is 1 and the oldest is 82.

Enable Savings Plan

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Progress Report (cont'd)

We have been able to reach individuals by traveling and promoting the Enable Savings Plan to local communities and organizations. We have taken advantage of promoting our plan at statewide events and by utilizing media outlets. A list of our promotions is provided in this report.

The Enable Savings Plan has been in operation for four months; and therefore, this report does not include any audited financials for the Plan.

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, 2016)

	<u># of Accts</u>	<u>Assets</u>
Enable Accounts:	192	\$381,957

65% of accounts and 49% of the assets are from Nebraska, and the remainder are from 29 other states. As of October 19, 2016, the number of total accounts was 235 with total assets of \$488,095.

Percentage of Accounts by Disability

Developmental Disorders (including Autism):	42%
Intellectual Disability:	19%
Psychiatric Disorders:	9%
Nervous Disorders (including blindness and deafness):	5%
Congenital Anomalies (including Downs Syndrome):	11%
Respiratory Disorders:	1%
Other:	13%



Program Trustee



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 coming soon the Checking Account Option, to create a customized allocation portfolio.

As of September 30, 2016, the Enable Savings Plan had 192 accounts and \$381,957 in assets. As of the writing of this report, the Enable Savings Plan had 235 accounts and \$488,095 in assets.

The Enable Savings Plan launched on June 30, 2016. Therefore, this report does not include any audited financials from the Enable Savings Plan.

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).

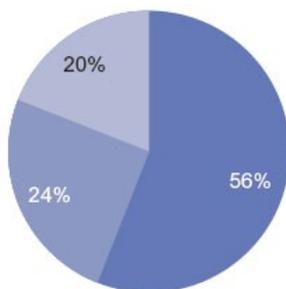
Moderate Option

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.

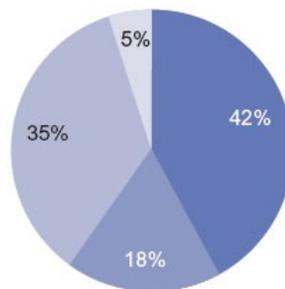
Conservative Option

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).

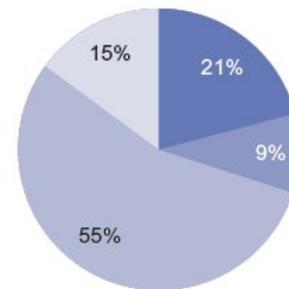
Growth Investment Option



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, 2016)

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.



ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 9/30/2016

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns			Since Inception**	Inception Date
	Quarter Ending 9/30/2016	Year To Date	1 year	3 year	5 year		
Growth Option <i>Enable Benchmark Growth Option</i>	4.00% 4.19%	7.30% 7.30%	11.75%	6.73%	11.21%	4.00%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	3.00% 3.21%	6.58% 6.58%	9.75%	5.80%	8.96%	3.00%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	1.60% 1.70%	4.72% 4.72%	6.08%	3.64%	5.08%	1.60%	6/30/2016
Bank Savings Option <i>1 Month US Bank Deposit Index</i>	0.10% 0.14%	0.44% 0.44%	0.58%	0.32%	0.28%	0.10%	6/30/2016

* 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.

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

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

Except for the Bank Savings and Checking Account 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 Account 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 Option

For further information about investments and for the most recent month-end performance data, please visit our website at www.EnableSavings.com

Drawings and Scholarships

[2016 #EmbraceEnable Photo Drawing](#)

[2016 #EmbraceEnable Scavenger Hunt Giveaway](#)

Outreach and Marketing Activities

- Enable Launch at Omaha's Henry Doorly Zoo and Aquarium
- Enable Launch Press Conference-Lincoln, NE
- Enable Launch First National Bank of Omaha HQ
- Enable Launch Omaha Children's Museum
- Enable Launch Events at First National Bank branches across Nebraska, Kansas, Colorado, South Dakota, Illinois, Texas and Iowa
- All Play (Sponsorship, Spring and Fall 2016)
- All-Stars Adaptive Tennis Event (Sponsorship, Summer 2016)
- American Council of the Blind (Conference)
- Buddy Walk New York City (Sponsorship, Fall 2016)
- Buddy Walk Omaha (Sponsorship, 3 years)
- Disability Policy Seminar
- Homer's Heroes (Sponsorship, Summer 2016)
- National Conference of Executives Summer Leadership Institute
- National Down Syndrome Society Buddy Walk Conference
- Outlook Nebraska (Resource Fair)
- Society of Human Resource Managers of Nebraska (Conference)
- Special Olympics Nebraska (Sponsorship, 3 years)
- The Arc of Nebraska Senatorial Dinner
- The Arc of the US (Sponsorship 2016)
- Nebraska State Fair
- Husker Harvest Days
- On-air interviews with television and radio stations throughout Nebraska
- Giveaways of #EnableSavings-branded ice cream from eCreamery
- Atlanta Federal Reserve Conference in Atlanta, GA
- CFPB ABLE Conference in Berkley, CA
- National Conference of Executives of The Arc's Summer Leadership Institute in Palm Springs, CA
- Strategic Insight 529 Conference

Presentations/Outreach to Employers

- Blue Cross Blue Shield of Nebraska

Presentations to Nebraska Communities

- Grand Island
- Kearney
- Lincoln
- Norfolk
- North Platte
- Omaha

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Presentations to Schools and Educational Service Units

- Elkhorn Public Schools, Transition Program
- ESU 1, Special Education Director
- ESU 2, Special Education Staff
- ESU 4, Transition Conference and Fair
- ESU 6, Transition Conference and Fair
- Lincoln Public Schools, Transition Conference and Fair
- Madonna School
- Millard Public Schools, Transition Resource Fair
- Omaha Public Schools, Special Education Director

Presentations to Nonprofits & Government Agencies

- Brain Injury Association of Nebraska
- Client Assistance Program/Hotline for Disabilities
- Commission for the Blind and Visually Impaired (various locations)
- Community Alliance
- Consortium of Nebraskans with Disabilities
- Developmental Services of Nebraska, Inc.
- Easter Seals of Nebraska
- Kearney Housing Authority
- Mosaic (various locations)
- Munroe-Meyer Institute
- NAMI, Omaha
- Nebraska Assistive Technology (various locations)
- Nebraska Association of Service Providers
- Nebraska Commission for the Deaf & Hard of Hearing
- Nebraska Department of Health & Human Services: Development Disabilities (various locations)
- Nebraska Department of Health & Human Services: Medicaid
- Nebraska Disability Rights
- Nebraska Office of Public Guardian
- Nebraska State Rehabilitation Council
- Nebraska VR (various locations)
- NorthStar Services
- Ollie Webb Center, Inc./ The Arc of Omaha
- Omaha Mayor's Commission for Persons with Disabilities
- PRISM with The Arc of Omaha
- PTI Nebraska
- The Arc of Central Nebraska
- The Arc of Nebraska
- The Arc of Norfolk County
- Vodec, Inc.

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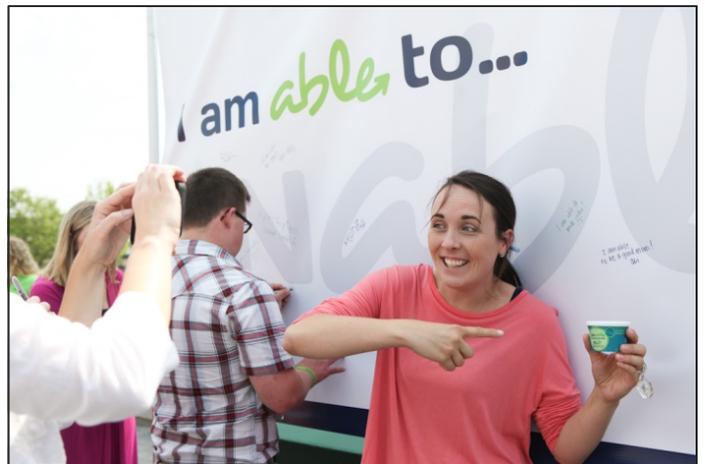
Nebraska Locations Visited

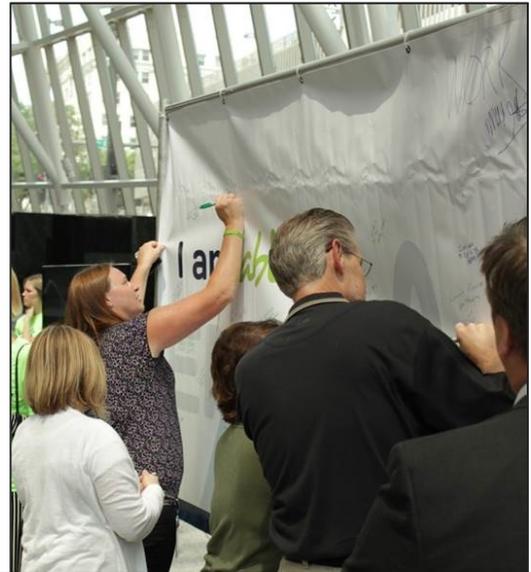
- Alliance
- Beatrice
- Bellevue
- Blair
- Chadron
- Columbus
- Elkhorn
- Fremont
- Grand Island
- Kearney
- Lincoln
- Norfolk
- North Platte
- Omaha
- Papillion
- Scottsbluff
- Wayne
- York

Key Contacts: Financial Partners and Law Offices

- Abrahams, Kaslow & Cassman LLP
- Brodkey, Peebles, Belmont & Line, LLP
- Dakota Guardian Trust
- F&M Bank
- Financial Planning Association of Nebraska
- First National Bank of Omaha
- Husch Blackwell
- Koley Jessen
- Mass Mutual
- O'Connor & Associates, Inc.
- UBS
- Washington County Bank









MEMO



As you may have heard by now, on June 30, the Enable program will officially launch and be available nationwide. First National Bank is honored to have been selected by the state of Nebraska to be the program manager. This announcement is full of many firsts that give us reason to celebrate:

- Enable is one of the first tax-free savings plans in the country for individuals with disabilities
- Nebraska is one of the first states to make a plan available - and it can be used nationwide
- First National Bank will be the first bank in the country to offer this type of program

For these reasons, I would like to invite you all to join me this **Thursday, June 23 from 12:00 p.m. to 1:00 p.m. in the Tower Wintergarden** as we celebrate the upcoming launch of the Enable Savings Plan with eCreamery ice cream for all. This celebration is open to all employees and any guest you wish to bring who would like to learn more about this savings plan.

I look forward to seeing you at this important milestone for us on Thursday. In the meantime, click below to meet some of the people who know.

[LEARN MORE](#)

1

GROW AWARENESS

First National and In-Branch



Start with a full-frame image of Claire. A blue bar swipes in from right.

03



Images pan slightly within triangles in the corners, while logo fades in over the blue.

05



Headline fades out and new images slide into corners. Bullet points appear on a green background one-by-one.



The bar gradually fills the majority of the screen, shrinking Claire's image triangle to a corner, while a second image appears in the right corner.

04



Images fade to blue background and headline fades in on the screen.

06



New images slide in and CTA fades in on a blue background, followed by the logo.

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.



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 own account.



You Keep What's Yours

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



Start with What You Can

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 15 minutes, you can contribute to your Enable Savings Plan account. You can contribute to your Enable Savings Plan account at any time.



Save above the \$2,000 Limit!

Erase 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.



Now's the Time

As with all savings plans, the sooner you get started, the better! Your Enable Savings Plan can start going to work for you now, not just potentially pay off down the road.



Easy Access

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!



Save on Taxes

The earnings on your contributions in an Enable Savings Plan account grow tax free while invested, and tax-free from if withdrawn for qualified disability related expenses. Your money may grow more quickly than in a taxable account.



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



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



"It will allow us as a family to plan for our daughter's future. We can save and plan for our daughter's future. We can save and plan for our daughter's future. We can save and plan for our daughter's future."

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

Find out more at EnableSavings.com.



Account balances up to and including \$100,000 will be designated for purposes of determining eligibility to receive resource-based benefits. When the total account balance exceeds over \$100,000 will be used to determine if the account owner has exceeded the SSI resource limit of \$2,000, whether alone or in combination with other resources. If the resource limit is exceeded and the account balance has fallen below \$100,000, the designated amount must be used to determine if the account owner is eligible to receive Medicaid. The savings portion of a withdrawal used for qualified disability expenses are subject to federal and state tax and may be subject to a 10% federal withdrawal tax.

Nebraska State Treasurer: Don Stuebgen, Treasurer
First National Bank of Omaha: Program Director
Investments Are Not FDIC Insured • No Bank, State or Federal Guarantee • May Lose Value • Except the Bank Savings and Checking Account Features



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

GROW AWARENESS
Booth Backdrop & Tablecloth

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

 <p>Tax-Free Savings Accounts for Individuals with Disabilities</p> <p>EnableSavings.com</p>	
<p>EnableSavings.com</p>  	 

 EnableSavings.com	 NEST529.com
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 EnableSavings.com

Enable Savings Plan
Jun 27 at 6:00pm · 🌐

Enter our **#EmbraceEnable** photo contest! Embracing our differences and coming together as a community is who we are. It's easy: Just take a photo with a sign showing your support for Enable and then fill out the form and share it at <http://woobox.com/zovict>. 5 winners will be chosen at random on July 8 and awarded a \$100 Visa prepaid card.



#EmbraceEnable Photo Contest
Enter the #EmbraceEnable Photo...
woobox.com

#EmbraceEnable Photo Drawing

Official Rules

#EmbraceEnable Photo Drawing ("Drawing")

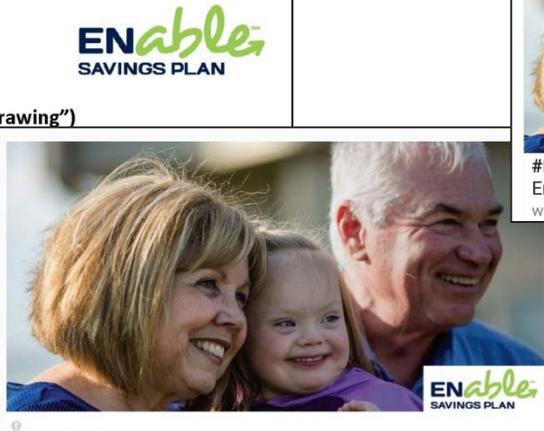
NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INFLUENCE YOUR CHANCES OF WINNING.

- Eligibility:** Participation is open only to individual legal residents of the United States and the District of Columbia who have reached the age of majority as of the date of account opening ("Entrant"). Void where prohibited or restricted by law. Employees, officers, directors, agents, and representatives of First National Bank of Omaha ("Sponsor"), the Nebraska State Treasurer ("Treasurer"), the Nebraska Investment Council ("Council"), and Ascensus College Savings Recordkeeping Services, LLC ("Ascensus"), and each of their respective parents, related subsidiary and affiliated companies, and each of their immediate family members (spouse, parents, children and siblings, and their respective spouses, regardless where they live) and individuals living in the same households of the above, whether or not related, are not eligible to enter or receive the Prizes. Each Entrant, by participating in this Drawing, agrees to be bound by these Official Rules and the Sponsor's decisions. This Drawing is subject to all applicable federal, state, and local laws and regulations.
- To Enter:** There are two (2) ways to enter the Drawing:
 - Photo Entries - The Entrant must complete the following between 12:00:00 a.m., Central Time ("CT"), on June 22, 2016 and 11:59:59 p.m., CT, on July 8, 2016, to be considered as a submission ("Submission").
 - Take a photo showing how or why you embrace Enable.
 - Go to Facebook.com/EnableSavingsPlan for the link to submit your photo, or directly to woobox.com/zovict.
 - Complete all information on the entry form and upload the photo. The image file must be less than 50mb. Box must be checked attesting to having read the Official Rules.
 - Your Submission will be reviewed by the Sponsor to ensure compliance with the Official Rules. Submissions, including the photo and the caption, must be deemed family friendly, in the sole discretion of the Sponsor. You may only contribute photos that you have taken yourself or that you have all rights to transmit and license and which do not violate trademark, copyright, privacy, or any other rights of any other person. All valid Submissions will be eligible to win Prizes. Submissions become the property of the Sponsor.
- Or
 - Mail-in Entries - Entrant must hand-print in ink your name, address, city, state, zip code, day and evening phone numbers, and the words "EmbraceEnable" on a 3" X 5" card, and mail in a stamped #10 envelope to: First National Bank of Omaha, Attn: "EmbraceEnable", 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105 (a "Mail-in Entry"). Mail-in Entries must be postmarked between June 22, 2016 and July 8, 2016 and received by July 15, 2016.

Mail-in Entries and Submissions shall be collectively referred to as "Eligible Entries." Limit one (1) entry per person during the Drawing. No duplicate entries are permitted. Multiple entries will disqualify all related entries. Submission of an entry constitutes the Entrant's consent to participate in the Drawing, and consent for the Sponsor to obtain and use the Entrant's first and last name, photo, and certain non-identifying information, for administering this Drawing. The Drawing is not a recommendation to invest in the Enable Savings Plan ("Plan").

- Winner Selection:** On or about July 18, 2016, five (5) winners will be selected in a random drawing from among all Eligible Entries received by the Sponsor. The drawing will be conducted under the direction of the Sponsor whose decisions are final in all matters relating to the Drawing.
- Odds:** The odds of winning depend upon the total number of Eligible Entries received.
- Prizes:** Five (5) total prizes will be awarded, each consisting of a \$100 Visa® prepaid card (each a "Prize"). The total Actual Retail Value ("ARV") for all Prizes is \$500. Some restrictions on the use of the Visa prepaid card may apply, and winners should carefully review the terms and conditions of use written on or provided with the Visa prepaid card. Prizes will be mailed to each winner within three (3) business days upon verification that the potential winner is a winner and upon the winner providing the Sponsor with his or her mailing address. The Prize may be considered income to the recipient. Any taxes resulting from the receipt of the Prize are the responsibility of the recipient. Consult your tax advisor regarding the tax consequences of accepting the Prize.

4840-2508-6003.2



#EmbraceEnable Photo Contest

Enter the #EmbraceEnable Photo Contest! Embracing our differences and coming together as a community is who we are. To enter, submit a photo showing how or why you embrace Enable and complete the form below. Be sure to use #EmbraceEnable in your caption.

Five winners will be drawn randomly to win \$100 Visa pre-paid card.

Like Us Like Not Like Enable Savings Plan

Upload a Photo / no file selected

Enter a caption for your submission and be sure to use #EmbraceEnable

Your Email Address

First and Last Name First Name Last Name

Zip Code

Phone Number

I acknowledge that by filling out the form and to the official rules. Click on the link at the bottom of the page.

I would like to receive emails about the Enable Savings Plan.

This promotion is managed by Enable Savings Plan. Participation in this promotion is subject to the Official Rules.

Thank you for entering!

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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.

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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 a great way to save.

As the program manager for the NEST 529 and the Enable Savings Plan, one of the first ABLE accounts in the country,

we are an individual with disabilities or have an individual in their family. While the law requires the individual to own the account and its assets, others can contribute, opportunity for you to help your clients take advantage of its benefits. We can provide you with a way to stay current on laws and regulations and insights into the knowledge of the Enable Savings Plan will help relieve stress and allow you to deepen your relationship as your trusted advisor.

I learn about Enable?

When you have clients with disabilities or have a family member with a disability, you are probably already working with someone that will benefit from an Enable account.

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.

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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 plan state is different, so you should talk with a financial or legal advisor. Investment and Risk Disclosure: This Bank, State of Federal Securities. May Lose Value. *Except the Bank Savings and Checking Account Options.

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



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Enable and Special Needs Trusts

Before 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 with disabilities so they can live and thrive independently for a lifetime. The Enable Savings Plan is used together to provide for financial security.

It is important that 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 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 is liable for a SNT; there are no legal or administration fees and earnings are tax-free.

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

Establishing a Trust 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, 39.6%).

Establishing an Enable account and a Third-Party Special Needs Trust. Encourage those who would contribute to the trust to contribute to the Enable account and use the assets first as expenses occur to enjoy the trust.

Establishing a trust with an Enable account. That will show your commitment to include the individual with disabilities and your support of them to achieve financial independence. If permitted, you should allow the individual to withdraw 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 that are not SSI cash benefits 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.

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Grandparents and Enable

When can I contribute to my grandchild's Enable account?
You 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.

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!

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Until the passage of the Achieving a Better Life Experience (ABLE) Act, and the implementation of the Enable Savings Plan, 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 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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5 THINGS YOU SHOULD KNOW ABOUT ENABLE

ARE **YOU** ENABLE READY?

FRIENDS & FAMILY **CAN MAKE CONTRIBUTIONS**

Stay Up-To-Date | I Am ABLE

Email Address:

First Name:

Last Name:

SUBMIT

Watch Video

Why invest in the Enable Savings Plan?

Find out features, benefits, fees and more.

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How does Enable work?

See how to open and contribute to your account.

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The inside scoop.

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You're less than 10 minutes away from an Enable account.

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AN IMPORTANT MESSAGE FROM

Don Stenberg
 Nebraska State Treasurer

VIEW

ABLE LEGISLATION - RAISING AGE

A frequently asked question about the Enable Savings Plan is "who is eligible to open an account?" Currently, under the Achieving a Better Life Experience (ABLE) Act, one criterion...

READ FULL ENTRY

Contact: [Privacy Statement](#) | [Security Center](#) | [Program Disclosure Statement](#) | [Security Policy](#) | [Business Continuity Plan](#) | [Site Map](#)

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

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement located here, 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 savings program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

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

Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an Account Owner is Except for the Bank Savings and Checking Account 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 Account Options up to the maximum amount set by federal law, currently \$250,000.

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

The Nebraska Achieving a Better Life Experience Program Trust Issuer
 Nebraska Investment Council Investment Oversight
First National Capital Markets, Inc. Distributor, Member FINRA, SIPC
 First National Capital Markets and First National Bank of Omaha are affiliates.

Nebraska State Treasurer, Trustee | First National Bank Omaha Program Manager

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- Overview
- Benefits
- Eligibility
- Account Ownership
- Contributions



OVERVIEW
 In December 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law ...

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BENEFITS
 The new ABLE Act provides individuals with disabilities a host of benefits ...

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ELIGIBILITY
 An Eligible Individual of any age - children, transition-aged youth, and adults - can open ...

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ACCOUNT OWNERSHIP
 Any Eligible Individual can open an ABLE account to pay for ...

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CONTRIBUTIONS
 Contributions into an account can be made by anyone, not just the account owner ...

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- Contribute
- Gift
- Withdraw
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 Contributions to and money taken out of an Enable Savings Plan account are not m ...

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OPEN
 Any Eligible Individual can open an ABLE account to pay for future Qualified Disability ...

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CONTRIBUTE
 Any person can contribute to your account - family, friends, a trust or estate, partnership ...

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GIFT
 With an Enable gift certificate contribution, you select a special occasion card to give and ...

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WITHDRAW
 Withdrawing is simple and flexible. All withdrawals, including by check or ...

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MANAGE
 Manage your account in the method most convenient for ...

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FEEES
 There is a quarterly charge per account of ...

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- Target Risk Options
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- Checking Account Option
- Portfolio



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 The Enable Savings Plan offers you a simple selection of four Investment Options ...

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TARGET-RISK OPTIONS
 The Growth Option, Moderate Option and Conservative Option can be used for expenses ...

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 The Bank Savings Option provides FDIC insurance for your investment ...

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 The Checking Account Option (coming fall 2016) is an FDIC-insured bank account that ...

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Email us:
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OPEN AN ACCOUNT NOW

There are just six easy steps to enrolling in an Enable Savings Plan account. Let's get started!

- 1.** Read the **Program Disclosure Statement** carefully as it contains important information about investments, risks, fees and requirements.
- 2.** Think about what qualified expenses you might want to save for and how long you want to save. Work with others to help you identify the qualified expenses that may not be paid for through public benefit programs.
- 3.** Decide on a budget to help you make regular contributions and talk to friends and family to see how they might help you save.
- 4.** Choose the best **Investment Option** for you.
- 5.** Gather important information about you, and, if applicable, an individual that may be managing your account on your behalf.
 - Address
 - Birth Date
 - Social Security or taxpayer identification numbers
 - Your bank account number (to pre-schedule contributions from your checking or savings account)
- 6.** Complete your **enrollment online** or **download an enrollment form** and mail to the address on the form. Please note that if you are opening an account as a legal representative of the account owner, you cannot open the account online. You must download, complete and mail the form to the address on the form.

ENROLL NOW

Congratulations! You have taken a great step towards your financial future.

Arc Ad



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. To find out more about the Enable Savings Plan and to enroll, visit us at EnableSavings.com.

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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

Find us on 

Omaha Family Magazine



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.

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Possibilities

Fall 2016

End-of-Year Advice

As the end of this significant year comes to a close, we'd like to offer some end-of-year planning tips for account owners in the Enable Savings Plan. An account owner can save up to \$14,000 in his or her Enable account by Dec. 31, 2016. Contributions can come from the account owner himself or herself or from family or friends, but all together cannot exceed \$14,000. Starting Jan. 1, 2017, the account owner can begin adding to those first-year savings, again keeping in mind the \$14,000-a-year limit. An Enable account owner who lives in Nebraska is eligible for up to a \$10,000

deduction in state income taxes. And so are friends and family members who live in Nebraska and who contribute to the owner's account. Enable account owners living in other states are encouraged to check their states' income tax provisions to see what benefits might be available. Whether you live in Nebraska or in one of the other 49 states, you are a valued member of our Enable Savings Plan network. We look forward to many more chances to communicate with you at the end of the year or in the months in between.

Tip #1: Medicaid

For many Enable account owners, Medicaid is a critical resource that provides medical and waivers services. Because Medicaid eligibility is tied to income and resources, account owners who receive Medicaid often ask: How will Medicaid benefits be impacted by an Enable account? First, assets in an Enable account are an excluded Medicaid resource. Account owners should report Enable assets, with account statements, to their state Medicaid office. Print a statement by logging into EnableSavings.com. Second, for Medicaid and SSI recipients, saving in an Enable account allows

for continued Medicaid eligibility even if SSI is suspended due to excess Enable resources.* In short, saving with Enable allows account owners to plan for their today and tomorrow without jeopardizing Medicaid services.

*The first \$100,000 in assets in an Enable account is excluded from the SSI resource limit. Any dollar amount above \$100,000 will count towards the resource limit. If the resource limit is met due to Enable assets, an account owner will enter an indefinite benefit suspension, but will retain Medicaid eligibility.

Insights

Enable Savings Facebook Page

- Like our page and make us your favorite place to learn, share resources and comment.

Holiday Gifting

- This holiday season is special, since many individuals with disabilities can equitably benefit from end-of-year or holiday gift giving. Contributions—from anyone—to an Enable account do NOT count towards the \$2,000 SSI resource limit. Contributors can visit EnableSavings.com and select "Gift" from the Basics section to print a special occasion card and complete and send a gift contribution coupon with a check to Enable. It's just one way your support network can help you reach your savings goals.

“ At 27, Justin can finally save money in his Enable account. Justin has \$50 automatically deducted from his checking account every month, and has additionally saved over \$400. ”

Kim, Mother of Account Holder

EnableSavings.com

A Message From Nebraska State Treasurer Don Stenberg

Welcome to the Enable Savings Plan and to the first-ever Enable newsletter. As Trustee of Enable, I assure you that your financial well-being is our focus. We have committed ourselves to developing and maintaining a savings program that works for you. Your ideas and suggestions are always welcome. We look forward to working with you and others as Enable grows, attracts new account owners, and becomes a household name across the United States.

Nebraska State Treasurer. The Plan offers a series of options to help you save and to operate as a qualified ABLE program to be used for qualified expenses under Section 529A of the U.S. Internal Revenue Code.

Additional expenses before investing. For more information, should be read

tax or other benefits that are only allowed if their tax advisor, attorney and/or

consult with your tax advisor for investment advice, or for use to avoid penalties for early withdrawal or offer to buy any securities. Any offer to sell units

of the Plan, if any, will be adequate to cover future expenses,

and are not guaranteed or insured by the FDIC or any other financial institution. The Plan is not guaranteed or insured by the State of Nebraska, and is subject to the terms, conditions, and restrictions of the Plan. Authorized agents or their affiliates, and are subject to the terms, conditions, and restrictions of the Plan. Savings and Checking Options up to the maximum

to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank's deposits up to the maximum amount set by federal law, currently \$250,000.

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

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.

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

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NEBRASKA STATE TREASURER, TRUSTEE



First National Bank
Omaha

PROGRAM MANAGER

Enable Savings Plan

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Enable in the News

NEBRASKA NEWS MEDIA

2016

October

7 Columbus Telegraph Savings plan workshop set

September

21 Columbus Telegraph savings plan workshop set
20 Columbus Telegraph savings plan workshop set

July

13 York News-Times Enable Savings Plan presentation
10 Council Bluffs (Iowa) NonPareil Saving for dreams: Nebraskans with disabilities embrace program
2 Hastings Tribune Savings Plan for Disabled
2 Omaha World-Herald Saving for dreams: Nebraskans with disabilities embrace program
2 Lincoln Journal Star Savings plan for disabled launched
2 Kearney Hub Saving for dreams: Nebraskans with disabilities embrace program
2 Scottsbluff Star-Herald Nebraskans with disabilities embrace new Enable Savings Program
2 North Platte Telegraph Financial savings already helping; Act supporting disabled workers

June

30 Omaha World-Herald Enable Savings Plan: A more secure future (Editorial)
25 Alliance Times-Herald Nebraska Prepares to Offer Special Savings Accounts
23 Oxford Standard Nebraska Treasurer Stenberg to Kick Off Countdown to Enable
23 Lincoln Journal Star Nebraska to start Enable accounts
23 Beatrice Daily Sun Nebraska to offer special savings accounts for disabled
23 Columbus Telegraph State announces start of Enable accounts
23 Sidney Sun-Telegram Nebraska to offer special tax-free savings accounts
23 York News-Times Nebraska prepares to offer special savings accounts
23 Daily Press Dakotan (South Dakota) Nebraska Prepares to Offer Special Savings Accounts
23 Hastings Tribune State prepares to offer special savings accounts
23 Omaha World-Herald Families of disabled kids to get new tool
23 North Platte Telegraph Families of disabled kids to get new tool
23 Lincoln Journal Star Nebraska to start Enable accounts
23 Norfolk Daily News Nebraska to Offer Tax-Free Savings for People with Disabilities
22 Kearney Hub Nebraska prepares to offer special savings accounts
22 Scottsbluff Star-Herald Nebraska prepares to offer special savings accounts
22 Grand Island Independent Nebraska prepares to offer special savings accounts
22 Hastings Tribune Nebraska prepares to offer special savings accounts
22 Fremont Tribune Nebraska prepares to offer special savings accounts
3 Midlands Business Journal Parents and students have several options to pay for college
3 Omaha Family New Savings Plan for Those with Disabilities

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May

- 18 Rustler-Sentinel, Hooper-Scribner Enable Savings Plan to Launch June 30 Nationwide
- 4 West Point News Nebraska among first states to offer nationally available ABLÉ accounts

April

- 1 Lincoln Business Journal Briefs: Upcoming national launch of Enable

March

- 11 Midlands Business Journal Briefs; Upcoming national launch of Enable Savings Plan
- 8 Douglas Co. Post-Gazette Launching of Enable program to benefit families nationwide

February

- 26 Omaha World-Herald Nebraska-run savings plan benefiting disabled to launch nationwide
- 26 Spalding Enterprise Savings Plan for Individuals with Disabilities
- 24 Lincoln Journal Star Nebraska ABLÉ accounts to be available nationwide
- 23 Norfolk Daily News Nebraska's enable Savings Plan expected to be ready by summer

2015

December

- 30 Rustler-Sentinel Hooper-Scribner First National Bank of Omaha to be program manager for ABLÉ
- 3 Oxford Standard Nebraska Plans to Launch One of First ABLÉ Programs in Country
- 3 Imperial Republican FNB of Omaha to be program manager for Nebraska ABLÉ

November

- 28 Lincoln Journal Star Nebraska officials follow through (Editorial)
- 26 Bloomfield Monitor Stenberg Pleased with IRS Guidelines to Simplify ABLÉ Program
- 25 Rustler-Sentinel Hooper-Scribner Desk of Sen. Schnoor: NeABLE to Benefit Nebraskans
- 24 Lincoln Journal Star Nebraska can implement ABLÉ accounts
- 20 Omaha World-Herald Parents of disabled children to stand to gain
- 20 Lincoln Journal Star ABLÉ accounts to benefit disabled
- 20 Beatrice Daily Sun Savings program for those with disabilities to begin in 2016
- 19 Alliance Times-Herald Savings Program for Those with Disabilities Begins in 2016
- 19 KETV-ABC Omaha Nebraska ABLÉ
- 19 KMTV-CBS Omaha A Better Life Experience (ABLE)
- 19 KOLN-CBS Lincoln-Hastings-Kearney A Better Life Experience (ABLE)
- 19 KSNB-NBC Lincoln-Hastings-Kearney A Better Life Experience (ABLE)
- 19 KNPL-CBS North Platte A Better Life Experience (ABLE)
- 19 KHGI-ABC Lincoln-Hastings-Kearney A Better Life Experience (ABLE)

July

- 23 Scottsbluff Star-Herald Nebraska treasurer seeks bidders for new state program
- 23 Daily Press Dakotan (South Dakota) Nebraska Treasurer Seeks Bidders for New Program
- 23 Verdigre Eagle Treasurer Stenberg Issues RFP for Program Manager for ABLÉ

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July (cont'd)

23	Bloomfield Monitor	Treasurer Stenberg Issues RFP for Program Manager for ABLE
22	Valentine Midland News	Treasurer Stenberg Issues RFP for Program Manager for ABLE
22	Holdrege Citizen	Treasurer seeking bidders to administer new program
22	Kearney Hub	State treasurer seeks bidders for new program
22	KLKN -ABC Lincoln-Hastings-Kearney	Treasurer Stenberg looking for bidders for new program
20	WOWT News Omaha	Nebraska ABLE Program Seeks Program Manager

June

24	Lexington Clipper-Herald	Treasurer fights new hoops for disability funds
23	Alliance Times-Herald	Treasurer Stenberg Criticizes Federal Regulations for ABLE
23	Omaha World-Herald	Treasurer fights new hoops for disability funds

April

8	Beatrice Daily Sun	Special accounts would allow disabled adults to save for future
8	Fremont Tribune	Accounts would allow disabled adults to save
9	Omaha Daily Record	Special Accounts Would Allow Disabled Adults to Save for Future

March

21	North Platte Telegraph	Disabled, not disadvantaged: New accounts would allow saving
21	Omaha World-Herald	ABLE To Do More, Be More
21	Scottsbluff Star-Herald	Accounts would allow more saving for handicapped adults' needs

OTHER PUBLICATIONS

May 6, 2016	New York Times	529A Accounts Let Disabled Save Without Risk to Government Aid
June 30, 2016	Business Wire	Enable Savings Plan Opens for Account Owners

NEWS RELEASES ISSUED BY THE TREASURER'S OFFICE

2016

- June 30 - Enable Savings Plan Opens for Account Owners
- June 22 - Treasurer Stenberg Encourages Nebraskans to 'Embrace Enable'
- May 3 - Enable Savings Plan to Launch June 30 Nationwide
- February 23 - State of Nebraska Introduces National Savings Plan for Individuals with Disabilities

2015

- November 20 - Stenberg Pleased with IRS Guidelines Announced Friday to Simplify ABLE Program Administration
- November 19 - First National Bank of Omaha to Be Program Manager for Nebraska ABLE, Stenberg Announces
- July 31 - Nebraska Treasurer Stenberg Releases Letter to IRS about Proposed Federal ABLE Regulations
- July 20 - State Treasurer Stenberg Issues RFP for Program Manager for Nebraska ABLE Program
- June 22 - Treasurer Stenberg Criticizes Federal Regulations for ABLE Program, Urges Advocates to Demand Changes

Enable Savings Plan

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Contacts

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



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



Enable Savings Plan
enablesavings.com
844-362-2534