

# Enable Trust and Disclosure

Nebraska State Treasurer, Trustee

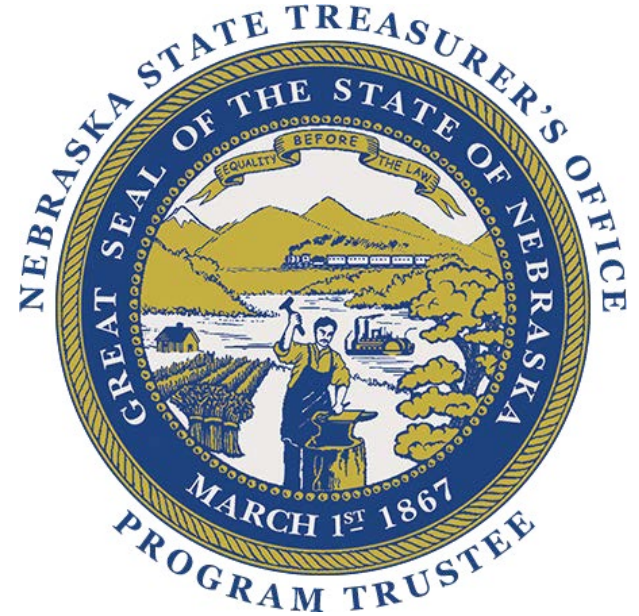
Administration, Operation and Maintenance of the Program

Nebraska Investment Council

Investment of Plan Assets

Ascensus LLC

Program Manager



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Plan Name	Enable Savings Plan
Program Launch Date	June 30, 2016
Contract Term	6.5 years with one additional three-year renewal term
Contract Notification	June 2030
Contract Expires	December 16, 2030
Minimum Contribution	\$50 (\$25 with AIP or Payroll Deduction)
Maximum Contribution	\$550,000
Annual Contribution Limit	\$20,000 (Federal Gift Tax Annual Exclusion \$19,000)
Age Limitations	No age limit to open an account / onset of disability prior to individual's 46 <sup>th</sup> birthday
Residency Requirements	None
NE State Income Tax Deduction	\$10,000 per tax return (\$5,000 if married, filing separately)
Plan Fee	\$50 annual account fee (\$40 with electronic delivery option)
Program Management Fee	0.40% (0.00% for the Checking Investment Option)
Total Underlying Investment Expenses and Fees	Range: 0.00%-0.45% (0.40% Program Management Fee included)
Direct Sold	Yes
Advisor Sold	No
Investment Manager	Vanguard
Number of Investment Options	5
Number of Target-Risk Options	3 (Growth, Moderate, Conservative)
Number of Individual Options	2 (Bank Savings, Checking)

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## 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 [EnableSavings.com](http://EnableSavings.com) or by contacting the State Treasurer's office at 402-450-3134. 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 an 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, 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.