

# Enable Trust & Disclosure

1/1/18

**ENable**<sup>SM</sup>  
Savings Plan

## Nebraska State Treasurer, Trustee

(Administration, Operation and Maintenance of the Program)

## Nebraska Investment Council

(Investment of Plan Assets)



**First National Bank Omaha**  
Program Manager

**ENable**<sup>SM</sup>  
Savings Plan

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

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## Nebraska Achieving a Better Life Experience Program Trust Disclosure

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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.

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