

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.

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.



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.



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

Making the Website Even Better

We continuously update the website with tools and information to keep you informed and help you manage your account. Send us an email at EnableSavings@fnni.com if you have suggestions or to share your success stories. You may be featured in *I Am Enable*.

The Resources section is a great place to keep you informed.

- Did you know we were recently mentioned in *Kiplinger*, *CNBC*, *Bloomberg*, and *ThinkAdvisor*? Keep in the know. Go to *News* to see what others are saying.
- *The Blog* section is updated frequently with short articles about account owners and perspectives from experts and from our team.
- *Enable U* contains printable papers on topics of interest to you.

Digital Library Update

- *I Am Enable* features real stories about Enable account owners.
- The Digital Library is a valuable video resource. In addition to the heartfelt "I Am ABLE" video, we are building a "how-to" library for you to open and manage an Enable account. In addition, we have videos on how to access your account and how to make contributions. Check this area for more updates.

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.

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 ABL 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.EnableSavings.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 ABL 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 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 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 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

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



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PROGRAM MANAGER