



The Enable Checking Option

During the first quarter, Enable Savings Plan launched a new Checking Investment Option, allowing account owners to pay for daily expenses through check or debit card. It is another way Enable account owners can work on achieving and maintaining independence while budgeting and paying for expenses all within one account. There are various methods to contribute:

- Mail a check to the Enable Savings Plan
- Transfer money electronically from a personal bank account
- Use payroll direct deposit from your paycheck
- Use an Automatic Investment Plan
- Transfer funds from other Enable investment options

You can withdraw with a check, a debit card at an ATM, or use your debit card for in-store or online purchases. You can also go online, call the plan, or mail a withdrawal request. Account balance, transactions, and statements can be tracked online at EnableSavings.com.

For more information about the Checking Option, visit EnableSavings.com and click on the "Check Out our Checking Option" on the homepage or call 1-844-ENABLE4.

Insights

Enable Webinar Series

Interested in learning more about Enable Savings? Join us for our upcoming webinar series where we will host weekly installments on ABLE basics, Enable features, and the Enable Checking Option. Email us at EnableSavings@fnni.com to receive invitations.

Enable Education For You!

Is there an organization near and dear to you that could benefit from a presentation by an ABLE expert? If yes, we would love to hear from you! Please contact our education team at EnableSavings@fnni.com. We are here to help.



Tip: Special Needs Trusts

Did you know that Enable Savings accounts and Special Needs Trusts (SNTs) can be used together? Here are some factors to consider before talking to a financial or legal advisor:

- While an Enable account cannot fund a SNT, a SNT may be used to fund an Enable account. Consider annually withdrawing up to \$14,000 from the trust to deposit directly into the Enable Savings Plan account. This would allow the individual easy access to funds for qualified disability expenses that might otherwise be managed by a trustee.
- Should you open an Enable account instead of a Special Needs Trust? Since you do not need to work with a lawyer to open an Enable account, you would avoid the fees associated with trusts (legal fees to create a trust, trust administration fees, annual filing fees). Additionally, trusts are subject to taxes on the earnings (subject to compressed trust tax rates up to 39.6%). Enable offers a low \$45 annual fee and assets based fees ranging from .50% to .56% in a tax advantaged account. You can fund an Enable account with a maximum of \$14,000 per calendar year.

Notes from an Enable Savings blog post by Scarlet Thompson

I watched closely as my teenager with autism gathered his stuffed animals around the television, so they could hear a story about the newest character coming to Sesame Street.

“She’s like me boys,” Cade said, referring to Julia the Muppet.

It was pleasing to hear that finally, there would be a character on a children’s show who somewhat mirrored my extraordinary son. I celebrated this milestone, knowing what awareness it will bring for families like mine. The introduction of Julia is just one example of what we all can do together to help the world see

ability beyond disability. Can you imagine all the people behind the scenes of Sesame Street who took Julia from a dream to reality?

There are several ways you can join forces with others to make a difference... Groups like The Arc and the Autism Society of America have local chapters that need advocates... Call these groups’ local offices to see how you can help.

Keep celebrating and making others aware of accomplishments like Julia’s arrival to Sesame Street. Getting the word out about why all of it matters makes a difference. It increases knowledge, and knowledge leads to inclusion.

A Message From Nebraska State Treasurer Don Stenberg

At Enable, we like our numbers. Third in the nation to launch an ABLÉ program. Second in the country to partner with another state to expand the number of people served. First in the nation to offer checking.

Enable’s Checking Investment Option provides flexibility and choices. It’s safe and easy to use. Account owners can pay for qualified disability-related expenses by check or debit card. They can contribute and withdraw money seamlessly. The Checking Investment Option is one of five investment options.

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 ABLÉ 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 ABLÉ 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 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.

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

The Nebraska Achieving a Better Life Experience Program Trust Issuer
Nebraska State Treasurer Trustee
Nebraska Investment Council Investment Oversight
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To learn more, visit EnableSavings.com or call 844-362-2534



NEBRASKA STATE TREASURER, TRUSTEE



First National Bank
Omaha

PROGRAM MANAGER