

Possibilities

Summer 2017



UGift[®] Comes to Enable Savings Plan

We are excited to announce the launch of UGift¹ for Enable Savings, allowing friends and family another easy way to contribute into an Enable Savings Plan account. All gift contributions are invested in the owner's account. Gift givers don't have to join, register or pay a service fee to participate. The account owner simply creates a unique code to share with family and friends, allowing easy and secure gifting into an account.

Here's how it works:

An account owner logs in to the account, selects the UGift option and requests a unique and account specific UGift code.

The account owner can share the UGift code with family and friends as an easy way to give funds into the account.

Gifters can visit **UgiftABLE.com**, enter the unique UGift code and make secure gift contributions from their bank accounts or by mailing checks.

Gifters can download gift contribution certificates to share with account owners.

UGift makes giving into an account quick, easy and secure. Create your specific UGift code today and share it with the special people in your life to help save for your future.

Insights

We are proud to recognize account owner Jacob Gehringer, recipient of the National Down Syndrome Society's Self-Advocate of the Year Champion of Change Award. Jacob was honored for his involvement and advocacy towards improving the lives of people with disabilities.

"I am proud to be a self-advocate and want to tell my story of success so that everyone can understand that people with disabilities are able to work and are valuable members of their community," said Jacob in a recent Enable blog post.

Enable Savings Plan congratulates Jacob for the significant work he is doing in our community.

Enable Facebook Page

Like and follow our page. Make us your favorite place to be inspired, learn, share resources and comment about saving for your future.

EnableSavings.com



Tips: Qualified Disability Expenses

Qualified Disability Expenses (QDEs) are expenses intended to maintain or improve the health, independence or quality of life of an Enable account owner. To be qualified, an expense must have occurred while the account owner is eligible and must relate to the individual's disability experience. QDEs include basic living expenses and aren't limited to necessities or expenses that solely benefit the account owner. Here are some examples:

Housing: Rent, mortgage, utilities and repairs

Education: Tuition, books and supplies

Employment support: Expenses related to getting and keeping a job

Transportation: Mass transit, vehicle modifications

Healthcare: Medical, dental, vision, mental health, medical equipment, rehabilitation, long-term services and personal support

No matter how you pay for your QDEs, it's important to keep records, like receipts and other documentation should it be required for tax purposes. Reach out to your Enable Savings team if you have questions.

ABLE 2.0 Update

Last spring, lawmakers in Congress introduced a package of bills to enhance the existing ABLE Act. Referred to as "ABLE 2.0," it aims to make ABLE accounts more effective in promoting financial independence and more widely accessible to the disability community.

The bills include

- **ABLE to Work Act:** To allow individuals with disabilities who are employed to save extra money. Under the proposal, those who are working could save an additional amount equal to the federal poverty level, currently \$11,770.
- **ABLE Financial Planning Act:** To allow families to roll over savings from a 529 college savings plan into an ABLE account, up to the annual maximum contribution limit.
- **ABLE Age Adjustment Act:** To raise the age of onset limit for ABLE accounts from 26 to 46, helping people whose disability develops later in life.

The Enable Savings team supports this legislation and its proposed enhancements of ABLE's existing benefits. By making saving easier and more accessible, Enable account owners nationwide can achieve even greater financial independence.

A Message from Nebraska State Treasurer Don Stenberg

At the first anniversary of Enable, I can't help but reflect on the day we signed up our first account owner. It began with our countdown ceremony near the Capitol in Lincoln and our launch at the Henry Doorly Zoo in Omaha. I was thankful our Legislature made this opportunity available to individuals with disabilities. I was filled with optimism for the independence that Enable would provide to Nebraskans and others who might choose our savings plan. Today, I am more thankful and optimistic than ever.

¹ UGift is a service of Ascensus College Record Keeping Services, LLC.

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 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 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 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

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