



ABLE and the Autism Community

This month, we spoke with Stuart Spielman, Senior Policy Advisor and Counsel at Autism Speaks, an organization dedicated to funding autism research, increasing awareness of autism spectrum disorders, and advocating for the needs of individuals with autism and their families.

Autism Speaks & ABLE: Autism Speaks has long supported ABLE—we've advocated for disability savings plans for a decade. We've spoken with federal and state officials about the financial challenges facing the autism community and stressed the importance of a program that would allow people to save without jeopardizing access to Medicaid and Supplemental Security Income.

Interest in ABLE: Autism Speaks has held transition town halls across the country with the ABLE Act as a featured topic. Our families are curious about ABLE—they want to understand how it fits into their plans. People are asking questions about ABLE and opening accounts. Learn about our events at www.autismspeaks.org.

Improving ABLE: ABLE 2.0 would make ABLE better. It would deepen the pool of potential investors by raising the age limit to open an account from 26 to 46 and provide additional incentives to save.

Insights

We are proud to recognize account owner Justin Bainbridge and a major accomplishment he recently made: flying to Seattle from Nebraska, alone, to visit his sister. Justin and his mother, Kim Bainbridge, sat down with FOX 42 News to detail his journey. "It was quite memorable for him," said Kim Bainbridge. Justin paid for his flight with savings from his Enable account and is already planning another trip to Seattle next year. The Enable Savings Plan congratulates Justin for setting and achieving his goals.

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Tips: Grandparents Can Contribute Too

With the passage of the Achieving a Better Life Experience (ABLE) Act and the implementation of the Enable Savings Plan, grandparents can help secure the financial future of their grandchildren who have Enable accounts without affecting their SSI or Medicaid benefits. Share these tips with grandparents of an Enable account owner to inform them on contributing:

- **How grandparents can contribute:** Grandparents can contribute by check (include the account owner's account number and/or name on the check), setting up a pre-scheduled systematic contribution from their paycheck or personal bank account, or by going online and sending an electronic contribution from their bank account.
- **Make contributing easy:** Grandparents can make contributing as seamless as possible by using the Automatic Investment Plan (AIP) or payroll direct deposit.
- **Use tax exclusion benefits:** Grandparents can contribute up to \$14,000 annually to an Enable Savings account to be eligible for a gift tax exclusion. In addition, some states allow for a state income tax deduction; a financial advisor will have more information.

Get Involved, Get Outside: How to Participate in an Outdoor Fundraising Event Hosted by Your Favorite Disability Organization

With the heat of summer over, fall marks the start of cool outdoor activities, including football, fairs and festivals, as well as fundraising. Commonplace in communities across the country, outdoor events are great opportunities to raise funds and awareness for important causes.

These events offer a plethora of other benefits: getting fresh air and exercise, bonding with your community, making friends who share your passions and interests, and showing support for organizations and the people they serve.

Find a way to get involved. You can participate in the event itself, raise funds, or volunteer on site at the event. Most outdoor events are accessible for individuals with disabilities, so everyone is encouraged to join in.

Looking to get involved in an outdoor fundraising event in your area? The first step is to research. Find a cause you are passionate about, identify a local organization that hosts or partakes in an event, and reach out to see how you can get on board.

The Enable Savings Plan has a table at this year's Step Up For Down Syndrome, which begins at 9:30 a.m. on Saturday, October 7, at Antelope Park in Lincoln, Nebraska. If you plan to attend, make sure to stop by.

A Message from Nebraska State Treasurer Don Stenberg

Something special happened recently. The Nebraska Governor issued the very first proclamation celebrating #ABLEtoSave Month in Nebraska. To us, the proclamation is more than a handsome document printed on ivory paper with stylistic ears of corn in two corners, symbolizing the agriculture foundation of our state. To us, the proclamation is a tangible reminder of our commitment to provide a strong Enable Savings Plan to help you achieve and maintain financial independence.

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 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

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