

Possibilities

Winter 2017



Reflecting on 2017: A Year of Firsts

2017 was the year of firsts for the Enable Savings Plan. Reflecting on the many milestones Enable has achieved in a short amount of time is truly remarkable. From our first anniversary in June, to the State Treasurer of Nebraska proclaiming August as the first #ABLEtoSave month, we have enjoyed celebrating Enable with the community while gaining recognition for our important mission.

In addition, last year we implemented the Enable Checking Option, helping improve ease and access. As of January 1, 2018, the annual contribution limit and estate tax benefits for Enable accounts have been increased from a maximum of \$14,000 to \$15,000.

In short, 2017 has been an incredible journey, and we are eager to work toward new milestones in 2018. Above all, we are grateful for the enthusiastic support of our partners and the nonprofit agencies we teamed up with. We would like to thank them—along with our account owners—for supporting Enable and the disability community at large.



Tips: New Year's Resolutions

As you create your resolutions, consider making saving a priority in 2018. Here are our tips for meeting your financial goals in the new year:

- **Identify the objective:** Decide what exactly you want to accomplish. Thinking of buying a service dog? Saving for housing or another qualified disability expense? Write it down, and you'll be more likely to stick with it.
- **Set a budget:** Once you've mapped out your goal, budget accordingly. What are your monthly expenses? How much can you afford to save? Decide what—and how often—you will contribute to your Enable account.
- **Monitor your efforts:** Keep track of spending to ensure you are not exceeding your budget. If you are straying from your savings goal, don't fret—simply adjust your habits as needed. It's never too late to save, and every dollar counts toward securing your financial future.
- **Manage withdrawals effectively:** When making withdrawals from your Enable account, be sure to save all itemized receipts, bank statements and other documentation, and monitor your activity by logging into your account at EnableSavings.com.

Insights

Stay connected

Thanks to all the organizations and individuals who have helped share the Enable story. Be sure to reach out to us for more information and continue championing our savings plan to change lives for the better.

Get Social: Follow and Like @EnableSavingsPlan on Facebook

Stay posted on Enable updates, saving tips, and inspiring stories by joining our community on Facebook.

Q&A with Sarah Bal, Director of Public Relations, The Arc

What is The Arc's mission? The Arc promotes and protects the human rights of people with intellectual and developmental disabilities (I/DD) and actively supports their full participation in the community throughout their lifetimes.

What is the most rewarding part of your job? The fulfillment of our mission is the best reward. We promote the rights of people with I/DD in employment, education, health care, and public policy. We've made great progress, but remain vigilant in our pursuit of inclusion.

How can people get involved? Reach out to our national office to learn about our nationwide initiatives, or connect with your local or state chapter: <http://www.thearc.org/find-a-chapter>.

How have individuals The Arc supports been affected by the ABLE Act?

In an estimated 600,000-700,000 families in the U.S., an adult with I/DD is living with aging family members, with no plan for the future. Having a plan is important, especially after the caregiver can no longer provide support. Enable and other ABLE programs provide a powerful tool for people with I/DD and their families to create bright financial futures.

A Message from the Nebraska State Treasurer

The Treasurer's Office recently sent its annual audit of the Enable Savings Plan to Gov. Ricketts and the Nebraska Legislature. Not long after, our inbox received two notes of praise and gratitude. "Thanks for your hard work and good stewardship of Enable," wrote Sen. Kate Bolz of Lincoln.

Also offering thanks was Sen. Carol Blood of Bellevue. These emails remind us of the widespread support for Enable, and of our pledge to be good stewards of the resources entrusted to us by our Enable families.

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

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