

# Possibilities

Fall 2018



## Fall Festivities: Participate in a Buddy Walk

The Buddy Walk was established in 1995 by the National Down Syndrome Society (NDSS) to promote acceptance and inclusion of people with Down syndrome. Today, it's the world's most widely recognized public awareness program for the Down syndrome community, having grown to more than 330,000 participants raising \$14.2 million in more than 250 events around the globe.

The National Down Syndrome Society website offers a full list of Buddy Walks taking place nationwide this fall. Take a look to find one near you: [www.ndss.org/play/national-buddy-walk-program](http://www.ndss.org/play/national-buddy-walk-program).

## Insights

### Introducing the Enable New Account Bonus Program

Thinking about opening an Enable account? There's no better time than now! From October 1 until December 31, 2018, we are offering a \$50 bonus contribution to the first 50 eligible individuals who open and contribute a minimum of \$50 to a new account. For more details and to claim the bonus, visit [EnableSavings.com/bonus](http://EnableSavings.com/bonus).

### Get Social: Follow and Like @EnableSavingsPlan on Facebook

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

**EnableSavings.com**



## Answering Common Questions from our Account Owners

Whether you're a brand-new account owner or are considering opening an account, chances are you have questions about the Enable Savings Plan. To help address them, we've compiled answers to some of the most common inquiries we receive from new and prospective account owners alike.

- **What is the maximum contribution this year?**  
The maximum contribution for 2018 is \$15,000. This includes all sources.
- **Who is the owner on the account?**  
The account owner is the eligible individual. The individual must have a social security number or taxpayer ID number and US residential street address. Enable does not offer joint ownership.
- **What is the minimum to open the account?**  
The minimum contribution is \$50 or \$25 if an automatic investment plan or payroll deduction is set up.
- **What is the age limit?**  
The age of onset of the disability is age 26. The person can be older, but the onset must have occurred before age 26.
- **My checking account is reaching \$2,000. Will this affect my Enable account?**  
Enable permits an eligible individual to save more than \$2,000 without affecting resource-based benefits. It's designed to supplement SSI and Medicaid benefits.

# Celebrating National Disability Employment Awareness Month

Observed each October, National Disability Employment Awareness Month celebrates the contributions of workers with disabilities and educates the public about the value of a diverse workforce.

This year's theme is "America's Workforce: Empowering All." In the spirit of empowerment, below is a guest blog excerpt from Jennifer Pappenroth, Program Director at Nebraska Vocational Rehabilitation, on the meaning of employment in the disability community:

*"I started working with a young lady who has a disability called Arthrogyryposis Multiplex Congenita (AMC). This impairment limits her use of arms and, minimally, the use of her legs. She is exploring the world of work by doing an on-the-job-evaluation to assess her skills and abilities.*

*As we sit side-by-side during her workday, I see her gaining confidence and becoming more empowered with the world around her. She now knows she will be able to contribute to her family and community by earning an independent living in the near future.*

*I, too, was born with AMC. I am able to open the doors to the world of work by leading by example and I am able to demonstrate that we are not defined by our disabilities, but rather defined and recognized by our abilities."*

## A Message from the Nebraska State Treasurer

After 10 days at the Nebraska State Fair, we are reflecting on the people who stopped by our booth to learn about the Enable Savings Plan.

They asked how the plan works, how to get started, what expenses could be paid from Enable accounts, and what tax advantages they might see. They appreciated the answers and the possibility of financial independence and security for themselves and their family members. Please help us spread the word in your circle of friends, family, and colleagues.

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](http://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

**The Nebraska Achieving a Better Life Experience Program Trust** Issuer

**Nebraska State Treasurer** Trustee

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