

Possibilities

Winter 2018

Reflecting on 2018 – Treasurer's Message

Saying farewell to an endeavor one helped establish and watched grow is not easy. That's how it is for me as I step down as Nebraska Treasurer and Trustee of the Enable Savings Plan. From the beginning, we were convinced this long-awaited plan would serve our state well, providing greater independence to Nebraskans with disabilities. And it has.

We also were confident the program we had developed, with significant input from the disability community itself, could serve others beyond our borders. That's exactly what we have done with the creation of a national plan with account owners in almost every state.

We didn't stop there. We also sought to contract with other states to offer Enable specifically to their residents. Out of that, Enable Alabama was born.

Together, Alabama Treasurer Young Boozer and I have shared a working relationship, as well as a deep respect for each other and for each of our home states. The two of us have felt a camaraderie based on shared philosophies—long careers built on honesty, integrity, and common sense. We are pleased that Enable reflects those values.

Insights

Stay Connected:

We'd love to hear from you! For the opportunity to share your story or for information on how to become an Enable advocate, please contact Diane Stewart at 402-602-3596 or dstewart@fnni.com.

Get Social: Follow and Like @EnableSavingsPlan on Facebook

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



2019 Checklist: How to make the most of your Enable Savings Plan this year

With the New Year right around the corner, use this 2019 checklist to help propel your financial goals into the future:

- **Create a Budget:** Plan your monthly and yearly expenses to help manage your spending and regularly track and re-evaluate your spending habits.
- **Research Qualifying Expenses:** Your Enable account can cover a wide range of expenses including education, transportation, housing, employment training and support, assistive technology, financial management, health, and much more. Be sure to do your research to see what expenses are covered. For the full list of qualifying expenses, visit <https://secure.ssa.gov/poms.nsf/lnx/0501130740>.
- **Get Tech Savvy:** Use technology to make the most of your account. This includes keeping digital copies of receipts instead of paper ones and regularly updating your account password for security protection.
- **Ask Questions:** Proactively manage your account and reach out with questions. Customer service representatives are available through the toll-free number 1-844-ENABLE4 (1-844-362-2534) or via email clientservices@enablesavings.com.

EnableSavings.com

January is National Mentoring Month

Mentoring is an undoubtedly powerful tool in shaping a young person's life. This January, we encourage you to celebrate National Mentoring Month and spread awareness about Enable in your community by mentoring individuals with disabilities and helping them gain confidence and independence with their savings.

If your mentee has yet to open an Enable account, offer to help guide him or her through the process, which can be done online or by filling out and mailing in an Enrollment Form.

Being aware of how best to contribute funds to an Enable account and knowing how to maximize savings are vital to ensuring that account owners are prepared to cover the necessary, daily expenses that can accompany living with a disability. Encourage your mentee to contribute to his or her Enable account often and offer to help research investment options to best manage his or her savings.

Good News Corner:

This past year was filled with motivational stories of success and inspiration from individuals with disabilities. Check out some of the 2018 highlights and follow us on Facebook for more:

- Roman Dinkel, the adorable two-year-old with spina bifida, took his first steps.
- Justin Gallegos, a runner with cerebral palsy, became Nike's newest pro athlete.
- Collette Divitto, a baker with Down syndrome, used "cinnamon and love" to build her successful cookie business.

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

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
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