

Possibilities

Fall 2019



Simplify Your Savings

Life can get busy, but the Enable Savings Plan is here to make it simple when it comes to your savings. Take advantage of these tools to help you save time *and* money:

Automate Contributions

With the [Automatic Investment Plan](#) you can set up automatic contributions to your Enable account directly from your personal checking or bank savings account – ensuring you never miss a chance to save. Set it up monthly, weekly or even on specific days.

You can also make automatic contributions from your paycheck through payroll direct deposit of after-tax dollars, and some working Account Owners may be able to contribute their earnings beyond the \$15,000 annual limit.

Withdraw Systematically

One of the simplest ways to withdraw funds for qualified disability expenses is through the [Systematic Withdrawal Program](#). With this feature you can send a pre-determined dollar amount to an individual or company each month. Not only does this take one item off your monthly to-do list, it also helps solidify your budget and savings allocations.

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 reach out to Enable Outreach Specialist Diane Stewart at dstewart@fnni.com or 402-602-3596.

Get Social: Follow and Like [@EnableSavingsPlan](#) on Facebook

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



Tips: Planning Ahead for the Holidays? Give the Gift of Savings

What's among the best gifts of all? Financial independence. This holiday season make sure to share the news about different Enable offerings with your loved ones to help spread the holiday cheer:

- **New Account Bonus:** Know of anyone in your community eligible to open an Enable account? Starting October 1, we are offering a \$50 bonus contribution to the first 40 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.
- **Gift Certificates:** Friends and family can download a gift contribution coupon—as well as a special occasion card if desired—from the Enable site. Simply fill out and mail both items, along with a check for the desired contribution amount, to the Enable address on the coupon.
- **Ugift:** A free online gifting service, Ugift makes contributing to an account seamless and easy. With your Ugift Code loved ones can transfer gifts directly from their bank account without having to join, register or pay a service fee.

Check out [Enable Savings Plans Gifts](#) on our website for more information.

EnableSavings.com

Parent's Perspective: Why the Enable Savings Plan is So Important to Me

Enable plays an important role in people's lives, which is why we work every day to offer a plan that's simple, easy to use and puts you in the best position to save.

Below, read about what Leah Janke, Executive Director, Down Syndrome Alliance of the Midlands (DSA), values most about Enable:

When I first found out about the passage of the ABLÉ Act, I was ecstatic. I was thrilled for the disability world, for the national Down syndrome groups who had become the face of the campaign, and for my son—who could now have a savings account in his name.

As Executive Director of the DSA, I get to see the behind the scenes of disability savings, independence and employment struggles. These things hit me hard as an advocate in the disability world and as a parent. I am a mother to three amazing kids—Wyatt (10), Hazel (8) and Clay (7), who has Down syndrome.

I was shocked to learn that opening a non-Enable savings account for Clay would risk his qualification for Medicaid and SSI as an adult.

The Enable Savings Plan gives me peace of mind that we can be financially prepared for what the future holds, and let's be honest—that is the best we can do at trying to predict the future for any of our children.

A Message from the Nebraska State Treasurer

With the holiday season comes one of my favorite traditions: reflecting on our blessings. Amid the top items on my list is thankfulness for Enable, which has given many Account Owners financial independence. I'm also thankful to for the opportunity to collaborate with so many wonderful organizations who advocate for the disability community at large. On behalf of our team, we wish the entire Enable community a healthy and happy holiday season.

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 ABLÉ 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 ABLÉ 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