

Possibilities

Winter 2021

Reflecting on 2021 – Treasurer's Message

New Years' resolutions come in many shapes and sizes. A new year means new opportunities and the holiday season is the perfect time to spread the word about the Enable program or to take another look at one's contributions levels. It's important to make sure everyone who qualifies can use that knowledge to fully take advantage of all the opportunities the Enable program creates. But it is important, also, that we make sure friends and families who may not necessarily have first-hand knowledge of the program are aware of the great things Enable is doing. Make a resolution today to help more folks learn about Enable!

2022 Checklist: How to make the most of your Enable Savings Plan this year

With the New Year right around the corner, use this 2022 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).

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 Savings Plan Director, Diane Stewart at diane.stewart@nebraska.gov or 402-450-3134.

Get Social

Follow and Like
[@EnableSavingsPlan](https://www.facebook.com/EnableSavingsPlan) on
Facebook.

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

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.

Insights

This past year was filled with motivational stories of success and inspiration from individuals with disabilities.

Check out some of the 2021 highlights and follow us on Facebook for more:

- Ellie Goldstein, at 18 years old appeared for Gucci Beauty for Vogue. Goldstein, who has Down Syndrome, started dancing when she was five.
- Chris Nikić, a triathlete who became the first Ironman with Down syndrome will receive the Jimmy V award for Perseverance from ESPN.
- Manning James lights up from hearing sound for the first time and immediately began dancing and laughing.

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 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 savings program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

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 or the Nebraska Investment Council, 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 Investment Council Investment Oversight

