

Possibilities

ENable[®]
SAVINGS PLAN

Fall 2023



Tips: Saving for Your Future: Start Small!

Thinking about saving for your future can be a daunting task. When it seems like there is always more month left than money, start with these small steps to get your savings moving in the right direction:

- Start small: When setting up recurring payments for your Enable account, you can contribute \$5 or \$10 per month and ease into larger contributions. Then every 6 months, review your recurring payments, and increase another \$5-10 or more if you can.
- Ask for support: Find a family member or trusted friend to help you achieve your goals. Accountability is one of the most effective tools for sticking to your goals. Team up with a friend or family member who can cheer you on and help you prioritize your savings journey. And, ask loved ones to lend a helping hand when possible with gift contributions.
- Save first: Instead of waiting to see what's left at the end of the month, take money out of your paycheck for savings first. This small change can be a tremendous step toward your future savings goal.



Looking for Volunteers!

Enable is in the process of launching a crowdfunding site! This will be a place where Enable account owners can seek donations to help them cover qualified disability expenses. We are currently looking for testers to help us get started. They can help give us feedback on what works well and what we need to fix. If you are interested in helping us launch this product, please email Stacy Pfeifer at stacy.pfeifer@nebraska.gov.

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 Stacy Pfeifer at stacy.pfeifer@nebraska.gov.

Get Social

Follow and Like @EnableSavingsPlan on Facebook.

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

Questions?

You can call our customer service number at 1-844-ENABLE4 (362-2534) Monday- Friday 8 AM to 8 PM CT or email us at clientservices@enablesavings.com

EnableSavings.com

Enable Accounts- Open Them at ANY Age!

I talk to many people who wait until their child reaches the age of majority to open an Enable account. But like any other long terms savings vehicle, saving early and frequently is important! Enable accounts can be opened at any age, and having long-term savings to help ensure your child will be taken care of can be vitally important for their quality of life. The flexibility of Enable accounts ensures that whatever the future holds for your child, these long-term savings can help! Education is a Qualified Disability Expense, as well as housing, employment supports, transportation, and many other expenses. Don't wait to save for your child's future; start saving today! Parents who contribute to their child's account and file Nebraska income taxes can take advantage of Nebraska's state tax deduction, and the earnings for all accounts are tax free (as long as they are used for Qualified Disability Expenses).

Treasurer's Office Message:

There is so much to enjoy in the last few months of the year. The weather turns chilly, the leaves change, and we turn our thoughts to family and friends. This makes it the perfect time of year to take a look at what the Enable program can do for you and your family. We offer a nationwide plan that is second to none and welcome your increased participation. Planning for the future can happen at any time, but it is much more pleasant to visit <https://www.enablesavings.com/> while curled up under a blanket with a cup of hot chocolate!



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 ***An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at [enablesavings.com](https://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 savings program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation. Nebraska state income tax deductions are subject to recapture to the extent previously deducted if funds are not used for Qualified Disability Expenses.**

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
Nebraska State Treasurer's Office, Program Trustee and Manger

