

Possibilities



Winter 2025

Take advantage of Enable Tax Benefits!

Remember Nebraska residents may file for a tax deduction on their Nebraska Income Tax Form 1040N Schedule I, line 19 for any contributions made to the Nebraska Enable Plan up to \$10,000 (\$5,000 if married, filing separately). All you need is the account number or UGift code of the account you contributed to and the amount. When you get your tax refund, be sure to invest it into your Enable account to maximize your return if you have not already reached the \$19,000 limit for the year.

Account owners can also take advantage of the Saver's Credit on their federal returns. You can learn more about that here: <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-credit-savers-credit>



Contribution Limit Update!

As of January 1, 2025, the annual gift tax exclusion will increase from \$18,000 to \$19,000. This means that the annual contribution limit for ABLE plans will also increase to \$19,000. Additionally, if the Account Owner is working, and has not contributed to an employer-sponsored retirement plan for the current calendar year, the Account Owner account may contribute the Account Owner's income for the taxable year, up to \$15,060. (\$18,810 in Alaska, and \$17,310 in Hawaii).

Make Sure Your Phone number is up to Date.

The security of your Account and personal information is top priority, so we are excited to announce an online security enhancement. In February 2025 you will be required to authenticate your identity using a code sent to you via text message or phone call each time you log in to your ABLE Account. To ensure that your code will be delivered to the correct phone number, please confirm, or update the phone number listed on your ABLE Account before 01/31/2025. You can do this by logging into your account at enablesavings.com or by calling customer service at 844-362-2534.

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

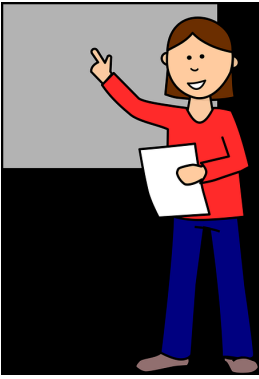
Follow and Like @EnableSavingsPlan on Facebook.

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](https://enablesavings.com)



Enable Out and About!

- Jan 15 7-8:30 PM** - Virtual Training - Learn about Enable, and bring your questions!
<https://us06web.zoom.us/j/84552598088?pwd=QLTaR6albfz3hANEoFnOf66EldYpM0.1>
Meeting ID: 845 5259 8088 Passcode: 045888
- Jan 28** - Presentation for Special Education Teachers at ESU 1
- March 20 4-7 PM** - ESU 6 Community Agency Night at ESU 6, Milford, NE
- March 24th and 25th** - NE Association of Service Providers Conference
- March 27 5:30-7 PM** - Lincoln Public Schools Parent Network Community Resource and Activities Fair

Follow us on Facebook for more opportunities to connect!

Do you have a group that could benefit from a presentation? Email Stacy at stacy.pfeifer@nebraska.gov to set up a virtual or in-person presentation.

Treasurer’s Office Message:

New Year’s resolutions come in many shapes and sizes. A new year means new opportunities and right now is the perfect time to spread the word about the Enable program! We have created new opportunities for those who qualify, such as the GivetoEnable.com crowdfunding website and we are eager to help you spread the good news! Of course, don’t forget the treasure-trove of information that is www.enablesavings.com. Both websites are such good resources for those who want to spread the good news about all the wonderful opportunities in store. Get the new year off to a good start and explore all the opportunities Enable presents to you and your loved ones!



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, 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
Ascensus LLC, Program Manager

