



Treasurer's Office Message

The Nebraska State Treasurer's Office is keenly aware of the critical role of the Enable Savings Plan. It ensures financial dignity and independence for so many Nebraskans with disabilities. It empowers account owners to better manage their future, achieve financial stability, and enhance their overall quality of life.

As of Oct. 31, 2025, Enable held more than \$57.7 million in assets in 5,106 accounts.

As we work to continue to grow and improve Enable's services, please do not hesitate to call our customer service number at 1-844-ENABLE4 (362-2534), Monday – Friday, 8 a.m. to 8 p.m. (CT), or email us at clientservices@enablesavings.com. Happy new year!

Welcome to the Expanded Enable Program

For years, the Enable program has been a key tool, helping Nebraskans with disabilities save and invest for their future without risking essential benefits. But for many, there was a significant limitation: the door closed once a disability began after their 26th birthday.

Imagine Sarah, a talented architect whose life changed dramatically at age 35 after a major illness left her with a severe disability. She needed to save for accessible housing and long-term care, but the old rules meant she couldn't join the Enable community.

That all changes now. Jan. 1, 2026, brought a monumental shift. Thanks to federal legislation – the ABLE Age Adjustment Act – the age of disability onset has officially been raised from before age 26 to before age 46.

This opens a new door of financial empowerment for hundreds of Nebraskans like Sarah. It means those who acquired a qualifying severe disability in early or middle adulthood are now warmly welcomed into the Enable family.

Do you know someone – a neighbor, a colleague, a family member – who was previously left out? Please share this powerful news with them. Let them know that the time to save is now, and the Nebraska State Treasurer's Office is here to help.



More Updates for the New Year

Federal ABLE program enhancements for 2026 include making permanent the following provisions, which had sunset dates. This will offer greater long-term security and flexibility for Enable account owners.

1. Higher Contribution for Employed Beneficiaries ("ABLE to Work").

Employed Enable account owners can contribute an additional amount beyond the standard annual contribution limit. This "work bonus" is the lesser of their gross income or the Federal Poverty Level for a one-person household.

2. Permanent Rollovers from 529 College Savings Plans. Funds can now be permanently rolled over from a 529 education savings plan (owned by the beneficiary or a family member) into an Enable account. The rolled-over amount counts toward the annual contribution limit.

3. Permanent Saver's Credit Eligibility. Contributions to an ABLE account remain eligible for the federal Saver's Credit (a non-refundable tax credit for low- and moderate-income workers) permanently, starting this year.

Also for 2026, the annual contribution limit for the Enable Savings Plan has increased from \$19,000 to \$20,000.

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