

QUARTERLY NEWSLETTER



Our team is committed to supporting you every step of the way.

Call us at 1-844-ENABLE4
(1-844-362-2534)
Monday-Friday
8 a.m.-8 p.m. CST

Visit EnableSavings.com for resources, FAQs, and account tools.

A note from the Nebraska State Treasurer

On Independence Day, we will gather with friends and family to celebrate America's 250th birthday. As we celebrate, let's also consider another form of freedom: Personal financial independence.

Financial independence doesn't mean being wealthy. It means having the ability to make choices for yourself and your family without being controlled by debt or money-related emergencies. It means building enough financial security to withstand life's inevitable challenges and seize opportunities when they arise.

The Founders on Financial Independence

Total U.S. household debt now stands at a historic high of \$18.8 trillion. According to national surveys, many Americans today struggle to cover an unexpected expense of just a few hundred dollars without using a credit card.

We must remember that building financial independence is a very American thing to do. The Founders understood that freedom and financial responsibility are connected. They recognized that dependence on debt limits personal freedom, while saving and investing expand opportunities.

Benjamin Franklin championed thrift and personal responsibility. Two decades before the Declaration of Independence was drafted, Franklin wrote: "Think what you do when you run in debt; you give to another power over your liberty."

George Washington approached his finances with discipline and precision. He tracked expenses, managed assets, and understood the importance of long-term planning. He recognized that financial stewardship was essential to personal independence.

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ENable® SAVINGS PLAN

Achieving a Better Life Experience



Thomas Jefferson, on the other hand – despite being one of the most brilliant minds of his generation – struggled with personal debt throughout much of his life. Jefferson’s experience reminds us that intelligence and talent alone do not guarantee financial success. Even remarkable individuals can suffer when they spend more than they earn.

The Role of Enable

The Enable Savings Plan can help ensure financial independence - now more than ever. Individuals with disabilities who relied on certain benefits were once restricted to savings limits of \$2,000. The federal ABL Act changed this, and as of January 2026, the annual contribution limit has increased to \$20,000.

More than 5,000 Enable accounts are helping strengthen financial independence. To learn about the new investment option offerings launched in June 2026, visit EnableSavings.com.

America’s Founders secured our political independence 250 years ago. But when it comes to personal financial independence, that responsibility falls on us.

Whether it’s creating a budget, building an emergency fund, saving for the future, modifying a vehicle, or building an accessible home, small actions today can produce lasting results.



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, except Bank Savings and Checking Investment Options; No Bank, State or Federal Guarantee; May Lose Value.

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