

# Thank you for joining us! The webinar will begin at 2:00 pm ET.

You will not hear any sound until then. If you are having technical difficulties, please send **NDI Admin** a message in the chat box or email [mredden@ndi-inc.org](mailto:mredden@ndi-inc.org).





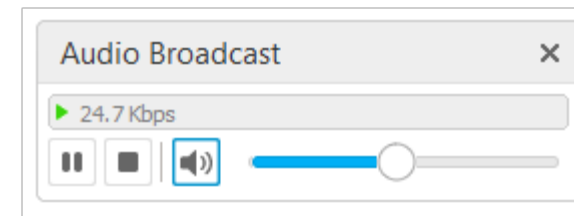
**NATIONAL RESOURCE CENTER**  
ACHIEVING A BETTER LIFE EXPERIENCE ACT

# **ABLE Program Spotlight Series Featuring *ABLEnow* and *ABLEAmerica***

**Facilitated by  
Miranda Kennedy, Co-Director of the ABLE National Resource Center**

# Listening to the Webinar

- The audio for today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in.
- You can control the audio broadcast via the audio broadcast panel
- If you accidentally close the panel, you can re-open by going to the **Communicate** menu (at the top of the screen) and choosing **Join Audio Broadcast**



# Listening to the Webinar, *continued*

If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

**1-650-479-3207**

**1-855-244-8681**

*(Toll-Free Number)*

**Meeting Code:**

**662 486 498**

*Note: You do not need to enter an attendee ID .*

# Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found in Media Viewer panel, which appears in the lower-right corner of the webinar platform.
- If you want to make the Media Viewer panel larger, you can minimize other panels like Chat, Q&A, and / or Participants.

# Submitting Questions

- **For Q&A:** Please use the Q&A box to submit any questions you have during the webinar and we will direct the questions accordingly during the Q&A portion.
- If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing questions to [mulisky@ndi-inc.org](mailto:mulisky@ndi-inc.org).

**Please note:** This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website at: <http://ablenrc.org/events/webinar-able-program-spotlight-series-featuring-ablenow-and-ableamerica-programs>

# Technical Assistance

- If you experience any technical difficulties during the webinar, please use the chat box to send a message to the host **NDI Admin**, or you may also email: [mredde@ndi-inc.org](mailto:mredde@ndi-inc.org).

# Facilitator and Presenters

## Facilitator

- Miranda Kennedy, Co-Director of ABLE National Resource Center

## Presenters

- Sarah Pennington, Senior Marketing Communications Association with *ABLEnow*
- Jerry Hulick, Financial Advisor at The Washington Group Special Care Planning Team



# Agenda

- Review of the ABLERoad Map to Enrollment and Road Map to Independence tools to help you get started and make the most of your ABLERoad account
- Overview of ABLEnow, the largest independent ABLE program in the country
- Introduction to ABLEAmerica, the first ABLE program available through financial advisors

**REVIEW:**  
**ABLE Road Map to Enrollment  
and  
Road Map to Independence**



# Check Out the Videos and Strategies on our Road Map to Enrollment and Road Map to Independence



<http://ablenrc.org/road-map-enrollment>

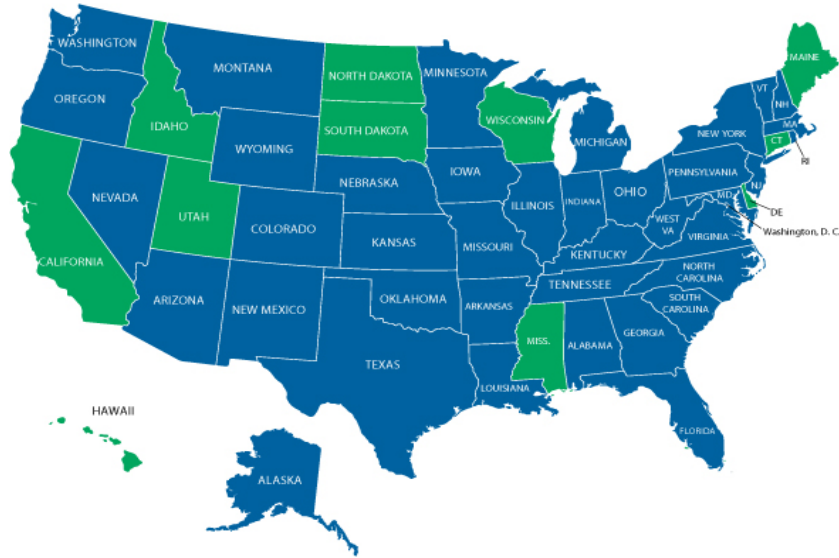


<http://ablenrc.org/road-map-independence>

# ABLE Programs

## What We're About

The **ABLE National Resource Center** (ANRC) is a collaborative whose supporters share the goal of accelerating the design and availability of ABLE accounts for the benefit of individuals with disabilities and their families. We bring together the investment, support and resources of the country's largest and most influential national disability organizations. [LEARN MORE](#)



**10**  
Things  
You Should Know About  
**ABLE ACCOUNTS**

Join  
OUR MAILING LIST  
For Important Information

TAKE THE  
Pledge  
AMERICA Saves  
START SMALL. THINK BIG.

## Which state has the best program for you?

No matter which state you call home, you can open your ABLE account in any state with an active ABLE program.

[SELECT A STATE TO BEGIN →](#)

*(Blue indicates active programs.)*

You can also use our [TOOL THAT COMPARES STATE PROGRAMS.](#)



ABLE National Resource Center Spotlight  
November 29, 2018

Sarah Pennington, ABLEnow

# What will we cover?

- ✓ Background on Virginia's ABLE programs
- ✓ ABLEnow, direct-sold ABLE program
  - ✓ Comparing ABLE programs
  - ✓ How to open an account
- ✓ ABLEAmerica, advisor-sold ABLE program
  - ✓ Q&A with Financial Advisor

**We recommend you consult a trusted legal, financial, tax and/or benefits professional.**



# Background

- **10+ years ago:** Virginia parents came up with the idea of ABLE, beginning a national, cross-disability advocacy effort
- **2014:** Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act
- **2015:** Virginia is the first state to pass ABLE legislation after the federal ABLE Act

April 2015



Photo: Autism Speaks

December 2016



# Outreach



**Special  
Olympics**



**The Arc**



**AUTISM SOCIETY**  
*Improving the Lives of All Affected by Autism*



**DSDN**





# Outreach



**ABLEnow**® is the official ABLÉ program of Ms. Wheelchair America



# Outreach



The National Wheelchair Basketball Association has announced today that @ABLEnowVA will be their official ABLE program! For more details on this exclusive partnership and how it could help you save money, click below. #NWBA #rollwithus



**Partnership Between ABLEnow and NWBA Announced**  
Agreement makes ABLEnow the official ABLE program of the NWBA  
[nwba.org](http://nwba.org)



# Outreach

**ABLEnow**<sup>SM</sup> as seen on  
**BORN·THIS·WAY**



# What is ABLEnow®?

- Virginia-sponsored ABLE savings program
- Open to eligible individuals in all 50 states
- Administered by Virginia529<sup>SM</sup>
  - Nation's largest 529 plan, \$72 billion in assets
  - Helping people dream, save and achieve for 20+ years



Open and manage  
an account online  
at **able-now.com**





Laura  
*ABLEnow Customer*

Opening an ABLEnow account is actually very easy. I took care of it in one evening and I thought, “**Wow! This was really fast!**” So by the end of the evening, I had my account open.

– Laura, ABLEnow Customer





Christian

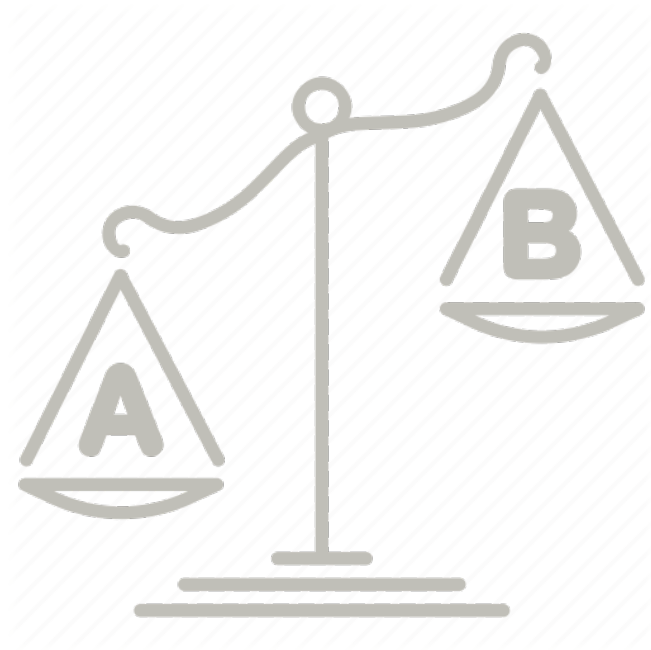
*Parent & ABLEnow Customer*

I would tell anybody who hasn't started the account that it's really simple to open and fund. You can do any amount, really, and all those smaller contributions add up over time. And remember, you don't have to be the only one making contributions. It can be family as well.

**– Christian, ABLEnow Customer**




# Comparing ABLE Programs



# Compare ABLE Programs

## #1 Maintenance Fee


	Other ABLE Programs
<p data-bbox="440 711 1052 808">Same low fee for all customers, regardless of state.</p> <p data-bbox="440 879 1141 1096"><b>\$3.25 per month (\$39 per year)</b> Waived if you maintain a balance of \$10,000 in the ABLEnow Deposit Account</p>	<p data-bbox="1251 711 2002 808">May be up to 40% higher for non-state residents.</p> <p data-bbox="1251 879 1989 976"><i>Understand the true cost of your ABLE account.</i></p>





# Compare ABLÉ Programs



## #2 Debit Card

	Other ABLÉ Programs
<p data-bbox="440 711 879 749">Free for all customers!</p> 	<p data-bbox="1251 711 1666 749">May not be available.</p> <p data-bbox="1251 825 1921 921">May cost up to an additional \$24 a year.</p>



# Compare ABLER Programs



## #3 Gift Contributions

	Other ABLER Programs
<p>Free online contribution center for all customers! <a href="https://able-now.com/give-a-gift">able-now.com/give-a-gift</a></p> 	<p>May not be offered.</p> <p>May have an additional fee per transaction.</p>



# Compare ABLÉ Programs

## #4 Customer Service

	Other ABLÉ Programs
<p>In-house <b>ABLE experts</b> available Monday-Friday by phone (toll free), email and online chat.</p> 	<p>May be outsourced to third-party organizations.</p>



# Compare ABLE Programs

## #5 Minimum Contribution

ABLEnow®	Other ABLE Programs
<p data-bbox="784 711 868 778">\$0</p> <p data-bbox="443 886 1108 982">Open your account now, then <b>you decide</b> how much to contribute.</p>	<p data-bbox="1251 708 2010 803">May be up to a \$50 minimum for initial contributions.</p> <p data-bbox="1251 879 2010 975">May be up to a \$25 minimum for other contributions.</p>



# Compare ABLE Programs

## #6 Rollover to Another ABLE Program

	Other ABLE Programs
\$0 	May be up to a \$50 fee.



# Open an Account

The image shows a screenshot of the ABLEnow website with several navigation elements highlighted by arrows. At the top, a dark blue box labeled "Application" has an arrow pointing down to a grey navigation bar. This bar contains "Am I Eligible?", "News", and "Contact Us". Below this is a secondary grey bar with "MY ACCOUNT", "GIVE A GIFT", "SUBSCRIBE", "RESOURCES", and "CONTACT". The main navigation bar features the "ABLEnow" logo, "What is ABLEnow", "Eligibility" (circled in blue), "Qualified Expenses", "Investments", and a purple "Open an Account" button. A search icon is also present. Below the navigation is a large banner with a family photo and the text: "Now, ABLE accounts offer a better quality of life for people with disabilities." and a "Watch the Video »" button.

[able-now.com](https://able-now.com)



# What is ABLEAmerica®?

- Nation's only advisor-sold ABLE program
- Offered in partnership with American Funds
- Work with a financial advisor to build an ABLE plan that meets your specific needs



Contact your  
financial advisor to  
open an account



# Q&A with Advisor



## Jerry Hulick

- 40+ years in financial services industry
- One of the first people in the country to receive The American College's Chartered Special Needs Consultant (ChSNC) designation
- Started The Washington Group Special Care Planning Team
- National speaker and expert on special needs planning





# Q&A with Advisor

- *Why would someone use a financial advisor?*
- *What makes ABLEAmerica different?*
- *What is the potential of the ABLEAmerica program?*
- *How can someone find a financial advisor? Are there specific credentials for an advisor familiar with disability considerations?*
- *Anything else you'd like to share about ABLE accounts?*



**able-now.com**  
**customerservice@able-now.com**  
**1-844-NOW-ABLE**

The material in this presentation has been prepared by ABLEnow and is general information about ABLEnow current as of the date of this presentation. The information is given in summary form and does not purport to be complete.

Call 1-844-NOW-ABLE or visit [able-now.com](http://able-now.com) to obtain information on the program. Seek the advice of a professional concerning any financial, tax, legal or federal or state benefit implications related to opening and maintaining an ABLEnow account. Participating in ABLEnow involves investment risk including the possible loss of principal. For non-Virginia residents: other states may sponsor an ABLE plan that offers state tax or other benefits not available through ABLEnow.

© 2018 Virginia College Savings Plan. All Rights Reserved.



# Submitting Questions

- **For Q&A:** Please use the Q&A box to submit any questions you have during the webinar and we will direct the questions accordingly during the Q&A portion.
- If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing questions to [mulisky@ndi-inc.org](mailto:mulisky@ndi-inc.org).

**Please note:** This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website at: [http://ablenrc.org/events/webinar-able-program-spotlight-series-featuring-\"ablenow\"-and-\"ableamerica\"-programs](http://ablenrc.org/events/webinar-able-program-spotlight-series-featuring-\)

# Screen Shots of Front and Back of ABE Postcard



## What is ABE?

### What is an ABE account?

Achieving a Better Life Experience (ABLE) accounts are tax-advantaged savings accounts for qualified individuals with disabilities and their families. The beneficiary of the ABE account is the account owner. The account beneficiary, family, friends or the account owner's Special Needs Trust (SNT) may contribute funds into an individual's ABE account. For example, a person with a disability who receives Supplemental Security Income (SSI) may save up to **\$100,000** and retain eligibility for SSI. A person who receives **Medicaid** may save **any amount within an ABE account** and may retain eligibility for Medicaid. An ABE account owner may also save for their **retirement** within an ABE account.

### Why the need for an ABE account?

Millions of individuals with disabilities and their families depend on a wide variety of public benefits for income, health care and food and housing assistance. Eligibility for public benefits like SSI, Supplemental Nutrition Assistance Program (SNAP) and Medicaid require meeting a means or resource test that limits eligibility by requiring individuals to report more than \$2,000 in cash savings, retirement funds and other items of significant value. ABE savings accounts allow eligible individuals and their families to save money without largely affecting their eligibility for SSI, Medicaid and other public benefits.

1667 K Street NW, Suite 480 | Washington D.C., 20006  
PHONE: (202) 296.2040 | FAX: (202) 296.2047 | WWW.ABLENRC.ORG

## What is the ABE NRC?

The ABE National Resource Center (ABLENRC.org) is a collaborative that brings together the investment, support and resources of some of the country's largest and most influential national disability organizations in an effort to accelerate the design and availability of ABE accounts to meet the needs of individuals with disabilities and their families.

Managed by National Disability Institute (NDI), the Center's goal is to provide consistent, reliable information concerning the benefits of an ABE account. In addition, the Center aims to educate individuals with disabilities and their families, state government and legislatures and financial service companies, including financial planners and attorneys who focus on trust and estate planning, about ABE's potential impact on an individual's quality of life experience.

### What do we provide?

- Educational materials, including free online webinars
- Training and technical assistance activities
- Analysis of ABE-related public policy and legislation
- Research on ABE account use and operation of state established ABE savings programs
- Side-by-side comparisons of different state programs
- Nationwide dissemination networks



## Roadmap to ABE

#ABLEtoSave



For more information on the ABE Act and ABE accounts, visit [www.ablenrc.org](http://www.ablenrc.org). Managed by National Disability Institute.

1667 K Street NW, Suite 480 | Washington D.C., 20006  
PHONE: (202) 296.2040 | FAX: (202) 296.2047 | WWW.ABLENRC.ORG

# The ABLER National Resource Center

**The ABLER National Resource Center (ANRC)** is a collaborative whose supporters share the goal of accelerating the design and availability of ABLER accounts for the benefit of individuals with disabilities and their families. We bring together the investment, support and resources of the country's largest and most influential national disability organizations .

[www.ablenrc.org](http://www.ablenrc.org)

# Contact us!

Miranda Kennedy, M.P.P.

Co-Director

ABLE National Resource Center

E-mail Inquiries: [Info@ablenrc.org](mailto:Info@ablenrc.org)

Call Center: (202) 683-6094