

Thank you for joining us today.

The webinar will begin momentarily.

Please note: This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website, along with all of our other ABLE webinars, at ablenrc.org/resources/webinars.

WELCOME!



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



CaABLE Spotlight

Thursday, March, 12 2020

2:00 pm – 3:15 pm ET

The ABLE National Resource Center is funded through a grant from Prudential.

Facilitator

Miranda Kennedy, M.P.P.

Director

ABLE National Resource Center



The ABLE National Resource Center

The ABLE National Resource Center (ABLE NRC) is the leading, comprehensive source of objective, independent information about federal- and state-related ABLE programs and activities, including guidance on tax-advantaged ABLE savings accounts.

Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families.

Our pioneering work in this area and subject matter expertise makes us the foremost authority on topics related to the Achieving a Better Life Experience (ABLE) Act, ABLE accounts, state ABLE programs, ABLE-related policy developments and comprehensive integration of ABLE and financial capability strategies for people with disabilities into public service delivery systems.

ablenrc.org

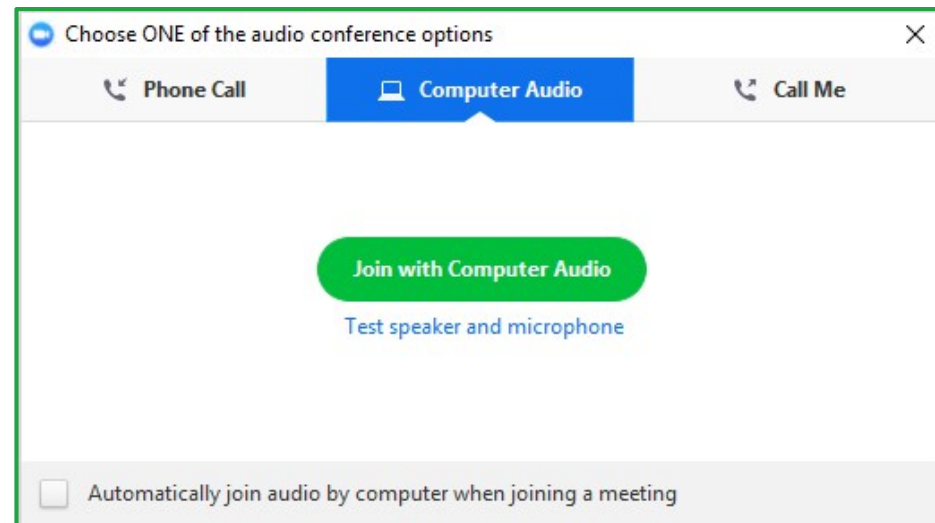


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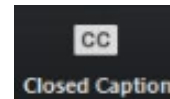
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- **1-929-205-6099**
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- **506-920-343**



Captioning

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Submitting Questions

- **Please use the Q&A box** to submit any questions you have during the webinar. *Please do not use the chat box.* We will try to answer all questions.
- Please explore the ABLER National Resource Center website for answers to all of your questions and for additional information within our archived webinars, resources and newsletters: [ablenrc.org](https://www.ablenrc.org)

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- **Please note:** This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website, along with all of our other ABLE webinars, at ablenrc.org/resources/webinars/.



Facilitator and Presenters

- **Facilitator**

- **Miranda Kennedy**, Director, ABLE National Resource Center

- **Presenters**

- **Dante Allen**, Executive Director CalABLE
- **Glenn Friedman**, Manager of Asset Allocation TIAA-CREF
- **Katie Metz**, Manager of Financial Employment and Inclusion, National Disability Institute



Agenda (Slide 1 of 2)

- Introducing ABLE NRC's Spotlight Series on ABLE Programs
- Become Familiar with ABLE and the Similarities and Differences Among ABLE Programs
- CalABLE Program Basics
- Saving and Investing with CalABLE

Agenda (Slide 2 of 2)

- CalABLE Details, Including Information on State Level ABLE Legislation
- AchievABLE Corner –
A Collaboration between National Disability Institute and CalABLE
- Questions

Introducing ABLE NRC's ABLE Program Spotlight Webinar Series

State ABLE program representatives will take us on a deeper dive into their ABLE programs and share:

- program specific details
- general guidance
- best practices
- range of investment options offered

Archives: <http://www.ablenrc.org/resources/webinars/program-highlights/>



ABLE National Resource Center Tools

Road Map to Enrollment

ablenrc.org/get-started/



Road Map to Independence

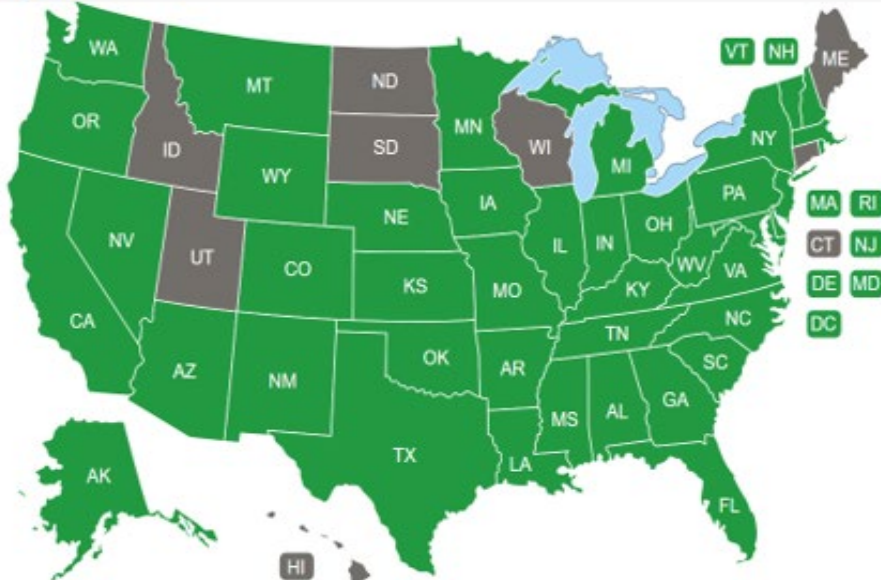
ablenrc.org/manage-account/



ABLE Programs

Choose the ABLE program that's right for you!

Click on one of these states to get their program details. You can also use our [tool that compares state programs](#)





Focus on CalABLE

MARCH 12, 2020

2:00 TO 3:15 PM EDT



Dante Q. Allen

Executive Director CalABLE

Dante.allen@treasurer.ca.gov

(916) 653-4046

Dante Allen is the executive director for the CalABLE Act Board and is responsible for the strategic direction and operations of the program. Prior to joining CalABLE, Dante served in senior communications roles for organizations both large and small.



Glenn Friedman, CFA

Manager of Asset Allocation
TIAA-CREF Tuition Financing, Inc.

Glenn joined TIAA-CREF Tuition Financing, Inc. in 2013 as a Manager of Asset Allocation and Investments. He creates investment designs for state clients, conducts manager due diligence, evaluates portfolio risk and return characteristics, and delivers presentations to clients covering market updates and plan performance.

In a previous role, Glenn managed over \$10 billion in active equity products and implemented daily trading decisions for stocks, futures and currency overlays.



Katie Metz

Manager, Financial Empowerment and Inclusion
National Disability Institute

Since 2000, Katie has worked to increase the understanding of compliance for equal access and opportunities for persons with disabilities, military, Veterans and their families in both government and private sectors. She has led a number of initiatives in asset development, financial education, and the inclusion of disability into D&I employment strategies. In her work, she has created and organized multiple education and curriculum programs designed to enhance financial education and employment opportunities for persons with disabilities, Veterans and their families.



Similarities of all ABLE Programs

Why ABLE?

- ABLE Act is meant to empower people with disabilities and help them save to cover the additional costs of living and working with a disability.
- ABLE can support the financial well-being of people with disabilities to provide for themselves and their families.
- It also allows individuals with disabilities to maintain public benefit status even while saving above the established resource limits.

Who is Eligible?

- Must be disabled before age 26 AND
- Meet the eligibility criteria for disability benefits like SSI or SSDI - OR-
- Self-certification: has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last at least one year.
- Condition is listed on SSA's List of Compassionate Allowances or Blue Book Listings.

Similarities Across ABLE Programs

- Eligibility Requirements
- National Programs
- Save or Invest
- Benefits Protection
- Contribution Limits
- Tax Advantaged Status
- Ways to use your account (QDE)
- Account Portability
- Saving and Investing

Differences Across ABLE Programs

- Program Features
 - Prepaid Cards
 - Customer Service Hours
 - Program rules
- Program Fees
- Investment Options
- State Laws to Enhance ABLE

CalABLE

- California's Qualified ABLE Program, established in 2018.
- Generally mirrors the federal act.
- Online-based savings and investment program.
- Administered through the California State Treasurer's Office.



CalABLE Basics

- Low fees.
- Free, easy online enrollment process
- Contributions/deposits can be made via electronic fund transfers (ACH) from a bank account, or by check
- National Program
- Prepaid debit card

CalABLE Act Board

- California State Treasurer's Office.
- Treasurer Fiona Ma, Board Chair.
- Meetings are held quarterly and are open to the public.



Ready to open your account?

Get started at: CalABLE.ca.gov



Be a CalABLE Ambassador ▶ [LEARN MORE](#)



[LOG IN](#)



[OPEN AN ACCOUNT](#)

[About CalABLE](#)

[Who Is Eligible?](#)

[Plan Benefits](#)

[Qualified Expenses](#)

[Saving & Investment Choices](#)

Save & invest for the future without affecting public benefits.

Tax-free treatment on earnings and withdrawals to pay for disability-related expenses.

[OPEN AN ACCOUNT](#)



What is needed to enroll?

- Social Security Number and Government issued ID of the beneficiary (and ALR if assigned).
- \$25 initial deposit.
- Routing and account number if you wish to link a bank account in order to transfer money to/from the CalABLE account.

Application Walkthrough

- Personal information—create user ID and password.
- Provide beneficiary or Authorized Legal Representative.
- Select delivery options of how you would like to receive your statements and other information.
- Choose investment option.
- Link a bank account.
- Request a prepaid card.
- Make necessary certifications.

Getting money into your account

- Login at CalABLE.ca.gov.
- Deposits/contributions can be made at any time by check through USPS or by ACH transfer from an account linked to the CalABLE account or through the eGift portal.
- Allow 10 business days for contributions made by check or ACH transfer.

Receiving money from your account

- Login at CalABLE.ca.gov.
- Withdrawals/distributions can be requested by check (\$5/check fee) and mailed, or ACH transfer to connected account.
- Funds can be also loaded directly from the CalABLE account onto the optional Prepaid Card, which can be used where Visa debit cards are accepted.
- CalABLE does not track or verify whether a distribution is a QDE—keep records.
- Allow 10 business days for distributions made by check or ACH transfer.

Introducing the CalABLE Visa[®] Prepaid Card



- Load and reload your card directly from the CalABLE web portal.
- Use the card anywhere Visa debit cards are accepted, online or in-store.
- Statements provide purchase records.
- Low fees.

The CalABLE Visa Prepaid Card is issued by MetaBank[®], Member FDIC, pursuant to a license from Visa U.S.A. Inc.



Saving and investing

- Investments managed by TIAA-CREF.
- Money can be deposited into an FDIC insured portfolio or invested in any of three Target Risk Investment Options.
- Fees vary based on the savings/investment options selected.
- Funds may be transferred between portfolios two times annually.

Selecting your investment options

Core beliefs that guide the Investment Menu

- **Diversification.** Investment options that contain multiple components should be highly diversified and capture all relevant asset classes.
- **Simplicity.** Investment options should not be overwhelming to plan investors and should be easily identifiable and distinct from one another.
- **Choice.** Investment options should span the risk spectrum and offer plan participants the ability to achieve different investing goals.
- **Cost.** Investment options should be inexpensive.

CalABLE's four investment choices

FDIC-Insured Portfolio: Seeks a stable, conservative return by investing in a low risk, interest-bearing deposit account.

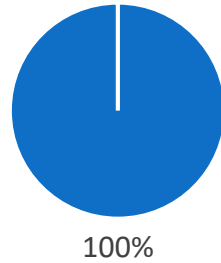
Conservative Portfolio: Seeks a conservative to moderate long-term total return by investing primarily in bond funds, with smaller allocations to stock funds and a funding agreement.

Moderate Portfolio: Seeks a moderate long-term total return by investing in stock funds, bond funds and a funding agreement.

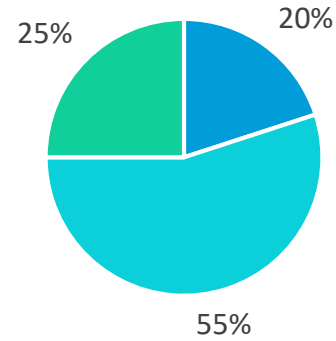
Aggressive Growth Portfolio: Seeks aggressive growth and long-term total returns by investing primarily in stock funds.

- Interest-Bearing Account
- Stocks
- Bonds
- Funding Agreement

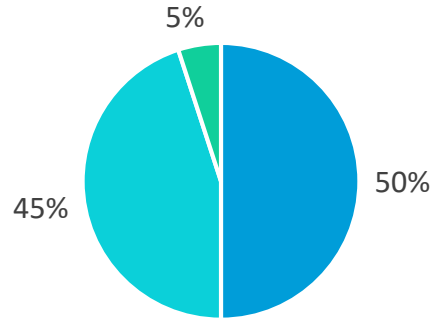
FDIC-Insured



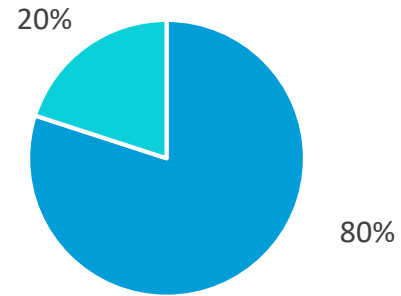
Conservative Portfolio



Moderate Portfolio



Aggressive Growth Portfolio





Interest-bearing

Bank account from TIAA Bank:

- Savings account that includes interest payments.
 - FDIC Insured up to FDIC-permitted limits (generally up to \$250,000).
-



Stocks

Diversified mutual funds from TIAA that target the U.S., international developed, and emerging market regions:

- Index funds track, as closely as possible, their respective market segment.
 - Costs are kept low.
-



Bonds

Diversified fixed income funds from TIAA that target investment-grade bonds and inflation:

- Primarily covers government-issued bonds, highly rated corporates, securitized assets, and Treasury Inflation Protected Securities.
 - Costs are kept low.
-



Funding Agreement

Insurance agreement with TIAA-CREF Life Insurance that guarantees a minimum rate between 1-3%:

- Reset annually.
- Provides stability, protected from market risk.

INVESTMENT OPTIONS

How would you like the money in your CalABLE account to be invested?

- Before making a selection, please ensure you have read the [Program Disclosure Statement](#).
- Contributions will be invested according to the choices you designate below. You may select one or more.
- Your choices must total to 100%.
- You can change your future investment choices at any time by logging into your account.

CONSERVATIVE ⓘ

%

MODERATE ⓘ

%

AGGRESSIVE GROWTH ⓘ

%

FDIC-INSURED ⓘ

%

Total Allocations



%



Investing comes with risk:

- Your account value may go down for a variety of reasons.

Resources are available:

- The Program Disclosure Statement contains a list of risks that should be reviewed before investing.
- Also contains historical performance for all investment options, information on fees, and cost examples.
- The investment option(s) you select should be aligned with your personal preference, risk tolerance or style.
- May also consider other investment accounts outside of CalABLE or consult a financial advisor/tax expert before choosing.
- Past performance is no guarantee of future results.

CalABLE Details

CalABLE Fees

Fee type	Fee Amount
Account Maintenance Fee (annual—assessed monthly)	\$37
Underlying Investment Fee (varies per investment choice & asset-based)	0.00% - 0.09%
State Administrative Fee	0.44%
Paper Statement Mail Delivery Fee (annually)	\$10
Insufficient Funds (per occurrence)	\$20
Check Issuance Fee (per check)	\$5

- Online enrollment free
- \$25 minimum deposit to open account

CalABLE Fees for \$3,000 Assumed Assets

Investment Option	FDIC	Conservative Growth	Moderate Growth	Aggressive Growth
Annual Account Maintenance Fee*	\$37	\$37	\$37	\$37
Underlying Investment Fee 0.00% FDIC 0.09% Conservative 0.09% Moderate 0.08% Aggressive	\$0	\$2.70	\$3	\$2.40
State Administrative Fee	\$0	\$13.20	\$13.20	\$13.20
Total Annual Fees**	\$37	\$52.90	\$53.20	\$52.60

* *Annual Account Maintenance Fee deducted from account proportionately on monthly basis.*

***Paper statements will include an additional annual \$10 fee.*



Protection from Medi-Cal Recovery & creditors

- SB 218 (Dodd) passed in 2017:
 - Medi-Cal will not file a claim directly on the ABLE account. The state may recover on assets that have transferred from an ABLE account to an estate.
- AB 688 (Calderon) passed in 2017:
 - Exempts ABLE accounts from enforcement of money judgements.
- Account protection only applies to California residents with a CalABLE account.

What happens when an account owner passes away?

- Any outstanding QDEs may be paid using ABLE funds.
- The account is then transferred into the deceased individual's estate.
- Medi-Cal will only attempt recovery if (all conditions must apply):
 - The deceased was age 55 or older.
 - The individual was a user of comprehensive Medicaid services (in-home support, skilled nursing, etc.).
 - The individual's estate is required to go into probate (\$150,000 or more).
 - The individual is not survived by a spouse or children under 18 or a disabled child of any age.

AchievABLE Corner

*Discover just-in-time
financial education
resources for current
and future CalABLE
account holders*

AchievABLE Corner



A collaboration between NDI & CalABLE
Funded by Wells Fargo Foundation



Objectives of the AchievABLE Corner

- Increase **enrollment & usage** of CalABLE accounts by dispelling myths and breaking down barriers
- Increase knowledge and skills around money management, setting financial goals and creating regular savings habits in order to open and **effectively manage** a CalABLE account
- Test the benefits of providing just-in-time financial resources
- Increase the use of financial wellness products
- Collect and utilize insightful data and feedback from users to adjust and add identified additional information as needed in the future

Connecting

Be a CalABLE Ambassador [LEARN MORE](#) [LOG IN](#) [OPEN AN ACCOUNT](#)

About CalABLE Who Is Eligible? Plan Benefits Qualified Expenses Saving & Investment Choices

Dream. Plan. Succeed.

Tax-free treatment on earnings and withdrawals to pay for disability-related expenses.

[OPEN AN ACCOUNT](#)



Fiona Ma, CPA
California State
Treasurer

Welcome!

With the passage of the federal ABLE Act, millions of Americans with disabilities have been empowered to reach a new level of control when it comes to achieving greater financial security. ABLE accounts are a new savings option that allow individuals, who became disabled before the age of 26, to save and invest in a tax-advantaged account, without jeopardizing their ability to collect SSI.



» Read the latest issue of the CalABLE Quarterly from Dante Allen, Executive Director.



Who is Eligible?

Individuals with a disability that occurred before age 26 are eligible to open a CalABLE account. If you meet this age of onset requirement, and receive benefits under SSI (Supplemental Security Income) and/or SSDI (Social Security Disability Insurance), you are automatically eligible to open a CalABLE account.

» [Learn more about who is eligible](#)



Plan Benefits

Earnings in your CalABLE account are 100% federal and California state tax-free. Withdrawals to pay for disability-related expenses are also federal and California state tax-free.

The assets in your CalABLE account, up to \$100,000, will not affect your ability to receive state and federal benefits such as SSI (Supplemental Security Income) and Medicaid.

» [Learn more about plan benefits](#)



Qualified Expenses

Funds in a CalABLE account can be used for many different disability-related expenses, ranging from education, employment support, housing, transportation, assistive technology and healthcare.

A CalABLE account lets you save for emergency funds that can keep you independent and productive.

» [Learn more about eligible expenses](#)

CalABLE has teamed up with National Disability Institute (NDI) to provide you with additional resources to help you with your CalABLE account.

Are you:

- Thinking about opening a CalABLE account?
- Ready to open a CalABLE account?
- Already using your CalABLE account?

NDI has tools and resources in its AchievABLE Corner to help you open and manage your CalABLE account, no matter where you are in the process.

ndi | NATIONAL
DISABILITY
INSTITUTE

[LEARN MORE](#)



Real Time Education

WHERE ARE YOU IN THE CALABLE ACCOUNT PROCESS?

CHOOSE AN OPTION BELOW.



I AM...



THINKING ABOUT OPENING A CALABLE ACCOUNT

LEARN MORE

I want to know...

- Is a CalABLE account right for me?
- Do I have qualified expenses?
- What can I use my account for?
- Do I have to invest my money?



READY TO OPEN A CALABLE ACCOUNT

GET STARTED

I want to know...

- How do I open a CalABLE account?
- What documents do I need?
- What income can be saved?
- How do I choose investments?



CURRENTLY USING MY CALABLE ACCOUNT

LET'S GROW

I want to know...

- Who can contribute to my account?
- What are ways to save money?
- How do I access my money?
- How can I invest my money?

Clearly Defined Answers and Questions

- Real questions direct from account owners
- Real facts people need to know
- Subject matter expert responses
- Take ACTION steps clearly laid out
- Links to multiple activities & resources
- Take a pledge to save with America Saves
- Complete a budget worksheet
- Watch a video and more

ndi NATIONAL DISABILITY INSTITUTE

FINANCIAL WELLNESS | EMPLOYMENT | CAPACITY BUILDING | RESOURCES

AchievABLE Corner

I AM READY TO OPEN A CALABLE ACCOUNT

GET STARTED

Are you ready to open a CALABLE account?
This page will help answer some frequently asked questions.

MENU

- From the LOBBY, a CALABLE ACCOUNT?
- From the LOBBY, an INVESTMENT SERVICE?
- How much does a CALABLE ACCOUNT COST?
- What MONEY can be SAVED WITHIN CALABLE?
- WHAT DOCUMENTS DO I NEED?
- How LONG a BANK ACCOUNT to HAVE a CALABLE ACCOUNT?

TAKE ACTION

Do I need a bank or credit union account to have a CALABLE account?

Yes, CALABLE will need a bank or credit union routing and account number to allow for funds to be deposited into the CALABLE account. Funds from CALABLE can also be transferred to that account when you want to pay for a Qualified Disability Expense.

Please note: CALABLE funds being withdrawn for housing expenses must be spent within the same month as the withdrawal.

TAKE ACTION

- If you do not have a savings or checking account:**
 - Visit the links to learn more about **the list and sets of linked and checking accounts** with a bank or credit union, you will need to open one before opening your CALABLE account.
 - **Learn more about choosing a financial institution.**
 - Decide what is right for you and open an account. Have the account's routing and account numbers ready for when you open your CALABLE account.
- If you have a bank or credit union account already:**
 - Make sure that you have your routing and account number ready. Contact your bank or credit union if you need help identifying this information.

WHAT MONEY CAN BE SAVED WITHIN CALABLE?

Here are some of the possible types of IRAs & contributions:

- **Salary deferral:** a person who does not have an employer sponsored retirement account can set up an additional 401(k) IRA with their earnings, under 401(k) rules and limit (up to \$17,000 per calendar year).
- **Contributions from family and friends.**
- **Gifts to IRAs.**
- **Roll-over IRAs.**
- **Money 501(c)(3) not-for-profit partners.**
- **Large medical expenses up to \$10,000 per year.**
- **Personal information, attorney, child support.**
- **Medical costs beyond IRAs.**
- **Special Needs Trust under Parent Trust.**
- **Use savings from up to \$10,000 can be rolled over to CALABLE.**

TAKE ACTION

It is possible to get paid on holidays and find each month extra \$10 can be saved with CALABLE. If you have a 501(c)(3) not-for-profit partner that can help you to further your education, increase your savings and savings for non-qualified expenses. For more information visit <http://www.achievable.org>

It is possible to get paid on holidays and find each month extra \$10 can be saved with CALABLE. If you have a 501(c)(3) not-for-profit partner that can help you to further your education, increase your savings and savings for non-qualified expenses. For more information visit <http://www.achievable.org>

RESOURCES

What is a Spending Plan?

Motivation to Save

DID YOU KNOW?

Eligible individuals, family, friends and employers can contribute up to \$15,000 a year to a CalABLE account without affecting the account beneficiary's public disability benefits.

[Learn More](#)

I am ready to open a CalABLE account

[TAKE ME BACK >>](#)



Need help with the enrollment process?

CalABLE Customer Engagement Center

Open 9:00 a.m. to 5:00 p.m. PST

Monday – Friday

[833-Cal-ABLE \(833-225-2253\)](tel:833-225-2253)

CalABLESupport@CalABLE.ca.gov



ABLE Age Adjustment Act

The ABLE Age Adjustment Act (S. 2704/HR 4813) would raise the age limit for ABLE accounts up to age 46 (from the current 26):

- Useful for acquired disabilities (i.e. multiple sclerosis, spinal cord injury, some blindness and hearing loss, etc).
- Expands the pool of potential ABLE account-holders, including veterans and those with less time to save.

California proposed third-party contributions

- Exploring state legislation to make Third-party contributors tax deductible

CalABLE Webinar Series

- June 17, 2020 - CalABLE Webinar Series Continues
- Contact us for in-person education opportunities

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- **Find us on Facebook, Twitter, YouTube and LinkedIn**
 - Facebook: California ABLE Act Board
 - Twitter: @CalABLE_Board
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 - LinkedIn: California ABLE Act Board
- Join our **email distribution list**: visit <http://www.treasurer.ca.gov/able>; under “Quick Links” in left side bar, click “Sign Up to Receive CalABLE Information”



Disclaimers

Consider the investment objectives, risks, charges and expenses before investing in the California 529A Qualified ABLE Program (CalABLE Program). Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully.

Before investing in any ABLE program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's ABLE program, or any other ABLE program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The CalABLE Program is offered by the State of California. TIAA-CREF Tuition Financing, Inc. (TFI), program manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter.

None of the State of California, its agencies, TFI or TCS nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment option, and you may lose the principal amount invested. The FDIC Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE Program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission. 1099668



Questions



Submitting Questions

- **Please use the Q&A box** to submit any questions you have during the webinar. *Please do not use the chat box.* We will try to answer all questions.
- Please explore the ABLE National Resource Center website for answers to all of your questions and for additional information within our archived webinars, resources and newsletters:

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

Learn More with ABLE NRC Resources!

In addition to [The Roadmap to Enrollment](#), the [Three State Comparison Tool](#), the [Tool Comparing Program Features](#) and the [Case Summary Series](#), ABLE NRC has a variety of other resources available to you 24/7 to answer all of your questions!

- [Federal Guidance on ABLE](#)
- [ABLE Accounts and Tax Time Savings](#)
- [ABLE Toolkits](#)
- [ABLE Frequently Asked Questions](#)



Help Spread the Word! (Slide 1 of 2)

- Help spread the word! Please share information about ABLE accounts with friends, family and community groups! Add the topic of ABLE within your conversations to inform people of the new opportunity for people to be lifted from poverty, enhance their life and be allowed to save regularly for their current or future needs.
- Open an ABLE account or assist someone else with opening their ABLE account.

Help Spread the Word! (Slide 2 of 2)

- To receive up-to-date information on ABLE, please subscribe to our [AchievABLE](#) newsletter.
- Connect with us on social media: [Facebook](#) and [Twitter](#).
- Participate in all of the [ABLE National Resource Center webinars](#) to stay informed.



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