

Thank you for joining us today.

The webinar will begin momentarily.

Please note: This webinar is being recorded and the materials, including a transcript, will be placed on the ABLE National Resource Center (ABLE NRC) website, along with all of our other ABLE NRC webinars, at [ablenrc.org/resources/webinars](https://ablenrc.org/resources/webinars).

# WELCOME!



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



## Spotlight on ABLE Collaboration

Thursday, November, 18th, 2021  
2:00 pm - 3:15 pm ET / 11 am - 12:15pm PT

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

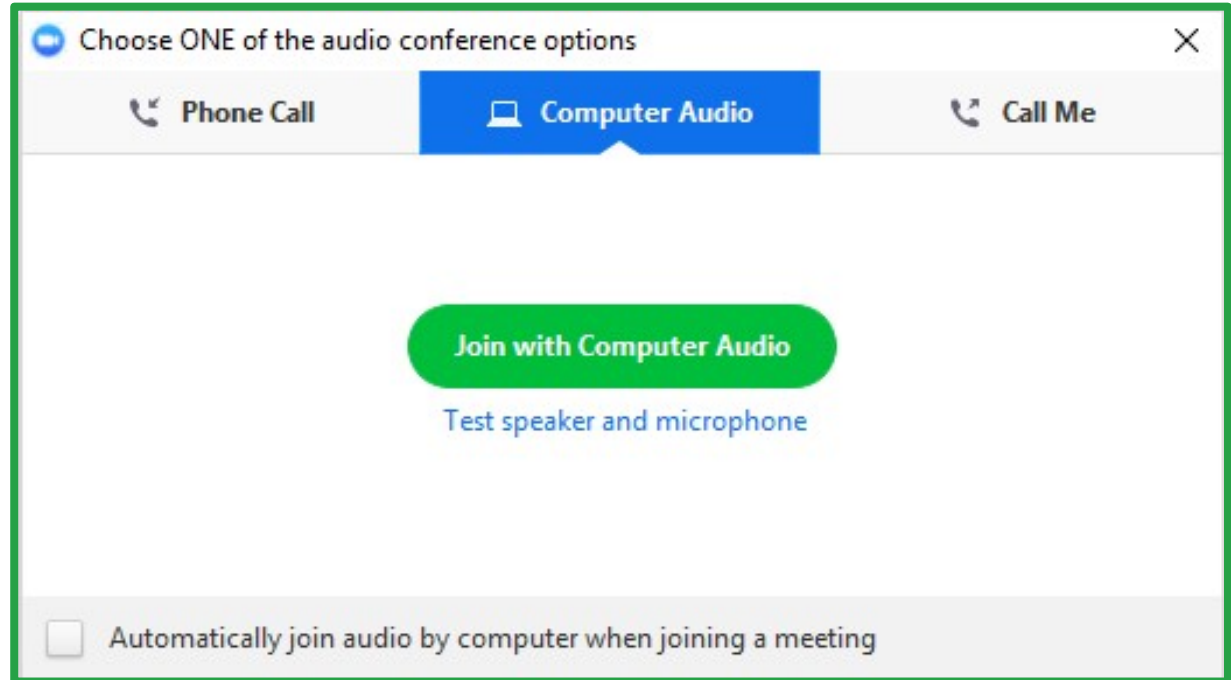


# Listening to the Webinar

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- 1-929-205-6099
- Webinar ID: 841 225 0624



# Captioning

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- The captions can be found by clicking on the closed captions icon in your Zoom controls at the bottom of the screen.
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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](http://ablenrc.org)

# Technical Assistance

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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/](https://ablenrc.org/resources/webinars/).

# Facilitator

**Miranda Kennedy, M.P.P.**  
Director, ABLE National Resource Center



# Agenda

- ABLE National Resource Center and ABLE Program Spotlights
- ABLE Collaboration
  - Mission and Partnerships
  - Accessibility
  - Features
  - Policy
- Questions and Answers
- ABLE NRC Resources



# 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 make 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](http://ablenrc.org)

# Introducing ABLE NRC's Spotlight Series

The ABLE National Resource Center (ABLE NRC) conducts a series of “ABLE Program Spotlight” webinars.

- Intended for those who already have a basic understanding of ABLE.
- State ABLE programs that are a part of multi-state collaborations, as well as individual state programs, will provide program specific details, general guidance and best practices.
- Program Spotlights cover concepts related to investing and saving so that individuals who want to make the most of their ABLE account have a better understanding of these options.
- ABLE Program Spotlight Archives:  
[ablenrc.org/resources/webinars/program-highlights/](https://ablenrc.org/resources/webinars/program-highlights/)

# AB LE Collaboration

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**Investing in a Bright Future**

# ABLE Collaboration





**Alabama****ABLE**  
SAVINGS PLAN

[www.AlabamaABLE.gov](http://www.AlabamaABLE.gov)

**Joined the ABLE Collaboration on May 17, 2021**

**Office of Alabama State Treasurer**

**Daria Story – Assistant State Treasurer**

**Anita Kelley – Director of Savings Division**

**ABLE** Collaboration



**HAWAI'I ABLE**  
SAVINGS PROGRAM

[www.hawaiiABLEsavings.com](http://www.hawaiiABLEsavings.com)

**Launched November 1, 2021**

**Hawai'i Department of Budget & Finance**

**Mark Anderson - Administrator**

**Hawai'i State Council on Developmental Disabilities**

**Daintry Bartoldus - Executive Administrator**

**ABLE Collaboration**



# Our Mission is to Support

AB  
LE Collaboration



**Through:**

**Partnerships**

**Accessibility**

**Features**

**Policy**

# Partnerships

ABE Collaboration



# Accessibility

ABE Collaboration



## ADA Standards

Website

Marketing materials

Forms

Presentations

Service Center



# Accessibility

## Entity ALR

We have the ability to allow entities such as nonprofit organizations to act as Authorized Legal Representatives for those they support



# Features



## ABLE for ALL Savings Plan

Alex Noble • Account Number 1101188009



### Set a goal

Adding a goal is optional, but it can help you stay on track. There is a \$15,000 yearly contribution maximum for ABLE accounts. You can always edit your goal later

#### Add a yearly goal

\$2,500

YEARLY MAX  
\$15,000

Back

Next

## Goal Setting

We built goal setting right into our system to help savers set and track progress to their savings goals

# Features



## ABLE for ALL Savings Plan

Alex Noble • Account Number 1101188009

### Learn more about ABLE investments

A conservative portfolio will have more bonds than stocks, a moderate one will have an even amount of both and an aggressive portfolio will rely more on stocks rather than bonds.

Click on an investment option to explore.

ABLE Conservative

**ABLE Moderate**

ABLE Aggressive

### If you select ABLE Moderate, you're easy going and in it for the ride

ABLE Moderate seeks to provide a combination of growth and current income by investing in a portfolio of mutual funds that consists of 50% global public stocks and 50% bonds. Overall, there's a medium level of risk for a pursuit of investment return, designed for a medium or uncertain time horizon.

## Support with Savings

Our system provides multiple opportunities to learn more about the saving and investing options

### What you need to know about time horizons

Usually, the sooner you need to use the funds in investment, the more conservative your investment will be. If you don't need access to the funds soon, you could increase your risk for a potentially higher return.

**If you had invested \$1,000 in January 2008, you would have had \$1,524 on January 1, 2018. \***

This option is designed for someone who expects to withdraw their investment in 6-13 years. The 6-13 year time period is intended to reduce exposure to shorter-term market fluctuations.



# Features

## What's included in ABLE Moderate

Vanguard Total Stock Market Index Fund	24%
Vanguard Total International Stock Index Fund	24%
Vanguard Short-Term Bond Index Fund	0%
Vanguard Total Bond Market Index Fund	40%
Vanguard Total International Bond Index Fund	10%
Vanguard Short-Term Inflation-Protected Securities Index Fund	0%
DFA Global Real Estate Securities Portfolio	2%

# Features

## Cash Option



## Conservative



■ Stocks ■ Bonds

## Moderate



■ Stocks ■ Bonds

## Aggressive



■ Stocks ■ Bonds

## Underlying Investment Holdings

### Fund Name

Vanguard Total Stock Market Index Fund

Vanguard Total International Stock Index Fund

Vanguard Short-Term Bond Index Fund

Vanguard Total Bond Market Index Fund

Vanguard Total International Bond Index Fund

Vanguard Short-Term Inflation Protected Index Fund

DFA Global Real Estate Securities Fund

# Features

## Account Management

We developed a simple and intuitive online Dashboard to allow savers to easily manage their accounts



### Oregon ALE For All Savings Plan

Alex Smith • Account Number 305496430

Overview

Activity

Card

Investments

Transfers

Settings

#### ABLE Account

[review activity](#)

\$7,892.39 total balance



#### Prepaid Card

[view card](#)

\$134.90 total balance

Reload card

#### Manage this account

Create a Gifting Page

Edit account information

Manage account access

#### Your progress this year

[edit goal](#)



You're **\$3,482** closer to your \$7,000 yearly contribution goal

#### Resources

[manage](#)

Account Returns\*

↑ \$321.23

+3.4% since July 2017



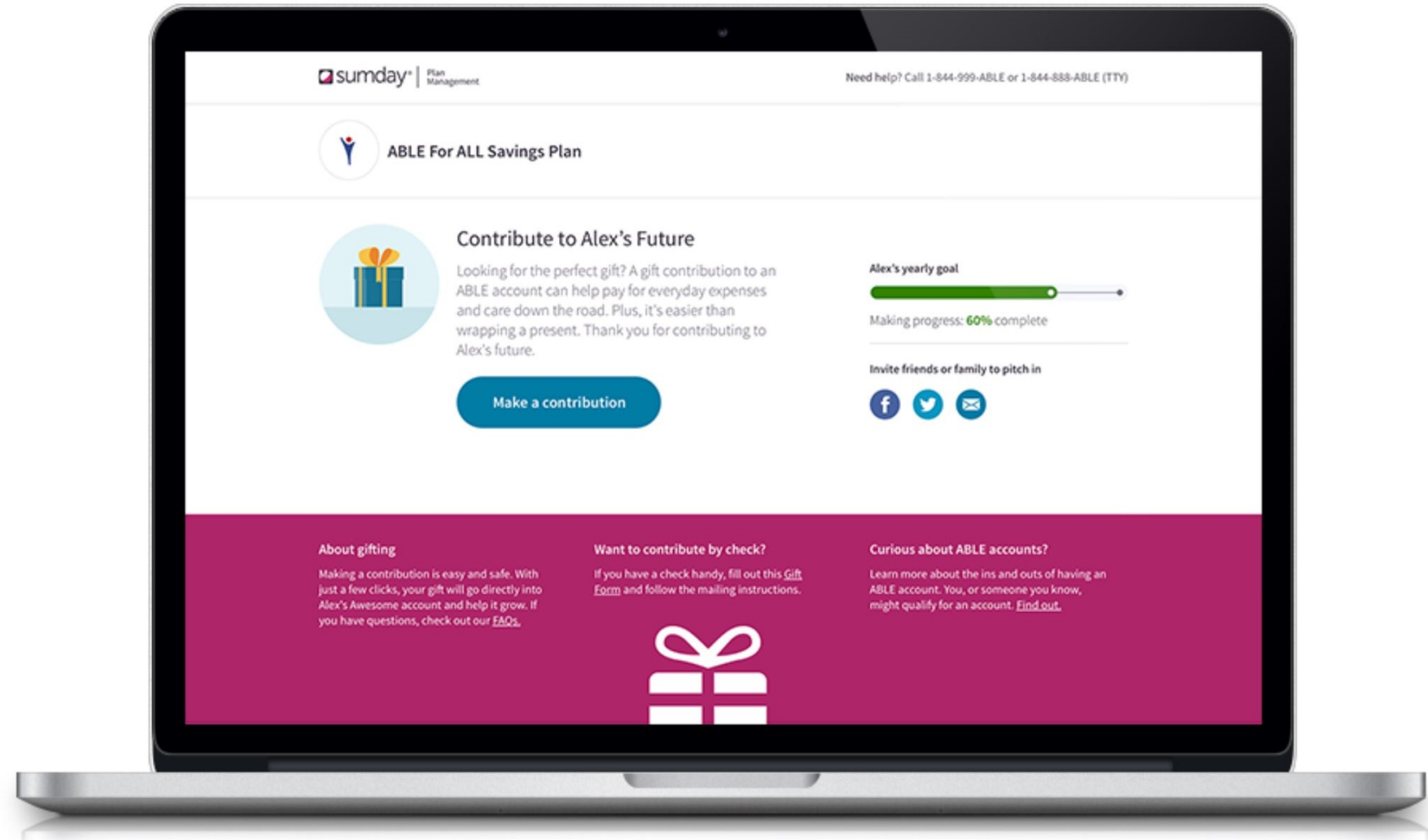
● **\$5,524.67**  
invested in ALE  
Aggressive

● **\$2,367.72**  
in cash option

# Features

## Gifting Page

Savers have the ability to create a specialized Gifting Page that can be shared via email or social media



# Features



## TrueLink Prepaid Card

Savers can order an ABLE prepaid card through TrueLink that can be loaded with their ABLE funds and used for eligible expenses

## Account Fees

The ABLE Collaboration negotiated some of the lowest fees in the nation

- ▶ \$35 Annual Fee
- ▶ 0.30% to 0.36% Annual Asset Fee

## Minimum Contributions

We keep our initial and subsequent contributions as low as possible

- ▶ \$25 Initial contribution
- ▶ \$10 Subsequent contributions



# Policy

## ABLE Age Adjustment

We work closely with Legislators to help pass legislation that strengthens ABE plans for current savers and potential savers, including advocating for the ABE Age Adjustment Act





# Thank You

## ABLE Collaboration



# ABLE NRC Resources 1 of 2

- ABLE NRC Webinars: [ablenrc.org/resources/webinars/](https://ablenrc.org/resources/webinars/)
- Compare ABLE Plans: [ablenrc.org/compare-states/#](https://ablenrc.org/compare-states/#)
- ABLE Decision Guides: [ablenrc.org/able-account-decision-guide-series](https://ablenrc.org/able-account-decision-guide-series)
- Frequently Asked Questions: [ablenrc.org/frequently-asked-questions/](https://ablenrc.org/frequently-asked-questions/)
- ABLE Accounts, Special Needs Trusts and Pooled Trusts: [ablenrc.org/resources/tools/able-snts-tools/](https://ablenrc.org/resources/tools/able-snts-tools/)



# COVID-19 Online Resource Center

*for People with Disabilities and  
Chronic Health Conditions*

[nationaldisabilityinstitute.org/financial-resilience-center](https://nationaldisabilityinstitute.org/financial-resilience-center)



The Financial Resilience Center was developed by National Disability Institute with generous funding from the [Wells Fargo Foundation](#).



# Help Spread the Word!

- Help **spread the word!** Please share information about ABLER accounts with friends, family and community groups! Add the topic of ABLER 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 ABLER account or assist someone else** with opening their ABLER account.
- To receive up-to-date information on ABLER, please **subscribe** to our [AchievABLE](#) newsletter.
- Connect with us on **social media**: @theablenrc on Facebook and Twitter.
- **Participate** in all of the [ABLE National Resource Center webinars](#) to stay informed.

# The End – Thank You!

