Please stand by for real-time captions. >> Hello everyone. Right at the top of the hour and we will go ahead and get started. Thank you for joining us today. For our ABLE Success in the Real World: Meet 3 ABLE Account Owners and Hear their ABLE Stories. The purpose of the webinar from the National Resource Center is to provide a space for all of you in our audience to hear three very diverse stories and lessons learned about ABLE directly from ABLE account owners themselves. For your selves and family members who hesitate to set up a ABLE account. Today's webinar is an opportunity to hear from three of our ABLE advisors. Two individual ABLE

 account honors and a parent of a ABLE account owner. To see specific examples of how ABLE is helping them to achieve a better life experience. For existing ABLE account honors, family members who want to hear concrete real-world strategies and lessons from other ABLE account honors. This is your opportunity for those on the front lines pioneering how best to incorporate ABLE in their lives to create a better life experience. With that, we will go ahead and get started.

 I am Miranda Kennedy. I will be facilitating our discussion today. I'm the Co-director of the ABLE National Resource Center. I have a few housekeeping slides before we dive into our discussion. We'll go through our agenda as well. To get started, in terms of listening to today's webinar, the audio for today's webinar from broadcast through the computer. Please make sure your speakers are turned on or your speakers are plugged in. You can control the speakers using the audio broadcast panel. If you accidentally close the panel, you can reopen eight. By going to the top of the screen and choosing joint broadcast. Additionally, if you do not have capabilities on your computer, our purpose -- or prefer to listen by phone, you can dial the number on the right-hand side and I am having my team chair -- share that in the chat box. In terms of captioning, real-time captioning is provided during the webinar. The captions can be found in the media of your panel on the lower right-hand side of the webinar platform. You can make that larger or smaller just like the chat, the Q&A or the participant panel. This is going to be an interactive discussion. For submitting questions, we will save our question-and-answer session until the end. As you have comments coming up during discussion please put those in the Q&A box as it is occurring. You can submit those any time during the webinar part of your listing by phone, you can email those questions to

 Mredden@ndi-inc.org. And Maggie is also he you can reach out to is also you can reach out to if you any technical assistance needs. You can also use the chat box and send a text to the NDI admin. Surf of the agenda today, we’ll introduce our three ABLE account honors. Then we will be diving into why ABLE? We will talk about the 2018 ABLE advisors and do the Q and a with Edward, Sarah and Larry. Our ABLE account honors. We will show the roadmap to enrollment and independence. For those of you who have questions about the technical details, we have guides to all that. We can access Larry and Sarah and Edward for their individual stories then we also have the technical tools if you want to know how to make the most of your ABLE account from the more technical asked -- perspective. We went to also give you their personal perspective which is we will provide a link to our other ABLE success stories. We will take questions from the audience and at the end, please stick around, we have a 90-minute webinar but at the end we will give our first public announcement of our ABLE advisors for 2019. Stick around for that as well. With that, I’m going to go ahead and just set up before I allow them to introduce themselves. To set you up to let you know who are Sarah, Larry, and Edward. These are three of our nine ABLE advisors. In 2018 we had our first cohort. Of ABLE advisors. These advisors represent a diverse selection of ABLE programs, types of disabilities, geographic locations, ages, gender, and ethnicity. They act as national spokespeople, providing a human face to ABLE. They all serve as a focus group to provide feedback to increase the quality of our education

 for ABLE eligible individuals and their families. Have been sharing their knowledge and success and how they are using the ABLE accounts with millions of other ABLE eligible individuals. The chili that lived experience, their personal stories that can help to motivate others to take advantage of the transformative benefits of being a ABLE account on a. I think you will see that here today. So our ABLE advisors consist of working age adults, we have two here today with disabilities and also parents of children do with disabilities. We have a representative from that group as well. They have a diverse range of motivations for opening a ABLE account. This can be short or long-term financial goals are both. For how those funds and accounts can be used and how they hope their accounts will help them increase their health, independence and quality of life. So with that, I will go ahead and open up to our -- ABLE account owner Sarah Perez to tell you about herself. We are giving a background just one slider needs to give you a sense of who they are before we dive into the Q and A. So Sarah tell us a little bit about you.

Hello my name is Sarah Perez and I am 36 years old. And eligible due to a mental health disability. I'm mixed media artist and I volunteer my community and running for school board in the Irish Hills of Michigan. Me and my parents are the one scrimmage that’s contributing to my ABLE how to improve my overall quality of life. In the process of getting out of debt by paying down medical bills, I’m using my account to offset medication costs and to support my growing photography business and ability to earn more money into my ABLE account. I want everyone to have a ABLE account was eligible. For me it was a way to get out of debt that was stress-free. Plus, you have that you don't have to contribute a lot, but whatever you can contribute is well taken care of and you know it is there if you need it.

Thank your sera. We will hear from more from you in just a minute. Now we will go ahead and have Larry introduce himself. This is Larry Angeli and he is the parent of a ABLE account on a.

 Thank you and hello everyone. My name is Larry Angeli. I'm the parent of a 22-year-old son with autism. I also live in Michigan in Detroit and Farmington Hills. While our son Anthony was diagnosed with ASD at a young age, we like many parents begin to say for his college education when he was born. By making regular contributions to a 521 that's why 29 account. In the Hobart sun would someday attend college. What I will be discussing later, we began the process of transitioning funds into a ABLE account now that the accounts are fully available in the process for that is well-documented. I wanted to add my introduction, I really do believe the best time is ahead for families impacted by disability. We have seen a change in the last 22 years since Anthony was born the world had has become much more accommodating and supportive place for people with disabilities and their families. Which of course gives me great hope for the future. And I think ABLE will play an important role in that by helping families and individuals live a fruitful life and having the ability to have the resources to do that.

Thank you Larry Perry

 as Larry mentioned, you will hear more about that as we go through the Q&A. Here's the final bar three ABLE account honors for today. Edward Mitchell. So Edward, can you tell us about yourself and your experience with ABLE accounts?

Yes, indeed. My name is Edward and I'm 21 years old. -- 31 your sable and I am ABLE eligible for spinal cord injury from a hit and run accident when I was 17. I have my MBA and I'm currently working two part-time jobs. When is an independent living specialist at a Center for Independent Living? And is a fan relations coordinator with a minor-league baseball team the Jackson generals. I'm using my ABLE account to say for vehicle modifications and to finally be able to move out of my parents’ house and my own accessible housing. ABLE allowed me to start saving without penalizing or jeopardizing my benefits. My parents worry what will happen to me when there are no longer able to help or have passed away. ABLE has given them peace of mind about my future. Plus, unlike a special needs trust that must be controlled by a trustee or trustees, ABLE gives me -- a person with a disability -- control over my finances and increased independence.

Okay great. Thank you so much Sarah, Larry, and Edward for giving us a little bit of background on the audience some perspective on your story before we dive into our questions. Now you have a sense of our three ABLE account honors. We have a series of questions we will be asking each of them in turn. They all relate to why ABLE. The first question is a short one. We just want to know in one sentence, what does the ABLE act mean to you? So Sari what does it mean to you? >>

Sarah you might be on mute.

In a word I would say it is opportunity. --

Even better than a sentence. A word. Opportunity is a good statement about the ABLE act. How about you Larry?

 Sure. I would see it means financial freedom and flexibility for our son to live his life.

Pretty powerful statement. Edward, what does the ABLE Act mean to you when you distill it to its essence? Payment diversity and independence and once future.

Okay. Think that sets it's up next that's very nicely. Thank you so much. Maybe you can get into a little bit more. We will start with them. Why did you open a ABLE account and what do you hope to achieve with that?

I opened the ABLE account because I have been disabled my whole adult life. And I don't -- I didn't have a way to really have the opportunity that other people do. To save money that he can only save up to $2000 without it affecting your medical benefits. That's intensely important to me. For the long-term and short-term goals, I used my ABLE account for the short-term goal and the long-term goals like more financial independence.

 >> Thank your sera. And Larry, why did you open a ABLE account and what do you hope to achieve with it for Anthony?

So I opened the ABLE account because our son does receive Social Security, SSI. As has been mentioned, you are restricted from having no more than $2000 in financial assets in his name or risk having your SSI funds cut or stopped. One bit -- great benefits of ABLE, funds deposited in ABLE accounts do not count towards that limit. So ABLE provides a financial account people can have without fear of impacting the SSI support. Even though Larson has a disability, we want him to have as much control over his financial future as he can. All parents can understand and probably have had a similar experience where you are instilled only -- early in her life but the value of saving. And the ability to put money aside for the things you wanted to acquire. Or for your future. I myself, open my first passbook savings account when I was 10 years old. So I could have a place I could put the money I earned with odd jobs and with family members from the members and Christmas -- in that vein, I really hope that ABLE will be a vehicle for my son to have a similar experience and instill that same value system in him. In terms of saving for his future. And not risking losing the SSI benefits he has. Medium-term, what I hope we can do as I said earlier is transfer money we built up in his 529 account savings account into ABLE to give us more flexibility to use those funds for other things that actually affect the college education. Long-term it's a vehicle for savings and a source of funds for things like housing, and transportation.

Great. Thank you Larry. And Edward, can you share with everyone why you opened a ABLE account and what you hope to achieve with it?

Thank you. I opened my ABLE account as a way to save without an impacting my waiver. I’m a little West Tennessee and I went back to work right after I had my spinal cord injury. My trial work period got really confused with me working a part-time job. I needed to find a way to be able to save and be able to pay for nursing care when I'm able to come off my waiver. What I hope to achieve with my able that ABLE account is putting away money for future vehicle modifications. Because being in a wheelchair and having a will a chair and a modified vehicle, vocational rehabilitation -- our state only pays for one modification and a 100,000 vehicle isn’t easy to come by. Also being able to eventually have my own home and a specially built from the ground up that is totally accessible and that suits my needs. It's something I grow into a transition from being a young adult to an adult to having a family and eventually retiring.

So right along the lines with the quality of life today -- planning for a bright future. Back to the slide we had with opportunity, financial freedom, hope. This is all tying together. Thank you all three for your answers to these questions. We will be diving more deeply into some of the technical details of how Sarah, Larry and Edward made different choices about their ABLE programs with this next series of per -- questions. I'm going to ask each of you to answer, how did you make a choice? There are so many different state ABLE programs. How did you make that choice and can you tell the audience about that Sarah? >> Actually I see Sarah is on me. Go ahead.

I was born in Michigan and living in Virginia the time my account was opened in 2016. My parents still lived in Michigan and decided it would be best to open the account in Michigan. The state offers text addition -- deductions on ABLE account donations.

 That the pearly compelling reason. That this is synced response. Anything else? That's a good response.

Okay. Larry can you tell us

 why you chose the program you chosen did you look at other programs as well?

Yes, sure. I kept it simple and chose my home state of Michigan as well. I did do some research. Just a quick commercial for the tools available on the ABLE, NCR website. Give you a great tool to compare other states program to each other so you can make an informed decision. In my case -- I wanted to keep it simple. And chose the state I live in.

Thank you Larry for sharing that. And Edward, can you tell us about your decision-making process with choosing the program you where are with your ABLE account?

 Yes. Choosing mine was simple. Tennessee has a very advantageous

 investment options depending on how you want to invest your money and you are able to change those categories twice a year. I just felt comfortable with choosing my own home state and also having those in Tennessee financial managers and other people who have come through undergraduate college and getting my masters. Being able to rely on them. Choosing something homegrown in Tennessee and asking different investment options. Tennessee was the way to go for me.

If you look at all three of these advisors -- advisors, Sarah chose her home state even though she wasn’t living near the time. Other of our ABLE advisors are living in states that have ABLE programs but they have gone with states that are open to account honors from other states that don't have programs up and running it. As Larry mentioned, there is the comparison tool and we will showcase that later as well. As mattress we have device city here, there is diversity beyond the spirit I just want to reference that as well. Thank you for sharing that. We know folks oftentimes still very comfortable opening the program in the state. Going with the state they live in. Thank you for sharing your perspective on that. Our next question is, getting into the details even further, how do you make choices between savings and investment options and your ABLE program? It can be transactional or long-term or both. Can you talk about that? Sarah tell us about your decision-making. >>

 I called the Michigan ABLE center for help several times. All of my questions about where to put the money and the investment options and with the debit card, all of my questions were answered quickly and very quickly, the ABLE National Resource Center is obviously the place to go. It's excellent for any question with the ABLE account and anyone I’ve ever encountered with ABLE National Resource Center or in Michigan's ABLE center has been so helpful. >> That's why we shared at the beginning as the disclosure, these are ABLE advisors with the center. Thank you for sharing that Sarah and getting people to those resources. At the state and national level. Larry can you talk about your savings and investment options and how you make those choices.

So for now, we made the choice to keep these funds invested in cash. So in the savings area and the Michigan ABLE account. Our goal is really to keep them liquid and available for those transactional near-term expenses. And we did of course of someone talked earlier, get the debit card which was a tremendous addition to make it easy for parents of individuals to transact through the account. So that said, we did thorough research with the Michigan program. We like the fact my ABLE which is the Michigan for this program did offer prescreened list of random -- brand name, low cost investments from Vanguard and other funds. They also have asset allocation models like you do and other type of 401(k) accounts where you can choose your age and your level of investment risk. And have your funds or have your money in various funds accordingly. But for now, our goal really at this stage is to keep the money liquid and available for the near-term.

 Thank you Larry. I think is you articulated, now using it transactionally but there are opportunities to move towards him investment mindset later. You can have it the other way around as well. Of other advisors who are saving for long-term goals and turning it into more of a transactional account after they saved up for big ticket items. You can see really a wide flexibility in using these accounts. Thank you for sharing that. And Edward, can you tell us, you and I talked a bit about this. How do you make those choices between savings and investment options? You mentioned Tennessee has the largest number of options out of all the programs.

How I made my choice was this was new to me. So I approached my cousin, he’s a dentist so he has gotten into investing. But also going back to my schoolwork and my MBA. Really sitting down with some of my professors and even going to the bank. People who are really invested in my future. They were surprised and amazed and wanted to know if anybody can join ABLE. I told them this is a special account set up. But I wanted to hear all of their knowledge and get their input. Because with me, I'm saving for long-term. I’m looking at this as a nest egg to put away. I have something being deposited. I haven't done is good in the last few months, but I tried to make sure you stop out of my direct deposit, I have something going in there but also I do a lot of different research studies. The $100 I make here or the $200 there to do some things I might get cash for, helping the church members with computer issues or setting up cameras for elderly individuals -- I try to make sure I take that cash so I can put it in there so it's out of sight and out of mind. I am trying to save and not trying to do sit -- transactions. I'm looking more toward the long-term of the wheelchair modified vehicle. As well as housing. That's how I made my choice.

Rate thank you Edward. Thank you to all 3B. There's a variety of transactional hybrid and long-term investments that we just heard you share. Thank you for that. The next question, do others contribute to your ABLE account? If so, you all spoke a little bit about who contributes. Who are those people who might also contribute to your ABLE account? How does that work? What do you do with that? Sarah, you are first. >> Besides myself, my parents contribute to my account. They decided it would be most beneficial for us -- for them to talk to their financial planner. I don't think everyone needs to do that.

 The financial planner helps them figure out how much they can take out of their money because they are and Social Security. And what can and can't go in. On my end, I draw the managing from the website. My ABLE account website. I'm able to manage my money for short-term use like smaller, over-the-counter medications and stuff like that. Things I can buy and help assist me in my quality of life. That's basically how it works for my parents.

Thank you Sarah for sharing that. So Larry can you talk about yourself and Anthony and your family and what the contributions look like and how it works from your end?

While no one is contributing additionally, it's primarily my wife and I so far. In 2019, his grandparents will begin contributing money that they typically had contributed annually to his 529. They will now contribute those to his ABLE account. I encourage families and parents to let everyone know in the family, this is -- explaining about the ABLE account and how they can provide money directly to it for Anthony's future. Much in the same way they are interested in helping him with his college education. In the future, the ABLE account is that and more. It's really a great way to save and again a great way to have happier family members help support the cause.

Thank you Larry. Especially as we have family members who are taking into account estate planning. This is a key thing to think about incorporating into that. And moving forward. As you would with other grandchildren or with a 529 account. That's a great example. Thank you Larry.

 Edward, do others contribute to your ABLE account? I know you do ongoing. To others?

No. Nobody as of yet contributes to my ABLE account. It is set up for a hit-and-run and sometimes there have every March 29, a special need

 fund set up for me back when I had my accident. And every now and then someone might contribute about. But now knowing how easy it is, I can have that link put in for when I do a news interview or do that. Something like that. That can be put on there so others if they feel the need, they can contribute, they can do that. Also I look at this at making it so easy to contribute to ABLE for someone who is younger. That many given for birthdays and Christmases, after it's blown or spinning it, as long as you are putting it over the account, you can access the funds for those certain categories. That's the reason why I think I wish I would've known about it when I was younger. Anybody who is younger, can truly help their child and them because it's out of sight and out of mind.

[ Captioned is transitioning - please stand by] >>

And we do have other account owners that are able advisors and have links and send that with birthday or graduation announcements, here is an able account -- a ABLE account so you can transfer funds there. >> And I your strategy is your phones that you are earning from extra jobs, and jobs that you can consider as well, there can be mixture. You can deftly have family and friends contributing. This is from your own desperate can be from your own contributions from work. And activities as well. There is a range.

So let's talk about our next question. What concerns, if any, do you have about ABLE, because we know people did have concerns. And it is different from what we have heard. Oh you can now put money into an account with your name on it? Can you tell us about those concerns and why did you decide to move ahead anyway?

So Sarah, the floor is yours.

Honestly, it seems too good to be true, but the more research I did, I quickly realized it was a perfect fit for my life. All the information that I accessed told me it would be a great tool for me to get out of debt. You can put money in at a pace that works for the individual needs. And you can see that just by looking at how we all use our ABLE account, all the advisors, and I decided to move ahead because I was looking -- living in Virginia. And I did qualify for Medicaid. And my parents wanted help, and this is the way that they could help by putting in money, but not affecting any of my other benefits.

Great. Thank you Sarah.

So Larry, can you speak from your perspective about what you may have had a how you decided to move ahead.

Think the initial concerns were around the Social Security piece that we talked about earlier. And ensuring that the Social Security Administration was aware of all this. And that the various branches of government here were communicative with each other, and all the various rules that caught up in terms of like we made the ABLE account and added money in there, and it would not be counted towards his assets.

So I think that would be the short concern. And I think again we had the local Social Security office when we went in for one of the meetings, we asked that the questions just to ensure that again once we set up the account and deposited money in there, it would not disrupt the Social Security payments. And I think everything fell into place around that. And that was, so that was kind of the first area, and I think the second was this whole ability to transfer 529 runs into it. So initially when the program was launched, there was, there were some dialogue around the ability to transfer funds from 529 and move it into a ABLE account, but it was not formalizing. So it was talked about specialist being added to the program in the future. And eventually of course it was. Which is great. So you know I think to see all that kind of follow the place, and now to be able to have it all set up for our son, and begin this process of moving 529 funds over which I will talk about in more detail next question, but I think again just making sure that all the eyes were dotted and tees were crossed, and you’re doing with a really important source of funds for some periods we did want to do anything really to jeopardize that. And that was a lot of the initial concerns the spec [ Indiscernible - low volume]

Right. So really needing to be very educated and savvy. And taking yourself aware of what the different applications are. You know one of the things you mentioned Larry, that has me thinking, because certainly we were working to make sure different agencies and programs that provide benefits to support people with disabilities, understand how ABLE interacts, and how this does not impact eligibility for those programs. We do have documents and information on our website that can be used in case we come across any local level staff who is not as familiar with this is a should be. So that we are really providing that information

 for those who are eligible. So that they have that from there and as well. In trying to cover all of this. But you do need to be savvy about this. That's a great point that you make. Support for the audience here.

Thank you. So Edward, can you talk about what concerns, if any, did you have about ABLE. I know you are behind it now, but why did you decide to move ahead? What prompted you to do that early on, if you are thinking about the position that some of the people who are calling in and they are pros and cons and should I do this or not, and I'm kind of concerned desperate the kind of concerns at the may have as well to help them concerned with what you are thinking and what propels us forward.

So Edward?

All right. Well the concerns that my mother and father had, especially my mother, where that it seems too good to be true. I'm echoing what Sarah said before. But with my own disability, why not forge ahead. I deal with it. I'm sure other people have experienced it, but I have got to two years of no SSI checks. And it was about the check, it was about getting your SSI check is connected to or what your waiver programs for nursing. So I have gone two years without a check. So we approached it as the worst thing that could happen in the [ Indiscernible] was up late, writing letters, all saying to keep up with Social Security. They did make it easy for me to jump back and work, where it's almost easier to be at home then try to build yourself up while working. So they made it difficult on me to back out into the workforce. Miranda and the other great people help me navigate the system because at first I thought I would be able to take a higher paying job. Something, making 70 or $80,000 and maybe having the business, you know the company contribute to it or help offset the cost until I can get off the waiver program that has experienced that just wasn't the case.

But ABLE was still a great program, now that I know how to use it correctly. And it has allowed me to position myself so that [ Indiscernible], the waiver so we can approach it as to what is the worst thing that can happen. And ABLE is all good. And it is continuing to blaze trails and it helped me and encourage people to set it up, because it's not going to penalize you. It's out there for you. To take advantage. >> Another piece to the puzzle. An important piece. But certainly there is always additional factors to take into consideration. As all three of our advisors and account owners have shared. Thank you for that.

So we will go ahead and ask, we are getting you’re towards the end of some of our formal questions. The next question we have -- Thomas if you could go back and tell a slightly younger version of yourself who is at the beginning of the process, who might be selective of our audience, and where they’re at. What advice, tips or strategies do you wish you go back and tell yourself as you are getting started with this process? And that others who were in a similar position can benefit from.

Sarah? Can you talk about that?

[ Audio cutting out] absolutely reach out to the national ABLE support center. And I would say, I would say definitely make sure that you are ready for a really good experience -- like I had things go wrong in my life with my disability. And especially for people who are eligible for the mental illness, disability, this is really a gift. It's a gift to everybody who is eligible, because they can, you can access money in a way that doesn't seem scary anymore. Money seemed so far like a way for me, like I did never have a lot of money. And I did have the resources to do things that I always wanted to do. And I now, with the ABLE account, Arctic national like the finances of like gas. Gas for trips to the doctor. Or over-the-counter medications. >> Great, thank you Sarah. That's powerful testimony. And good advice as well.

So Larry, in terms of the race you would have to give, and tips and strategies for others who are in similar position, I know you definitely pioneered and learned quite a lot of lessons. We are sharing with others and their unique perspective there. As a parent, and with 529 account even talk about. So Larry, can you tell us about that?

Yes, so the first piece of advice I have is just doing it. So you know I think there's always that little bit of time we first investigate open an account like this and what the going to be like. It is I need to do. And I think you know I took the perspective of hey, I would just take a couple hundred dollars and start simply, and really just open the account, get funded, get the ball rolling. And you know just see all that happen before kind make any more of a significant commitment to the ABLE account. And to my surprise it went extremely smoothly. It was easy, I got it on my account. I could see the funds deposit, and it works as much as any account that you might have the bank. What investment house. It works in a very similar fashion. So once that part was done, you know I could see how to easily make deposits and how the account works, and I could see online. You know the deposits in the account. Then I began to think more about how we could potentially use this for family. And that kind of answer the old dialogue of transitioning 5.9 funds, and I did want to share a little bit with everyone listening around how, what my experience was with that and how all of that works. And if it would be of value to anyone. And for answering questions be on this, but it did take some time to reach out to our existing 529 providers, which was actually in a different state, so that made it a little bit more complex. To make sure that we have the appropriate forms to execute the transaction properly. To be able to move money from the 529 into the ABLE account. And just that is a key part, because at first, you know many of these organizations didn't really have the right forms developed to execute the transaction. And the forms had to be approved by the compliance department, and so they can have these available for people who are interested in doing it.

So it took some time for, in my case fidelity, to have a form available to be able to transfer that money from the 529 into the ABLE account, but once I was able to access the form, a couple of other things for everyone to keep in mind, is that you need to make it clear on the form that you are doing a qualified distribution. That probably would be somewhere on the form, and you just want to make sure that it’s a qualified distribution. That’s number one, and secondly, that it's being done as a rollover. So what you don't want to do here is have it come out as a disbursement to you for education expenses. So that it doesn't just like it when for education, and actually was being rolled over into a different account.

So that would be second piece of advice.

Third is making sure that you have all the right addresses for where the money is going, and where it needs to be deposited to. You got a couple options here. You can take the money, actually [ Indiscernible] it yourself in turn it over to your ABLE, but I thought it was easier to have the money go directly from the 529 provider into the ABLE account, and of course the forms divided, you have the ability to do that. But it's important that you make sure you have the address and all the right information to know where that money is going to so you don't have any hiccups there.

And then just like anything like this, you make sure you keep copies of all the forms that you send for your records just in case something comes up later. And I need to be able to produce copies degradation. And last thing I would add, is remember that you can only deposit up to 15,000 up to $15,000 a year into a ABLE account. So if you're thinking about money is coming potentially from other areas or other people providing money into the account, make sure that all of that in total adds up to $15,000. So if you decide to move to 50,000 district $50,000 from the 529 into a ABLE, you would not be able to add any additional money to the account. So if you think you might be getting money from other sources, just make sure you track that, and then have the appropriate [ Indiscernible - low volume]

From the 529.

Sorry, that was a mouthful.

No, that was very helpful Larry. And for those who are curious, Larry has broken a lot of this down in his highlight from the September/October newsletter. In his bio on the website under our advisors. So you can see, there’s a link we will show you in a minute. And if you would click on there is link you can read more and more specifics about the guidance he just gave. And of course the ABLE national resource center has information on that as well.

The one thing you mentioned, if there will be funds put in in addition to the $50,000, that is the ABLE act and it’s of the peace and we got lots of material on that and the ins and outs of that. We have got other advisors who also reflect that story. Who were able to put in an above that $50,000 with earnings from work. Those who are not a benefit him who don’t have access to a retirement account from their employer, who are using that in that way. But just want to provide a local revocation on that. But Larry, yes. This is a really specific tips and strategies, and you can see at some of the first folks who have had ABLE accounts and are exploring the issues that have a lot to share. You all have a lot to share with each other. That's why we want to provide this platform. So you are hearing from one another and your experiences. And the kinds of things that will be helpful in your success with ABLE accounts, and these types of issues.

So Edward, do you have advice, tips, strategies, things you wish you had known in your position when you get started with this, if you could go back in time, here are some things to do. That you can share with those on the call today, to help them have a more successful experience with their ABLE accounts.

 Okay. ABLE was really established a little later in my late, like I said I'm in my early 30s. And I just encourage anybody has a young child, or there may be young themselves listening to the saying it's never too late to start saving. Sign up, but the main thing is to know the category that you can spend funds on. Nobody wants to have the IRA going to audit. And proof what you spent money on, and if it was qualified desk in a qualified category. So you need to be responsible and they agree that you responded. >> Put away that birthday money, put away the Christmas money. Put away the type of money that could possibly come in because it can engage in the future. With me I was [ Indiscernible] I have a special needs trust that was set up through my uninsured motorist I guess category. And we have left it alone, because it was just so much to mess with. The court set it up, so it wasn’t a large set that make a large sum of money. We put it in there just left it alone. And ABLE has allowed me to just really navigate and do it myself. So I advise anybody to just have those different options open. Have that ABLE account open. If you already have a special needs trust, try to work so that over. But don't lose that. It’s just good having multiple things spread around. So it can aid you as you are going on in life.

But also you have to think you know [ Indiscernible]. Set up to dollars, dollars add up to thousands. Just say what makes it easier for you later on in life. But I would encourage anybody set it up, especially those, even if you are limit later like myself or in the 20s, college graduation, if you are going on to get a Masters. Because we all have aging. Some of us have aging grandparents. And others that may leave us. A sum of money and don't want to impact their neighbors, but have the ABLE accounts would allow them to be able to transfer that limit over to them. Without impacting your benefits.

So set up your ABLE account. It's never too late to start. And just really know the categories because I encounter people who just want to send it for district further and let them know after this category they can come back and it made bite you in the end. >> Well and one of the things also about the ABLE accounts, and you touch on this at work, it does cover basic life expenses. I mean there is a wide range of things that you can pay for out of your ABLE account. We have a lot of webinars that provide guidance on those qualify disability related expenses, and what they are. And one of the things that gets talked about is it’s almost easier to look at it as what doesn't ABLE cover. And it should get yesterday. And one of things we talked about. You can't spend on gambling or you can take into account and give them providers of charity organizations. They have to benefit the account owner. And improve their life experience. But yeah, I think that is to select you don’t want to overly conservative about that, but you want to make sure people are savvy and they have information you need. And to go to that, to get that information, and word, might be [ Indiscernible] the ABLE national resource Center, right?

Sorry, I'm universal.

Okay. Okay so let's go ahead. Thank you for those tips, strategies. We will have an account of this also, a printable this for folks who might've been writing down those tips and strategies, we will be providing that the run with the archive. Some of the highlights from some of things that advisors are shared. Here's our final answer. We have one last question at the end. But before we provide information on the roadmap and get into our Q&A with the audience, the final question we have for our three advisors in the section is how has ABLE impacted your life so far? So Sarah, can you tell us how it has impacted you so far.

ABLE has impacted my life in so many ways. Positive ways. I was really concerned about the medical bills that I required in Virginia. And knowing there was a way for me to save the money to pay off the debts, the medical debt has been nothing short of the gift for my mental health.

For the first time in me don’t like, I feel like I'm able to swim instead of tread water. Being able to focus on plans for what I want to do with my life, like volunteering in the community has been amazing for my quality of life and overall happiness.

Well that's music to my ears. So thank you for sharing that with everyone Sarah. And Larry, how has ABLE impacted your life and Anthony’s life and your family's life?

I would say the first words that come from me are structured [ Indiscernible] so just knowing that we have a way that we have funds that we have saved for expenses. In other ways it's been a huge relief and

 I think just provide the basis for financial [ Indiscernible] going forward. >> And other vehicles like a special needs trust. So we can be secure well in the future. So it’s all about financial peace of mind to have a trust.

Thank you Larry. Thank you. So Edward, how has ABLE impacted your life?

 ABLE has impacted my life and given my parents peace of mind knowing that if something happens today, tomorrow or when it will in and it inevitably happens, we have a vehicle such as the ABLE program in order to stay and live without impacting my worker program. Giving

 peace of mind to your parents and your loved ones is most beneficial get that you can give them because you know that they can be self-sufficient, but also you can live, you don’t have to depend on anybody. You know to manager funds, and you can manage them yourself. So giving them the peace of mind, but also giving my own self that peace of mind. So when I hit a road bump, Social Security, they will feel it Bill and I will continue forward because ABLE was put out there and have all this set up for individuals with disabilities. And I just want to work at the best way possible. And [ Indiscernible] because it allows me to move forward in life and make those incremental steps in my career and also the family. So that the impact the ABLE has made in my life and I will talk about at the store, church, in elevator, in a parking lot. Also I will talk about ABLE and I can encounter somebody that can possibly benefit. I always try to make sure I tell them to look into it. Now that it's a sales pitch, but it’s a way to help them with their future planning, but also their livelihood. >> Great, and you can see why you're such a good advisor, all three of you. To center, as an advocate out there in the community, sharing your information. From your own stories and lived experience. I think there's a final impact statement.

Is nothing that the facilitator with a discussion that I can add to the powerful words that you shared with the audience. So thank you for that. We have more on our time here today. We have a little more than half an hour left. We can wrap early, but we have a lot of questions coming in. So we will dive into that in just a moment.

Thank you Sarah, Larry and Edward. We'll hear again from them at the end. But for now, I want to show everyone on this next slide, you can find on the top, there is Edward, and on the bottom left in corner, there’s Sarah. And on the bottom right-hand corner you will see the researcher again. And there the other five advisors that we've got. Sorry, I can do the math here. And of our nine advisors, they cover such a range of diversity and experience. And we have the link here on the PowerPoint. That you can access on our website. Our ABLE resource.org website. Currently in the pot desk in the bottom corner it will be changing, but it will be up higher again. Ablenrc.org.

But also the stories and the bios and newsletters we have been sending out, where you can go and learn more about their experience. So we encourage you to check out our other advisors, and the story. And along those lines, before we get into the Q&A, I want to point to other resources that are on the website. When we have had for your now. Our roadmap to enrollment. It covers what is ABLE, who is eligible, what can funds be used for? How do you manage your accounts and how your role? And also include access to the comparison map, with the comparison tool for the existing 38 state programs. The different alliance programs, Oregon ABLE for all. Virginia has a new program. Those different opportunities, because you're not limited to the state you live in, whether they have a program or not. And you can go in and comparison. You may end up going with the state that you are in. That you live in, and just as our advisors have. But there are other options there also. And this just meant to really help you educate yourself. These are short videos with the resources, they are not the webinars. But go in and check that out if you are considering, am I eligible, and what would this look like for me.

If you've got to that or maybe already have an account, our next roadmap is for you. This is our roadmap to independence. So this is actually established accounts to help you understand financial goals. How do you build support that can contribute to your ABLE account in your goals? Something making smart financial decisions as well as monitoring your ABLE account. And of course finally, celebrating your independence. As Sarah and Larry and Edward have also talked about today.

So I want to share this resources with you also in case of the questions that are coming up might be a little more technical in nature. Those will be some great resources for any among our audience to get some of those answers. >> But now, let's go ahead and open up for questions and answers from the audience.

And I will pull up -- I have been getting a series of questions via Skype. So here's a question that has come in. Actually -- I will go to the top. Let's see.

 Oh here's a question for the advisors. Well it's actually a question since they've all gone with the state they are in. That someone asks that they thought that they needed to open account in the state 11, that they were limited to that. But why would someone want to open account in a state other than where they live, and actually Sarah, here you would with your home state but you didn't open your account in Michigan, you are living in Virginia. Why did you go with Michigan instead of Virginia?

And you were able to do that.

Yes, it wasn't a problem at all. My parents helped to set up the account in Michigan. I chose mostly to do that because like I said before, Michigan has or does test sections on ABLE contributions in Michigan. And also it just made sense. Virginia, like you said, they are expanding the program, but it wasn’t quite what Michigan was.

And I think that's what the comparison tools to help you figure out if one program will work for you or not. There are some state programs that are limited to in-state residents. That might be the other part of the question or understanding

 that maybe I'm a resident of this state, and the state only takes presidents from the state for the ABLE account. We have heard that. But if you live and you may not be up to go into that state if you live outside of that state. But even if you are in that state that's limited to in-state residents, you could choose to go to a program out of state.

If they are open to nonresidents. And many are.

Here's another question. So hey Larry, Sarah, Edward, do any of you have multiple ABLE accounts? Can you do that?

I will ask Larry that question.

High. No. We only have one ABLE account. As I understand it, you are only able to have one ABLE account.

That is the correct answer. Thank you for sharing your expertise on that. Although you can roll it over. I know Edward, one of your answers you referred to the fact that you can make changes. Twice a year to your ABLE account, and one of those changes is you could move it over to a different state ABLE program, right?

Yes, ma'am.

Okay.

 You know there's so many great questions that are willing in here. And some of them are very specific questions that some of the ABLE national resource staff can respond to. We will come up with a response to the frequently asked questions that are coming in here, and some of the responses to that, and we will post that with our archive as well. So come back to the resource center and check that out. And even -- that will be one consolidated place to find this information. But the answers to many of these questions are available in other webinars, and some of the basics, those roadmaps that are identified as well, will answer a lot of these questions about the spec that are very technical including information on special needs trusts and stuff.

Here's a question for Edward.

And you spoke to this very specifically as well, what you think that the age limit for 26?

The age limit for 26 is very restrictive. And currently there is legislation going on and have motivate change to extend that because people are getting hurt later in life, in this is part of the impact. They could be 27, 28. Be 48. And right now we are working to try to extend the age. Actually I will talk a little bit about it later on. But just talk about why the stage is so restrictive of people getting hurt later in life and how that can seriously impact and jeopardize their well-being, especially if you think of a father who has a wife and two kids he gets injured, you know just shoveling snow, how much that depletes a 401(k) and really impact the quality of life and why their average age needs to be extended because it can help and benefit others. >> I'm wondering if there is one among you can answer this question. Do you have to report the ABLE account to the Department of human services in Michigan when they recertify your disability every three years. We can open that up and say Tennessee also for Edward. And I'm not sure how often did you get recertified. But Sarah, can you speak to the question asked

Not really, because I haven't been recertifying get. And I have opened the ABLE account.

 Okay. And maybe you can think of that information.

And especially for the ranges that they are, you have only had your account open for two years, right, so you haven’t experienced it yet.

Okay. So Larry, can you touch base with that?

Well I can add that the FSA deck definitely asked for the certification meeting if the sun does make our son had the ABLE account. They cut the account information. And so there’s clearly a process there that they were instructed to ask.

 Obviously everything was all well and good. But my sense was definitely they wanted to know that we had a ABLE account.

 Okay great, thank you Larry.

Here's another question that came in and we didn’t touch on this. And actually Edward, did you want to speak to that also?

Yes, I did.

I'm actually going through -- if you call research station, they are in my account SSA, so they are providing information and I know in the past, it always comes up because I have a special needs trust fund, when they have transaction shipping money from my account over to ABLE, to the questions but I have provided eliminated and burning the papers. I'm about ABLE, prefer the information, the email addresses, everything. So once I commit that paperwork to Baltimore, they would know exactly what those transactions are. How it's not counted, and it's like keeping things -- even though I'm trying to hide anything, but if you keep it up front, the less work there later on us refer back to last year for the year before last. About ABLE, and let's keep it moving.

You know, and for those discussions, here’s a little insider tip. We have a ABLE material toolkit. If you were to take that into the search on our ABLE .org website, the ABLE material toolkit has guidance from the different agencies about how ABLE impacts what is not, impact the eligibility program. So that’s great site to get that information. If they need help educating someone

 who certainly we are working on that from all different angles, but we also want to make sure you have the toolkit in your district the tools in your toolkit, to be able to address that as well. We have heard that from our account owners that that’s been helpful to them.

To be able to draw attention to here's what the federal guidance is on this, when you are talking to local level staff. >> So one of the other questions in terms of a concern, is all money in the ABLE account forfeited upon the death of the account holder. I wonder if Larry, can you touch on that? From your perspective and what you have learned?

As I understand it, I believe this does connect to the benefits that were received at the SSI, so [ Indiscernible] and I will look for help from your staff.

No, I'm happy to talk about this too, no, as the three of you are looking into this, maybe there’s something that is a frequent concern. And if you are receiving Medicaid, and there are certain exemptions, it is something to look into, that there is, once you have opened your ABLE account, there are Medicaid services that you have received at that date and after. They can recoup that. Out of your ABLE account if you are someone who is receiving the services. So that is something to consider, and we have guidance information on that in the website as well.

But in terms of, I think you all three did know about that piece of it. And chose to move forward with your ABLE account. Anyway. Right, I wonder if Larry you could maybe speak to the side of that.

Yes, just make sure it's clear, they can recoup the money, if you pass away, and there's money left in the count as I understand. They can't come after the money during the person district the persons [ Indiscernible] [ Indiscernible - low volume]

If that's true, the other thing also is if you think about right now the amount of funds in the average account, and the fact that able desperate ABLE account funds can paper things, the end-of-life, burial and funeral expenses which could be quite high, there may not be something that those ABLE account to go after at that point. And this is something that’s being worked on. At a legislative level, and being addressed at the state level. So you want to look at your individual state and the decisions they have made around that. This is certainly going to be a topic for future webinars and materials that we will be sharing and we can have some of that information on our site as well.

And these are the kind of questions that distract the ABLE resource Center site can be a guide to these questions. The ABLE advisors of cells are the questions are looking for the for Maggie with any questions and Marlene, are ones that Sarah and Larry and Edward can directly speak to that are not to the nature.

But in terms of their experience and how they have chosen or use their judgment to use the ABLE accounts, to really have some of those kind of questions coming in, we are getting really great questions coming in. But for many of them are a technical nature. And we want to make sure we are able to use the expertise of our team. And the advisors are really putting the human face of those in it navigate them to this for themselves.

But none of the three of you are certified benefits advisors, are you? I know Edward is an independent living specialist with an MBA.

C.

Yeah, I’m looking through and I will look over here at what Marlene is sending to me as well.

 Okay. Oh, okay. Here’s a question for the three of you. And if you review the webinars online at the ABLE national resource center and find them help? >>

 And Edward, can you do that?

Yes. And also with independent living specialist, I go to many seminars and conferences throughout the United States, so even before someone with ABLE going into, such as last year with in Washington for not nickel, because nickel was in the US, sorry, the name escapes me right now. But the

I am so sorry, but the conference I sat in one of the workshops to learn about ABLE and hearing testimonies through ABLE. To going to the webinars and workshops it also helped clear up confusion for my father and even my mother even though she’s a heavy breather, that was able to give her just more insight into what ABLE is and how they can potentially help, and the conference on the West Coast district is the April conference. The focus is on rural independent living. And the seminars that are given by ABLE account owners, but also the ABLE account in those respective states are just good hearing when we have an array of people who are involved in ABLE and why you should join.

Thank you Edward.

 If I could chime in Miranda, I would recommend to everyone, there’s one that Chris Rodriguez had done specifically around the topic of ABLE, and Medicaid benefits. That was the answers quite a few the questions that I have seen come across here. Around technical issues about eligibility and benefit and making sure that the states are in order there. And the specific title of the webinar, perhaps you will remember, but it’s really well done and very in depth. And it will answer a lot of questions.

And Chris was with the ABLE national resource Center right up to August. He's now the director of the PA system and you will see Chris and a lot of his materials on the ABLE research center. We are still working closely with him. He is now living closer to Texas where today, his brother who has a ABLE account in his family is. Thank you for highlighting that. I'm wondering if -- I want to actually ask, Sarah, I think I will ask you this question. Answer with you. One of the questions that came in was for folks out there who want to enroll in ABLE, do they enroll through the ABLE national resource Center or through a bank or how? And it would be okay, he references one of the roadmaps. But the other question or part of the question is and you weren’t rolling, did you use the comparison tool to find helpful?

 I did not access the comparison tool. I did -- roadmap is actually place to go because you have absolutely all the information you need, and all the things you need to click on it and it will show you where to go.

Okay great, thank you Sarah. And Larry, so the other thing is with the advisors who are on, they had, they have been at the forefront and have their accounts open for quite a while. All three of them, but it is an interesting question, and I know the easiest, when you’re making the decision making process about your program, you got back in the other advisors, Katie, who lives in a state that now has a new program, she started with Ohio, which happened first. Because she got started very early, and she has gone ahead and seek with the program, and she goes in and as new states on board, she checks compares tool to see if she might want to switch things over. Larry, Edward, have either be looked at the comparison tool to see if you might go with a different state or to use it in your initial decision-making, and Larry, I will ask you first and

Yes, sure, I definitely use this in my initial decision-making. And I guess the advice I would give is these programs do differ by state. In his various options, and features in the accounts. And those types of things, text [ Indiscernible] I think I heard mentioned earlier, those of the types of things that you want to consider. And it's much like you for those of you investigating 529 plans, in every state of little different in their plans are administered by the organizations and therefore may have different features to them.

So I think that's why the tool was so beneficial early on to help to those comparisons for me. And make my position. And they are always changing. So they are adding new features and [ Indiscernible] just released debit card feature through four months ago I believe. So again they are always changing, and you want to go back and look at others and see if there's anything out there for you.

 Well that's good point Larry. We are actually getting updates from the different states and their programs. And making modifications to the tool. We heard from a handful of states and people are coming in and saying that changing the limits of their fees. So we are actively making sure we are updating the information that’s on the tool, as well as any new features with a comparison tool.

One of the part of the question was do they enroll, do you roll through the ABLE national resource Center, because I think there's some confusion on that and I would just like to take a moment to address that. He's roadmaps that we have, they give you steps. So walk-through to help you understand, if you are eligible, how do you use this account. And also to decide which program you may want to choose, it gives you access to the comparison tool, the comparison tool will then give you links to the different state programs. So once you said oh I like how this one is looking at the comparison. I do have a link to go on that site to get set up with that account., And as part of that I would just like to ask in terms of choosing your options and were, in terms of actually just signing up for your ABLE account, how long did that take you, and what did that look like? >> [ Indiscernible - multiple speakers]

Hours? No, it was really minutes, maybe 15 to 20 minutes max.

Okay. Great, and Larry, how long did it take you to register with my ABLE in Michigan?

A very short process. Really just a matter of completing the forms and writing a check.

 And Sarah, for you?

Oh, it was so easy. My mom and I did it over the phone with each other on the Internet, and it was very quick.

Okay great. And I know some states do have requirements that will be in the comparison tool as well. And if you do need to come to an office and provides a caption the spec certification. And for others what is it like when you’re doing it online and not showing

 Dr. Titian of a disability, Larry could you talk about that? What you do on the website indicate that you are eligible.

I think if I remember correctly, when you apply, you have your information online, you have to basically check the box and certify the [ Indiscernible] [ Indiscernible - background noise] I think it was that, I was asked to provide a more formal documentation -- [ Indiscernible - background noise] if he was eligible.

And that's what I understand if you are certifying and if anyone asks you, you need to be to provide that degradation. But upfront, they are going to take your word for it. That's what the situation like now. For those programs that require that, that you can come in and do that online, which is of course is also helpful if you are dealing with a program that is not in the state that you live in, it would be hard to show but that local office, what Nick?

Okay. You know we've got some really great questions coming in. We got our team that is capturing this. We will be doing some more follow-ups like we said. We wish we can get to all the questions, but I do want to provide take a moment to provide an announcement as well. And one of the other things, please to go back, check out the ABLE national resource center. Check out the success stories. Check out those roadmaps. There’s a lot of information on our website, but if you're really having a lot of these type of technical questions, those two roadmaps are going to be the most effective tool for getting you started. Where it doesn’t feel like taking a drink of water out of a firehose. It’s very bite-size pieces, the five different steps and the roadmap to enrollment, and then the five steps in the roadmap to freedom. Financial freedom. So that would be a really good starting point, like Sarah mentioned earlier. And it will get you to those other tools, like the comparison map and how to sign up for an individual state program and all that.

But I want to get to the 2019 ABLE advisor here in the last seven minutes and talk a little about this. We talk a little bit about the role that Larry and Sarah and Edward have played with the ABLE center. And share their stories with others, their experience, their strategies that they are using. Put a human face on these ABLE accounts, and that’s all what this is about. We are going to lose them, and the other six advisors. We will follow them along. They will be our advisor alumni, and as a start living some of the longer-term goals that they have set for themselves, they will be reporting back to us, and we will be highlighting those in our newsletter in the website. Moving forward. But we do have upcoming here in October, we are putting out the applications for our 2019 ABLE advisors. He's will be nine more individuals who are parents our families and parent family members, or working agenda -- working individuals themselves who have a ABLE account. And if you can set one up today, you can put in an application. But those ABLE advisors, and they receive a $500 contribution from the ABLE national resource Center to their account at the end of the year when they serve, and with the full participation of the ABLE program. We have a number of meetings, interviews, promotional pictures, the stories and activities that they engage in with us.

It's very interactive. We know each other quite well.

 [ Indiscernible] at the beginning of the we will start at the beginning of the year with the script that will happen again with the 2019 advisors. There were even be some overlap where this group will mentor at the beginning of the next year or our next round of advisors, so we’re happy about that. We will have continuity.

What you do for your ABLE advisor application if you're interested in being part of that with us, or you know someone who would, send this information on to them. In a formal them from the formal announcement will come out next week in the newsletter. But what you do is you send a picture, view, your family, tell us about your circle of support. Tell us why you open a ABLE account and what you hope to comes with it. Tell us what states ABLE program you signed up with and Halle been an account owner and share why you are [ Indiscernible] with the national resource Center. So we want you here to identify your strength, your examples and current ABLE website and resources. Maybe that was roadmap. [ Laughter]

If you're getting started. And also what else should we know about your background experiences that will support your selection. I have to say the nine we have this year, it was, we had a really hard time choosing among our top 30 or 40, we had such exceptional stories, but you can see from Larry and Sarah and Edwards and other Edward and others, this is an experience that we had. We want to be able to share this. This the platform, what the ABLE national resource Center desire to serve as a platform for account owners to speak with each other and share what they are learning, how they are using these to really maximize how far we can go with us. And how we can integrate with other tools we have. Because ABLE is not the only game. In a special needs trust. His other pieces. How do they inspect and work together effectively?

So finalists for the 2019 a ABLE advisor will be interviewed by our resource centers and reflections will be made by the end of November. And here you can send applications to myself at M Kennedy at ABLE NRC. RG. And please but in the subject line -- 2019 ABLE advisor application. And make it will help you to help me make sure I make this PowerPoint available for download off the desktop at the end of our session here. So you can talk to us and how that information in the format as well.

So, that is very exciting. We are looking to continue to this out because we do think it's important to be able to hear directly from people who are living, have a ABLE accountant, supporting their lives.

Final question for Sarah and Larry and Edward. What has a meant to you to be a ABLE advisor? So Sarah, can you tell us?

To me, being a ABLE advisor is really a special thing. And it's great to be able to help people in a way that I know I have been helped.

 That's powerful. Thank you Sarah. But yes, and Larry, can you tell us what has

 enabled you to be a ABLE advisor?

For me it provided an opportunity to share my family story and to be resource to parents who have reached out to me to learn more about the program. When I first applied to be an advisor, I felt really strongly that ABLE was going to be an important tool for parents. And I wanted to help play a role in providing programs. I am not a CPA, I'm not a CFA. I'm just a dad. And I really believe that this is a really important vehicle for families who have been impacted by disability. And it's important to try to learn as much you can take some of that knowledge to come from the sharing [ Indiscernible] and that's why I applied. And it's tremendously fulfilling. And the staff has been wonderful to work with and it's really been a great collaborative experience. And I felt advisors as well have been a great bunch

And I think Leslie, it's been beneficial for me to help learn more about soul program. And because the capacity sometimes your involvement things like this. And kind of helps me keep my knowledge level and what -- [ Indiscernible - low volume]

Thank you Larry. Edward, what has it meant to you to be a ABLE advisor?

 Being a ABLE advisor has in the world me. Having to take on responsibility shifting towards me to promote [ Indiscernible] that's why I feel so compelled. Recently this past July I was asked to come to Washington DC. To the Dirksen building and before the Senate special committee for self-sufficiency and disabilities and it took part in the Dirksen building, and if anybody has any idea being in front of a Senate committee hearing, for me a major movie buffs of my idea in the Senate committee hearing was watching the job office [ Indiscernible ] for them in the Senate committee hearing about when the totemic -- Titanic disaster happened but been able to get in front of them to see what support and what modification needs to be made to ABLE like extending out the a requirement and allowing individuals that might be married to set up ABLE accounts, and just the other modifications to make ABLE account work for individuals, I would got there and give that written testimony and often nervous. Actually I was speaking my truth and the truth of other disabilities. Because I want do anything in my power to help us move the cause along even more and make ABLE even more impactful than it is. So I was pleased to be a big up there from doesn't wash DC if it wasn't for Randy, Chris and the others in the staff, I wouldn’t have been able to do that just been able to show senators why I am here and allowing me to go forward in life and ABLE is a true instrument in helping me go forward in life. They continue to be a contributing member of society.

Well thank you all three of you, for sharing that. It has been our privilege at the ABLE national resource Center. With the advisors who learn from all of you, to listen to your recommendations. And to be able to elevate your voices and your experience for others to hear from and visit from. Help really dress any of the concerns that people may have, and especially around that case moving away from the stress that that lack of financial freedom or financial agency can have for folks, and move into more of a financial freedom and financial well-being, and having future plans. And even daily the quality of life that and if it's the spec that's benefited by the use of your ABLE accounts. And it will surprise no one that as ABLE’s efforts testimony. We have an array of experts available, and many of the centers have really honed in on the personal lived experience, because that’s compelling. Your individual stories, that's what moves us forward, that’s what this to being. All the hard work over a decade to bring the ABLE act into being. By so many influential and important disability organizations and we want to make sure that this, the promise of the ABLE act is available to others, and if folks have concerns that they are hearing from others, that have, for them, and he got the tools, the roadmaps, to move forward and this will be in your best interest or your family's best interest.

So with that, I just think everyone for joining us here today. We hope this was helpful experience for all of you. We look forward to being your clicking on the ABLE national resource website and sending us questions and info in ABLE at

 [ Indiscernible].org. In applying to the advisors and if that's of interest you as well, and thanks so much again to the advisors here to join us today, for taking the time to share their experience. We really greatly appreciate it, and wish everyone a really lovely rest of your Thursday. Thank you so much everyone. And that's a wrap.

Thank you. >> [ Event concluded]