Please stand by for real-time captions.

Hello everyone. We are at the top of the hour. We would like to thank everyone joining today. Today we will be featuring our ABLE Now and ABLE America programs. Before we dive into the spotlight we have a view quick logistics to get through. Let's get started. In terms of listening to the webinar today, the audio for today's webinar is being broadcast through your computer. Make sure your speakers are turned on. You can control the audio broadcast via the audio broadcast panel. If at any reason you accidentally close the panel you can reopen by going to the communicate menu at the top of the screen and choose join audio broadcast. If you do not have sound capabilities on your computer or prefer to listen by phone, the number you can dial is to the right-hand side. The meeting code is listed on the screen. You do not need to enter and attend the ID for that. We have captioning. Real-time captioning is being provided. The captions can be found in the media viewer panel on the lower right-hand corner of the webinar platform. If you want to make that panel larger, you can minimize the other panels like the chat, Q&A or a participant panel and it will make it larger for you. Submitting questions, we hope you will have questions today. We want this to be a dynamic and engaging webinar. If you have questions that come up during the presentation itself, feel free to submit those directly to us. Using the Q&A box. We will direct those questions accordingly during the Q&A portion. We will be showing this slide again. If you are listening by phone and not logged into the webinar, you can also ask questions by emailing those questions. Today's webinar is being recorded and materials from today will be placed on the ABLE national resource site.

For technical assistance, if you have technical difficulties, not related to questions around ABLE, you can use the chat box and send a message to the host or you can also email them. That is the logistics. Our facilitator and presenters today, I am trying to, co-director of the ABLE national resource Center. I have the pleasure of facilitating today. I am happy to have our presenters with us. We have Sarah Pennington, who is the senior marketing communications associate with ABLE Now and Jerry Hulick who is the financial advisor at the Washington group special care planning team.

Our agenda today is pretty simple. We are doing a review of the ABLE roadmap to enrollment and roadmap to independence tools. To help you get started and make the most of your ABLE account. It will be pretty quick. We will not go through those, just a quick review and getting you access to the tools. Then we will be diving into the presentation which is an overview of ABLE Now which is the largest independent ABLE program in the country. And also we will introduce ABLE America, which is the first ABLE program available through financial advisors. We will be having a Q&A at the end as well.

Let's do a review of the roadmaps I mentioned. The roadmap to enrollment and the roadmap to independence. We are not going to do a breakdown of ABLE basics. We will dive into the spotlight presentations and we have plenty of time to focus on that. We are doing this to accommodate the many among you who are listening who know ABLE like the back of your hand and want to hear about ABLE Now and ABLE America. However, for those joining and this may your first webinar on ABLE, we don't want to leave you behind. If you are trying to determine if ABLE will benefit you or your family member, you are going to want to check out a roadmap to enrollment. This will cover the following topics with helpful three-minute videos and guidance around what is ABLE? Who is eligible? What can funds be used for? I will put a plug in for the December 13 webinar that is coming out later today. On qualified disability expenses. You want to join us. How do I manage my account? And how do I enroll? The part about enrollment, it will take you to our ABLE state comparison tool which we will show, you can comparison shop the various state ABLE programs. Many are open to out-of-state residents. This tool will allow you to easily compare fees and features to determine which state ABLE program is right for you. Once you are an account owner, you want to check out the roadmap to independence. Which includes short videos and guidance on setting financial goals, building a circle of support, anyone can contribute to your ABLE account. Making smart financial decisions, monitoring my ABLE account and celebrating my financial independence. There is a two-page attachment of the ABLE fact sheet and roadmaps to download from today's presentation in case you did not when you came in. This is for those of you that have -- I want to mention for those that have an ABLE account already, this is a great short document to share with others in your network who may benefit from ABLE. Help us get the word out. We have a Spanish language version attached. We are trying to cover all of the bases.

Let's take a look. This is a visual of our compare central. What we are about at the ABLE national resource Center. How to learn more about the states that have ABLE programs and also information on joining the mailing list if you have not already. And different things I wanted to highlight this. It is a nice segue as I hand things over to Sarah Pennington to get a started talking about ABLE Now.

Thank you so much. Good afternoon or good morning depending on where you are in the country. I appreciate the information to share information about Virginia's ABLE program. That is ABLE Now and ABLE America. My name is Sarah Pennington and I work for the ABLE Now program. >> Let's start with what we will cover in today's presentation. My hope is that you will leave this webinar with some background on Virginia's two national ABLE programs. First there is ABLE Now which is the direct program. We will cover the features and benefits of the ABLE Now program as well as how you can open an account online today. We will also review some tips on comparing direct sold ABLE programs. There is also ABLE America which is the advisor sold ABLE program. We will have a conversation with a financial advisor to discuss services advisors can offer and how the ABLE America program can be a new tool in the toolbox to help clients. Before we go any further, I would like to touch on the importance of ABLE. ABLE accounts are a transformational new financial tool for eligible Americans with disabilities. But we need your help to spread the word about this empowering program. It is estimated that 8 million Americans with disabilities are eligible to have an ABLE account but only 30,000 accounts have been opened across the country. Less than 1% of eligible Americans are taking advantage of this opportunity. Let's work together and improve these numbers. Help spread the word. It is also important to know before I advance the slide, in this presentation I can give you information about our ABLE programs. But I cannot provide legal, financial, tax or benefits advice.

 Let's start with background on Virginia's ABLE program. In Virginia, we like making history. You may know Virginia is the birthplace of our country. You may also know it is the place of eight U.S. presidents. But you may not know that is also the birthplace of ABLE. The idea for ABLE K more than a decade ago when a group of Virginia parents were frustrated they could set up college saving accounts for the children without disabilities, but they could not save money for their children with disabilities. The community fought hard to change this. It took years, that their voices were heard and people with disabilities were heard. People with disabilities deserve to save for the future just like anyone else. In 2014 the federal ABLE modified the US tax code and open the door for ABLE accounts. The ABLE Act is named for the late Stephen Beck Junior, a Virginian who advocated for people with disabilities. Sadly, he passed away right before the ABLE Act was signed into law. The act signed by President Obama was named for him to honor his advocacy. His daughter, Natalie, became the first ABLE Now customer. You can see Natalie with her family and the photo on the right. At our ABLE Now launch in 2016. The federal cannot establish the rules for all ABLE programs. Similar to 529 college savings plans, and able program must be sponsored by a state. But the ABLE Act gives eligible individuals the freedom to open the ABLE account in any program. Eligible individual can only have one ABLE account. But if your state does not have an ABLE program or you prefer another, you can open your account today and the program of your choice. In 2015 Virginia became the first state in the cat that's in the country to pass ABLE legislation after the ABLE Act. >> The development of ABLE Now, we work with disability advocates and potential customers to understand what the community wanted in an ABLE semis program. We partner with these organizations on this slide and many more to share information about ABLE account. In our first two years we have done about 200 ABLE Now educational events and presentations. We lead the way in national outreach. As a few examples, ABLE Now is proud to be the official program of the Ms. Wiltshire America program. A number of these amazing women that we met at the national pageant in Michigan this past summer became customers or advocates themselves after learning about ABLE Now in seeing the presentation. >> ABLE Now is the official ABLE program of the national wheelchair basketball Association and we were excited to attend this year's national tournament in Kentucky enter information about ABLE accounts and our program with more than 1000 players from across the country.

You also may recognize ABLE Now if you are a fan of born this way. We partnered with the award-winning show to spread the word about ABLE accounts and the ABLE Now program. During the season three finale, Megan who is sitting with the purple shirt, and her mother learned about the benefits of a ABLE Now account.

What is ABLE Now? It is a Virginia sponsored ABLE savings program. It opened in December 2016. We are just about to celebrate our second anniversary. Although ABLE Now is sponsored by the Commonwealth of Virginia our program is available nationwide to eligible your citizens and legal residents regardless of state residency. Today we have ABLE accounts open in all 50 states. ABLE Now has grown to be one of the country's largest able programs. ABLE Now is administered by Virginia 529. We are an independent Virginia [ Indiscernible] that offers a variety of programs that offers education more accessible and affordable for families as the largest college savings plan in the country, Virginia 529 has more than 2.6 million accounts and manages more than 70 billion in assets. Virginia 529 is proud to help people dream, save and achieve. And with ABLE Now the mission has become even more inclusive. ABLE Now is the direct sold ABLE program. You open and manage it online right from our website.

 We worked hard to make the account opening process simple. And I would love for you to hear from some of our customers. The first slide is Laura. She will be talking about how her experience opening her ABLE Now account. Let's see if this works. It looks like the audio did not work. You can see her quote at the bottom of the slide. She said opening and ABLE Now account is very easy. I took care of it in one evening and I thought, that was really fast. So by the end of the evening I had my account open. She really appreciated the ease and how quickly it was that she could open her ABLE Now account.

In the next slide, we hear from another customer, Christian. He shares his experience opening a ABLE Now account for his son. He said, I would tell anybody who has not started the account, that it is really simple to open and fund. You can do any amount and those smaller contributions add up over time. And remember you don't have to be the only one making contributions. It can be family as well. With that, he is addressing that anyone can contribute to a ABLE Now account. They ask for gifts for his son for holidays and birthdays and such. >> With more than 20 states offering the national ABLE option, a question I hear asked is how can I choose the right ABLE program for me? Each person's needs are unique. But I thought it may be helpful to share six features that ABLE Now customers appreciate about our program. Before I do that, I want to mention that it is important to understand if your state has a state tax deduction for ABLE contributions. As an example, Virginia offers an annual state tax deduction of up to $2000 per contributor for contributions to a ABLE Now account. To get this deduction, Virginia taxpayers must be contributing to a Virginia sponsored ABLE program. You may be thinking, does my state have a state tax deduction? According to the ABLE national resource Center there are nine states that offer a state tax deduction. You may want to look into this and see if you live in one of those nine states with a state tax deduction, and if you must be in your states ABLE program to claim that deduction.

Seek the advice of a tax professional if you have questions. Tax considerations aside, I am sure many on this webinar are in one of the states without a tax incentive. It may be beneficial to know what things to look for when comparing direct sold ABLE programs. >> The first thing you may want to compare are fees. While ABLE accounts are designed to be as financially accessible as possible, there are fees associated. The account maintenance fees may also be known as service fees cover the administrative cost necessary to develop the ABLE program and keep it running. These fees cover your program business costs. The website, customer service, information security, etc. ABLE Now offers some of the lowest maintenance fees in the country. At $39 per year, payable at $3.25 per month. This fee is the same for all customers regardless of your state. You don't want to pay the fee? The main -- monthly maintenance fees are waived if you maintain an average daily balance in $10,000 in the account. This is a unique feature of the ABLE Now program. When you look at other ABLE programs, some may appear to have low maintenance fees or no fee at all. It is important to do research and understand the true cost of your ABLE account. For example, the maintenance fee for some programs may not include features that ABLE Now has for free. We will talk about some examples on upcoming slides. The program may have low maintenance fees but may have higher than average asset based fees on the investment side. A few ABLE programs launch with free or reduced fees for a limited time to attract customers. Be aware that these may likely increased on the road. >>

 ABLE Now customers tell us they appreciate that the ABLE Now card gives them an easy way to pay and track their qualified disability expensive. According to the ABLE Now national resource Center about half ABLE programs do not offer a debit card. Some offer as an option but with an additional fee. The ABLE Now card is available to all ABLE Now account holders at no additional cost. >> Many of our customers appreciate that the ABLE Now makes it easy for their friends and family to make monetary gifts directly to their account. Especially this time of year. The ABLE Now contribution center is easy to share and free to use. If someone prefers to send a gift check by mail, we offer that service for free also. We have printable gift certificates available on the website in case the gift giver wants something to wrap. >> I am sitting here in our Virginia office. Right upstairs from me our in-house customer service team is taking calls. Our team also response to emails and offers live online chats. We have a great team of professionals working on the ABLE Now program. In the photo on this slide, you will see a few members of the team serving as volunteers at the most recent Special Olympics state swim competition. We are all committed to our agency's mission, our customers and the community. >> One of the benefits is being able to save and invest at your own pace. There is no enrollment fee to open a ABLE Now account. There is no minimum initial contribution amount and no minimum subsequent contribution amount. We designed the program to be as flexible to your needs as possible. >> We are confident that our customers will be happy in the ABLE Now program. We are committed to continuously improving and we want to remain one of the largest and fastest growing ABLE programs in the country. However, if you open a ABLE Now account today and later find another ABLE program that better meets your needs, we will not charge you a fee to make that switch.

Let's talk about how to open a ABLE Now account. This is a screenshot of our website. I apologize, the arrows were supposed to come up as we scrolled through the presentation. But I will walk you through it. If you're not sure where to start, we have a simple eligibility quiz to walk you through the eligibility guidelines. You will see that circled on the page where it says, am I eligible? The application is available by clicking the purple open an account button. You will also see links at the top of the page to manage your ABLE Now account, give a gift, subscribe to our newsletter, and contact our customer service team.

Now we will switch gears and talk about our new advisor sold program. ABLE America is a brand-new advisor sold ABLE program. It opened in July 2018. Before this program you had to open a ABLE account with a direct sold program such as ABLE Now. ABLE America is the first and only ABLE program available through financial advisors. ABLE America is distributed by American funds. Family of mutual funds one of the world's largest investment management firms. ABLE America is open to eligible individuals in all 50 states. Like other ABLE programs, ABLE America is governed by the rules and requirements established the ABLE Act such as who is eligible and how much you can save. A financial advisor can give you professional advice and help you build a comprehensive plan tailored to your needs. In summary, ABLE America is our advisor sold program. Contact your financial advisor if you are interested in learning more about ABLE America. >> Today, we have invited a Virginia-based advisor to chat with us about ABLE. I will introduce Jerry Hulick. He is a pioneer and advocate for the special needs community. He has spoken across the country at various conferences, forms and panels dealing with issues and planning for the special needs community. He has been active in financial services industry for over 40 years and he is one of the first people in the country to receive the chartered special needs consultant designation from the American College. The premier designation for financial professionals working in special needs planning. He started the Washington group special care planning team. And is a national speaker and expert on special needs planning. We have run into him a lot at different events we have attended. Thank you so much for joining us today.

It is my pleasure. >> On the next slide we have some questions that we wanted to use to talk about, why would someone use a financial advisor for their planning?

It is interesting. Even in the last couple of years, we get a lot of questions about ABLE accounts. In reality, it is a direct enrollment. ABLE America is the first plan to come along where a financial advisor can be involved. It allows families to look at this and individuals to look at this and a more integrative planning. They will look at the assets of a family, the assets of the individual, we look at the resource involved with government benefits, we are integrating employer benefits, cover -- government benefits and all the legal structure because around. Allowing the family to have a discussion about having ABLE as an additional instrument. Initially they were worried it would keep people from doing complete planning around some of the listed -- legal issues that are appropriate for children with special needs and others. Now we find they really see it as not either or, but very much an additional instrument that works well in conjunction with special needs trusts and other legal planning the families may be doing. Working with an advisor allows you to ask all of this questions about how does it appropriately integrate, they are distinct instruments and each of them have some of their own nuance that you need to understand and how to integrate everything together. The ABLE is a Medicaid payback and some special needs trusts are Medicaid payback and others are not. These are not simple things many times. Having an advisor to be able to walk through all of the processes and all the things available to us today as far as transferring monies into a special needs trust from a special needs trust into a ABLE account, money can come from employment now and even the

 529 rollovers. There is a lot of integrated pieces that need to be worked together if we do the right kind of planning.

Do advisors work with all ages and lifestages?

These days, a lot of issues of disabilities are more out and we see more programs being developed. This legislation right now that brought out ABLE is critical and important legislation for financial planning going forward for the families. You have disabilities and there is no cultural, economic issue, it affects all families. Even those as they are aging out of the school systems and everything else. Most planners will run into all kinds of different situations. Particularly with the fact that the diagnostic work is so much better than it used to be. More people are identified and more people are really looking to actively plan around some of the needs that will take place in the future.

For the past few years, many of the disability community have become familiar with the direct sold ABLE programs such as ABLE Now. What makes the ABLE America program different?

There are many companies, financial services firms and various different broker-dealers that are basically signing on so their representatives and advisers can be talking about the ABLE accounts and promoting them. That is the significant difference. ABLE America fund group is American funds. That will vary with different programs across the country. At the same time, it is the integrated approach to see how it fits into the rest of the planning and have an advisor who can understand all of those aspects and bring it together. That is something that never before has been available. Now with ABLE America it is available and the integrated planning becomes possible. I think that is an important dimension that people need to be looking at. There is a lot of confusion around this. It gives you an opportunity, not that there are people to talk to in all the states, but to sit down and talk about how it affects your family and everything else.

We talked a lot about the growth of ABLE accounts. The ABLE America program launched last July and is rolling out to advisors nationwide. In your opinion, what is the potential of this program? What will it look like in one year, five years? Do you see a lot of potential for growth now that there is an advisor sold program?

Absolutely. There are two things that are going on with the advent of being able to put earned monies from employment in by an individual themselves. That is opened up an additional door and that maybe people that are not necessarily on SSI or other government public assistance programs. That changes your limits of the $100,000 up to whatever the state limit is. In Virginia, it is $500,000. When you start looking at that and you start looking at a life beyond the education years, were somebody is accumulating money to add to the quality of life later on, I think we will see more constituents coming and more consumers coming that are involved in the lifelong planning for the individual. And accumulating as much money in as many different places as they can to provide the quality of life, a life like ours. It is important that I think we will see a huge growth. We are seeing understanding and awareness has changed drastically just in the last year. I think with all the representatives out from various different companies, creating additional sources of information, understanding and awareness, we will see this really take off to higher levels than we have expected up until now. That is one of the best things that could happen in this space. More people talking about it, the more understanding there is, the greater involvement and enrollment will take place.

How can someone find an advisor to work with? Should we be looking for experienced, qualifications or specific credentials for an advisor familiar with disability considerations?

There are several country -- companies in the market place that have programs for special needs planning. I think checking into the credentials of the individuals involved, the kind of experience they have, may be asking for referrals from other family members that may be dealing with planners that specialize in this area. The American College has the chartered special needs consultant. Yet, there are not that many across the country. It is a growing designation, a credential that is the same group that does CFP and CLU and others as a credentialed group. All in all, companies will build some literacy education around it as well. So everybody is going out with some basic understanding of what ABLE accounts are and what they do and the eligible expenses and those kind of things. The biggest thing when you look for an advisor is, do they know the nomenclature? Do they know some of the same things you are dealing with on a regular basis? Families can pretty much tell when an advisor understands this particular space. I think it is important to do a little bit of due diligence. I would not just look at as it being a single instrument and make the purchase, there is nothing wrong with that. There is in the chelation on a tax-free basis. I want to help the families and hope they will look at trying to integrate it to the rest of the planning so everything is working for what they are vision and desires are for their individuals involved with disabilities.

From your unique perspective as an advisor who specializes in special needs planning, is there anything else you want to share about ABLE?

It is a huge, very significant instrument in planning going forward. There is no family that we spoke to that we don't suggest they should not be enrolled in ABLE. We don't see any downside to being able to have an ABLE account and the flux abilities it brings and adding a tax-free opportunity to accumulate money. It expands the resource test from 2000 to effectively 100,000. We can put money in this and it does not affect eligibility from public assistance benefits. I think there is a lot of misunderstanding. There is not a complete understanding. Every time we have a conversation with anybody, it brings the understanding and almost immediately they want to enroll. Because of the tax advantages, because of the different additions that are being added like employment income or gifts or other aspects, it will be expanding. It will be critically important. It is a critical instrument to be a part of any family who is doing planning around the special needs. I encourage anybody, either to call to ask or align with an advisor that can really spend some time explaining it. This really just needs to be understood and further education to the market place. It is a watershed opportunity event for these families.

Thank you so much for joining us today. And bringing your experience and perspective to us. On this slide you will see the ABLE Now website. As well as a customer service email and our toll-free phone number. I will hand the presentation back over to Miranda. If we do not get to your question today or you have a question specific to your situation, don't hesitate to go to the website and reach out to our customer service team. We are happy to answer any questions.

Thank you. I appreciate the presentation. It was very thorough. We will open up for some questions. I will put on this slide. We have a few questions. For those that have been processing the information and are thinking, now I have questions. This is your moment to ask. For the Q&A, use the Q&A box to submit questions you have. And if you're listening by phone and not logged into the webinar, you can email the questions to my colleague. The email address is on this slide. >> I will ask a few of these questions that have come in. The first one, what about the cost for financial advisors? That is a different aspect to the ABLE programs when they were direct sold before versus financial advisors be engaged. Can you speak to that and let people know about that aspect of the difference between ABLE Now and ABLE America? >> Whenever an advisor is involved, if we look at this as the American funds as the underlying, there will be sales charges involved. That is where the advisor gets paid. As well as some of the administrative costs of the program. If somebody existing has American funds, depending upon the volume of what they have in the fund group already, the sales charges could be reduced. It is important and a requirement that any representative of this product has to disclose what the expenses would be and the sales charges would be. This should not be hesitancy to ask what they are. They are supposed to be disclosed. I think the difference between ABLE Now and ABLE America is just that, you are paying a small fee for the purposes of getting very technical and more complete advice as to how to integrate with the rest of your planning. That will be part of the process. All of those fees and expenses are going to be very similar except for the sales charge that is coming from American funds. That should be disclosed up front.

That actually -- we had a number of questions coming in around that specific aspect. Thank you. Let us know if that covers the question you have or you have other aspects, we would be happy to relay that on your part. >> Is there anything else you want to add, Sarah?

It goes back to what we were talking about. How there is a program for everyone. The importance of doing your homework and understanding what you are getting for your money. Funding the program that is right for you. >> I am not seeing -- unless Marlene or Maggie have any questions coming in. That is really what was top of mind for people. We had a lot of those questions. Jerry, you did a good job of answering that principally.

You may have some advisors that are part of registered investment advisory

 firms or corporate RIA's. They may be doing it on a fee basis giving advice as well. Again, that would be a fee potentially like a financial planning fee for planning over and above ABLE America. I want to encourage everyone to ask the question. Ask about the compensation involved and the sales charges involved. And make sure you have complete understanding so that you recognize what you are paying for and the services that will be rendered and what you were getting.

That is a great suggestion. I know there are a number of questions coming in some of the questions are kind of ABLE basic questions, which Marlene has been responding to those in the chat. For those that are questioning more about ABLE versus the ABLE Now or ABLE America programs. She is responding to the basic questions and those questions could be answered in the roadmap tools. But I have a couple, I am an older person on disability. How do you afford the expert advice? It depends on how expert your advice is and both of these options are valid options. Sarah, could you speak to that? >> There are direct sold ABLE programs. We design programs, I can speak to ABLE Now, to be really accessible and affordable. We talked about how we work to keep our fees low. There is no fee to open the ABLE Now account. That is a great option for somebody who just wants to go online today, open and ABLE account and start saving money with the benefits of the ABLE program. There are lots of benefits to looking at the more long-term planning and working with a planner and advisor to help you with that longer-term planning and looking at that big picture. If somebody wants to open a direct sold ABLE program, ABLE Now is a great option. That is very affordable and accessible. You open it yourself, you don't need to see an attorney or an advisor. You open from the website. You can pick your own funds. That is a great option for someone who just wants the ABLE product.

I think people in the financial services industry, I have been referring people to state accounts, direct enrollment since they started to come out. If somebody comes to our firm, I think it would be true with anyone working in the space, you come to planning with a different attitude and take on things. Because of the nature of special needs and disabilities and the quagmire of things that families have to work with. If somebody comes to us and they say, I just need to understand ABLE a little better and they don't want it as part of an overall integrated plan to spend a lot of time going through how it does integrate, we give them the Broadview and send them to the website to do their enrollment. That is what we have been doing for the last couple of years. I think a lot of that will continue. There is enough of a new wants between the plans that Sarah has said repeatedly, you have to find the plan that best fits your needs. That involves a lot of different decisions and who is involved in the caregiving and planning as well as the capacity of the individuals involved that are the beneficiaries of the accounts. ABLE America coming out does not mean that we will not see continued significant enrollment to ABLE Now and other direct enrollment programs across the country. The issue is to really steer people in the right direction to make the right decisions. >> I have two more questions. For ABLE Now, how are the funds held? Are they invested and are the insured? >> I did not go into a lot of the details of the savings and investments. But I can give you a quick overview. The first $2000 in your ABLE Now account is automatically allocated to the FDIC insured ABLE Now account. That is the link to your ABLE Now that account. You can continue savings in that account up to the $15,000 that you can save each year. Once your balance exceeds $2000, you can have the option to invest additional contributions

 into one or more of our investment portfolios that we offer. We offer different portfolios to address different investment strategies , risk tolerances. We have aggressive, -- the first I mentioned our Vanguard funds in the last is a fidelity money market. We have a lot of different options. Who may want to invest. It is up to the individual and how they want to save and invest the funds in their ABLE account. That is how the investments work in our program. >> These questions that are coming in, we have some very smart people who are asking great questions. Get ready. We will max out the last 30 minutes of the webinar. The next question, is there a list of advisors you have the special needs designation? Jerry, you had talked about your background is very specific. Is there a list of people? Another question that a similar, does ABLE America allow you to choose a financial advisor off the website?

As far as a list, you could go to the American college or even call and they will be able to tell you if there is a chartered special needs consultant in your area. I would not limit it to that. There are good financial advisors that do not have that credential yet. They may be working on it or have some specialized training. It is probably a little like doing due diligence when you pick any advisor. Are you comfortable with them and their knowledge? And are they complete? You could start with the American college but recognize that is not the sum total that may be familiar in this space.

The other question about being able to choose a financial advisor off the website for ABLE America, it is there?

If you go to the website, there is a direct link to the ABLE America link on the American funds website. You can contact the America funds to find an advisor in your community. That sells the ABLE America and other products.

Here are two more. I am not understanding with the benefit of ABLE America is when you could just get ABLE Now and hire an outside financial advisor. I'm trying to figure out what the difference between the programs is.

ABLE America basically is the assumption that it is being purchased through this advisor and they are helping you with the enrollment and getting into the process. And integrating with the rest of your planning. ABLE Now, once you are in the accounts, there are differences in underlying funding. The ABLE America does not have a debit card that goes with it. Whereas ABLE Now does. There are new wants differences between them. Somebody could do just what was suggested. They could enroll in ABLE Now and get a financial advisor that is helping them to integrate. We have had people come to us that already had the ABLE account set up. It is the different possibilities that exist as to what you are looking to openly accomplish. I don't see one better than the other, it is just a little different in the structure and one specifically involves an advisor whereas the other one is specifically direct enrollment.

Thank you. The next question, we have a wide audience. There are people from outside of Virginia. Are you open to out-of-state residents? Absolutely. The next question, do you recommend choosing an advisor in your state of residence? The various public assistance programs could be considered integrated?

That is a good plan. Meaning, I think the government benefits and the way it is administered through the states, local community-based support will all vary by state. If you have an advisor that does this kind of planning within your own state or even in your own community, the states will have programs, community-based supports will have different programs. I would not pretend to be an expert across programs across all 50 states. But the states I actively worked in, it is a necessary piece of what I need to do. Understand this programs. When looking for an advisor, that would be one of the criteria. How familiar are you with the local programs as well as the national public assistance programs? And Social Security in general.

These are some really good questions. These were the questions that were very specific for ABLE Now and ABLE America. For people that have basic training questions, we had Marlene and Maggie who have been responding. We also have a lot of additional materials going into ABLE at the basic level available on the website.

 I am looking to see if there are any other questions.

 These have been excellent questions from the audience today. We have learned a great deal. In terms of wrapping up, I will go ahead, it looks like -- it looks like I may have one more question. This question, my concern is that I have state benefits I have to protect but I do not have the funds to afford expert advice. Is there any other option for people like me to get the specific information we need to make the right choices and decisions? This is a good question. Sarah and Jerry you probably have a take on this. I will start with Sarah. >> I will give Michelle to the ABLE national resource Center. The person who asked the question is in the right place. There are nonprofits that probably give wonderful recommendations about planning and different things and resources that you should be aware of in your own community. Whether it is a direct sold program or a financial advisor, leaning on some of those resources to learn more about ABLE savings. A lot of the information you need is at your fingertips. It is a matter of doing the homework and learning more about how these programs work and the benefits for you.

I think early on in the presentation, there was a list of information that should the nonprofit organizations, national and local that have become involved. Most of them, on their website there will be resources regarding ABLE. A lot of the same organizations have local affiliates that run workshops on regular basis on various different topics. It could be housing, therapy, ABLE, financial, all kinds of things. Knowing the nonprofits and knowing the organizations to get involved with locally, they will run workshops. Most of the financial practice, they are working in tandem with these groups to provide resources. I recently participated in a local nonprofit where there were attorneys on the panel and they were financial people on the panel and people representing some of the government benefits. Everything is out there, but the nonprofits, advocacy organizations, they are doing things many times to educate and build understanding. It is staying in touch with that. You will come in contact with the financial practitioners and others that are working in the space. It is building a comfort ability and how you engage. If the money is not there to do the kind of planning, sometimes it is a matter of really doing a comprehensive overall plan to discern where the money is and where it is going and where it is being spent. Many times there will be programs that may have been missed. Where money that is available and programs are available, but they were not known to the individual. Sitting down with a professional sometimes -- many times the initial consultation they do not charge or. All of these things are resources. I would not shy away from it because of what you think might be the issue of an expense or something. I would ask those questions. And answer for yourself. The more help you get in these areas with the difficulty of trying to get all the information, the better things will be.

That was a great response. I want to mention; we will have it on the last slide. We have the ABLE NRC website that you mentioned. We have a call center and an email inquiry line that can be given as well. That you can reach out to us and we can help you identify what some of the resources are that Jerry was just talking about in your local area. And support that as well. We have many webinar archives, a case summary series available, there are great tools. If you wonder where to go, you can use the call center or the email line that will be shown on the last slide. You can access that and we can help pinpoint the resources for you in terms of what you are specifically looking for and guide you in that direction. >> Thank you for the thorough response. I will reference back, we talked about the roadmap. To ABLE at the beginning of the presentation. We will give you a take away.

 We hope you will download the postcard which covers what is ABLE and what is the ABLE national resource Center. And a link to the roadmap to check out the videos for each of the steps as you are enrolling and maximizing your ABLE account. And also to check out the comparison tool you can shop. We can do comparisons of up to three states or an Excel worksheet that can compare all 41 that currently are doing it. You can take a look at the different fees, features, benefits and strength of the different ABLE programs. Jerry and Sarah did a wonderful job highlighting the work that the ABLE Now and ABLE America have been doing and are doing in the future. They are moving into some progressive territory with new aspects to these programs. To provide additional support. >> Here is the email inquiry line. Alcohol center can be reached at the phone number listed on this slide. I will also do a file transfer. To pull up the documents we discussed. With the PowerPoint from today. So you will have that as well as the postcard in English and Spanish. We only have one minute left. I would like to take that minute to thank Jerry and Sarah for being here today. For spotlighting the great work you are doing. And encourage people to check it out further. Any last comments? >> Thank you for inviting ABLE Now and ABLE America to present. If anyone has any questions that come up after the presentation and after the webinar, don't hesitate to use our website as a resource and reach out your customer service team.

Jerry, any last words?

I would like to thank ABLE national resource Center. You are doing incredible work to build awareness around this program. It is important for families and particularly everything that Virginia is doing to help develop programs that will allow direct enrollment as well as advisor enrolled. Most importantly for everybody to become advocates in the market place. We need to really grow this as a possibility. The more we grow it, the more our government sees how important it is. We are starting and a great place and we can only make this better. Promote enrollment. >> Thank you so much. We appreciate the opportunity and enjoy the privilege of being able to work with and support all of our state ABLE programs and all the work you are doing. We want to make sure that anyone who can benefit, has the opportunity to do so and has the information at their fingertips. And appreciate the ability to do the deep dive with the both of you. Thank you to everyone who joined today. Let us know if you have any questions or thoughts in the follow-up. Keep reaching out and connecting with us. We look forward to you joining us on our next event up on December 13. Thank you and have a good day. >> [Event concluded]