



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



Maximizing ABLE Accounts presented by: The National STABLE Account Plan

Wednesday, May 22, 2019

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

The ABLE National Resource Center

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

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

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

www.ablenrc.org



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Technical Assistance

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

Facilitator and Presenters

Facilitator

- Miranda Kennedy, Director, ABLE National Resource Center

Presenters

- Doug Jackson, Deputy Director, STABLE Account
- Karen Crider, Manager, South Carolina ABLE Savings Program
- Thomas Hatch, Operations Manager, STABLE Account



Agenda

- Introducing ABLE NRC's Spotlight Series on ABLE Programs
- Become Familiar with STABLE Account and the Partner State Model
- Learn about STABLE Account Program Features
- Maximizing your STABLE Account and Investment Options
- Hear what STABLE Account Participants Have to Say
- Questions and Answers



Introducing ABLE NRC's Spotlight Series

Throughout 2019, the ABLE National Resource Center (ANRC) will be conducting a series of bi-monthly “ABLE Program Spotlight” webinars.

- These webinars are intended for those who already have a basic understanding of ABLE.
- State ABLE programs that are a part of multi-state collaborations, as well as individual state programs, will provide program specific details, general guidance and best practices.
- Each program spotlight will also cover the range of investment options offered, an often confusing aspect for individuals who want to make the most of their ABLE account but are new to the concepts of investing and saving.

Upcoming Spotlights in 2019 Include:

- July: The “ABLE for All” three-state partnership led by Oregon
- September: The “CaABLE” program in California



Roadmap to ABLE



Roadmap to ABLE

#ABLEtoSave



For more information on the ABLE Act and ABLE accounts, visit www.ablenrc.org. Managed by National Disability Institute.

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

The Road Map to Enrollment

1. What Is ABLE?
2. Who Is Eligible?
3. How Can Funds Be Used?
4. How Do I Manage My Account?
5. How Do I Enroll?

Road Map to Independence

1. Setting My Financial Goals
2. Building a Circle of Support
3. Making Smart Financial Decisions
4. Monitoring My ABLE Account
5. Celebrating My Financial Independence

**Note: These are also available in Spanish*

ABLE Programs

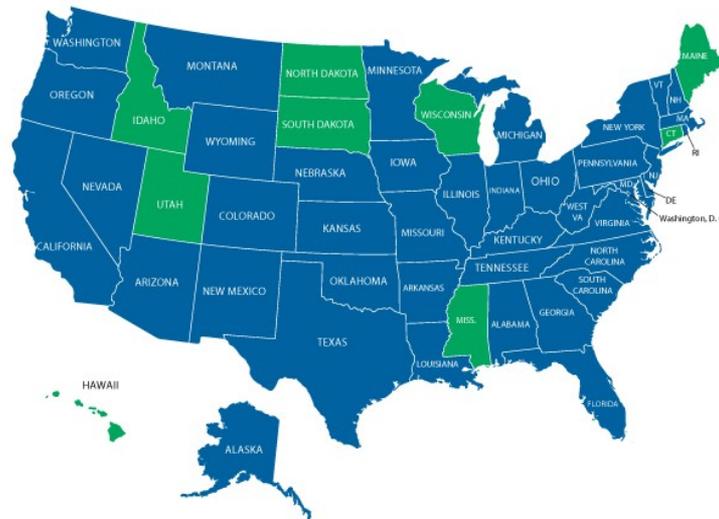


ABLE National Resource Center

The ABLE National Resource Center (ANRC) is a collaborative that brings together the investment, support and resources of some of the country's largest and most influential national disability organizations in an effort to accelerate the design and availability of ABLE accounts to meet the needs of individuals with disabilities and their families. Founded and managed by [National Disability Institute](#) (NDI), the ANRC's goal is to provide consistent, reliable information concerning the benefits of an ABLE account. In addition, the ANRC aims to educate individuals with disabilities and their families, state government and legislatures, financial service companies and financial planners and attorneys - who focus on trust and estate planning - about ABLE's potential positive impact on the lives of millions of Americans with disabilities.

Choose the ABLE program that's right for you!

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



Spotlight on **STABLE** ACCOUNT and the Partner State Model



WHAT IS STABLE?



STABLE Account is Ohio's ABLE Plan



Administered by the Ohio Treasurer's office



Launched June 1, 2016



First and Largest ABLE Plan in the nation



Jacob
STABLE Account Owner

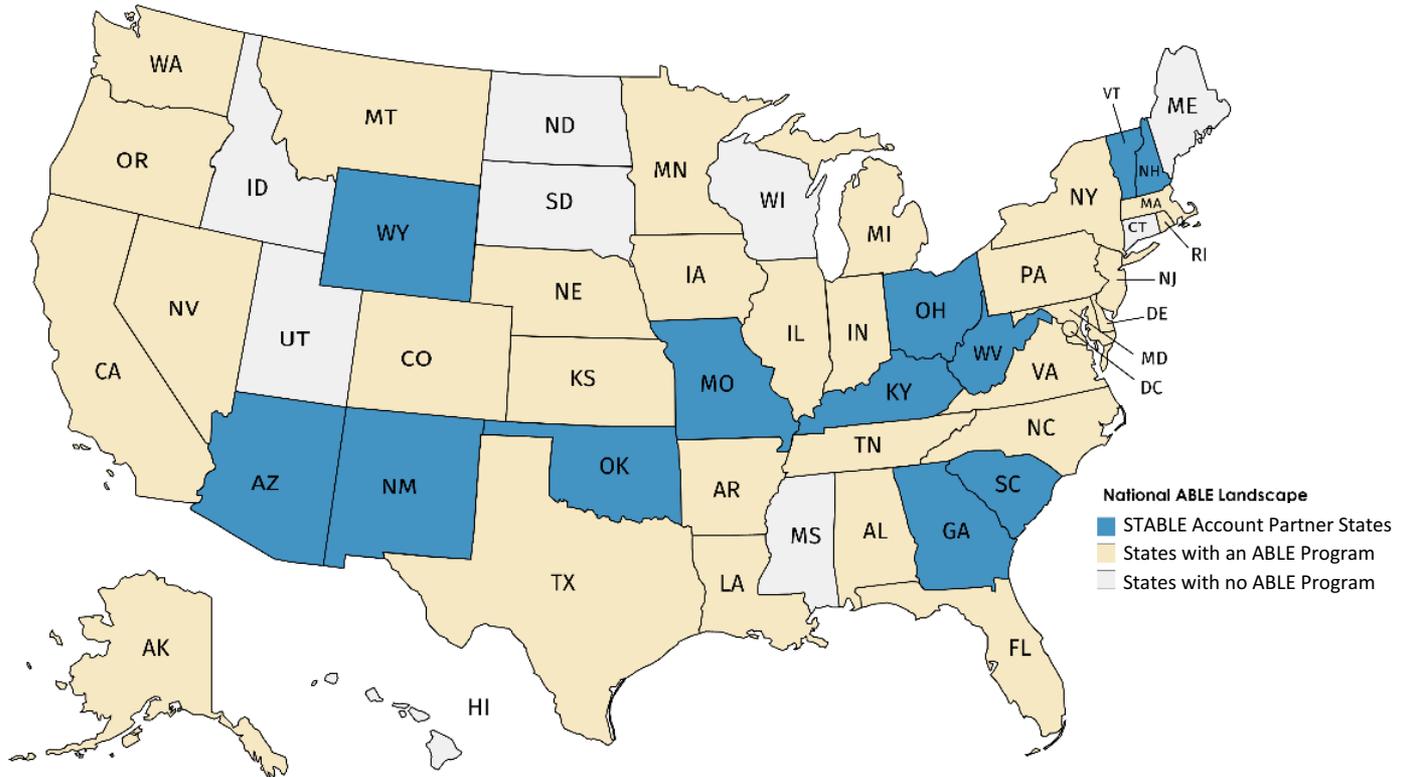
WHAT IS STABLE ACCOUNT AND THE PARTNER STATE MODEL?

States working together for one purpose:

To provide people with disabilities the opportunity to achieve financial independence through the nations most-used ABLE savings and investment program.



STABLE ACCOUNT PARTNERSHIP



Arizona • Georgia • Kentucky • Missouri • New Hampshire • New Mexico

Ohio • Oklahoma • South Carolina • Vermont • West Virginia • Wyoming

WHAT STABLE ACCOUNT OFFERS

Karen Crider, Manager
South Carolina ABLE Savings Program



STRENGTHS OF STABLE ACCOUNT

Most-chosen program nationally

- Participants in all 50 states and D.C.
- STABLE Card users in all 50 states and D.C
- Over 11,000 active accounts and \$65M in assets

Exceptional customer service

Free STABLE Card powered by True Link

Employee Payroll Direct Deposit

Zero-cost program for partner states

Sustainable model



FEATURES OF STABLE ACCOUNT

High Quality Plan Features

- ✓ Multiple ways to spend your savings, including a free Debit Card
- ✓ Exceptional contribution and expense tracking
- ✓ Simple, low-cost, index-based Investment options
- ✓ Spanish translated resources
- ✓ ADA compliant and mobile friendly websites

Superior Customer Service and Call Center Support

- ✓ Available Monday - Friday, 9am – 8pm EST
- ✓ No phone tree. You will get a live voice!
- ✓ Email response within next business day.
- ✓ People-First trained customer service staff
- ✓ Available for individuals who are deaf and hard-of-hearing and Spanish speakers
- ✓ Wrongful benefits determination assistance



SPENDING FROM YOUR ACCOUNT

Free Withdrawals + No Limits



CHECKING & SAVINGS

Transfer to personal checking or savings



THIRD-PARTY

Pay with a Third-Party Check



THE STABLE CARD

Transfer onto STABLE Card

STABLE will not ask what you spend on, but benefits agencies and IRS can

THE STABLE CARD

STABLE »
ACCOUNT

5342 3552 4544 2464 DEBIT

YOUR NAME

VALID THRU
03/22



Erica
STABLE Account Owner

STABLE CARD

The STABLE Card is a loadable/prepaid debit card that can be used anywhere Visa is accepted



LOADABLE

ALR and Beneficiary can both have cards. Loaded separately



TRACKS EXPENSES

Spending monitor, alerts and reporting features; can add notes and attach receipts



PROTECTIONS

Remain under ABL protection; no overdraft, no cash access, limiting of merchants



FREE TO USE

No monthly fee, No domestic transaction or PIN fees

eGift EVENTS

An eGift event sends out emails to friends and family for special events



SEND

Send request to friends and family for special events



RECEIVE

Contributions go directly into STABLE Account



ADVANTAGES

Gifts will not affect benefits



RECORD KEEPING

System tracks contributors for sending thank you notes

DIRECT DEPOSIT

Employed beneficiaries or family members can deposit payroll wages directly into a STABLE Account.

Put Your Savings on Autopilot!

STABLE
ACCOUNT

STABLE Account
Payroll Deposit Instruction Form

INSTRUCTIONS FOR EMPLOYEES

1. Print this form, complete any missing information, then sign and date the form.
2. Provide this form to your employer so they can initiate or update your payroll deposits using the instructions on this form. In most cases, this will need to be to your Human Resources, Benefits, or Payroll representative for administering payroll deposit contributions. Your employer should initiate or change your payroll deposit contributions to the Plan upon receipt of this form.

Employee Name:

Employee SSN:

Total Deposit (per pay period):



Travis
STABLE Account Owner

WHY SOUTH CAROLINA BECAME A PARTNER STATE

Ohio is National Leader in ABLE Landscape

Program Strength

- Participants in all 50 states and D.C.
- Over 11,000 active accounts and \$65M in assets

Low Fees for Account Owners

Program Support

Sustainable Model



Treasurer Curtis Loftis
and South Carolina ABLE Savings Program Supporters

INVESTMENT CONSIDERATIONS

Thomas Hatch, Operations Manager
STABLE Account



ASSESSING YOUR NEEDS

Four Questions to ask yourself:

1. Why am I saving money?
2. How much money will I need?
3. When will I need it?
4. What is my comfort level with the possibility of losing money?



Donnie & Michelle
Oklahoma STABLE Account Owners

INVESTMENT OPTIONS

Which LifeStrategy Fund is best for you?

	LifeStrategy Income Fund	LifeStrategy Conservative Growth Fund	LifeStrategy Moderate Growth Fund	LifeStrategy Growth Fund
For investors who:	<p>Care most about current income.</p> <p>Accept the limited growth potential that comes with limited exposure to stock market risk.</p> <p>Get details on LifeStrategy Income Fund</p>	<p>Care more about current income than long-term growth.</p> <p>Want some growth potential but with less exposure to stock market risk.</p> <p>Get details on LifeStrategy Conservative Growth Fund</p>	<p>Care more about long-term growth than current income.</p> <p>Want more growth potential and accept added exposure to stock market risk.</p> <p>Get details on LifeStrategy Moderate Growth Fund</p>	<p>Care most about long-term growth.</p> <p>Accept significant exposure to stock market risk in exchange for more growth potential.</p> <p>Get details on LifeStrategy Growth Fund</p>
Investment time horizon	3 to 5 years	More than 5 years	More than 5 years	More than 5 years
Risk	 <p>Low to moderate</p>	 <p>Moderate</p>	 <p>Moderate to high</p>	 <p>High</p>
Target allocation	 <p>■ 20% stocks ■ 80% bonds</p>	 <p>■ 40% stocks ■ 60% bonds</p>	 <p>■ 60% stocks ■ 40% bonds</p>	 <p>■ 80% stocks ■ 20% bonds</p>



INVESTMENT OPTIONS

Choose from:

- Four Vanguard mutual funds that range from aggressive to conservative
- One principal-protected FDIC-Insured savings option

Example 1

GROWTH	<input type="text"/>
MODERATE GROWTH	<input type="text"/>
CONSERVATIVE GROWTH	<input type="text"/>
INCOME	<input type="text"/>
BANKSAFE	<input type="text" value="100%"/>
TOTAL ALLOCATIONS	100% ✓

Example 2

GROWTH	<input type="text" value="80%"/>
MODERATE GROWTH	<input type="text"/>
CONSERVATIVE GROWTH	<input type="text"/>
INCOME	<input type="text"/>
BANKSAFE	<input type="text" value="20%"/>
TOTAL ALLOCATIONS	100% ✓

Example 3

GROWTH	<input type="text" value="5%"/>
MODERATE GROWTH	<input type="text" value="10%"/>
CONSERVATIVE GROWTH	<input type="text" value="10%"/>
INCOME	<input type="text" value="25%"/>
BANKSAFE	<input type="text" value="50%"/>
TOTAL ALLOCATIONS	100% ✓

ACCOUNT COST

There is a minimal cost for owning a STABLE Account

Monthly Maintenance Fees

Ohio Residents
\$2.50 (\$30 Annually)

All other states
\$3.50 (\$42 Annually)

Asset-Based Fees

Ohio & Partner States
Between 0.19% and 0.33%

All other states
Between 0.45% and 0.59%

* We do not charge an enrollment fee, check processing fee, ACH processing fee, rollover fee or monthly debit card fee.

OUR ADVOCATES



Marge
Mother of Enrollee



Michael
STABLE Account Enrollee



Dave
CEO of Company



WE'RE HERE TO HELP!



1-800-439-1653

Monday - Friday
9 am - 8 pm EST



team@stableaccount.com



stableaccount.com

ANY
QUESTIONS

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Submitting Questions

- Please use the Q&A box to submit questions and we will direct them accordingly.
- If your question is not answered during the webinar, or you are listening by phone and not logged in, you may email info@ablenrc.org.

Resources



- ABLE National Resource Center: <http://ablenrc.org/>
- ABLE Case Summary Series “A Range of Strategies for Funding an ABLE Account”:
<http://ablenrc.org/resources/able-case-summary-series>
- Making Smart Financial Decisions: <http://ablenrc.org/step-3-making-smart-financial-decisions> (Focus on Tip #3 – Maximizing Savings Opportunities)
- Building a Circle of Support: <http://ablenrc.org/step-2-building-circle-support>
- Find a Certified Benefits Counselor called a “Community Work Incentives Coordinator” (CWIC) by visiting: <https://choosework.ssa.gov/findhelp/result?option=directSearch>
- Purchase The Gift of Independence gift card: <http://ablenrc.org/thegiftofindependence>



Help Spread the Word!

Please share information about ABLE accounts with your friends, family and community groups!

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



Join Us on June 20, 2019 at 2pm ET

Next webinar: ABLE: Myths Versus Facts

The ABLE National Resource Center (ABLE NRC) answers questions from people with disabilities, their families and those who support them about the ABLE Act, ABLE programs and ABLE accounts on a daily basis. We frequently hear misinformation or misunderstandings about ABLE from all across the country.

This webinar will help breakdown the most common myths and misconceptions that we hear and provide the facts you can trust as you move forward putting a down-payment on financial freedom with ABLE.

[REGISTER: bit.ly/June20ABLEWebinar](https://bit.ly/June20ABLEWebinar)

Contact Us!

E-mail Inquiries: Info@ablenrc.org

Call Center: (202) 683-6094

Website: www.ablenrc.org

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