



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



Investing in a Bright Future: ABLE savings accounts, possibilities and progress.

Presented by ABLE Collaboration

Thursday, September, 19 2019

2:00 pm – 3:15 pm ET

The ABLE National Resource Center is funded 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.

ablenrc.org



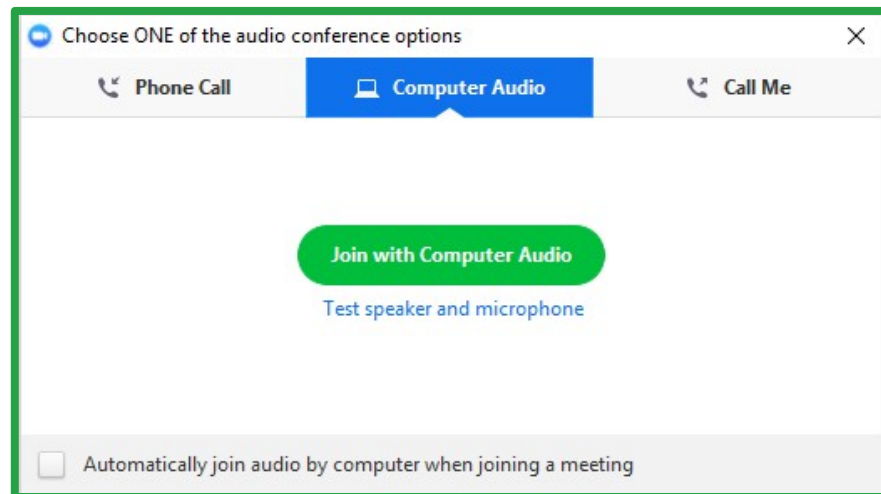
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- **Please use the Q&A** box to submit any questions you have during the webinar. *Please do not use the chat box.* We will try to answer all questions.
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Please note: This webinar is being recorded 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
 - David Bell, Oregon ABLE Savings Plan & ABLE for ALL Savings Plan
 - Kelly Nelson, Maryland ABLE Savings Plan
 - Peter Tassoni, Washington State ABLE Savings Plan



Agenda

- Introducing ABLE NRC's Spotlight Series on ABLE Programs
- Become Familiar with the mission of the ABLE Collaboration
- Learn about the partners involved in the ABLE Collaboration
- Learn who the ABLE Collaboration is serving and how
- Explore ABLE Collaboration program features
- Questions and Answers

Introducing ABLÉ NRC's Spotlight Series

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

- These webinars are intended for those who already have a basic understanding of ABLÉ.
- State ABLÉ 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 ABLÉ account but are new to the concepts of investing and saving.

Upcoming Spotlights in 2019 Include:

- **November: Fidelity's AttainABLE Savings Plan / Massachusetts Spotlight**



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.

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- [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 Collaboration

Investing in a Bright Future

ABLE savings accounts, possibilities and progress

ABLE Collaboration



Our Mission to Support



Through:

Partners

People

Accessibility

Features

Policy

Partners



People (Slide 1 of 3)

State Services

Connections with state agencies that offer disability support services such as Developmental Disabilities Administration, Work Incentive Network and the Health Care Authority



People (Slide 2 of 3)



Disability Service

Connections with nonprofit organizations that support the disability community such as the ABLE National Resource Center, NW Down Syndrome Association, Autism Society, Special Olympics and more

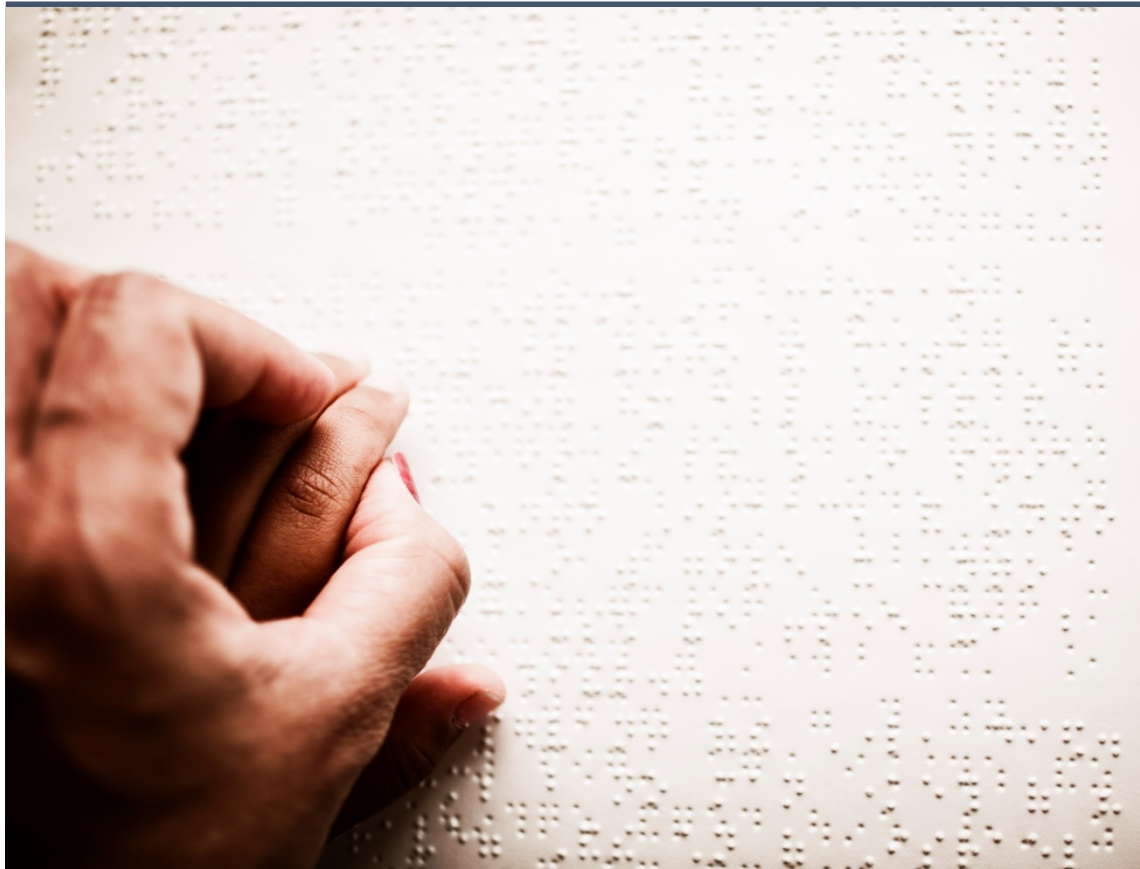
People (Slide 3 of 3)

ABLE Service

State ABLE Ambassadors, staff members and Service Center members who have received special training to best support ABLE savers



Accessibility (Slide 1 of 2)



ADA Standards

Website

Marketing materials

Forms

Presentations

Service Center

Accessibility (Slide 2 of 2)

Entity ALR

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



Features (Slide 1 of 7)



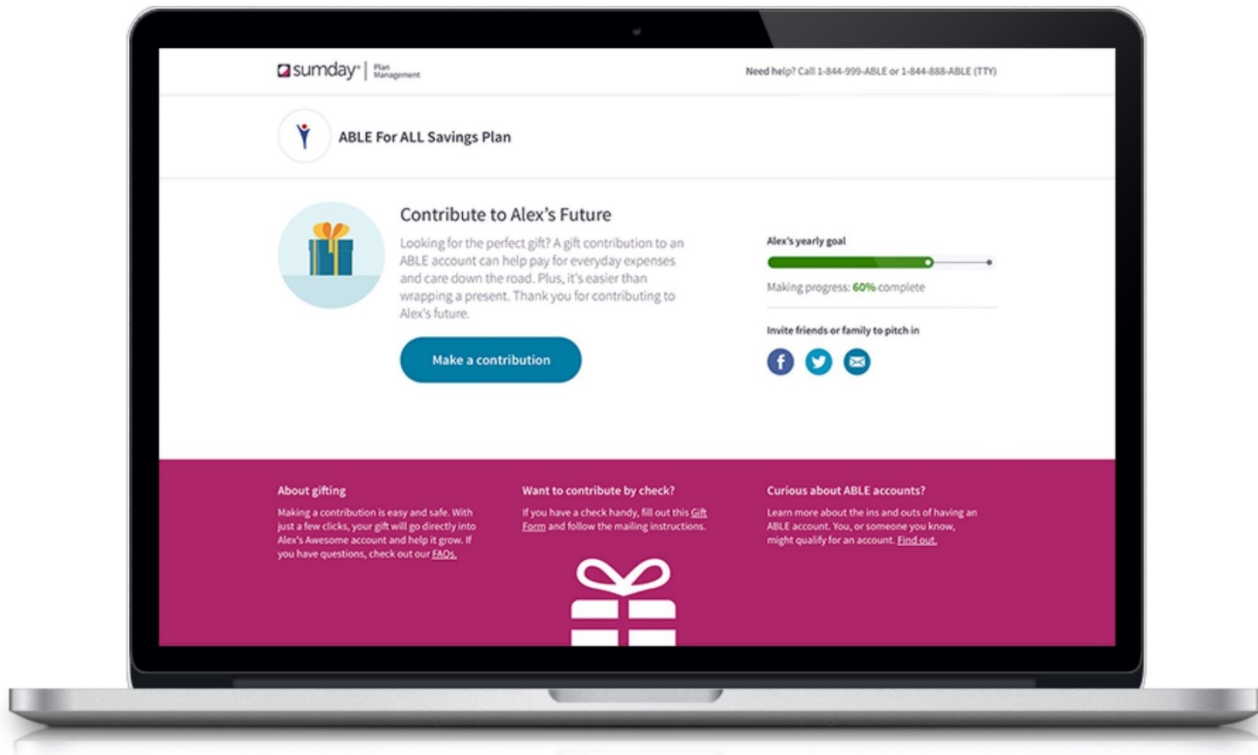
ABLE to Work

We implemented ABLE to Work as to allow for the maximum amount of annual contributions by allowing the ABLE saver to mark each contribution as “Standard” or “ABLE to Work” contributions

Features (Slide 2 of 7)

Gifting Page

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



Features (Slide 3 of 7)



TrueLink Prepaid Card

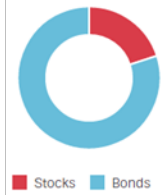
Coming this fall, savers will have the ability to order an ABLE prepaid card through TrueLink that can be loaded with their ABLE funds and used for eligible expenses

Features (Slide 4 of 7)

Cash Option



Conservative



Moderate



Aggressive



Fund Name	Ticker	% Allocation of Investment Option		
		ABLE Conservative	ABLE Moderate	ABLE Aggressive
Vanguard Total Stock Market Index Fund	VTSAX	10%	24%	40%
Vanguard Total International Stock Index Fund	VTSNX	10%	24%	40%
Vanguard Short-Term Bond Index Fund	VBITX	25%	0%	0%
Vanguard Total Bond Market Index Fund	VBTLX	36%	40%	13%
Vanguard Total International Bond Index Fund	VTIFX	9%	10%	3%
Vanguard Short-Term Inflation Protected Index Fund	VTSPX	10%	0%	0%
DFA Global Real Estate Securities Fund	DFGEX	0%	2%	4%
		100%	100%	100%

Features (Slide 5 of 7)

ABLE for ALL Savings Plan Alex Smith *****2833



Allocate your money

You can put money in an investment and/or a cash option. Future contributions and withdrawals will be allocated to help bring your account back to your target allocation of cash and investment balances.

[Learn more about ABLE investments >](#)

Select one

- Cash allocation
- Investment allocation
- Combination of cash and investment allocation

Choose your mix

You have to allocate at least 10% of your money to the investment.

Cash Allocation

 %

Investment Allocation

 %

Select

[Learn more about ABLE Aggressive >](#)

More about cash allocation

- This portion of your money is usually set aside for short term saving or on-going spending needs
- There's low risk, but minimal interest
- The account is FDIC insured

More about investment allocation

- This portion of your money is usually set aside for longer term investment
- There's the risk of losing your money, even your contributions, but you may also gain more money over time
- Each option has varying degrees of risk, going up and down in value depending on the market

Support with Savings

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

Features (Slide 6 of 7)

Account Management

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

The screenshot shows the user interface for the Oregon ABLE For All Savings Plan. At the top, the sumday logo and 'Plan Management' are on the left, and navigation links for Dashboard, Profile, Add account, Help, and Sign out are on the right. The main header identifies the account as 'Oregon ABLE For All Savings Plan' for Alex Smith, with account number 305496430. Below this is a horizontal menu with tabs for Overview (selected), Activity, Card, Investments, Transfers, and Settings. The Overview section is divided into three columns. The left column shows the 'ABLE Account' with a total balance of \$7,892.39 and a 'Prepaid Card' with a total balance of \$134.90, including a 'Reload card' button. The middle column displays 'Your progress this year' with a green progress bar and text indicating the user is \$3,482 closer to a \$7,000 yearly goal. The right column shows 'Resources' with a donut chart and text indicating \$5,524.67 invested in the Aggressive option and \$2,367.72 in the cash option. At the bottom, there is a promotional banner for 'Create a Gifting Page'.

sumday® | Plan Management

Dashboard Profile Add account Help Sign out

Oregon ABLE For All Savings Plan
Alex Smith • Account Number 305496430

Overview Activity Card Investments Transfers Settings

ABLE Account [review activity](#)
\$7,892.39 total balance

Prepaid Card [view card](#)
\$134.90 total balance
[Reload card](#)

Manage this account
[Create a Gifting Page](#)
[Edit account information](#)
[Manage account access](#)

Your progress this year [edit goal](#)
You're **\$3,482** closer to your \$7,000 yearly contribution goal

Resources [manage](#)
Account Returns*
↑ \$321.23
+3.4% since July 2017

- \$5,524.67 invested in ABLE Aggressive
- \$2,367.72 in cash option

Want friends and family to contribute?
[Create a Gifting Page >](#)

Features (Slide 7 of 7)

Account Fees

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

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

Minimum Contributions

We keep our initial and subsequent contributions as low as possible

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

Policy (Slide 1 of 2)

ABLE Age Adjustment

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



Policy (Slide 2 of 2)



Medicaid Recovery

The ABLÉ Collaboration states have worked to limit Medicaid Recovery from taking place on funds previously saved in an ABLÉ account as allowed in the federal ABLÉ Act



Thank You

ABLE Collaboration



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Learn More with our Resources!

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

- [Federal guidance](#) from the Internal Revenue Service, Social Security Administration, Center for Medicare and Medicaid Services, Department of Agriculture Supplemental Nutrition Assistance Program, and Housing and Urban Development
- [ABLE Accounts and Tax Time Savings](#)
- The [ABLE Toolkits](#)
- [ABLE Accounts, Special Needs and Pooled Trust Comparison Chart](#)



Help Spread the Word!

- Help spread the word! Please share information about ABLE accounts with friends, family and community groups! Add the topic of ABLE within your conversations to inform people of the new opportunity for people to be lifted from poverty, enhance their life and be allowed to save regularly for their current or future needs.
- Open an ABLE account or assist someone else with opening their ABLE account.
- To receive up-to-date information on ABLE, please subscribe to our [AchievABLE](#) newsletter.
- Connect with us on social media: [Facebook](#) and [Twitter](#).
- Participate in all of the [ABLE National Resource Center webinars](#) to stay informed.



Join Us in October for our...

ABLE and Work Incentives for Working Age People with Disabilities
National Disability Employment Awareness Month (NDEAM) webinar

Be on the look out for registration information soon!



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