



TO: All Staff

FROM: Human Resources

RE: Exciting Opportunity for Our Employees with Disabilities/Who Have Family Members with Disabilities

As a valued member of our team, we want you to be aware of an opportunity to save and invest for your future that may be open to you and/or your family. The **Achieving a Better Life Experience (ABLE)** program allows people with qualifying disabilities to build assets and grow their financial independence by saving money in an ABLE account.

ABLE accounts are **tax-advantaged savings and investment vehicles** available to eligible individuals with disabilities. They grow tax-free when used to pay for qualified disability expenses, or QDEs, which enhance the health, independence or quality of life of an individual with a disability. They can be used regardless of whether or not you or your family member with a disability is receiving some form of public benefit.

We are committed to celebrating the rich diversity of our talented workforce, and we care about the unique life circumstances and goals of each of our staff. We recognize that, for many members of our team who may have disabilities or who have family members with disabilities, living with disability can come with significant costs.

Qualified disability expenses include expenses related to education, housing, transportation, employment supports, assistive technology, health care expenses, financial management and more. An ABLE account can be opened at any age, as long as the disability occurred before the age of 26. The specific type of disability does not necessarily matter, but the disability must be significant enough to meet ABLE program requirements.

Attached to this email is a flyer to help you get started. We are teaming up with the ABLE National Resource Center (ABLE NRC), managed by National Disability Institute (NDI), to provide you with a wealth of information about ABLE accounts and how to most effectively use them. Our Human Resources department will gladly sit down with you to talk about your options and discuss how you can designate a portion of your earnings to be deposited into an ABLE account regularly, if you would like to explore that option. To learn more, please visit [ablenrc.org](http://ablenrc.org).

