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LIVE ABLE Q&A: Ask The Experts 2026

Webinar Transcript

>> CHEYENNE RIVERS: Beyond the Basics: Ask the Experts will begin soon.

¶ You have got dreams in your pocket, they glow.

¶ A little spark, a little fire, let them show.

¶ Every step you take, you’re building more.

¶ Through every open unlocked door.

¶ Click, apply. Make your play.

¶ Turn the page. Start today. Keep the faith. Build with care.

¶ ABLE's your future, always there.

¶ The road ahead, it twists and bends, but every journey finds its ends.

¶ Hold reins, you've got the power. This is your moment, your finest hour.

¶ Click apply, make your play. Turn the page. Start today. Keep the faith. Build with care.

¶ ABLE's your future, always there. What you see is what you will make. Every leap is yours to take. Dreams aren't whispers, they're a shout. ABLE helps you work it out.

¶ Click apply, make your play, turn the page. Start today. Keep the faith.

¶ Build with care. ABLE's your future, always there. ¶ ¶

>> CHEYENNE RIVERS: Introductory music track was generated by Suno.

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The Q&A Box: We will be using the Q&A Box Zoom feature throughout the Webinar. If you have a technical problem, please use this box to alert the NDI host. When we announce the specific ABLE topic, type questions you have for that topic into the Q&A Box. We will read them out loud and answer live as time permits.

You can up vote by clicking on thumbs up if you have the same question, or you can add comments or respond to another attendee's question.

Please visit Frequently Asked Questions at ABLE National Resource Center.

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>> JODY ELLIS: Hello, everyone. My name is Jody Ellis, Director, ABLE National Resource Center, National Disability Institute (NDI).

ABLE NRC provides all the ABLE information that you need in one place. ABLE   we share reliable objective information about ABLE, including plan comparisons, Best Practices, and strategies to increase savings for now, as well as into the future.

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

I am joined today by five ABLE experts. We have Stephanie Kanter, filling in for JJ Hanley, representing the Illinois ABLE Plan. Stephanie is joined by Thomas Hatch, Operations Manager, STABLE Accounts, Ohio Treasurer's Office. The STABLE Accounts administer the Ohio Plan, as well as a Collective and Consortium of many other ABLE Plans in the country.

Then Thomas and Stephanie are joined by Laurie, Kelley and Marlene, all colleagues of mine at NDI. Laurie Schaller, Manager, Financial Empowerment, Kelley Land, Trainer and Technical Assistance Specialist, and Marlene Ulisky, Manager, Financial Empowerment, are all Subject Matter Experts.

Let's review the topics we will be covering today. I do want to share, in April of 2026, we had a Q&A Session, and we covered a lot of the introductory topics, but there were such a volume of questions, we knew that we had to host another Q&A Session and really spend some time on more of the advanced topics.

We have already covered getting started, what the ABLE eligibility is, how to compare and select a plan, how to open accounts, how to make contributions into accounts, and we also spent a lot of time on Qualified Disability Expenses, or QDEs, as we call them.

Today, I did put QDEs on the list of potential topics that we could cover, but that is only if time permits, because we did already cover QDEs in another session.

That session from April has been recorded.

If you have any of those types of questions about getting started in eligibility and opening up accounts, I encourage you to go to our Resource Library on the ABLENRC.org website. You can click by webinars and you will see the recording of that session.

Today what we are going to be covering are the more advanced topics. This includes support from others, managing an account, and different savings strategies, addressing investment questions, and then other advanced categories we can certainly cover.

What I will do is when we start, which we are going to start with support from others, because there is such a volume of questions, if you could hold entering in your questions in Q&A until that particular topic comes up.

What we would like to do now is to take questions that involve support from others. If you or a family member, or if you are a Representative Payee, an entity, and you have questions about supporting an ABLE Account Owner, or if you are an ABLE Account Owner, and you have questions about who can support you, and what roles that they can play, that is the type of question to go ahead and put in the Q&A Box now.

Just a reminder, you can put your questions in Q&A.

>> STEPHANIE CANTOR: Please make sure your question doesn't have private information, because we want to protect privacy in the Q&A.

Let's get started. Support from others. We will just move to the next slide. Account ownership and control.

I am going to pause for a second and see, like, Kelley, if you want to just start sharing some of the questions that have come through, that is fine.

Up on the screen right now we have sharing that accounts are always opened in the name of the Person with a Disability, and Authorized Legal Representative, or the account owner, can choose others to help them with their account and access various levels of information.

There is a prescribed hierarchy of support of who can help someone either open the account, and/or manage the account. So, Kelley.

>> KELLEY LAND: Just a few I think would fit into this category. One is, how long has ABLE been a government program for Persons with Disabilities? Has it ever gone through changes through legislation, or changed and has it ever stopped or assumed all the money in a single account?

I know that it is not really support from others, but I think it fits under the government realm of ABLE Accounts.

>> JODY ELLIS: Yeah. Again, for any of the experts, I don't want to put you on the spot, but feel free if you feel comfortable answering it. I know Thomas Hatch has a significant amount of experience with the ABLE Plans, with Ohio starting right up 10 years ago. If any of you feel comfortable answering, that would be great.

>> THOMAS HATCH: Sure, Jody. I can answer that. I appreciate everybody being on today.

The ABLE Law was established 11.5 years ago, in December of 2014, when the government passed the law of Achieving a Better Life Experience Act.

From the standpoint that has been offered, the Act created a structure, and then states created their own state laws to govern how their state was going to operate. The first program, which is Ohio, and we are proud of that, was June 1 of 2016.

And along with Ohio in 2016, there were seven other states that created programs. By the end of 2016 there were eight programs in existence.

Then many more came on between 2017 and 2018.

In total, these have been around for at least 10 years, at the longest point.

Many programs are national, meaning that similar to a college savings program, you can choose whichever state program that you would like. Not all of them are, so you want to look at the specific rules of that program.

And there has been some significant adjustments over time.

The Federal Agency passed with overseeing this program was the Internal Revenue Service, the IRS, and they initially came out with preliminary rules and later came out with finalized rules.

In addition to that, there has also been a couple of significant legislative adjustments at the Federal level. In particular, there was one and sometimes I always forget the names of the Acts that created these, but there was the jobs and something or other act a number of years ago that added the opportunity for individuals with college savings accounts to roll over some of the money from that account into an ABLE Account, and that is a whole other topic we can describe further.

Then you also have the ability for individuals employed to contribute beyond the standard contribution amount.

Then there is also a Saver's Credit, which can apply to some people make in the taxation. So, those were created, and also, the most significant one for this year that many people remember, is back with the, I think they call it the One Big Beautiful Bill, whatever you call that Act that happened that the age of onset of the disability adjusted from 26 to 46 and is a significant rule change to broaden the scope of eligibility for a lot of individuals.

>> JODY ELLIS: Yes. Thank you. Thank you for being so thorough with that. Kelley, are there specific questions with, you know, a Circle of Support, a set of determinations and decision making around ABLE Accounts that we should answer live?

>> KELLEY LAND: Yes. I am having difficulty comparing and choosing State plans. Is there some way that we can talk to people or compare to look at the state plans?

I don't know if the other experts

(Captioner technical difficulties please stand by)

in our plan we call it the Authorized Individual.

>> JODY ELLIS: Great. Thank you for that and thank you for clarifying that. We also had questions, like can a grandparent open an ABLE Account?

On this slide you will see there is a hierarchy of support. It is up to the person, the account owner, to designate support, if they don't have an Authorized Legal Representative or Agent already in assuming they are age of majority, they can decide.

Otherwise, if they are a minor, certainly the parent or legal guardian can open the account on their behalf.

Would the Circle of Support, on the next slide, we do share, you know, it is good to understand the different roles of supporters. Especially Representative Payees. I know a lot of ABLE Plans have really made major strides that have made it easier for organizations who are Representative Payees to be able to open and manage multiple ABLE Accounts at one time. That is another enhancement that a lot of plans have made to make that easier.

Kelley, any other questions with support from others? If not, we can move into ABLE and trusts, because I know there is always questions about 529 Rollovers, Trust accounts and how that works with ABLE Accounts, but before we move to that, I want to make sure we addressed all these questions live for the section we planned on.

>> KELLEY LAND: Yes. I believe we have. There are a few about who notarized the account and Rep Payee, but I think Stephanie did a great job of answering that question, so I think we are good to move on.

>> JODY ELLIS: Excellent. Moving onto the intersectionality of ABLE and other accounts. That is on the next slide, I believe. Yeah.

I know when we started this Webinar, I already saw so many questions asked in the Chat, but know, for the Chat, please, if you have questions about how ABLE interacts with a Trust account, a 529 Rollover, a 530A or Trump Account, now would be a time to put those questions in the Q&A.

I don't know if there were questions already raised, but we can start with can someone have a Trust account and ABLE Account, maybe in terms of answering that question, maybe one over the other, but what are the benefits with an ABLE Account. I will open it up to the experts.

>> MARLENE ULISKY: There are major differences between special needs and a full trust and ABLE Account. There are differences on who request open the account, whether it is a Person with a Disability or another third party. There are differences in contribution limits, and there may be differences in how it affects means tested or government benefits.

Generally, a Special Needs or full Trust can accept larger sums of money, whereas an ABLE Account has an Annual Contribution Limit.

An employee, or working ABLE Accountholder that is a little higher limit than the $20,000 limit, but there are other differences, also, with regard to taxation of the account, or taxation of growth, and a lot of other differences.

Actually, they can complement one another, though. A special needs or an ABLE Account, or a Special Needs Trust, or a Full Trust, can actually contribute into an ABLE Account up to the Annual Contribution Limit. We have seen that at the able National Resource Center, in many cases, where someone needed to supplement their income, or their funds, perhaps, to pay for housing expenses, or their monthly expenses, things like that.

But they can actually work side by side, and work together very nicely.

>> JODY ELLIS: Great, thank you. I know there were a lot of questions about how to use a 529 Account to put fund into an ABLE Account. We know it is possible in terms of the policy or regulations, but I think those questions were specific to how would you do that? I don't know, Stephanie. Do you want to start with answering that, then, Thomas, feel free to add on.

>> STEPHANIE KANTER: Absolutely. You can. Let's say there was a 529 Account, an education savings account. Funds from that education savings 529 Account can be rolled over into the account owner's ABLE Account.

Up to the contribution limit for the calendar year. For 2026 that is $20,000 from all sources.

It may not be the individual, the account owner going into college, the funds can be rolled over into the ABLE Account, knowing the ABLE Funds can still when used for educational expenses.

>> JODY ELLIS: Right.

>> THOMAS HATCH: And, Jody, I will add, if you are looking at sort of how does this work, I would go to the plan that you are involved in, go up to their website. Usually this needs to be done via a form. You get the form off of that program's website. Typically, it can be done. Usually there is a singular form. It can be country in one of two ways.

Either a direct transfer where the college savings sends the directly to the program, the ABLE Program, but there can be differences that if a college savings plan won't allow that, they will do what is called an indirect rollover, which is basically send the check to you, then you turn around and send the check to the ABLE Program, but all that will be documented on the plan's website with the applicable forms that you need to fill out.

>> JODY ELLIS: Great. Thank you. Thank you so much.

Kelley, are there other questions in the Q&A about whether it is Trust Accounts, 529 Rollovers or 530A Accounts that we haven't answered yet?

>> KELLEY LAND: Yes. We have several of them. I will start with the 529 Plan questions. The first one is, can we please touch upon how to distribute funds through a 529 Plan, then have ABLE pay for their transition program? I am not sure if they are thinking college or if there is another transition program, but I think the heart of the question there is, you know, how do the 529 Funds Rollover into an ABLE Account so then it can be used for QDEs?

>> JODY ELLIS: All right. I think we answered that.

>> LAURIE SCHALLER: This is Laurie. Let me take that yes. Transition fees often can be paid for by a school district, or by Vocational Rehabilitation Program in that individual state. And so you want to see always if there is a source of funding that will pay for something that you need.

And then once the 529 Funds, a portion of them, up to $20,000 from all combined sources that calendar year are deposited into ABLE Account, if you need some of those funds to help cover transition service fees you may do that and pay for those fees directly from the ABLE Account, and keep receipts for that calendar year, for everything spent from the ABLE Account, for at least 7 years. Thank you.

>> JODY ELLIS: Yes. Thank you for clarifying, Laurie. Great.

>> KELLEY LAND: The next question, again, regarding 529, are there any downsides to investing 100% into my child's 529 Plan, then transferring it over to the ABLE Account, as needed? I thought you would come off Thomas. (Chuckles)

>> THOMAS HATCH: Yes! Really the only downside I would think is that those transfers can only be up to the annual maximum amount into the ABLE Plan. It is up to $20,000 this year. that is $20,000 if other contributions haven't already been made to the account if you made that transfer.

That would be the only downside. Certainly College Savings Plans have different benefits, features and investment options, and if you wanted to go that route, that is totally fine, but keep in mind there are limits in how much you can move from that to the ABLE Account each year.

And, I guess the other thing, too, real quick when you do move that to there is consideration of let's say the beginning of the year I decided let's move the full $20,000 from my College Savings Plan over to the ABLE Account. Now if you did that, you used up the whole ABLE Contribution Limit for the year and no more money can go in.

If there are other sources of funds that you need to put into the account, that can restrict doing that, or it will reduce the amount you can take from the College Savings Plan.

>> KELLEY LAND: Thank you. And switching gears, over to 401(k)s.

I guess, a general question is, can a 401(k) Account be deposited into an ABLE Account? This person did specify a State, but I think we can answer that more generally.

>> THOMAS HATCH: Yes. And I can jump on that one, as well. There is no provision to move funds, I would say from any kind of retirement account to into an ABLE Account directly. With the 401(k), the funds would need to be withdrawn, which has its own consequences. There could be tax penalties and all kinds of other things. But if it was withdrawn into your personal care, then the withdrawn funds could be moved into the ABLE Account, if you choose, but I would heavily advise before doing that, speak to a tax counselor, maybe an attorney of some sort, because there are restrictions and penalties from those accounts should the money be taken out early.

And there might even be restrictions on whether you can take the money out if it is an active 401(k) Plan.

If you are actively employed, many times you can't touch that money until you leave employment.

>> JODY ELLIS: Thank you.

I want to point out in the Chat we have a comparison chart for ABLE Accounts and Trust Accounts, so if there are other questions we don't get to today, that Comparison Tool offers lots of detailed information. Anything else, Kelley?

>> KELLEY LAND: A understand an account holder who doesn't work or have a retirement plan can ask the employer to make deposits into the ABLE Account. How do we recommend that be done?

>> THOMAS HATCH: Well, I can offer an answer. I am not sure if it is the if the question is how do they approach their employer about an asking them, I don't know if I have a lot of advice there, other than letting the employer know that this is something they could do. It is a legal option that they have. But certainly our advice would be, or general recommendation would be to have those funds directly deposited. Many programs have the ability to provide the employer with the account information that they would need to directly transfer those funds from the employer into their ABLE Account.

As far as the transfer mechanism, that would be the advisable route to go.

>> JODY ELLIS: We know a lot of plans have a Direct Deposit Form, or way for employers to directly contribute an employee's earnings, if that is the question. And ABLE NRC also has an Employer Toolkit that is designed to help employers raise awareness and have information about ABLE Accounts for their workforce. There are also a few details, so you may want to check that out.

>> KELLEY LAND: There was a question on issues regarding connecting a Special Needs Trust to an ABLE Account. I want to clarify there is not really an issue around that. It is more about the contribution limits, and moving trust account funds to moving to an ABLE Account. You may want to clarify that.

And the 529 option, what are the special options for my child, so diversifying our funds.

>> JODY ELLIS: Great. Thank you so much. We will move on to managing an ABLE Account, as well as savings strategies.

If you have specific questions, go ahead and put it in the Q&A Box related to managing an ABLE Account.

If you have any questions related to savings strategies, go ahead and answer that. And I do want to recognize that we have a couple of other   we have a couple of raised hands, and we are not able to address everyone's raised hands. We are really hoping that you are able to put any question that you have in if Q&A that we can respond to.

I do apologize that we won't be able to get to the raised hand feature today. But let's go ahead with the money management and managing an account.

Money management, this slide, it really is pertaining to any account. Not exclusive to an ABLE Account, but we do encourage ABLE Account Owners to prepare a spending plan, really understand how much income is coming in, how much expenses are going out, and then is there any leftover funds, income, that you could   that you have at the end of the month or end of the quarter, that you could contribute into your ABLE Account.

We recommend setting SMART Goals, specific measurable, attainable, relevant, and timely, or time sensitive, time directed goals.

And, of course, we do have a Best Practices of contributing regularly, so, setting up automatic payments.

And on the next slide. Here are some questions that came in during the registration that we went ahead and just answered on the screen. We had questions about how to withdraw the funds for paying for Qualified Disability Expenses. Our answers were, you could use your debit card, prepaid card, a check or electronic transfer of funds. How long does the account remain active without making new contributions or withdrawals? We say usually it is until funds are spent down.

Then we had a question that came in about what happens if the account owner receives Supplemental Security in many and their ABLE Account goes over $100,000. What does that impact? And in that case, the SSI Benefits are suspended, but they are not terminated. It just means that payments would stop for that month, or for subsequent months where it is over.

And Medicaid does continue. Then once the balance is under $100,000, then SSI Benefit payments can resume.

Kelley, any questions with that? And after this, I know you were going to turn it over to Marlene to help manage the Q&A and let us know the questions we can answer live.

But anything with Account Management the Expert Panel can answer?

>> KELLEY LAND: I know we answered some of that he is on our last Webinar, but there are several questions around if the owner of the account passes away, what are the next steps for that? Can we just do a general overview of that?

>> JODY ELLIS: Yes. I am going to ask Laurie to go ahead and provide an initial answer, and then Thomas and Stephanie, please feel free to add on.

>> LAURIE SCHALLER: Upon the death of the ABLE Account Owner, the Death Certificate can be turned over to the ABLE Account Owner. Whoever is on the account can communicate, requesting that funds be used to cover outstanding Qualified Disability Expenses, which can include funeral and burial expenses for the ABLE Account Owner.

And then based upon the ABLE Plan and the state of recipients of that ABLE Account Owner, Medicaid may ask to step in and request that remaining funds be used to pay or reimburse Medicaid for expenses that Medicaid paid for since the opening of that ABLE Account.

Would someone like to speak about a qualified sibling? Or a beneficiary? Are you seeing that? Great.

>> STEPHANIE KANTER: I am happy to jump in on that, and I am sure Thomas will add more context, as well.

If an account owner dies, and there are funds remaining in the account after qualified outstanding disability expenses have been paid, funeral and burial expenses have been paid, if there is a successor account owner named to the account prior to the account owner's passing, depending on each state's sort of timeline for holding funds for potential Medicaid recovery, the funds in the account, the remaining funds, can be moved to the successor account owner.

Now, the successor account owner needs to be another ABLE eligible person, specifically a sibling, if there is going to be a rollover without the rollover being treated as a non Qualified Disability Expense. I hope I explained that in a way that it makes sense. It can be rolled over to another eligible individual who is not a sibling, and some plans may restrict it to siblings only.

But if it were to rollover or move into the estate, and to, you know, another beneficiary who is not ABLE eligible, it would be treated as a non qualified expense.

Any earnings would be taxed, and there could be penalties.

>> JODY ELLIS: Thank you, Stephanie. And on the next slide, we have questions, can Social Security Checks be directly deposited into an ABLE Account? I know a lot of ABLE Plans are set up where there can be a Direct Deposit. Stephanie and Thomas, I am not sure if your respective plans have that feature or not, if you want to respond to that?

>> THOMAS HATCH: I can tell you our plan, or any plan supported by the manager, does have the option to set up a Direct Deposit directly from the Social Security Administration. This can be for any Social Security Administration benefit, not simply SSI only.

I will say, though, that in my understanding, the difficulty, though, is that I believe the Social Security Administration does limit individuals who only Direct Deposit to one location or source.

Therefore, it is kind of and all or nothing. You can't split it up and say send half to my bank account and half to the ABLE Account. Usually when you sign up for it, it has to be 100% of those funds.

But at least within our platform, that is allowable.

>> STEPHANIE KANTER: The same for the programs that are managed by a census. There can be Direct Deposit set up for Social Security payments not exclusively SSI or SSDI.

>> MARLENE ULISKY: Jody, I would like to add also, it is my understanding, as well, that Social Security payments can only go to one source. Not to multiple locations or multiple accounts.

>> JODY ELLIS: Yes. Thank you. I am just going to we are going to ask one more question related to this, but I do want to reserve some time for investment questions, because I know there were a lot of investment questions that have come through. If you do have questions about how you are allocating contributions in your ABLE Account, go ahead and put that in the Q&A Box now.

But in terms of the Account Management, let's end with questions that have been raised in the Q&A about documentation needed for tax purposes.

And recording contributions and/or expenses, and how that is reported.

I don't know, Thomas or Stephanie, if you want to say how it is reported for your plans. I know the Program Managers kind of take care of filling out some tax forms and submitting them directly to if IRS, but if you want to expand upon that?

>> THOMAS HATCH: Sure. I will tackle this one, as well. Taxes are always an interesting topic. (Chuckles) There are two forms that you might get during tax time, depending on activity in your account. One of them is a 1099 SA. And there is also a 5498 SA.

One report contributions made to your account that year. And the other one reports withdrawals from the account. Just be aware that these are informational statements only. In general, not likely to be needed by a tax preparer when they are preparing your taxes. It is just a requirement that the Program Manager send you these forms if you have made a contribution and/or withdrawal, and if any have been made to your account.

The number that is sent is the total for the year. It is not broken down. There is no listing, itemized list, or anything like that.

Certainly if you have questions, you can take those forms to a tax advisor, and they can look at them.

The only thing I think would be relevant, really, is if there was a possibility that you made a non qualified withdrawal for the year, because that can have some tax consequences, but if they were all used for qualified expenses, then generally they are just forms you will receive, keep on hand, but likely not need to report or use.

>> STEPHANIE KANTER: Can you reiterate, piggy back on Tom, but something I think Marlene said earlier, we really do recommend that people keep documentation of expenses that have been paid out of the account. You know, you never have to approve an expense to the plan, or the program you opened your account with, but in case the IRS were ever to knock on your door, you would want to have that documentation handy.

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>> MARLENE ULISKY: Stephanie, based on what you said, too, what I understand is there are apps where you can track direct expenses, take a picture of an expense, and categorize it. That may be helpful to some folks.

>> THOMAS HATCH: Let me add one more thing, because I think this can also get some people frustrated. The IRS is always very interested in the amount of time they allow for these forms to be sent. So, the 1099 SA is actually due by January 31 of the following year. So, if it was this tax year, it would be due then.

The 5498 actually is not technically have to be sent until mid March. If you are not receiving that form immediately, it is not that the Program Manager is necessarily stalling on purpose.

But just understand that that is the Guideline.

If you want to understand that, it might help to know timing of when you might receive those forms in the mail.

>> JODY ELLIS: Great. Thank you. Yes. ABLE Accounts and taxes are a popular topic. ABLE NRC usually hosts an annual tax time tips Webinar to kind of help out with answering some of those tax specific questions.

But in a nutshell, to kind of wrap that up, is the ABLE Plans are reporting contributions and expenses to the IRS, but it is really up to the ABLE Account Owner and their Authorized Legal Representative to keep receipts and to indicate that it was a Qualified Disability Expense. Only the ABLE Account Owner is going to know that it is a QDE, because it is enhancing their independence, help, and overall quality of life.

Let's move on. We have 10 minutes remaining of our Webinar, and I would like to focus some time on ABLE investment questions. A lot of questions have come in, like where do I put my funds? That I want to contribute into my ABLE Account?

Many ABLE Plans   on the next slide, we have identified that there are checking account options for many plans that are FDIC Insured, and then depending upon the plan, because each plan is different, we   there are different investment options that may be available.

On this slide we are sharing some examples of investment options that may be able for a plan. Ranging from Money Market to conservative, to moderate to growth, to aggressive options. On the left of the slide, this is just one example of an investment that is moderately conservative option, which has 30% stocks, 45% bonds, and then cash, or cash equivalents, like a check bearing account at 25%. That is one example.

Then we can move onto the next slide as we go ahead and answer live some questions that have been asked in the Q&A Box.

>> MARLENE ULISKY: There are a lot of questions in the Q&A Box surrounding investing. I think that is a hot topic right now.

But I have seen a couple questions asking, what is minimum amount of money that someone can invest? Does it have to be a huge sum of money, but can it be a smaller amount of money? What is the minimum?

>> THOMAS HATCH: I think I can answer that, and I am sure for Stephanie the answer is the same. That is however much money you have in your accountability. Up to a dollar. I don't believe we can invest less than a dollar, but yeah, most plans will have a minimum initial contribution of at least $25. Some can have up to $50.

Even at that small amount, you can put that in any of the investment options that are available.

>> STEPHANIE KANTER: I was just going to add, you know, when you open and enroll in a program, open an account, you are going to be asked how you want the money that is being contributed, how you want that money invested. It is any muffin that is coming into the account will be considered an investment. From to get go. As Tom mentioned, a very low cost of entry. It could be as small as a dollar, $25, $50. You know, I always hesitate saying small amounts, because you need to put more in in order to see money grow, but you can get started with a small amount of money.

>> JODY ELLIS: Great. Thank you. And on this slide, we share, you know, people are trying to decide which type of investment option to select, right?

It is not anything that any of us can decide on behalf of the ABLE Account Owner. It is really an individualized decision.

It could depend upon what are your goals, and what purpose, or what do you want to use your ABLE Funds for.

We have a couple of guidelines. Like, if you have short term goals and you want that money available soon, then you may want to lean more heavily toward checking, savings, and conservative options.

But if you have long term goals where you don't need the funds in the immediate future, then you can consider other investment options that offer a higher growth potential over time.

On the next slide I think we go into even a little more detail with diversifying savings and investments.

Marlene, other questions that have come up? And then maybe we will answer two more questions, and then we will wrap up the session for today.

>> MARLENE ULISKY: Yes. There are so many questions. Someone asked, how do we know what makes the investments, are they generic stocks or bonds, and then how do we know how the investments are performing so we can invest wisely.

>> LAURIE SCHALLER: That is a great question. The ABLE Plan Disclosure documents list the investment options for that particular ABLE Plan. And within the ABLE National Resource Center Comparison Tools, we provide a link for each ABLE Plan's Performance To Date Reports, that are listed on each ABLE Plan's website.

>> JODY ELLIS: Stephanie and Thomas, do you have any you want to add specific to your plans?

>> STEPHANIE KANTER: No. I think that captures it. You know, on our website, and I am sure on every plan's website, you can get performance data, as well as in the Plan Disclosure Booklet, see a breakdown of the underlying funds that are in each of the investment options.

>> THOMAS HATCH: I just also wanted to   I have a financial background, so I always have to add in the disclaimer, too, that prior returns are not indicative of future outcomes. As good as it is to see how they performed and what we are reporting as what they have actually done, please understand that that is not necessarily indicative of what these are going to do going forward.

It is a good thing to understand and see, and it gives you some history, but certainly as Jody mentioned, make some considerations for how much time before you need this money, what your goals are, and even just how you feel about risk.

You know, some people are a little more okay with risk than others, and that is all going to be important information when you make that decision.

>> LAURIE SCHALLER: I just want to remind people, too, that plans are changing. There are investment options, and the updated information is listed within the Comparison Tool, as well.

I put the link in the Chat Box for that. And some of the ABLE Plans have opened up like a Checking Savings Account option that is accruing interest, maybe 2%, and that account may also be FDIC Insured.

>> JODY ELLIS: Yes. It really just depends on the plan. Looking at the Plan Disclosure Booklet is and your plan site is really the best avenue to go.

>> MARLENE ULISKY: I would add, if someone's investments are doing outstanding, or just doing middle of the road, can they change those options? Can they make changes?

>> THOMAS HATCH: I am glad you brought that up before we end the Webinar today, because this is really important.

The way the plan rules are structured, and this comes from the Federal Legislation that was passed, is that you only have if opportunity two times per year to change your investments as far as selling something that is in area current accountability, and moving it to a different investment option.

That is really important, because if somehow you don't understand that and do the first month or two of the year, you are done for the rest of the year.

I will say, though, and this goes along with something Stephanie mentioned, a little tip or trick for you. Instead of selling an investment and move into something new, you can always adjust how the new contributions coming in are invested.

Another way to kind of get around that rule, and then diversify how your money is is selecting a different option on how your money is contributed into the account. Whether it is as you are making the contribution, are if it is a set standard in the account saying every time

I make a contribution, inform it that way. Usually you can invest it as many times as you want, and that will help you put money in different options, but if you sell out and move it to a different option, you are restricted to twice per year.

>> JODY ELLIS: Yes. That is really important to know. Thank you for fitting that in. We at ABLE NRC, we do have a Webinar that is going to be coming up in August, August 13. We are going to be talking about kind of the foundation in investing and saving, and the difference between the two.

It is not specific to an ABLE Plan, but it is just kind of some introductory information before we move on to maybe some of the specific ABLE Plan investment choices.

Please check back on the website for the Registration Link for that Webinar that will be posted in the future.

All right. Marlene, is there one more? I do want to get to a couple of resources, if not, but if there is something burning, I want to get that one last opportunity.

>> MARLENE ULISKY: Um, I am looking. How can I transfer money into my bank account, into the specific options? I am not sure exactly what they are asking.

>> LAURIE SCHALLER: This is Laurie.

Maybe a Best Practices is for an ABLE Account Owner to deposit their income into their checking account. Pay for housing, monthly expenses from the checking account and then deposit the extra money into the ABLE Account.

ABLE Account funds, you know, for tracking purposes, it is best if the ABLE Account pays directly for Qualified Disability Expenses, when possible.

Then you have a receipt that you can hold on to for this calendar year, for at least seven years, should the IRS conduct an audit.

>> JODY ELLIS: Great. Thank you. Thank you for ending with a Best Practices. We will share a couple of resource slides.

I am going to provide a very quick overview so you know where you can access more information. We have Success Story Business, our Annual Account Ambassadors. These are ABLE Account Owners and family members, and they share how they use their ABLE

Accounts and that might inspire other people to see what they can do with ABLE, and appreciating the power of ABLE.

ABLE NRC has a handful of resource where is you can learn, compare and plan. There are Frequently Asked Questions, a Glossary of Terms, Webinar recordings, Comparison Tools, as we mentioned multiple times. We have home ownership guides. We also have decision guides, and this is a series of Step by Step Guides designed to support informed ABLE decisions.

On the next slide we kind of give a list of what some of these topics are that you can find on our website.

We also have toolkits. There is an ABLE Veterans Toolkit, an Employer Toolkit, a Service Provider Toolkit, and Youth Transition Toolkit.

And NDI also has many other resources and other service projects they support, so you may want to visit the Financial Resilience Center. Learn about Accessible Transportation and Assistive Technology, or Small Business or American Dream Employment Network, ADEN.

And lastly, we ask you to stay connected with us. Please continue to share information about ABLE Accounts with your family and friends and Community Groups. Subscribe to receive our AchievABLE Newsletter, and get other important ABLE related updates.

And follow @nationaldisabilityinstitute on Facebook, Instagram and LinkedIn, and we also have a dedicated YouTube Channel both NDI and the ABLE NRC.

With that, we do all need to work together to promote the power of ABLE Accounts.

If we did not get to your question, please visit our website. We have Frequently Asked Questions. It has been placed in the Chat. And if you need additional guidance, you are welcome to email us at info@ABLENRC.org.

Thank you to Prudential for being a valued supporter of our work, and I wish you all a wonderful day, and I hope you come back to our next Webinar which we will be hosting in August of 2026.

(Thank you and goodbye)