



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



ABLE Program Spotlight: ABLEnow and ABLE America

November 29th, 2022, from 2:00 pm - 3:00 pm ET

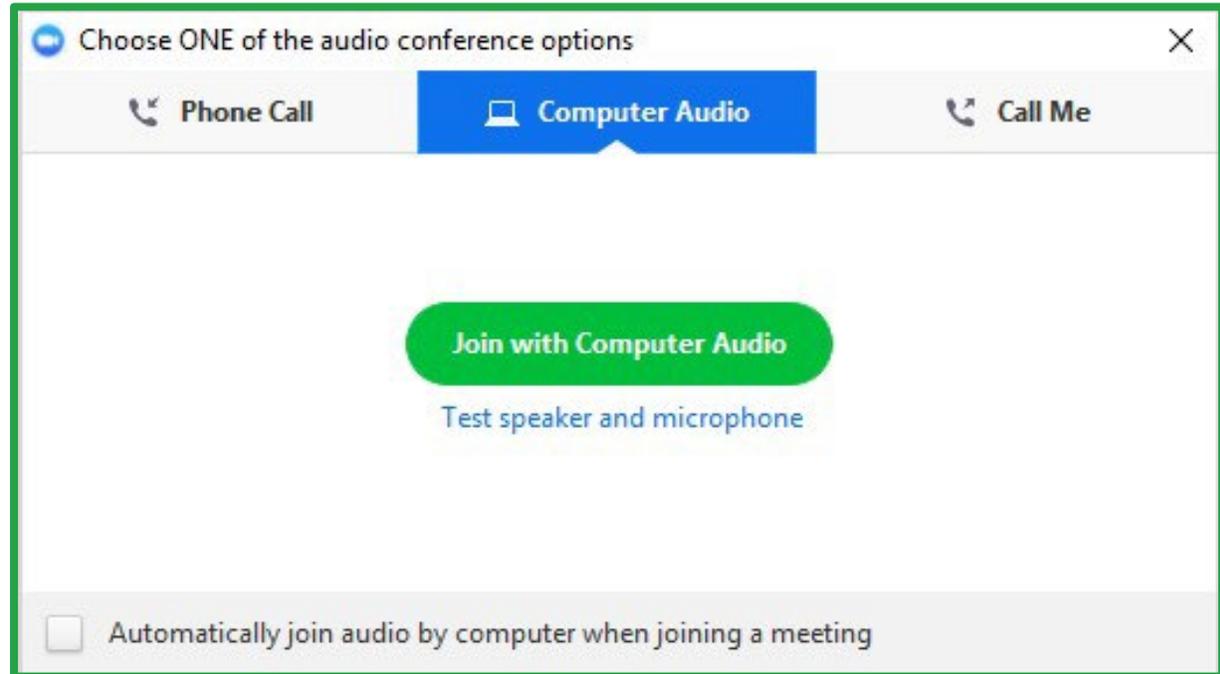
ABLE National Resource Center is funded through grants from Prudential and Wells Fargo.

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Submitting Questions

- Use the Q&A box to submit any questions you have during the webinar. We will try to answer all questions.
- Do not use the chat box for questions.
- We invite you to explore the ABLÉ National Resource Center website for answers to all of your ABLÉ questions and for additional information within our archived webinars, resources and newsletters:

[ablenrc.org](https://www.ablenrc.org)

Technical Assistance

- If you experience technical difficulties, please use the chat box to send a message to the NDI Host, or you may email info@ablenrc.org Subject Line: Webinar Help.
- **Please note:** This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website, along with [all other ABLE webinars](#).

Facilitator

Marlene Ulisky
Subject Matter Expert
ABLE National Resource Center



Agenda

- ABLE NRC Resources ABLE Program Spotlight Series
- ABLEnow and ABLE America Presentation
 - ABLE Account fundamentals and advantages
 - Overview of the direct-sold ABLEnow program
 - Overview of the advisor-sold ABLE America program
 - Program comparison
 - Questions and Answers



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.

ablenrc.org

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Visit ABLE NRC's website at www.ablenrc.org for:

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- [ABLE State Comparison Tool](#)
- [ABLE Toolkits](#)
- [ABLE Decision Guides](#)



ABLE Decision Guide Series



ABLE Decision Guide Series

- A series of step-by-step guides on key ABLE topics that provide multiple pathways to outcomes.
- Guides help increase ABLE understanding and assist in effective decision making.

ABLE Decision Guides:

- [Am I ABLE Eligible?](#)
- [Selecting and Opening an ABLE Account](#)
- [Understanding ABLE Account Savings and Public Benefits](#)
- [Managing an ABLE Account](#)
- [Finding Funds to Save in an ABLE Account](#)
- [Determining Whether Something Is a Qualified Disability Expense](#)
- [ABLE Accounts and Working People with Disabilities](#)
- [Ready and ABLE to Work and Save](#)
- [*Coming Soon: ABLE Accounts and Special Needs Trusts](#)

Introducing ABLE NRC's Spotlight Series

- Intended for those who have a basic understanding of ABLE.
- Features nationally open ABLE programs that are part of multi-state collaborations, as well as individual state programs.
- Covers program details, general guidance and best practices.
- Provides an overview of saving and investing within an ABLE account to help current and prospective ABLE account owners better understand their options.
- [ABLE Program Spotlight Webinars On-Demand](#)



Spotlight on Virginia's National ABLE programs

ABLE National Resource Center

November 29, 2022

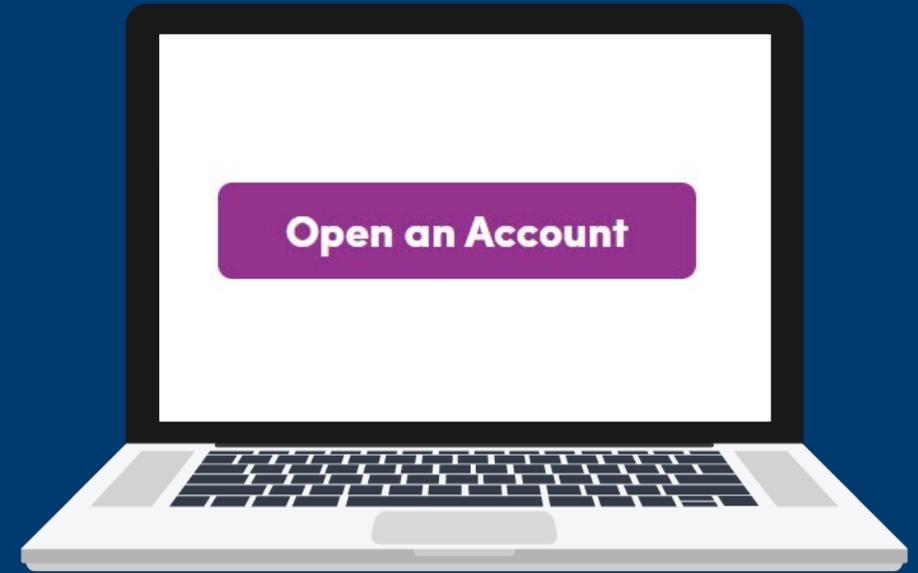
Presenter: Brittany Bullock

What is ABLEnow?

- ✓ Largest independent direct-sold ABLE program

- ✓ Open to eligible individuals in all 50 states

- ✓ Administered by Virginia529SM
 - Largest 529 plan
 - Helping people dream, save and achieve for 25 years



**Open and manage an
account online at
ABLEnow.com**

What is ABLEAmerica?

- ✓ Only advisor-sold ABLE program
- ✓ Offered through a partnership with Capital Group, home of American Funds
- ✓ Work with a financial professional to build an ABLE plan that meets your specific needs



**Contact a financial professional
to open an account**

Program Comparison



Similarities

National enrollment

Ability to maintain benefits

Tax advantages

How much you can save

How funds can be used
(Qualified Disability Expenses)

Differences

How to open an account

Investment options

Account management tools

Minimum deposit

Fee structure



What Are the Advantages?



Save beyond asset limitations

Funds in an ABLEnow account are disregarded when determining eligibility for certain means-tested benefits.



Save with the help of others

Anyone can contribute, including the account owner, family and friends.



Save in an account designed for your unique needs

ABLEnow accounts are flexible and low-cost to maintain.



Save tax-free

Earnings on investments grow tax-free, and are never taxed when used for qualified disability expenses. Contributions may qualify for the Saver's Tax Credit. In addition, some states may offer state tax incentives.

ABLEnow Investment Options



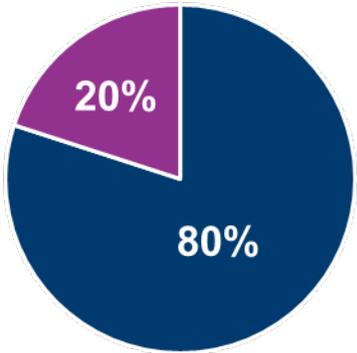
First \$2,000 is saved in an interest-bearing, FDIC-insured Deposit Account, linked to your ABLEnow Card.



For balances over \$2,000, you may opt to invest additional contributions in four investment portfolios.

Aggressive Growth

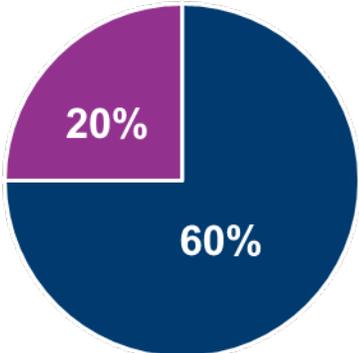
Vanguard LifeStrategy Growth Fund



■ Equity ■ Fixed Income

Moderate Growth

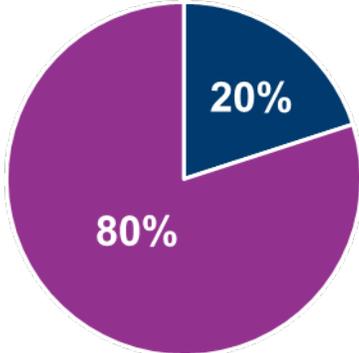
Vanguard LifeStrategy Moderate Growth Fund



■ Equity ■ Fixed Income

Conservative Income

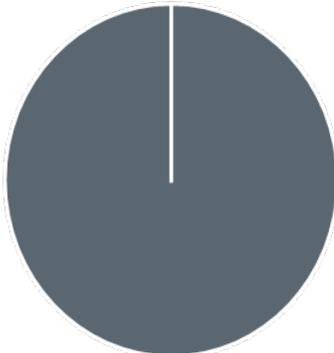
Vanguard LifeStrategy Income Fund



■ Equity ■ Fixed Income

Money Market

Fidelity* Investments Money Market Government Portfolio



■ Cash & Cash Equivalents

ABLEnow Advantages



Online tools and a top-rated mobile app



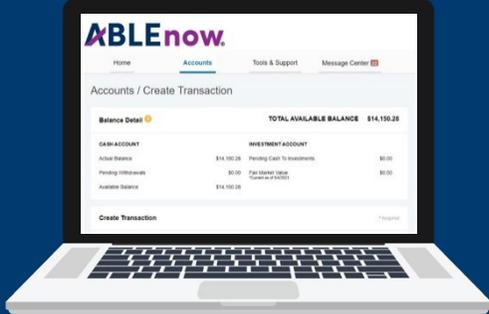
Enrollment options for Eligible Individuals, Authorized Representatives and Organizations



Debit card available to customers at no additional cost



Commitment to account security



Online Account Portal



Mobile App





ABLEnow.com
1-844-NOW-ABLE (1-844-669-2253)



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Questions and Answers



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The End – Thank You!



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