

The ABLE Age Adjustment Act Fact Sheet

What is the ABLE Age Adjustment Act?

The ABLE Age Adjustment Act amends Section 529A of the Achieving a Better Life Experience (ABLE) Act to allow more individuals who have a disability to become eligible for an ABLE account effective **January 1, 2026**. The age of eligibility expands to allow individuals who have a disability that began before age 46 (instead of before the age of 26) to be ABLE-eligible. The ABLE Age Adjustment Act extends opportunities of financial empowerment for people with disabilities.

Why is this Important?

Millions of individuals with disabilities, including Veterans, whose disability began between age 26 to before age 46 were previously excluded from opening an ABLE account. The increase in the age of disability will allow additional people to:

- Save money in a tax-advantaged account.
- Maintain eligibility for crucial public benefits while building assets.
- Gain financial independence and security.

Key Benefits of an ABLE Account

1. **Tax Advantages:** Investment growth is tax-free and withdrawals for qualified disability expenses are not considered income by means tested benefit programs;
2. **Asset Protection:** Up to \$100,000 of savings in an ABLE account is not counted toward the Supplemental Security Income (SSI) resource limit. Any amount of ABLE savings up to the ABLE plan's limit does is not a countable resource for FAFSA, HUD, SSDI, SNAP, Medicare or Medicaid.

- 3. Financial Flexibility:** ABLE accounts can be used for a broad range of expenses including housing, education, transportation, healthcare, employment support and more.

New ABLE Eligibility

Beginning January 1, 2026, individuals who meet the following criteria can open an ABLE account:

- 1. Disability Onset:** The disability must have occurred before age **46** and
- 2. Severity of Disability:** The individual must have a severe disability that meets the Social Security Administration's (SSA) criteria defined as resulting in marked functional limitations which have lasted or can be expected to last for at least 12 months. An individual does not have to be receiving nor previously received benefits to be eligible. Employment status and income has no effect on eligibility for an ABLE account.

Prepare Now

- 1. Verify Your Eligibility:** Check that your disability onset occurred before age **46**. If you have not received a benefit based on disability from Social Security Administration since before age 46, you must request that your doctor sign a disability statement indicating that the disability began before age 46. You may use this sample [ABLE Account Disability Certification Form](#) for this purpose. Keep this documentation in your records.
- 2. Research State ABLE Plans:** Use the three ABLE National Resource Center's comparison tools to learn about and compare ABLE plans. Many plans allow non-residents to enroll in their plan. Explore your state's ABLE plan first with the [Select a State Program](#) tool and use the [State Plan Search](#) tool to compare plan features such as fees, investment options and state-specific tax benefits to find a plan that best meets your needs.

3. **Select An ABLE Plan:** Only one ABLE account may be opened per individual. Visit: [How Do I Choose a Plan](#) to learn more about choosing a plan that best meets your needs. Most accounts are opened online. ABLE plans allow authorized representatives to assist people with their ABLE account although the person with the disability is always the ABLE account owner. An ABLE account may be opened at any age.
4. **Compile Information:** To facilitate an easy online enrollment process, visit: [How Do I Open An Account](#). The ABLE account is always opened in the name of the person who has the disability. Gather information such as account owner's date of birth, mailing address, email address, social security or tax identification number, mother's maiden name, your primary disability, and as applicable, identify who you want to designate as an authorized representative (if any) and know the status and type of your social security benefits, if you receive them. You can start the online enrollment process by filling out a portion of your ABLE plan application but wait to click submit until **January 1, 2026**.
5. **Open Your ABLE Account:** As millions of people are ringing in the new year on January 1, 2026, you can celebrate your new opportunity for financial stability by submitting your online application and opening your new ABLE account. ABLE account owners report that the enrollment process is simple and takes less than 15 minutes to complete.

Learn More

- Visit: [ABLEnrc.org](https://www.ablenrc.org) for additional resources.
- Join ABLE NRC's email list at: [Subscribe to ABLE National Resource Center](#) to stay informed of ABLE related updates.
- Speak with a financial advisor about integrating an ABLE account into your financial plan and start planning for your future.