

Welcome!

Thank you for joining us today. The webinar will begin soon.

This webinar is being recorded. The materials, including a transcript, will be placed in our resource library,

[Resources - ABLE National Resource Center](#), filter by webinars.



ABLE | NATIONAL
RESOURCE
CENTER

Click. Apply. Save.
A Step-by-Step Guide to ABLE Enrollment

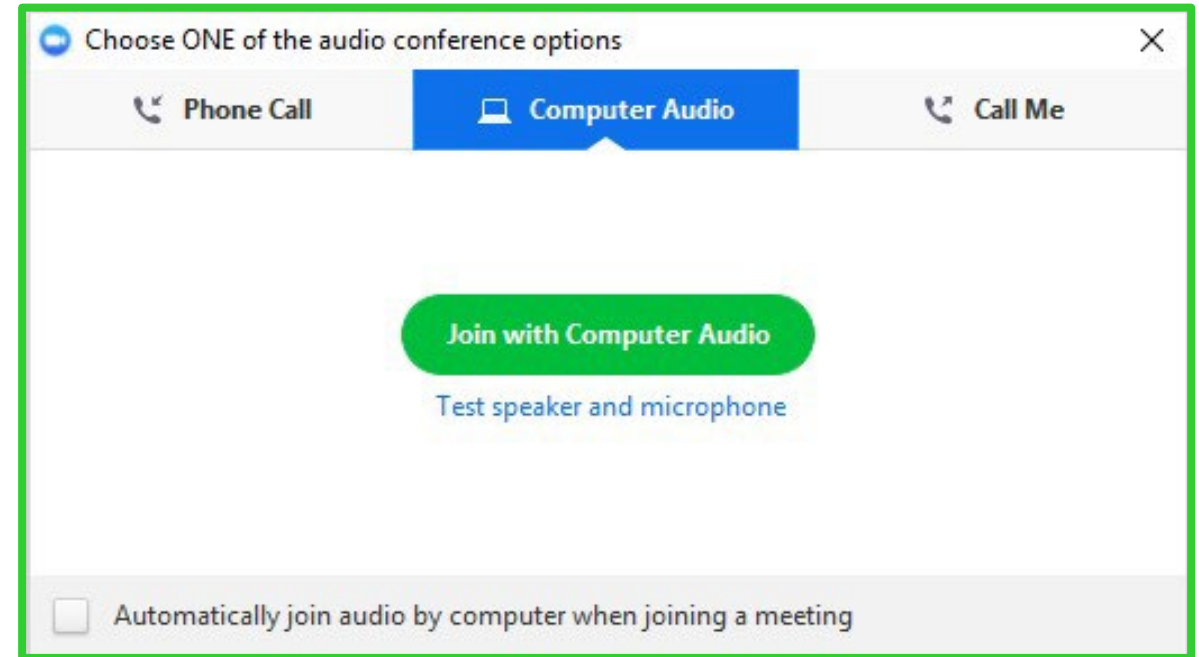
June 11th, 2-3pm ET

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Meeting Code: 821 6684 6814



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- **Questions:** We will answer questions placed in the Q&A box during the webinar. If your question is not answered, please email info@ablenrc.org or visit our website ablenrc.org and contact us if our resources do not provide the answer you are seeking.
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Real-time captioning and American Sign Language (ASL) interpretation are being provided.

- The captions can be found by clicking on the closed captions icon in your Zoom controls at the bottom of the screen.
- ***NOTE:*** *If you do not see the captions after clicking the button, or the ASL Interpreters on the screen, please alert the host via the Q&A box.*

ABLE National Resource Center

The [ABLE National Resource Center](#) (ABLE NRC) provides all the ABLE information you need in one place. ABLE NRC shares reliable, objective information about ABLE plans, including plan comparisons, best practices and strategies to increase savings now and into the future.

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.

AGENDA

- ABLE Overview
- Ascensus Enrollment Process
- Vestwell Enrollment Process



ABLE Overview

What is ABLE?

- ABLE is an acronym for Achieving a Better Life Experience.
- The ABLE Act was signed into law in December 2014 and ABLE accounts have been opened since 2016.
- An ABLE account is a savings and/or investment account that is designed exclusively for people with disabilities.
- ABLE is modeled after 529 education plans.
- ABLE allows millions of people with disabilities the opportunity to save and invest money and grow wealth.

Why Save in an ABLE Account?

- ❖ ABLE account owners can save without paying taxes on ABLE investment earnings.
- ❖ Any person or entity can deposit money in an ABLE account.
- ❖ Direct contributions into an ABLE account from family, friends, a Special Needs or Pooled Trust or a 529 College Savings Plan rollover, do not count as income by federally funded means-tested benefit programs (unlike other types of savings / investment accounts).
- ❖ ABLE savings can be spent on a variety of things that help the account owner stay healthy, independent and have a good life.
- ❖ ABLE funds can be used to pay for [extra-costs-associated-with-living-with-a-disability](#).
- ❖ An ABLE account owner can save and invest money while maintaining eligibility for means-tested supports and services.

Having an ABLER Account is Associated with

- ❖ increased financial literacy
- ❖ increased self-efficacy
- ❖ increased choice-making
- ❖ increased financial engagement
- ❖ increased self-determination

These outcomes, in turn, are associated with **improved life satisfaction** and **increased goal-directed behavior**.

*Soon to be published (2025) findings from National Disability Institute's study on *Financial Empowerment as a Gateway to Employment and Community Participation* funded by the National Institute on Disability, Independent Living and Rehabilitation Research (NIDILRR).



ABLE Protects Eligibility for Public Benefits

Up to **\$100,000** in savings is disregarded as a resource and will **NOT** affect Supplemental Security Income (SSI).

Any amount of ABLE savings up to the plan's limit, currently between \$235,000 - \$596,925 depending on the plan, will **NOT** affect eligibility for:

- Free Application for Federal Student Aid (FAFSA)
- Housing Assistance - Housing and Urban Development programs (HUD)
- Supplemental Nutrition and Assistance Program (SNAP)
- Social Security and Disability Insurance (SSDI)
- Medicare (Entitlement to Parts A, B, C, or D)
- Medicaid benefits including Medicaid Waiver Services and Medicare Savings Programs

Saving in an ABLE account can avoid SSA overpayments.

Presenters

Lauri Maloney

Director of ABLE Savings Plan
Advocacy and Growth, Ascensus

David Bell

Vice President, Vestwell Savings



● LIVE

Click. Apply. Save. A Step-by-Step Guide to ABLE Enrollment

with Vestwell
and Ascensus

June 11, 2025 | 2:00–3:00 pm ET





How to open an ABLE account

Lauri Maloney

Director of ABLE Savings Plan Advocacy and Growth

June 11, 2025

Ascensus is the Program Manager for 23 States



What to know (Slide 1 of 3)

Two ways to set up an ABLÉ account



ONE ACCOUNT

(Individual Account Owner Enrollment)

Individuals opening an ABLÉ account for themselves or on behalf of someone else.



MULTIPLE ACCOUNTS

(ABLE Entity Management Dashboard Registration)

One-time registration to open and manage multiple ABLÉ accounts on an ongoing basis all in one place.

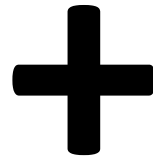
What to know (Slide 2 of 3)

Account eligibility - Who can own an account?

Two key eligibility criteria must be met

A person is eligible to own an ABLE account if:

Their disability was present before the age of 26*



One of the following is true:

- They are eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) because of blindness or disability
- They have a medically determinable physical or mental impairment with marked, severe functional limitation that has lasted, or is expected to last, at least 12 continuous months or to result in death
- They have identified their condition on the Social Security Administration's List of Compassionate Allowances Conditions

*Expanding to before age 46 on 1/1/2026

What to know (Slide 3 of 3)

Who can open an ABLÉ account?

It does not have to be the Account Owner

- **Account Owner:** Individual with a disability with capacity
- **Authorized Individual:** Others may be able to open and manage the ABLÉ account on behalf of the Account Owner in this priority order:
 - ✓ Power of Attorney
 - ✓ Guardian or Conservator
 - ✓ Spouse
 - ✓ Parent
 - ✓ Sibling
 - ✓ Grandparent
 - ✓ Representative Payee appointed by SSA
- No matter who opens the account, the eligible individual is the Account Owner, and they can only have one ABLÉ account nationwide



Step 1

Gather basic information for the Account Owner and/or Authorized Individual:

Permanent address

Birthday

SSN*, TIN*, EIN*, Driver's license, Military or State-Issued ID

and email address

Account Owner's disability

Basis under which ABLE eligibility is declared:

- ✓ SSDI (social Security Disability Insurance)
- ✓ SSI (Supplemental Security Income)
- ✓ Disability is identified on the Social Security Administrations list of Compassionate Allowances conditions
- ✓ Doctor diagnosed

PROGRESS



Enter New Account Owner's Information

The Account Owner is the individual with the disability. Please enter their information here.

Account Owner's First Name

Account Owner's Last Name

Enter the email address and phone number to which all communications from the Plan should be sent - enter only one email address.

Email

Direct Telephone Number - -

A code will be sent (call or text) to this number to log in.

continue 

*SSN – Social Security Number (used to track an individual's earnings & contributions)

*TIN – Taxpayer Identification Number (tracks taxpayers, ensuring compliance with tax regulations)

*EIN – Employer Identification Number (assigned by IRS to businesses & tax-exempt organizations for tax Identification purposes)

KEY STEPS TO OPENING AN ACCOUNT

Step 2

Determine how you would like to use the ABLE Account and choose your investment options:

What disability expenses do I want to save for?

- ✓ Ongoing expenses that require easy access to funds on a regular basis.
- ✓ Saving for a rainy day?
- ✓ Larger, more expensive item that requires a long time to save?
- ✓ Funds for all the above?

When will I need the money?

- ✓ Expenses need to pay within the next several months, 1-3 years, or longer?

What is my risk tolerance?

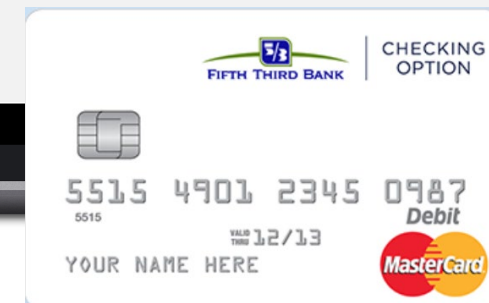
- ✓ How do changes in financial markets affect what I want to use my ABLE funds for?

Note: Don't forget to review the Plan Disclosure Booklet

PROGRESS

A screenshot of a laptop screen displaying the 'Choose Investments' screen. The screen has a title 'Choose Investments' with a subtext: 'Seven asset allocation options ranging from aggressive strategies to conservative and an FDIC-insured checking account with optional debit card'. Below this, there are eight rows, each with a link to an investment option and a percentage input field. The options are: Aggressive Option, Moderately Aggressive Option, Growth Option, Moderate Option, Moderately Conservative Option, Conservative Option, Money Market Option, and Checking Account Option. At the bottom, there is a 'TOTAL' row. Below the investment options, there are three buttons: 'back', 'save', and 'next'.

Investment Option	Percentage
Aggressive Option	<input type="text"/> %
Moderately Aggressive Option	<input type="text"/> %
Growth Option	<input type="text"/> %
Moderate Option	<input type="text"/> %
Moderately Conservative Option	<input type="text"/> %
Conservative Option	<input type="text"/> %
Money Market Option	<input type="text"/> %
Checking Account Option	<input type="text"/> %
TOTAL	<input type="text"/> %



KEY STEPS TO OPENING AN ACCOUNT

Step 3

Pick a Contribution Method:

How will money be contributed to the Account?

- ✓ Bank account—recurring contributions.*
- ✓ Bank account—single contribution.
- ✓ Paycheck—payroll Direct Deposit.
- ✓ A check

Note: You can set up multiple contribution methods after the account is established.

*A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

PROGRESS



Annual contribution limit

For 2025, **\$19,000** can be contributed into an ABL Account annually.

An **ABLE Account Owner with earned income** may be eligible to make additional contributions exceeding this limit.

Balances of \$100,000 or less are excluded from your SSI resource limit.

KEY STEPS TO OPENING AN ACCOUNT

Step 4

Choose a delivery method for plan documents:

PROGRESS



Notify by email or mail?

- ✓ Quarterly statements and plan disclosure booklet updates
- ✓ Transactions & Profile Confirmations
- ✓ Tax Forms

Note: By establishing E-Delivery, the Account is eligible for a reduced Annual Account Maintenance Fee.



KEY STEPS TO OPENING AN ACCOUNT

Step 5

Security: At Ascensus we are committed to the security of your ABE account. We apply a multitude of security measures and continuously monitor our systems to protect your account against fraudulent activity.

Set up your individual:

- ✓ Username
- ✓ Password
- ✓ Security questions
- ✓ Security Image
- ✓ Multi-factor authentication



PROGRESS



Create Username and Password

This username and password must be used to access the Account.

Username

(Must be 6-25 characters)

Password

(Your password must be at least 8 characters long and contain at least 3 of the 4 following criteria: upper case, lower case, numeric, or special characters such as !, @, #, \$, % etc.)

Retype Password

Security Questions

If you forget your password, you will be asked to answer one of these questions to reset your password. Please enter a unique answer for each of the 3 security questions. The answers must be alphanumeric and at least 2 characters long.

Question

Answer

KEY STEPS TO OPENING AN ACCOUNT

Step 6

Complete the account:

- Verify and submit your information
- Review and acknowledge Terms and Conditions
- Deposit or contribute funds into the Account

CONGRATULATIONS!

Your account has been established

PROGRESS



The laptop screen shows a web interface with two main sections. The top section is titled "Payroll Deduction" and includes a "Choose amount" form with a question "How much do you want to contribute from your paycheck each pay period?" and a "Cancel" button. The bottom section is titled "Make a Contribution" and includes a "Contribution Type" form with two options: "Electronically from your bank account" and "Mail a check". Below these sections are fields for "Account Owner" and "Account Number", and a "Next" button. A small modal window is open in the foreground, titled "Make checks payable to:", with a field for "Amount enclosed:" and a note "(The minimum initial contribution is \$1)".

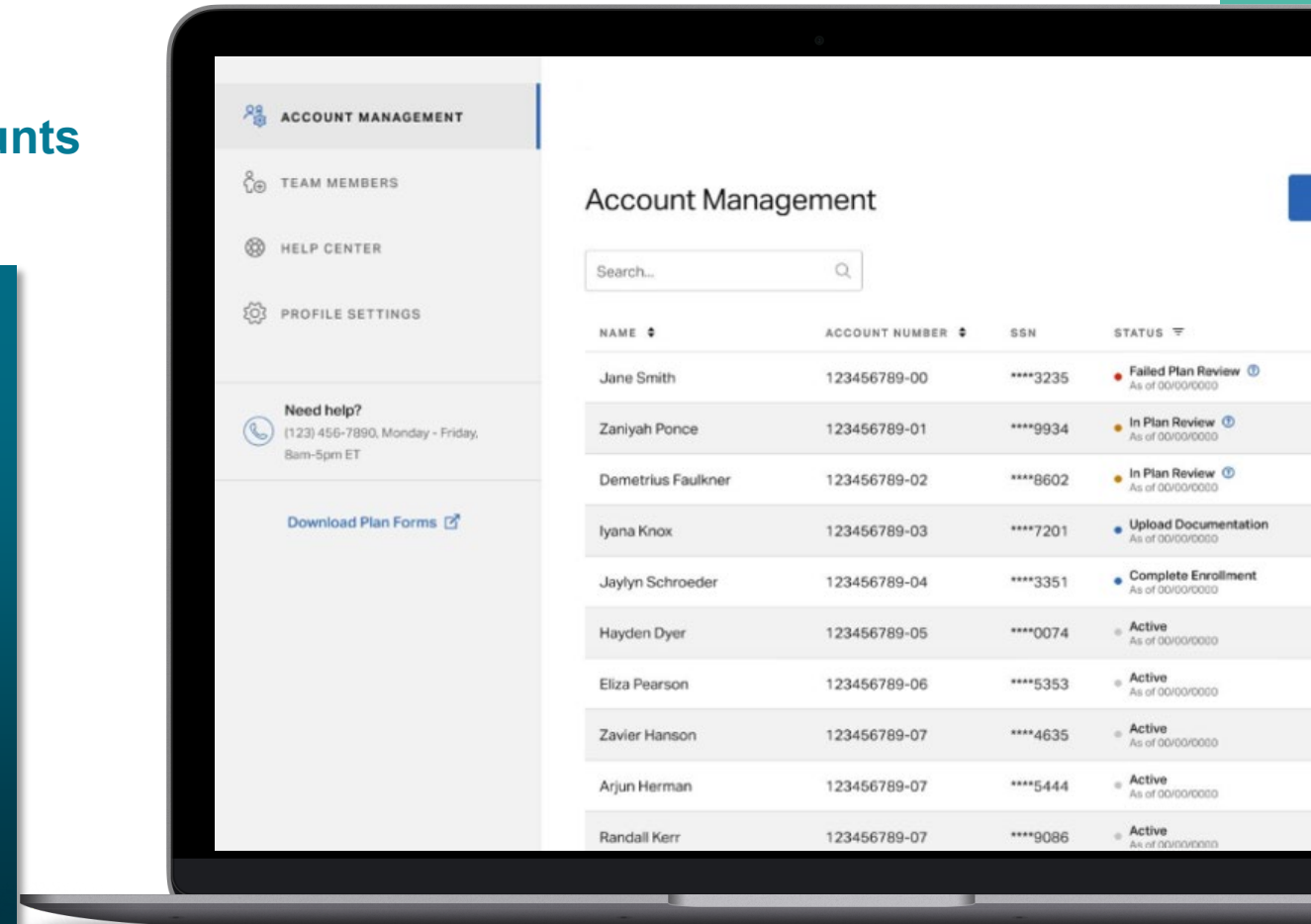
UPCOMING WEBINAR on JULY 23, 2025

New Entity Solution

Makes it easy for Entities who act as guardian, conservator, or representative payee for Account Owners to open and manage multiple ABE accounts on behalf of the many individuals they represent.

Benefits:

- ✓ Reduces time and manual tracking
- ✓ A simplified, at-a-glance view of all individual accounts
- ✓ Provides the ability to open new accounts and upload required documentation
- ✓ Allows for single sign-on access to each individual account
- ✓ Enhanced functionality to add and remove other Entity team members who will help manage individual accounts



Thank you

“My ABLE account has made a great difference in my life because for the first time I am permitted to save and invest funds without jeopardizing eligibility for SSI, Medicaid, SNAP and other benefits.”

“The ABLE account has significantly improved my quality of life. The ABLE program has given me the dignity to work toward a better future, the ability to dream bigger, and the financial security that every American deserves.”

“The ABLE account has made a huge difference in my life. It’s helped me pay for medical bills.”



For more information about the specific ABLE Plan (the "Member Plan"), go to Ascensus, <https://www.ascensus.com/who-we-serve/savers-employees/save-with-an-able-account/>, to obtain the specific ABLE Plan's Disclosure Booklet and/or the Investment Policy Statement, which includes investment objectives, risks, charges, expenses, and other important information about the Member Plan. Please read and consider the Plan Disclosure Booklet carefully before investing.

Before investing in any ABLE program, you should consider whether your home state offers an ABLE program that provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's ABLE program, or any other ABLE program, to learn more about those plans' features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The Member Plan is sponsored by the state and administered by Department of Revenue. The Member Plan is intended to be a qualified ABLE plan offered through the National ABLE Alliance. Ascensus College Savings Recordkeeping Services, LLC, the Program Manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services. The Member Plan's Investment Options are allocations to mutual funds, ETFs, banking products and/or other investments. Except for the Checking Account Option, investments in the Member Plan are not insured by the FDIC. Interests in the Member Plan are municipal securities and the value of your Account will vary with market conditions.

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ABLE Enrollment

June 11, 2025

PROPRIETARY & CONFIDENTIAL TO VESTWELL
HOLDINGS / FOR INSTITUTIONAL USE ONLY



Vestwell as Program Manager

20 ABLE Plans



ABLE Enrollment (Continued)

Save for today and invest for tomorrow

Opening an ABLE account is easy and can be done in less than 10 minutes

- Account Verification
- Eligibility
- Funding Your Account
- Use Your Account



Open a STABLE Account Plan account




Get closer to achieving financial empowerment and start saving for a more independent and secure future.

What you'll need to get started

- The date of birth, address and Social Security Number / ITIN for the people on the account

Your Email *

youremail@domain.com

- ☐ I have reviewed, understood and accepted the terms of the [Plan Disclosure Statement](#) 
- ☐ I have reviewed, understood and accepted [Vestwell Platform Terms of Use](#)  and [Vestwell Online Privacy Policy](#) .


 Get started

STABLE »
ACCOUNT

Accessibility

ADA Compliance & Language Translation


Investments ⓘ

**Contribution pending**
Once it has completed, you will see your investment breakdown.


[Make a contribution >](#)

Please note, your total balance does not include pending contributions.

Footnote 1: The beneficiary's actual ABLE to Work contribution is limited to the federal annual contribution limit.



Please carefully read the [STABLE Account Plan Disclosure Statement](#) before you invest in the STABLE Account. The STABLE Account Plan Disclosure Statement is available online or by calling 1-800-439-1653. The STABLE Account is not guaranteed or insured by any state, any state agency, or any federal agency. You could lose money by investing in the STABLE Account. The STABLE Account does offer a FDIC insured saving account. Please read the STABLE Account Plan Disclosure Statement and expenses before investing. This material belongs to Vestwell State Savings, LLC, provides plan management services to the Plan. Vestwell State Savings, LLC, is a wholly owned subsidiary of Vestwell Holdings Inc.



Vestwell


Vestwell State Savings, LLC, is a wholly owned subsidiary of Vestwell Holdings Inc.

2025 Gifts

You've reached 0% of your \$19,000.00 gifting goal.

Sign Up For a Prepaid Card

Transfer money directly from your account online or in-store at participating merchants all over the U.S.



[Sign up with True Link](#)


Equal to their current year gross income. [Return](#)

Questions?

[Read the FAQs](#)

[Contact Us >](#)

Call Us 1-800-439-1653
for TTY dial 711 (TTY)

 English

×

Select your language

Before selecting a language other than English, please review the translation disclaimer, as translations may not be perfectly accurate. [Read Disclaimer](#)

☒ English

☐ Español

☐ Français

☐ 한국어

☐ Italiano

☐ Polski

☐ Português

☐ Русский

☐ 中文 (简体)

Cancel

Update

Account Verification

Tell us about the beneficiary

Are you the beneficiary? *

The beneficiary is the individual with the disability who owns and benefits from the funds in the account. The information entered below will also be used for tax purposes.

☐ Yes

☒ No

Beneficiary first name *

Beneficiary last name *

Social Security Number / ITIN *

Date of birth *

Identifies as *

Residential address

No P.O. boxes or military addresses accepted.

Street address *

Person First

Account Owner / Beneficiary

Account Security

Know Your Customer



Verify your identity

We partner with Plaid to verify your identity as the Authorized Legal Representative.

[Back](#)[Verify me →](#)

Don't have a mobile phone?

[Click here to receive a voice call instead.](#)

STABLE 
ACCOUNT

Account Security

Authorized Representative



Verify your identity

We partner with Plaid to verify your identity as an Authorized Representative.

[Back](#)[Verify me](#)

Don't have a mobile phone?

[Click here to receive a voice call instead.](#)

Tell us about the Authorized Legal Representative

You may be required to provide document verification before proceeding.

Identifies as *

Select



Social Security Number / ITIN *

000-00-0000

[Cancel](#)[Next](#)

Account Security

Multi-Factor Authentication



Verify your identity

We partner with Plaid to verify your identity as the Representative.

[Back](#)[Verifying your information](#)

Don't have a mobile phone?

[Click here to receive a voice call instead.](#)

STABLE »
ACCOUNT

Verify phone number

X



Enter the 5-digit code sent to

+1 503 703 2854

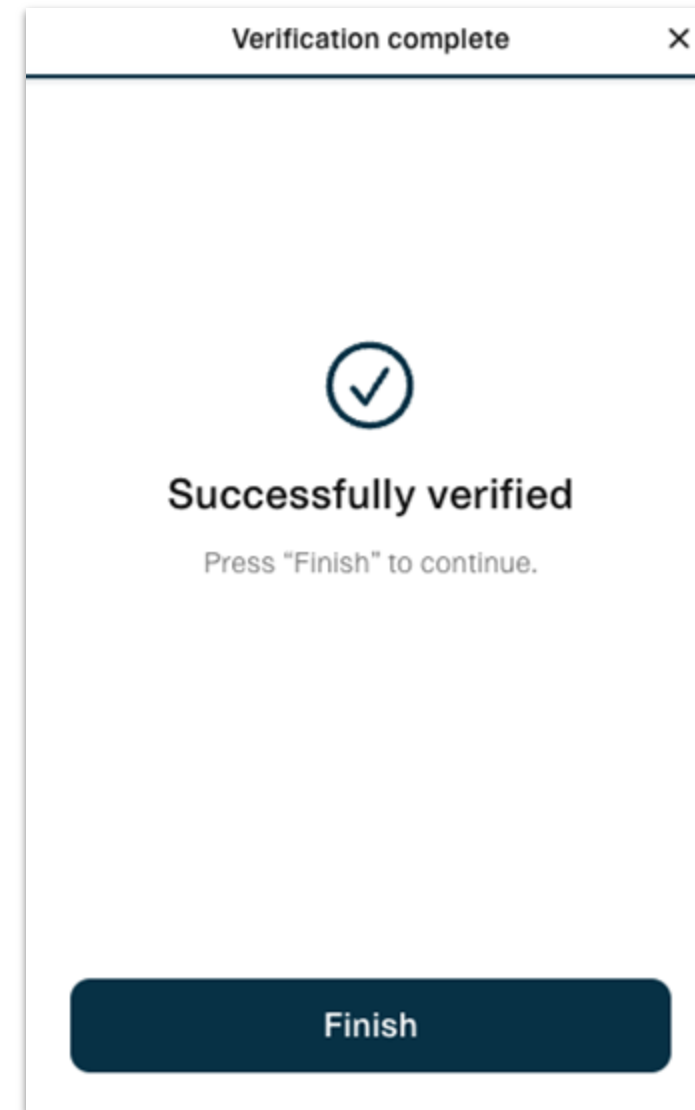
[Change phone number](#)

Didn't receive your code?

Resend Code

Account Security

Success!



Eligibility

Eligibility

Disability

Eligibility information

This determines what makes the beneficiary eligible for an ABLÉ account.

Which option applies to the beneficiary? *

I certify under the penalties of perjury that:

- ☐ The beneficiary is entitled during the current year to Supplemental Security Income (SSI) benefits based on blindness or disability under title XVI of the Social Security Act
- ☐ The beneficiary is entitled during the current year to Social Security Disability Insurance (SSDI) benefits based on blindness or disability under title II of the Social Security Act
- ☐ The beneficiary has
- a. a medically determinable physical or mental impairment that results in marked and severe functional limitation (see definition below) ¹ and can be expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months; OR is blind (see definition below) ² .
- AND
- b. a signed diagnosis ([in this form](#) ³) from a licensed physician (as defined below) ³ as to the condition described in (a)

I understand that I am required to retain such signed diagnosis and to provide it to the Plan or the IRS upon request, and I agree to do so.

What is the diagnosis code? *

Is this disability permanent? *



- ☐ Yes
- ☐ No

Diagnosis Code

Code 1 Developmental Disorder	Autistic Spectrum Disorder, Asperger's Disorder, Developmental Delays and Learning Disabilities
Code 2 Intellectual Disability	Mild, moderate, or severe intellectual disability
Code 3 Psychiatric Disorder	Schizophrenia, Major depressive disorder, Post-traumatic stress disorder (PTSD), Anorexia nervosa, Attention deficit/hyperactivity disorder (AD/HD) and Bipolar disorder
Code 4 Nervous Disorder	Blindness, Deafness, Cerebral Palsy, Muscular Dystrophy, Spina Bifida, Juvenile-onset Huntington's disease, Multiple sclerosis, Severe sensorineural hearing loss and Congenital cataracts
Code 5 Congenital Anomaly	Chromosomal abnormalities: Down Syndrome, Osteogenesis imperfecta, Xeroderma pigmentosum, Spinal muscular atrophy, Fragile X syndrome and Edwards syndrome
Code 6 Respiratory Disorder	Cystic Fibrosis

Eligibility

Authorized Representative (Continued)

Please select one *

- ☐ I have been selected by the beneficiary to establish this ABLÉ account on their behalf.
- ☒ The beneficiary is unable to establish their own ABLÉ account; I am establishing it on their behalf.

What is your relationship to this beneficiary? *

Select

Power of Attorney

I have the Power of Attorney to open and manage an ABLÉ account for this beneficiary.

Conservator

The beneficiary does not have a Power of Attorney pertaining to this ABLÉ account and I have been appointed conservator.

Legal Guardian

The beneficiary does not have a Power of Attorney pertaining to this ABLÉ account and I am their legal guardian.

Spouse

The beneficiary does not have a Power of Attorney pertaining to this ABLÉ account and I am their spouse

Parent

The beneficiary does not have a Power of Attorney pertaining to this ABLÉ account and I am their parent.

Sibling

The beneficiary does not have a Power of Attorney pertaining to this ABLÉ account and I am their sibling.

Funding Your Account

Funding Your Account

Connecting a Bank Account




Fund your account

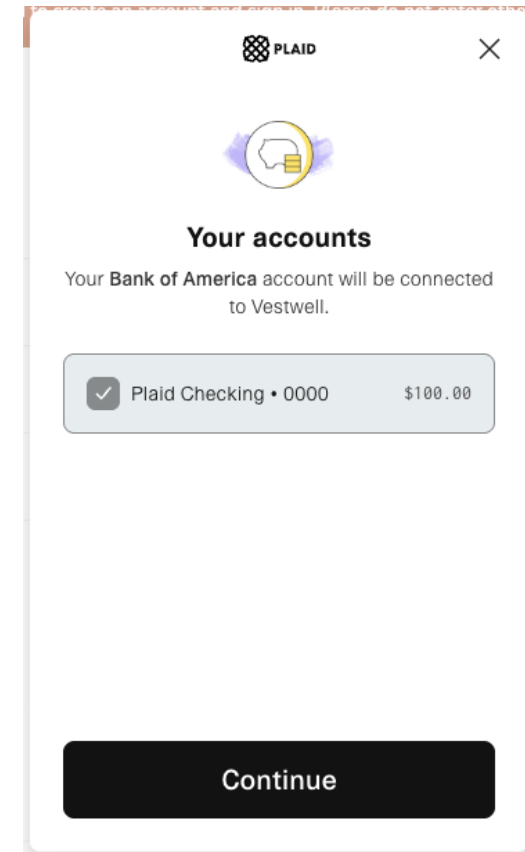
The quickest way to kick start your savings is to link your bank account.

[Connect bank account →](#)

 [Other funding methods](#)

 Here's a few helpful links to get you started:

[Learn more about how to link a bank account.](#) 



Funding Your Account

Multiple Funding Methods

Choose a funding method

Choose a funding method to make an initial contribution.

Choose initial funding method *

- ☒ Leslie Checking
••••0000
- ☐ Sign in to your bank account
Use Plaid to securely sign in and connect your bank account
- ☐ Manually connect bank account
Enter an account and routing number (ADA Compliant)
- ☐ Mail a check ⓘ
Print a pre-filled contribution form and mail with your check.

[Back](#)[Next](#)

STABLE »
ACCOUNT

Funding Your Account

Investment Option

Choose your strategy and add money

Choose how you want to invest your first contribution. You can change your investment allocation for future contributions at any time. There is a \$1 minimum per portfolio, and you must contribute \$25 total. You can change your selection(s) twice per calendar year.

[Compare all investment options](#)

Investment Option

Amount



Bank Safe Option (NP)

This investment option offers FDIC insurance protection for amounts contributed up to FDIC-permitted limits.

Amount

\$ 100



Income Option (NP)

The Income Option seeks to provide current income and some capital appreciation by investing 100% of its assets in the Vanguard LifeStrategy Income Fund.

Amount

\$ 0



Conservative Growth Option (NP)

The Conservative Growth Option seeks to provide current income and low-to-moderate capital appreciation by investing 100% of its assets in the Vanguard LifeStrategy Conservative Growth Fund.

Amount

\$ 200

Funding Your Account

Automatic Contributions & Promo Codes

Enter the amount you want to contribute

If you don't want to contribute money to an investment, leave it as \$0. There is a \$1.00 minimum.

Investment Option

Amount



Bank Safe Option (NP) [↗](#)

Amount

\$ 50



Conservative Growth Option (NP) [↗](#)

Amount

\$ 100

Total \$ 150.00

Promo Code

Enter your promo code

Apply

To redeem, add a valid promotion code and the promotional offer will be applied within 45 days to your account if it is in "good standing." An account in "good standing" means that the account is active, does not have a hold status, and has not met the annual and/or account balance maximum limits. Offer may not be combined with any other promotions.


Back

Review

Use Your Account

Dashboard

Leslie



STABLE Account Plan

Alex Bennet ••••••••0210

Overview


Activity

Documents

Investments


Transfers

Settings

 This is a demo website. Your email and phone number are required to create an account and sign in. Please do not enter other personal identifiable information, including bank details.

Total Balance

1 pending transaction




Activity


Contributions

Direct deposit

2025 Contributions

 \$300.00

Standard contribution limit is \$19,000


 \$0.00

ABLE to Work contribution limit is up to \$15,060 ¹

Learn more about ABLE to Work


Set a Goal


Adding a goal is optional, but it can help you stay on track and save for the future.



Add a goal

Savings Boosters

Investments 



Contribution pending


Once it has completed, you'll see your investment breakdown here.

Make a contribution

2025 Gifts

You've reached 0% of your \$19,000.00 gifting goal.

\$0.00




Manage

View gifting page


Sign Up For a Prepaid Card

Transfer money directly from your account for online or in-store purchases all over the U.S.




Learn more


Sign up with True Link

 Vestwell


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Set a Goal

 Dashboard Leslie ▾

 **STABLE Account Plan**
Alex Bennet ••••••••0210

Overview ▾ Activity ▾ Documents ▾ Investments ▾ Transfers ▾ Settings ▾

 This is a demo website. Your email and phone number are required to create an account and sign in. Please do not enter other personal identifiable information, including bank details.

Edit your yearly goal

Having a goal helps you stay on track with your savings.

Goal

\$

15,000


The yearly standard contribution limit is \$19,000. If the account's beneficiary is earning wages, they may contribute an amount equal to their gross income, up to \$15,060, in addition to the yearly standard contribution limit.


[Learn more about ABLE to Work](#)

Cancel


Save

Boost Your Account

 Dashboard Leslie ▾

 **STABLE Account Plan**
Alex Bennet ••••••••0210

Overview ▾ Activity ▾ Documents ▾ Investments ▾ Transfers ▾ Settings ▾

 This is a demo website. Your email and phone number are required to create an account and sign in. Please do not enter other personal identifiable information, including bank details.

Weather Boosters setup

Contributions are subject to the yearly standard contribution limit of \$19,000. Contributions will be made when the daily precipitation forecast is higher than 50% in your selected zip code. ¹

Amount *

\$


5

If precipitation is expected 2 days out of the week, you will make a contribution each day for a total of \$10


Zip code *

97219

Where do you want to contribute from? *

 Leslie Checking
•••••0000
Available Balance: \$100.00

▾



Thank you

DISCLOSURES

About Vestwell Holdings, Inc.

Vestwell Advisors, LLC, a 3(38) and 3(21) SEC registered investment advisory firm, is a wholly owned subsidiary of Vestwell Holdings, Inc., specializing in 401(k) and other defined contribution retirement investment management services. Vestwell assumes 3(38) and 3(16) fiduciary responsibility on the behalf of advisors and firms. Learn more at [Vestwell.com](https://vestwell.com) and on Twitter @Vestwell.

This is not an offer, solicitation, or advice to buy or sell securities in jurisdictions where Vestwell Advisors is not registered. An investor should consider investment objectives, risks and expenses before investing. More information is available within Vestwell Advisors' ADV. There are risks involved with investing. Investors should consider all of their assets, income and investments. Portfolios are subject to change. All opinions and results included in this publication constitute Vestwell Advisors' judgment as of the date of this publication and are subject to change without notice.



ABLE NRC Resources

ABLE National Resource Center

Visit our website at ablenrc.org for:

- [ABLE FAQs](#)
- [ABLE Decision Guides](#)
- [ABLE Programs by State](#)
- [ABLE Informational Flyer](#)
- [Meet our ABLE Ambassadors](#)
- [ABLE to Save Podcast](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletters](#)



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](#)
- [Understanding ABLE Accounts, Special Needs Trusts and Pooled Trusts](#)



ABLE NRC Toolkits

- [Employer Toolkit](#)
- [Service Provider Toolkit](#)
- [Youth Transition Toolkit](#)
- [ABLE NRC Media Toolkit](#)

Coming Soon: Veterans Toolkit



NDI Resources

- [National Disability Institute](#)
- [American Dream Employment Network \(ADEN\)](#)
- [NDI Financial Resilience Center](#)
- [NDI Small Business Hub](#)

Upcoming Webinar



**ABLE Enrollment for the
Service Provider: Steps,
Tools and Support**
July 23, 2025
2-3pmET

Thank You!