

Veterans with Disabilities

MAXIMIZE YOUR VA BENEFITS WITH AN ABLE ACCOUNT



Whether you are transitioning from active duty, or have been out of uniform for years, navigating civilian life requires financial readiness. The Department of Veterans Affairs (VA) offers many resources to support Veterans with disabilities. An Achieving a Better Life Experience (ABLE) account provides a tax-free way to build up your financial defenses, covering every phase of your civilian mission.

An ABLE account allows Veterans with disabilities and/or their family members to **save and invest tax-free without losing access to VA or other critical benefits**. Strategically combining your benefits with an ABLE account allows you to stay mission-ready and prepared for whatever life throws your way.

Qualification

WHO QUALIFIES?

Veterans and family members qualify if their disability began before age 26* and meet the Social Security Administration (SSA) criteria for total and permanent disability, even if their VA rating is below 100%. If they do not receive SSA benefits, a doctor can certify their eligibility.

*The onset age of eligibility expands to the age of 46 effective January 1, 2026.

QUALIFIED DISABILITY EXPENSES

Funds can be deployed for mission-critical needs like housing, education, transportation, healthcare, food and more. They are designed to supplement but not replace other benefits. You can even use the ABLE account as part of your long-term retirement strategy.

Key Benefits



TAX-FREE SAVINGS

Save and grow your financial reserves without paying taxes on investment earnings.



NO IMPACT ON VA SERVICE-CONNECTED BENEFITS:

Your ABLE account funds will not interfere with your eligibility for service-connected benefits.



PRESERVE VA PENSION

Contributions from others do not count as income and savings in the ABLE account do not impact the means-tested VA Pension.



SUPPLEMENT OTHER BENEFITS:

Money in your ABLE account does not count for federal programs like Medicaid or housing assistance. ABLE savings up to \$100,000 is not a countable resource for Supplemental Security Income (SSI).

Next Steps – Take Command of Your Financial Future!

Learn more about ABLE accounts through the [ABLE National Resource Center](https://www.ablenrc.org) and open an account today. Set your financial targets and lock in a secure, stable future! Your financial mission is clear: open an ABLE account, set your objectives and move out with confidence.