

Welcome!

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

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

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





2026: The Year of New ABLE Opportunities

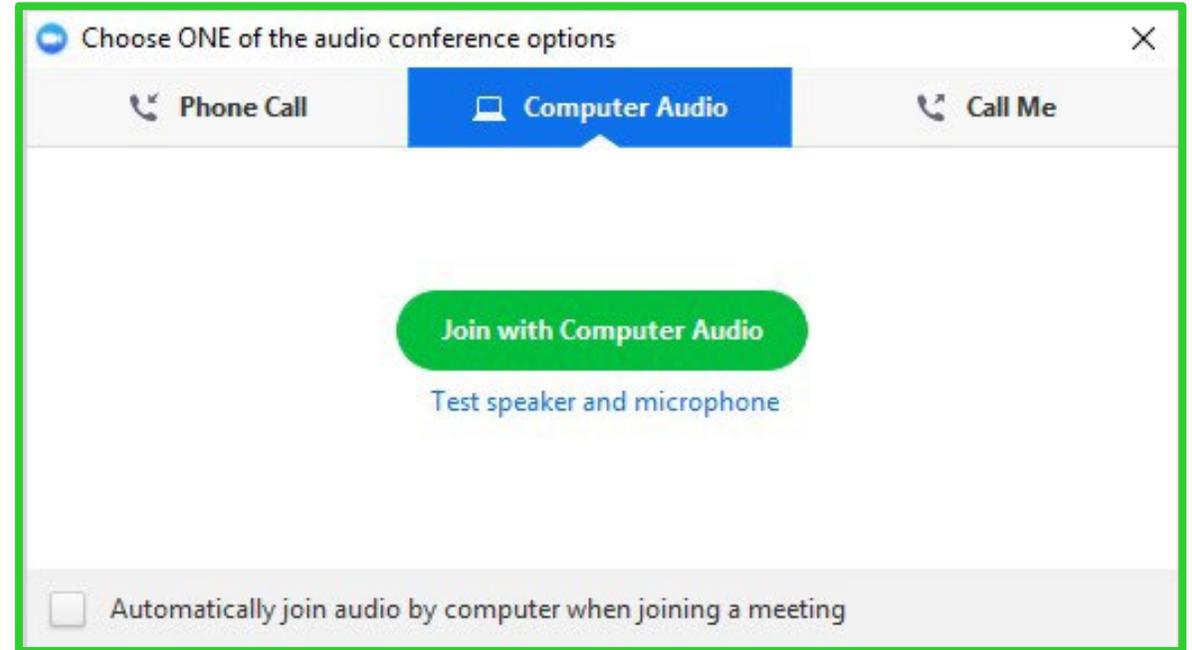
January 22, 2026

Listening to the Webinar

The audio for today's meeting can be accessed using Computer Audio or by calling in by phone. If you select Computer Audio, please make sure your speakers are turned on or your headphones are plugged in.

If you do not have sound capabilities on your computer or prefer to listen by phone, dial: 1-929-205-6099

Meeting Code: 897 6554 7364



Questions and Technical Assistance

- **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.
- **Technical Issues:** If you have technical difficulties during the webinar, use the Q&A box to send a message to the NDI host, or you may email info@ablenrc.org with the Subject Line: Webinar Help.

Captioning and ASL Interpretation

Real-time human 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.
- To access the ASL Interpretation, please click on “Interpretation” in the menu bar at the bottom of your screen and then select “American Sign Language.” Please note there are two interpreters who will switch on/off throughout the presentation.
- ***NOTE:*** *If you do not see the captions after clicking the button, nor see the ASL interpreter(s) 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 for 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.

Vestwell Information



Scan to learn more about ABLÉ accounts and see if you're eligible.

Vestwell is the modern savings engine powering workplace and state-sponsored savings programs across the country. We partner with employers, advisors, and states to deliver flexible, inclusive solutions that help people save for the future.

Our mission is to close the savings gap by making it easier for every American to access and benefit from savings programs.

Vestwell currently manages ABLÉ programs for 20 states: Alabama, Arizona, California (CalABLE), Florida (ABLE United), Georgia, Hawaii, Kentucky, Maryland, Missouri, New Mexico, Ohio (STABLE Account, lead state), Oklahoma, Oregon (Oregon ABLÉ Savings Plan and ABLÉ for ALL), South Carolina, Utah, Idaho, Vermont, Washington, West Virginia, and Wyoming.



Presenters

Jenny McInerney
Special Needs Attorney
AL ABLE Account Owner



Jody Ellis
Director
ABLE NRC



Daniel Nzouankeu
Director of Relationship
Management
Vestwell Government
Savings



Agenda

- ❖ ABLE Matters
- ❖ Clear Up Common Myths
- ❖ 2026 ABLE Updates
- ❖ ABLE Beyond Asset Protection
- ❖ Planning for the Future
- ❖ Take Action in 2026

ABLE Matters

- ❖ ABLE (Achieving a Better Life Experience) accounts are designed exclusively for people with disabilities and provides the opportunity to save and invest money without paying taxes on investment earnings.
- ❖ Account owners who receive needs-based benefits can save more than the savings limit (usually \$2,000) and still get benefits they need now or in the future.
- ❖ ABLE savings can be spent on a variety of things (qualified disability expenses) that help the person stay healthy, independent and have a good life.
- ❖ ABLE is a tool to secure and invest in your financial future.

ABLE Provides Asset Protection

- 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) and Medicare Savings Programs
 - Medicaid benefits including Medicaid Waiver Services.

ABLE Decision Guide: [Understanding ABLE Account Savings and Public Benefits](#)

ABLE Tax Advantages

- ❖ ABLE investment growth is tax-free.
- ❖ 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 many other types of savings / investment accounts).
 - For example, withdrawals from a 403(b), 401(k), or IRA plans is considered countable income for means-tested benefits like SSI and Medicaid.
- ❖ Many state ABLE plans offer tax credits or deductions.

Let's Clear Up Common Myths

- ✗ *"ABLE will affect my SSI or Medicaid."*
- ✓ ABLE allows you to save substantially above asset limits.
- ✗ *"ABLE accounts are complicated."*
- ✓ Accounts are designed to be flexible and user-friendly.
- ✗ *"I can't use ABLE for everyday expenses."*
- ✓ ABLE funds can be used for housing, food, transportation, healthcare, and more.
- ✗ *"It's too expensive to open or maintain."*
- ✓ Costs vary by program, but many plans offer low fees and accessible options.



ABLE 2026 Updates

ABLE Eligibility Expands

- The ABLE Age Adjustment Act is in effect as of January 1, 2026.
- Age of onset of disability changes from before age 26 to before age 46.
- This expands the number of people eligible to own an ABLE account from 8 to 14 million Americans with disabilities.

Newly eligible people include:

- Adults with later-onset disabilities
- Veterans with disabilities
- Individuals who previously did not meet requirements to own an ABLE account.

Proof of Eligibility

- Proof of eligibility is met in one of two ways:
 - 1) Person receiving SSDI or SSI - SSA benefit statement
or
 - 2) Signed doctor's statement or [Disability Certificate](#)
- ABLE eligibility continues even if SSDI or SSI stops due to work.
- Individuals may have one qualifying disability diagnosis, combination of impairments or a disability could be a condition that has worsened over time resulting in severe functional limitations.

ABLE Eligibility Determinants

Factors that do NOT affect ABLE eligibility:

- Ability to work or employment status (past or present)
- Sources of income or income level
- Amount of assets or savings
- Current or past receipt of public disability benefits
- Current age of the prospective account owner

ABLE Contributions Increase

The 2026 annual contribution limit is \$20,000*.

Any person or entity can contribute funds in an ABLE account:

- Account Owner
- Friends
- Family
- Special Needs / Pooled Trust
- 529 Qualified Tuition Plan rollover
- Employer

ABLE Decision Guide: [Finding Funds to Save in an ABLE Account](#)

*This amount is subject to change annually and may be higher for employed ABLE account owners.

Put ABLE to Work for You



An ABLE account owner who

a) works and

b) does NOT have deposits made to an employer sponsored retirement plan within that calendar year

may contribute up to an additional **\$15,650** or **equal to their** employment earnings (whichever is less) into their ABLE account in 2026. This amount is higher for residents of Alaska \$19,550 and Hawaii \$17,990.

Contribute up to \$35,650 vs. \$20,000 in 2026. Amount subject to change annually.

ABLE Provisions are Permanent

- 1) **ABLE to Work** – Employed account owners may be eligible to make contributions above annual contribution limit.
- 2) **Saver's Credit** – ABLE account owners may be eligible for a Federal Tax Saver's Credit.
- 3) **529 Rollover** – Funds in 529 Qualified Education Plans can be deposited into an ABLE account.

ABLE Program Enhancements

- 1) ABLE plans are adding more user-friendly features (direct deposit, accessibility, and security).
- 2) Many plans have multiple account access for organizations and entities who serve as Representative Payees or Authorized Legal Representatives.
- 3) Many states have eliminated Medicaid payback of ABLE funds.
- 4) Many states are offering ABLE incentives – enrollment incentives, state tax credits, state tax deductions.
- 5) Many state ABLE plans are reducing fees.



ABLE Beyond Asset Protection

Flexibility of Qualified Disability Expenses (QDEs)

- Education;
- Basic living expenses including food and shelter;
- Housing including utilities, rent, modification, mortgage, property taxes;
- Transportation;
- Employment training and support;
- Assistive technology;
- Personal support services;
- Health care expenses, wellness, prevention;
- Legal fees and financial management;
- Funeral and burial expenses

ABLE Decision Guide: [Determining Whether Something is a QDE](#)

A centralized
digital experience

ABLE Program Enhancements

Streamlined Gifting

With a personal gifting page, friends and family can help you reach your goals.

- Anyone who sends you gifts can easily set up recurring contributions for birthdays, holidays, or just because.
- Loved ones can create a gifting profile to make quick contributions without needing to provide banking details every time.
- Friends and family with a gifting profile will be able to review all their gifting history and receipts from their personal dashboard.

GIVE A GIFT TO
Cameron

MarylandABLE

\$25 \$50 \$100 \$150 \$250 \$500

Custom amount

Recurring

Continue

Need help? Call Us 1-855-563-2253 or for TTY dial 711
Contributing via check? Fill out this [Gift Form](#) and follow the mailing instructions.

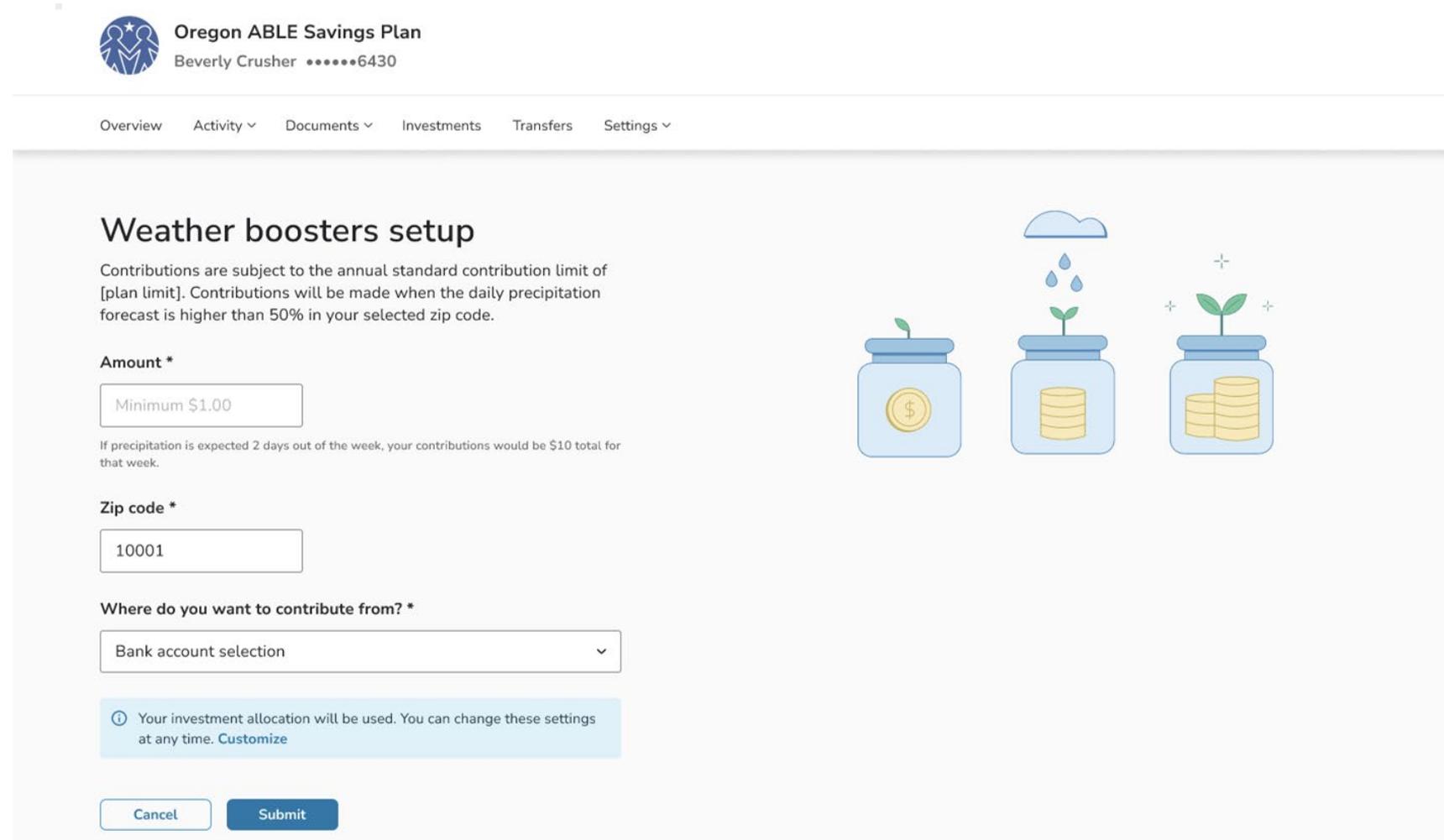
Share gifting page

Copy Link SMS Email

A gift contribution to HERBERTTest's Maryland ABE account can help pay for everyday expenses and care down the road. Plus, it's easier than wrapping a present. [Learn more about gifting ->](#)

Savings Boosters

- Easy to set up
- Simple to manage
- You can turn on and off as you need



 Oregon ABL Savings Plan
Beverly Crusher *****6430

Overview Activity Documents Investments Transfers Settings

Weather boosters setup

Contributions are subject to the annual standard contribution limit of [plan limit]. Contributions will be made when the daily precipitation forecast is higher than 50% in your selected zip code.

Amount *

If precipitation is expected 2 days out of the week, your contributions would be \$10 total for that week.

Zip code *

Where do you want to contribute from? *

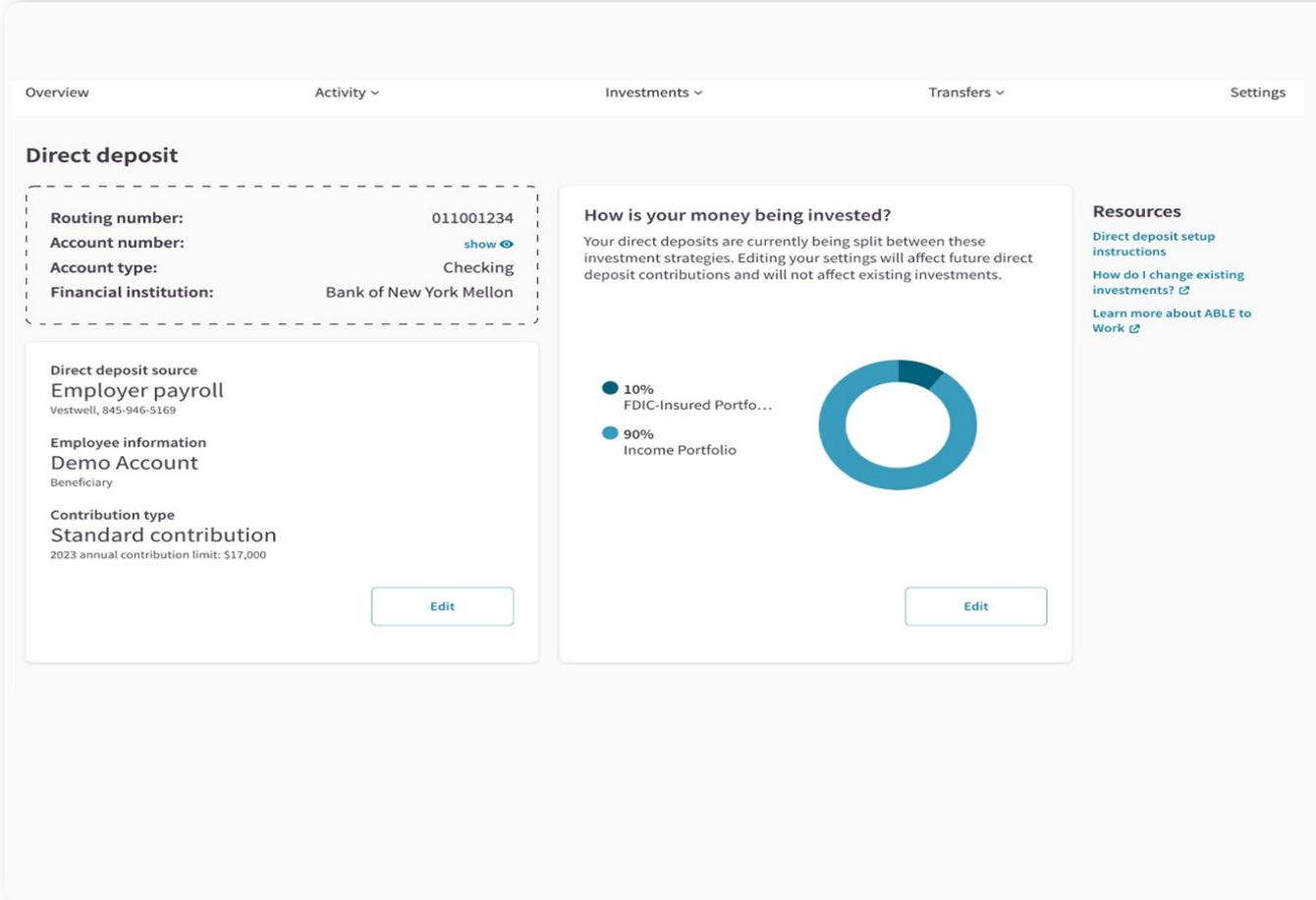
 Your investment allocation will be used. You can change these settings at any time. [Customize](#)



Payroll and SSA Direct Deposit

If you are working, you can direct money straight to your ABLE account from your payroll OR direct your SSI/SSDI benefits to your ABLE account.

- Easy to set up
- Simple to manage
- You can turn on and off as you need



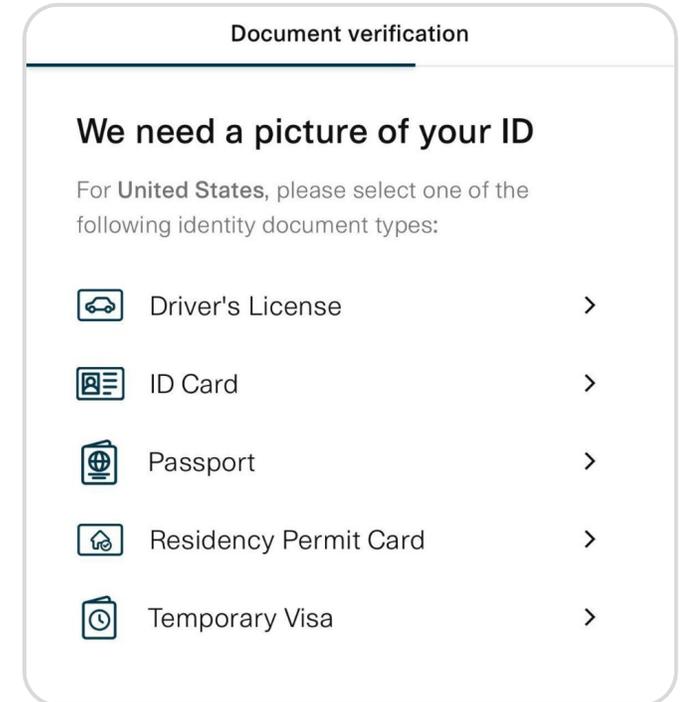
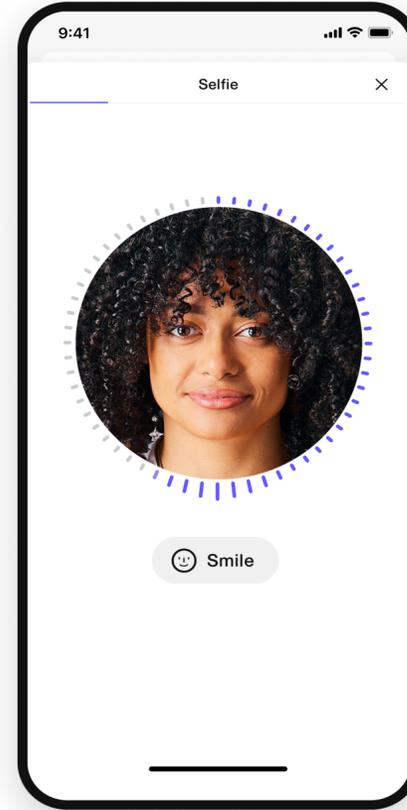
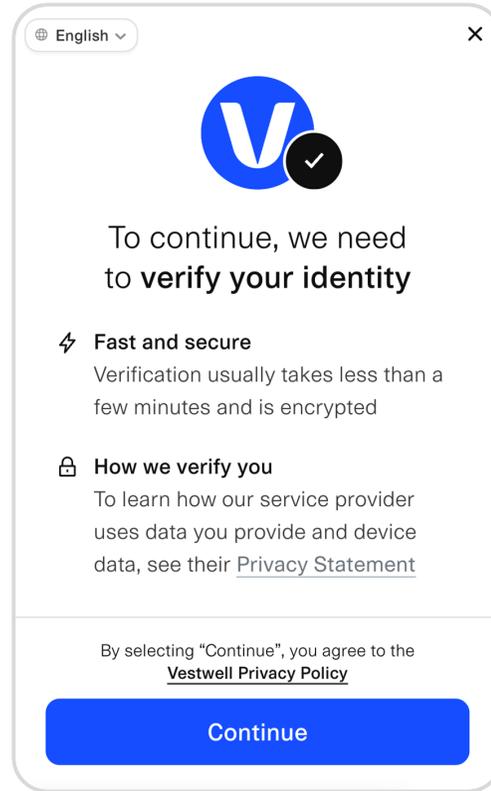
The screenshot shows a user interface for managing direct deposits and investments. At the top, there are navigation tabs: Overview, Activity, Investments, Transfers, and Settings. The main content is divided into three sections:

- Direct deposit:** A dashed box containing account details: Routing number: 011001234, Account number: [show], Account type: Checking, and Financial institution: Bank of New York Mellon.
- Direct deposit source:** Employer payroll (Vestwell, 845-946-5169), Employee information (Demo Account, Beneficiary), and Contribution type (Standard contribution, 2023 annual contribution limit: \$17,000). An **Edit** button is at the bottom right.
- How is your money being invested?:** A donut chart showing 10% in FDIC-Insured Portfo... and 90% in Income Portfolio. An **Edit** button is at the bottom right.

On the right side, there is a **Resources** section with links for [Direct deposit setup instructions](#), [How do I change existing investments?](#), and [Learn more about ABLE to Work](#).

Inclusive Identity Verification

Vestwell leverages modern technology to make savings accessible for everyone, including people with disabilities.



Real-time Language Translation

- Real-time Translation: Our seamless integration detects and translates saver portal content instantly based on the user's selected language.
- Dynamic Content Handling: The integration works with dynamic elements, ensuring translations appear consistently across the saver portal without requiring manual updates.

Spanish
Mandarin
Korean
Russian

Italian
Polish
French
Portuguese

Yiddish
Urdu
Bengali
Vietnamese
Haitian

Arabic
Tagalog
Farsi
Armenian
Creole

Select your language

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

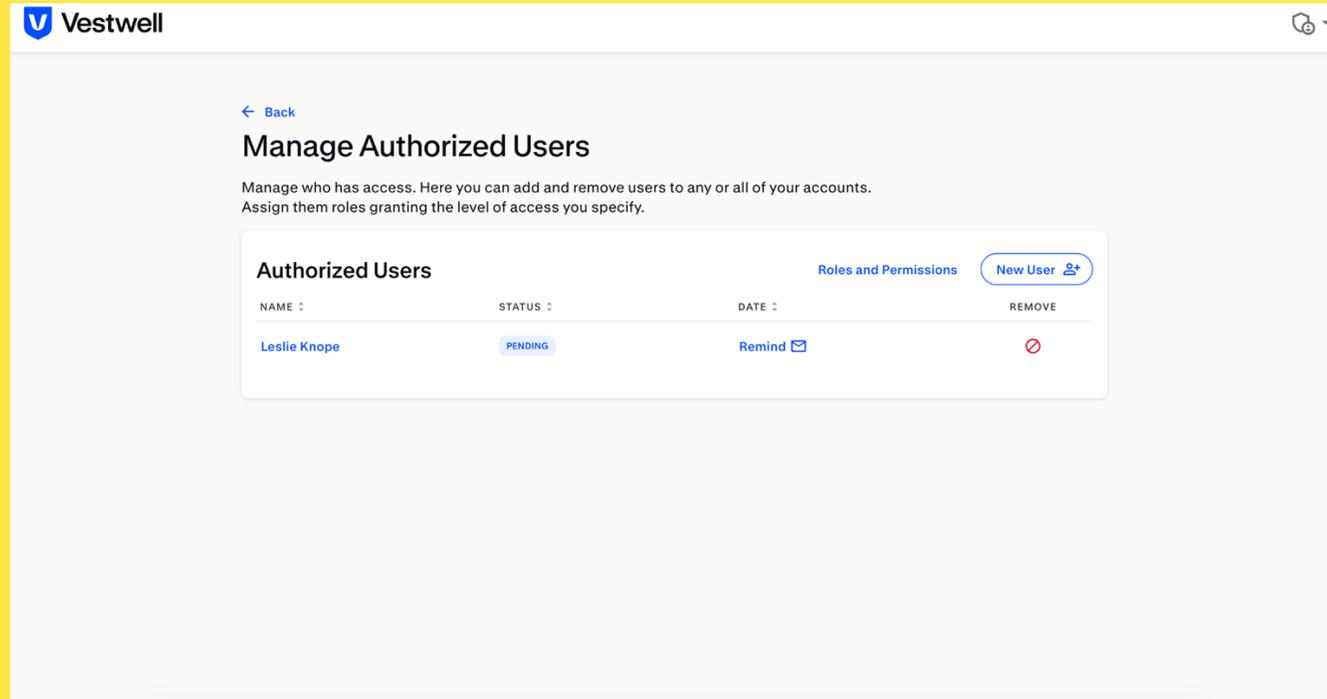
<input checked="" type="radio"/> English	<input type="radio"/> Español
<input type="radio"/> Français	<input type="radio"/> Italiano
<input type="radio"/> Kreyòl ayisyen	<input type="radio"/> Polski
<input type="radio"/> Português	<input type="radio"/> Tagalog
<input type="radio"/> Tiếng Việt	<input type="radio"/> Русский
<input type="radio"/> Հայերեն	<input type="radio"/> עברית
<input type="radio"/> اردو	<input type="radio"/> العربية
<input type="radio"/> فارسی	<input type="radio"/> বাংলা
<input type="radio"/> 한국어	<input type="radio"/> 中文(简体)
<input type="radio"/> 日本語	<input type="radio"/> 粵語

[Cancel](#) [Update](#)

Multiple Access

You can share account access by adding Authorized Users. This feature allows others to view or help manage your account depending on their permission levels.

Choose from Viewer, Contributor, and Manager roles, each of which give Authorized Users unique permissions.



The screenshot shows the 'Manage Authorized Users' page in the Vestwell application. At the top left is the Vestwell logo. Below it is a 'Back' link. The main heading is 'Manage Authorized Users', followed by a descriptive paragraph: 'Manage who has access. Here you can add and remove users to any or all of your accounts. Assign them roles granting the level of access you specify.' Below this is a table titled 'Authorized Users'. The table has four columns: 'NAME', 'STATUS', 'DATE', and 'REMOVE'. There is a 'Roles and Permissions' link and a 'New User' button with a plus icon. The table contains one row for 'Leslie Knope' with a 'PENDING' status, a 'Remind' button with an envelope icon, and a 'REMOVE' button with a red circle and slash icon.

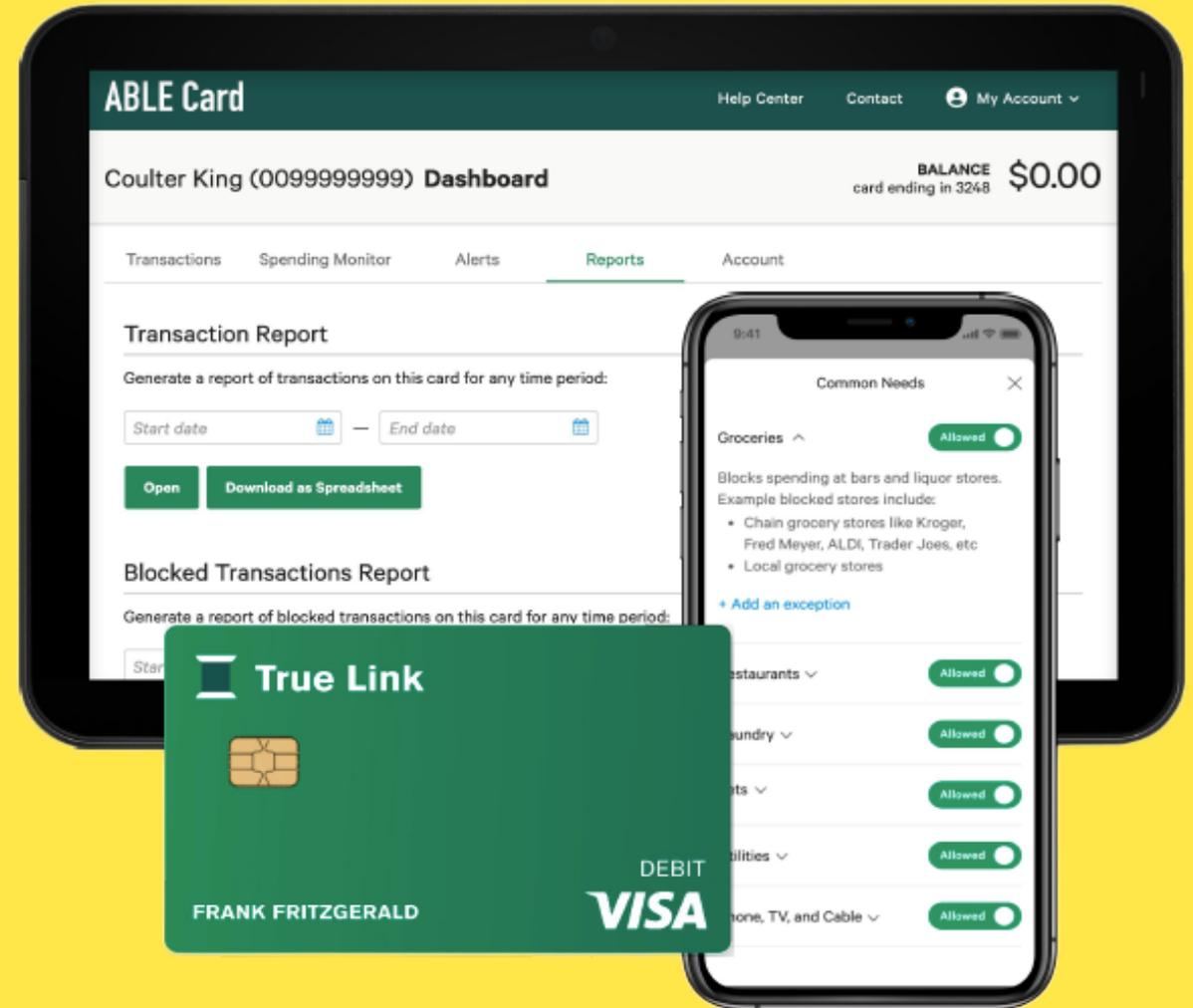
NAME	STATUS	DATE	REMOVE
Leslie Knope	PENDING	Remind 	

Prepaid card for flexible spending

Configure spending settings and alerts if appropriate to help beneficiaries spend both independently and safely

Upload receipts and notes – and generate custom reports – to help track card spending

Manage multiple cards effectively with tools designed for organizational ALRs (e.g., option for multiple users, reporting across all cards, bulk card ordering options)



Best Practice Tip

To maximize annual contributions, deposit benefits and earned income into a checking account. Pay for housing, food and monthly expenses from the checking account. Deposit extra/unused funds into the ABLE account at the end of each month.



ABLE: Plan for Your Future

Planning for the future

How ABLE Fits Into a Bigger Picture



ABLE can work alongside:

- Special needs trusts
- Estate and legacy planning
- SSI, SSDI, Medicaid, and VA benefits
- Long-term financial and independence goals

(This section may include perspective from a legal or planning professional.)

Plan for Long-Term Wealth

- Most ABLE plans have a variety of investment options within the ABLE account. Many offer between 4-8 options.
- 529 to ABLE rollovers
- ABLE to ABLE rollovers

Account Ownership and Control

- Accounts are opened in the name of the person with a disability
- Authorized legal representatives or the account owner can choose to allow others to access various levels of information about the account and/or to take specified actions on the account.

What is the ABLE Account Hierarchy?

If an individual needs support with opening or managing their ABLE account, someone can be designated, in this order:

- Someone chosen by the person or with legal authority or an agent under a Power of Attorney, conservator or legal guardian
- Spouse
- Parent
- Sibling
- Grandparent
- Social Security Administration (SSA) Representative Payee



2026: The Year to Take Action

How to Take Action

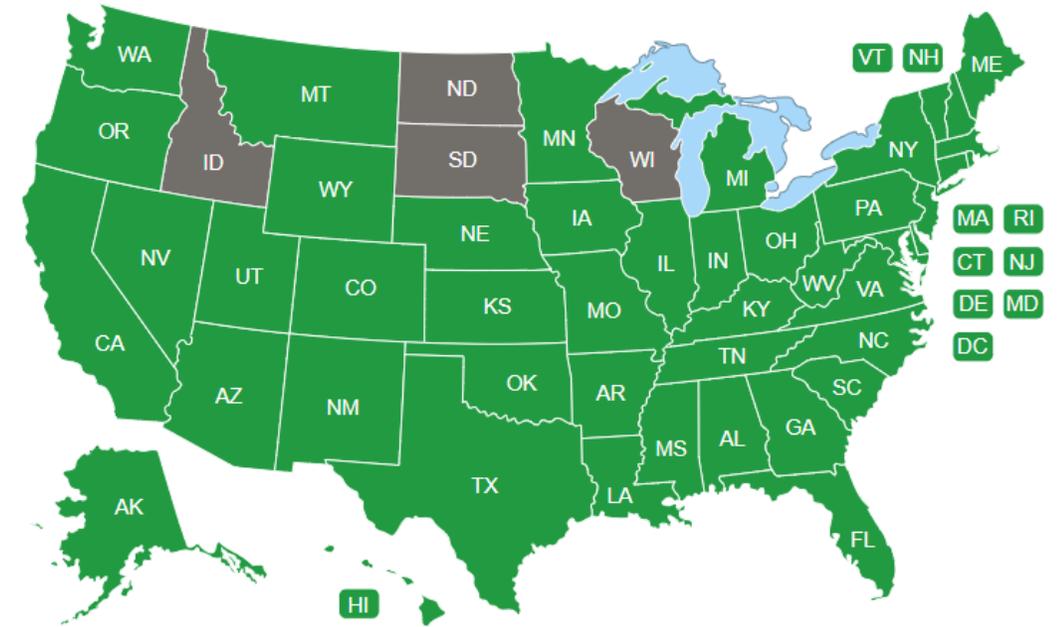
Getting Started Is Easier
Than You Think

Next steps:

1. Confirm your eligibility
2. Find your state's ABLE program
3. Compare ABLE plans
4. Open an account online
5. Start saving at your own pace
6. Use trusted tools and resources for ongoing support

State ABLE Programs

- There are 47 state ABLE programs, plus D.C. & Guam
- There are a total of 51 active ABLE plans.
- Many plans accept out of state residents.
- ABLE Program [Comparison Tools](#) are available at www.ablenrc.org to help you pick the plan that is best for you.
- Use the [Interactive State Map](#) to find your state ABLE program. Many programs offer tax credits or deductions to residents who select their own state's plan.
- A person can only open one ABLE account.





Scan to learn more about ABLA accounts and see if you're eligible.

National ABLA Savings Hub

The Vestwell National ABLA Savings Hub gives eligible individuals across the U.S. a clear and simple path into an ABLA program. It also removes common points of confusion and centralizes easy-to-understand resources that help individuals with disabilities and their families learn about eligibility, compare programs, and use tools that support long-term financial wellness.

The screenshot displays the Vestwell website's interface for ABLA accounts. At the top, there's a navigation bar with the Vestwell logo and links for 'What we offer', 'Who we serve', 'Our partners', 'Platform', 'Resources', 'About', and 'Pricing'. A 'Sign in' button is also visible. Below the navigation, a hero section features a photo of a man in a wheelchair being kissed on the cheek by a woman. The text reads: 'ABLE Accounts | Everything you need to get started'. A sub-headline states: 'ABLE (Achieving a Better Life Experience) accounts are tax-advantaged savings plans that help people with disabilities save for the future—without impacting SSI, Medicaid, or other important benefits.'

The main content area is divided into three sections:

- Save for the future without risking benefits.** This section includes a photo of a woman sitting on a couch. The text explains that ABLA accounts offer a way to invest tax-free for the future, spend on everyday expenses, and still keep the public benefits they rely on. It lists benefits like tax-free growth and withdrawals, use for housing and education, and income tax deductions. A 'Read more' button is present.
- What the Age Adjustment Act Means for ABLA Account Eligibility** This section features a photo of a man sitting at a desk with a star icon. The text states that with an ABLA account, users don't have to choose between saving for tomorrow and protecting the support they rely on today. A 'Read more' button is present.

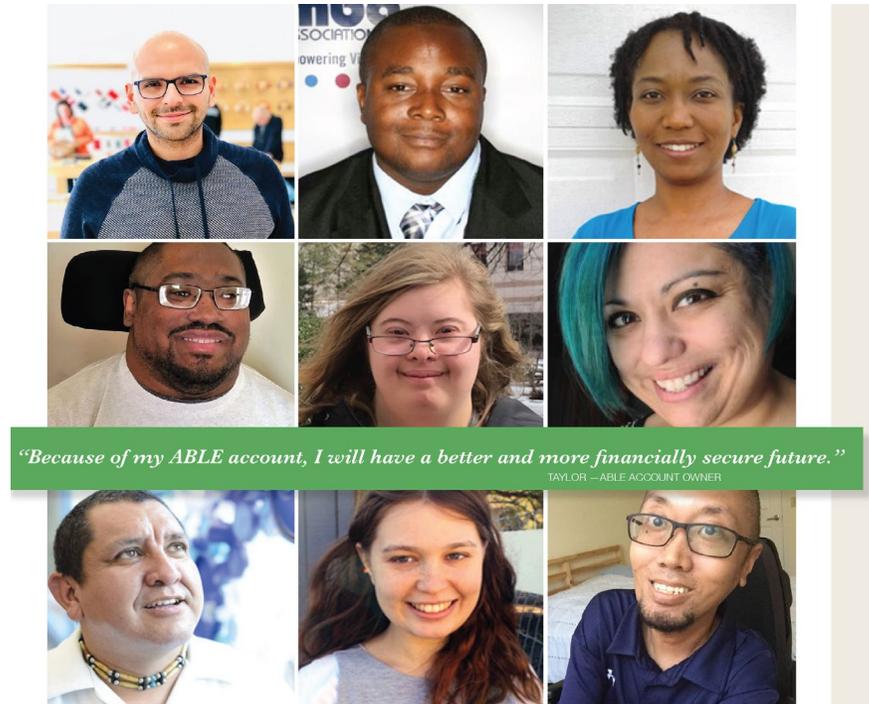
On the right side of the interface, there is an 'Eligibility Quiz' section titled 'Check your eligibility.' It asks users to answer simple questions to see if they qualify for an ABLA account under the updated 2026 criteria. The first question is: 'Did your disability begin before your 46th birthday?' with two radio button options: 'Yes My disability began before I turned 46' and 'No My disability began at age 46 or older'. A 'Continue' button is located below the options.

At the bottom right, there is a blue section titled 'Search ABLA Vestwell plans by state'. It includes the text: 'Getting started is simple. Find your state's ABLA program and open your account today. We'll help you every step of the way.' Below this is a search input field with the placeholder text 'Search for your state...' and a magnifying glass icon. A 'Check availability' button is positioned at the bottom of this section.



Access Resources

ABLE Success – Learn from Others



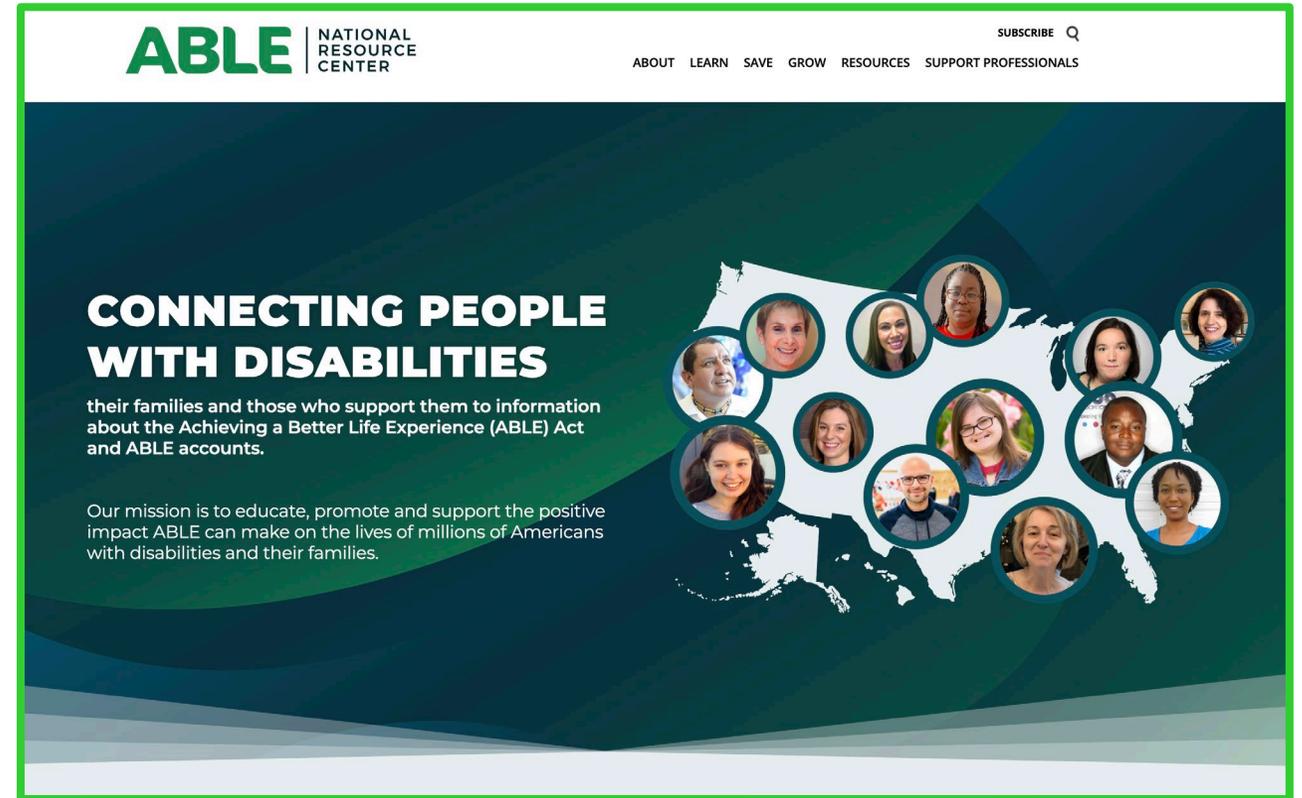
Meet ABLÉ Ambassadors who are ABLÉ account owners and family members who share their success stories to encourage others to open and maximize the benefits of an ABLÉ account.

ABLE National Resource Center Website

Visit us at ablenrc.org for:

- [ABLE Information Flyer](#)
- [ABLE FAQs](#)
- [ABLE Decision Guides](#)
- [Compare ABLÉ Programs](#)
- [ABLE to Save Podcast](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletter](#)

And many other customized resources to support your ABLÉ journey.





ABLE NRC Toolkits

- [Employer Toolkit](#)
- [Home Ownership Guide](#)
- [Home Inheritance Guide](#)
- [Service Provider Toolkit](#)
- [Youth Transition Toolkit](#)
- [ABLE NRC Media Toolkit](#)
- [ABLE Veterans Toolkit](#)



NDI Resources

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

Share ABLÉ and Connect!

- Share information about ABLÉ accounts with friends, family and community groups!
- Subscribe to receive our [AchievABLE](#) newsletter and receive important ABLÉ-related updates.
- Be social with @theABLENRC on [LinkedIn](#), [Instagram](#), and [Facebook](#).
- Participate in [Webinars](#) to stay informed.

Upcoming ABLÉ NRC Events

Tax Time Tips 2/12/26

#ABLEtoSave 2026 April

Thank You!