

ENable[®]

Savings Plan

NEBRASKA ACHIEVING A BETTER LIFE
EXPERIENCE PROGRAM TRUST

Annual Report | Year End 12/31/2019 | Copyright 2020 | Nebraska State Treasurer John Murante

ENable[®]
SAVINGS PLAN

Annual Audit

Enable Trust & Disclosure

10/16/19



Nebraska State Treasurer, Trustee

(Administration, Operation and Maintenance of the Program)

Nebraska Investment Council

(Investment of Plan Assets)



Enable Trust & Disclosure



10/16/19

Plan Name	Enable Savings Plan
Program Launch Date	June 30, 2016
Contract Term Contract Notification Contract Expires	5 years with 2 additional 1-year renewal terms. December 2020 June 2021
Minimum Contribution	\$50 / \$25 with AIP or Payroll Deduction
Maximum Contribution	\$400,000
Annual Contribution Limit	\$15,000
Age Limitations	No age limit to open an account / onset of disability prior to individual's 26th birthday
Residency Requirements	None
NE State Income Tax Deduction	\$10,000 per tax return (\$5,000 if married, filing separately)
Plan Fee Program Management Fee Total Underlying Investment Expenses and Fees	\$45 annual account fee 0.50% Range: 0.50%-0.55% (0.50% Program Management Fee included)
Direct Sold Advisor Sold	Yes No
Investment Manager # of Investment Options # of Target-Risk Options # of Individual Options	Vanguard 5 3 (Growth, Moderate, Conservative) 2 (Bank Savings) (Checking)
Participating State Alabama	Enable Savings Plan Alabama

Enable Trust & Disclosure



10/16/19

Nebraska Achieving a Better Life Experience Program Trust Disclosure

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. Some states, including Nebraska, offer favorable tax treatment to their residents only if they invest in the state's own plan. Investors should consider before investing whether their or their designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified ABLE program and should consult their tax advisor, attorney and/or other advisor regarding your specific legal, investment or tax situation.

This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell shares within a plan may only be made by the Program Disclosure Statement and Participation Agreement relating to the plan.

The Nebraska Achieving a Better Life Experience Program is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer, who serves as trustee of the program. The program offers a series of investment options and is intended to operate as a qualified ABLE program, pursuant to section 529A of the U.S. Internal Revenue Code.

An investor in the Nebraska Achieving a Better Life Experience Program should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. More information about municipal fund securities is available in the issuer's official statement. An official statement may be obtained by going to the website for the program or by contacting the State Treasurer's office at 402-471-2455. The official statement should be read carefully before investing.

Participation in the Nebraska Achieving a Better Life Experience Program does not guarantee that contributions and the investment earnings, if any, will be adequate to cover all disability related expenses or that and account owner is eligible to participate in the program.

Neither the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council nor the Program Manager shall have any debt or obligation to any contributor, any beneficiary or any other person as a result of the establishment of the program, nor will these entities assume any risk or liability for mutual funds or other investment options in which the program invests.

Except for the Bank Savings Individual Investment Option and the Checking Account Investment Option, investments in the Nebraska Achieving a Better Life Experience Program are not guaranteed or insured by the FDIC, the program option's investment managers, the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council, the Trust, First National Bank of Omaha, any of their respective affiliates, directors, officers or agents, or any other entity.

Contributors to the program assume all investment risk, including the potential loss of principal, and liability for penalties such as those assessed on nonqualified withdrawals. It is possible to lose money by investing in the program. FDIC Insurance is provided for the Bank Savings Individual Investment Option and the Checking Account Investment Option up to the maximum amount set by federal law, currently \$250,000.

Progress Report

November 1, 2020

The U.S. Congress enacted Section 529A of the Internal Revenue Code in December 2014, allowing for a tax-favored savings program for eligible individuals with disabilities to be used to pay qualified disability-related expenses. The name of the law is Achieving a Better Life Experience Act or ABLE. The Nebraska Achieving a Better Life Experience Program Trust was passed by the Nebraska Legislature in the 2015 Legislative Session and signed into law May 27, 2015, by Governor Pete Ricketts. The law allows individuals with certain disabilities to create tax-advantaged ABLE savings accounts to use to pay for qualified disability-related expenses.

The Nebraska ABLE program, known as the Enable Savings Plan, launched on June 30, 2016. Nebraska was the third state to offer an ABLE program. The Enable Savings Plan is a qualified savings program under Section 529A of the Internal Revenue Code, which governs all state programs. There are five investment options in the Enable Savings Plan including growth, moderate and conservative mutual funds, a bank savings investment option, and a checking investment option. The Nebraska State Treasurer serves as the Program Trustee. First National Bank of Omaha serves as the Program Manager, and all investments are approved by the Nebraska Investment Council.

The Enable Savings Plan was specifically designed to encourage persons with a disability to save for future qualified disability expenses. The Plan assists individuals who have a disability, guardians and conservators by providing sound, wise investment choices for saving for the future. We appreciate all the families in Nebraska and across the nation who have put their trust in our 529A Enable Savings Plan. The Enable Savings Plan is committed to working diligently every day to make sure our plans are worthy of that trust.

Our mission is to provide eligible individuals with a convenient and tax-advantaged way to save for qualified disability expenses while preserving eligibility for resource based benefits. The Enable Savings Plan gives individuals with a disability an opportunity to save up to and including \$100,000 and remain eligible for resource based benefits such as SSI (Supplemental Security Income), SNAP (Supplemental Nutrition Assistance Program) and Medicaid. The amount an individual could save prior to development of the ABLE plans was limited to \$2,000. The annual contribution limit per account under 529A is \$15,000 from all contributors to the account, and a qualified individual may only have one ABLE account. The eligible individual is the account owner and the beneficiary of the assets in the account. There is no age limit to open or use account assets, however, the disability must have occurred by age 26.

The Enable Savings Plan allows tax-free investments while saving for qualified disability expenses and are federal and state income tax-free. Funds can be used for expenses that are for the benefit of the individual with a disability in maintaining his or her health, independence, or quality of life. Anyone who contributes to an Enable Savings Plan account is eligible for a Nebraska State Income Tax Deduction of up to \$10,000 per tax return (\$5,000 if married filing separately).

The Enable Savings Plan had 1,809 accounts at the end of the 3rd quarter for 2020 with \$13,319,204 in assets in the Plan. Of those assets, 65% are from Nebraskans and 71% of the accounts are from Nebraska with the remainder of accounts coming from 38 other states. The average age of the Account Owner is 35 -- the

Progress Report (cont'd)

youngest is one month old and the oldest is 94. As of September 30, 2020, 401 new accounts have been opened in 2020, and the average account size of all accounts is \$7,474.

On February 26, 2017, we welcomed Enable Savings Plan Alabama. The State of Alabama, through the ABLE Program Board, contracted with the Nebraska State Treasurer to participate in and create Enable Savings Plan Alabama, which is part of The Nebraska Achieving a Better Life Experience Program Trust. Nebraska was the second state in the country to partner with another state to expand the number of people served through ABLE. As of September 30, 2020, there were 350 accounts and \$2,163,048 in assets in the Enable Savings Plan Alabama. Of those assets, 82% are from Alabama and 85% of the accounts are from Alabama, with the remainder from 19 other states. The average age of the Account Owner is 38 – the youngest is two years old and the oldest is 85. As of September 30, 2020, 113 new accounts have been opened in 2020, and the average account size of all accounts is \$6,438.

We have been able to reach individuals by traveling and promoting the Enable Savings Plan and Enable Savings Plan Alabama to local Nebraska and Alabama communities and organizations until the onset of the COVID-19 pandemic. We have taken advantage of promoting our plans at statewide events and by utilizing print media and social media outlets. We have enlisted the use of webinars and Zoom meetings to continue promoting our plans during the pandemic. A list of our promotions for both plans is provided in this report.

On August 6, 2020, the Governor signed Legislative Bill 705 which provides for distribution of funds from an Enable Savings Plan Account. This Legislative Bill allows for the transfer of funds upon the death of a designated beneficiary of an Enable Savings Plan Account. LB 705 also states that the State shall not seek recovery of any amount remaining in the account for medical assistance received by the designated beneficiary or their spouse or dependent under the medical assistance program pursuant to the Medical Assistance Act after the establishment of the Enable Savings Plan Account.

The Program Manager contract for the Nebraska ABLE Savings Plan will end June 2021. The Nebraska State Treasurer issued a Request for Information from qualified financial services companies in order to decide the future management of the ABLE Savings Plan.

As required by Nebraska State Statute 77-1408, the plan was audited in accordance with auditing standards generally accepted in the United States of America by independent certified public accountants. The related audit report is included in this annual report. The State Treasurer, legal counsel and the program manager developed the Program Disclosure Statement, which contains important information about establishing and maintaining an Enable Savings Plan account. The Nebraska ABLE Program provides a simple and flexible 529A Savings Plan for Nebraska residents and citizens outside of the state, as directed by Sections 77-1401 through 77-1409 of the Nebraska Revised Statutes and IRS Code Section 529A.

If you have any questions regarding the Enable Savings Plan, Nebraska's Achieving a Better Life Experience Program Trust, please contact our office at 402-471-2455 or visit treasurer.nebraska.gov. We are always willing to assist you with any questions you may have about the Enable Savings Plan.

Enable Savings Plan

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Number of Accounts

(Accounts and Assets as of September 30, 2020)

	<u># of Accts</u>	<u>Assets</u>
Enable Accounts:	1,809	\$13,319,204

71% of accounts and 65% of the assets are from Nebraska, and the remainder are from 38 other states.

Percentage of Accounts by Disability

Developmental Disorders (including Autism):	47%
Intellectual Disability:	22%
Psychiatric Disorders:	7%
Nervous Disorders (including blindness and deafness):	4%
Congenital Anomalies (including Downs Syndrome):	12%
Respiratory Disorders:	0%
Other:	8%



Program Trustee



Program Manager

Enable Savings Plan

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Number of Accounts

(Accounts and Assets as of September 30, 2020)

	<u># of Accts</u>	<u>Assets</u>
Enable Alabama Accounts:	350	\$2,163,048

85% of accounts and 82% of the assets are from Alabama, and the remainder are from 19 other states.

Percentage of Accounts by Disability

Developmental Disorders (including Autism):	34%
Intellectual Disability:	28%
Psychiatric Disorders:	9%
Nervous Disorders (including blindness and deafness):	4%
Congenital Anomalies (including Downs Syndrome):	17%
Respiratory Disorders:	0%
Other:	8%



JOHN MURANTE
Program Trustee



Program Manager

Enable Savings Plan

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Program Manager

First National Bank of Omaha Enable Savings Plan

Effective November 16, 2015, the State Treasurer has contracted with First National Bank of Omaha to provide program management services. Under this contract First National Bank provides the day-to-day administration, record keeping, and marketing of the "Plan" as set forth by LB591. First National Bank provides separate accounting for each beneficiary. In addition, they administer and maintain overall trust and individual account records. Following each quarter of the year, First National Bank presents performance reports of the Plan to the State Treasurer.

The Enable Savings Plan offers 5 unique investment options consisting of 3 Target-Risk Portfolios and 2 Individual Investment Options ranging from growth to conservative investment options; including the Bank Savings Individual Investment Option (an FDIC-insured option), and the Checking Account Option, to create a customized allocation portfolio.

As of September 30, 2020, the Enable Savings Plan had 1,809 accounts and \$13,319,204 in assets. Enable Savings Plan Alabama had 350 accounts and \$2,163,048 in assets.

The Program Manager contract for the Nebraska ABLE Savings Plan will end June 2021. The Nebraska State Treasurer issued a Request for Information from qualified financial services companies in order to decide the future management of the ABLE Savings Plan.

The December 31, 2019 audit of the Enable Savings Plan is included in this report.

If you have any questions regarding the Plan, please contact our office, treasurer.nebraska.gov or visit enablesavings.com.



Enable Investment Options

Growth Option

The Growth Investment Option seeks to provide the potential to grow your investment by investing 80% of its assets in diversified investments of domestic and international equity funds (stocks), and 20% in fixed income funds (bonds).

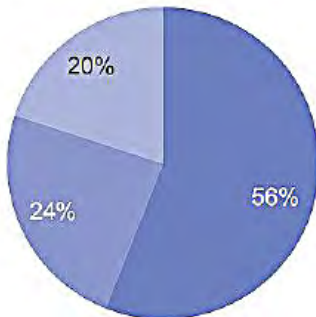
Moderate Option

The Moderate Investment Option seeks to provide a combination of growth and current income by investing 60% of its assets in diversified investments of domestic and international equity funds (stocks), 35% in fixed income funds (bonds), and 5% in money market funds.

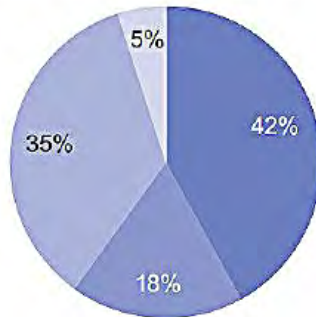
Conservative Option

The Conservative Investment Option seeks to provide current income and some growth by investing 30% of its assets in diversified investments of domestic and international equity funds (stocks), 40% in fixed income funds and 15% in inflation-protected securities (bonds), and 15% in money market funds (cash equivalents).

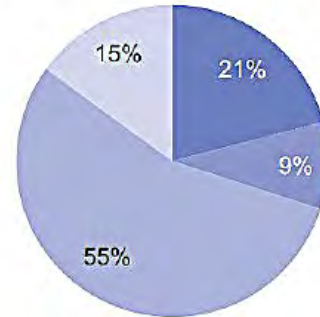
Growth Investment Option



Moderate Investment Option



Conservative Investment Option



Domestic Equity

International Equity

Fixed Income

Cash Equivalent

Enable Savings Plan

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Enable Asset Allocations

(As of September 30, 2020)

TARGET-RISK OPTIONS - ASSET ALLOCATIONS TO UNDERLYING INVESTMENTS						
Investment Option	Vanguard Total Stock Market Index	Vanguard International Stock Index	Vanguard Total Bond Market Index	Vanguard Short-Term Bond Index	Vanguard Short-Term Inflation-Protected Securities	Vanguard Federal Money Market
Ticker	VSMPX	VTIAX	VBMPX	VBIPX	VTSPX	VMFXX
Growth	56%	24%	20%			
Moderate	42%	18%	30%	5%		5%
Conservative	21%	9%	25%	15%	15%	15%

Bank Savings Option

This Bank Savings Option provides FDIC insurance for your investment. It offers a guaranteed return (earnings) on your investment and the stability of knowing your principal investment may not lose its value. Investments in the Bank Savings Option will earn varying rates of interest. The interest rate generally will be equivalent to short-term deposit rates. Contributions to and earnings on the investments in the Bank Savings Option are insured by the FDIC on a per participant, pass-through basis to each account owner up to the maximum amount set by federal law, currently \$250,000.

Checking Investment Option

The Checking Investment Option provides FDIC insurance for your investment and allows you to write a check or use a debit card to withdraw funds from the Checking Investment Option. All deposits must be made directly to the Plan and not through an ATM machine or by walking into a bank. You cannot use your check or debit card from the Checking Investment Option to withdraw from any other Investment Option. This Option can be used to pay for daily and repetitive expenses.



ENABLE SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 9/30/2020

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2020	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	6.66% 6.88%	3.76% 3.27%	11.04% 10.72%	7.76% 7.94%		9.82%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	5.11% 5.35%	4.64% 3.86%	10.16% 9.55%	7.06% 7.08%		8.22%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	2.82% 3.11%	4.38% 3.88%	7.36% 7.05%	5.10% 5.22%		5.19%	6/30/2016
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.10% 0.03%	0.39% 0.56%	0.78% 1.02%	0.82% 1.65%		0.72%	6/30/2016
Checking Option <i>NA</i>	0.00%	0.00%	0.00%	0.00%		0.00%	1/26/2017

* Each benchmark is not managed. Therefore, its performance does not reflect management fees, expenses or the imposition of sales charges.

** Since Inception Returns for less than one year are not annualized.

The performance data shown represents past performance. Past performance - especially short-term performance - is not a guarantee of future results. Performance information is current as of the most recent timeframe referenced above and is net of the weighted average operating expense ratio of the underlying fund, program management fee and state administration fee. Investment returns and principal value will fluctuate, so that investors' units, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

The Plan is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment options within the Nebraska Achieving a Better Life Experience Program Trust. The Plan is intended to operate as a qualified tuition program to be used only to save for qualified expenses, pursuant to Achieving a Better Life Experience ("ABLE") Act of 2014 and Section 529A of the U.S. Internal Revenue Code.

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.EnableSavings.com, which contains more information, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified ABLE program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

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Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an account owner is eligible to participate in the Plan.

Except for the Bank Savings and Checking Investment Options, investments in the Enable Savings Plan are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

The Nebraska Achieving a Better Life Experience Program Trust Issuer

Nebraska State Treasurer Trustee

Nebraska Investment Council Investment Oversight

First National Bank of Omaha Program Manager

First National Capital Markets, Inc. Distributor, Member FINRA, SIPC

First National Capital Markets and First National Bank of Omaha are affiliates.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value

* Except the Bank Savings and Checking Investment Options

For further information about investments and for the most recent month-end performance data, please visit our website at www.EnableSavings.com

ENABLE ALABAMA SAVINGS PLAN PORTFOLIO PERFORMANCE

Period Ended 9/30/2020

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2020	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	6.66% <i>6.88%</i>	3.76% <i>3.27%</i>	11.04% <i>10.72%</i>	7.76% <i>7.94%</i>		9.82%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	5.11% <i>5.35%</i>	4.64% <i>3.86%</i>	10.16% <i>9.55%</i>	7.06% <i>7.08%</i>		8.22%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	2.82% <i>3.11%</i>	4.38% <i>3.88%</i>	7.36% <i>7.05%</i>	5.10% <i>5.22%</i>		5.19%	6/30/2016
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.10% <i>0.03%</i>	0.39% <i>0.56%</i>	0.78% <i>1.02%</i>	0.82% <i>1.65%</i>		0.72%	6/30/2016
Checking Option <i>NA</i>	0.00%	0.00%	0.00%	0.00%		0.00%	1/26/2017

* Each benchmark is not managed. Therefore, its performance does not reflect management fees, expenses or the imposition of sales charges.

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The performance data shown represents past performance. Past performance - especially short-term performance - is not a guarantee of future results. Performance information is current as of the most recent timeframe referenced above and is net of the weighted average operating expense ratio of the underlying fund, program management fee and the state administrative fee. Investment returns and principal value will fluctuate, so that investors' units, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

Enable Savings Plan Alabama ("Enable Alabama" or "the Plan") is sponsored by the State of Nebraska, offered by the State of Alabama, and administered by the Nebraska State Treasurer. The State of Alabama, through the ABLE Program Board, contracted with the Nebraska State Treasurer to participate in and create Enable Savings Plan Alabama which is part of The Nebraska Achieving a Better Life Experience Program Trust (the "Trust") that offers a series of investment portfolios. The Plan is intended to operate as a qualified ABLE program to be used only to save for qualified disability expenses, pursuant to the Achieving a Better Life Experience Act of 2014 and Section 529A of the U.S. Internal Revenue Code.

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.EnableAL.com, which contains more information, should be read carefully before investing.

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Except for the Bank Savings and Checking Investment Options, investments in Enable Alabama are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Alabama, the State of Nebraska, the Alabama State Treasurer, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

The Nebraska Achieving a Better Life Experience Program Trust Issuer

Alabama Participating State

Nebraska State Treasurer Trustee

Nebraska Investment Council Investment Oversight

First National Bank of Omaha Program Manager

First National Capital Markets, Inc. Distributor, Member FINRA, SIPC

First National Capital Markets and First National Bank of Omaha are affiliates.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value

* Except the Bank Savings and Checking Investment Options

For further information about investments and for the most recent month-end performance data, please visit our website at www.EnableSavingsAlabama.com

**THE NEBRASKA
ACHIEVING A BETTER LIFE EXPERIENCE PROGRAM TRUST
Enable Savings Plan
FINANCIAL STATEMENTS AND
INDEPENDENT AUDITOR'S REPORT
For the year ended December 31, 2019**

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INDEPENDENT AUDITOR'S REPORT

To the Trustee, Program Manager, Processor, Investment Manager, and Participants and Beneficiaries of the Enable Savings Plan

Report on the Financial Statements

We have audited the accompanying statement of net position available for benefits of the Enable Savings Plan (the Plan) which is part of the Nebraska Achieving a Better Life Experience Program Trust (the Trust), as of December 31, 2019, and the related statement of changes in net position available for benefits, investment summary, investment detail, and related notes to the financial statements, which collectively comprise the Plan's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as, evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements, including the investment summary and investment detail, referred to above present fairly, in all material respects, the financial position of the Plan as part of the Nebraska Achieving a Better Life Experience Program Trust, as of December 31, 2019, and the respective changes in net position, investment summary, and investment detail for year then ended in accordance with accounting principles generally accepted in the United States of America.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 5 and 6 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements that comprise the Plan basic financial statements. The schedule of participant contributions and transfers in and participant distributions and transfers out is presented for the purpose of additional analysis and is not a required part of the basic financial statements.

The schedule of participant contributions and transfers in and participant distributions and transfers out is the responsibility of management and was derived from and related directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of participant contributions and transfers in and participant distributions and transfers out is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated July 14, 2020, on our consideration of the Plan's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering The Plan's internal control over financial reporting and compliance.

Hayes & Associates, L.L.C.

Hayes & Associates, L.L.C.
Omaha, Nebraska
July 14, 2020

Management's Discussion and Analysis

The Nebraska State Treasurer's Office provides this Management's Discussion and Analysis of the Plan's annual financial statements. This narrative overview and analysis of the financial activities of the Plan is for the fiscal year ended December 31, 2019. We encourage readers to consider this information in conjunction with the Plan's financial statements, which follow this section.

Using these Financial Statements

This discussion and analysis is intended to serve as an introduction to the Plan's financial statements, which consist of the Statement of Net Position Available for Benefits, Statement of Changes in Net Position Available for Benefits, Investment Summary, Investment Detail, and Notes to the Financial Statements. These financial statements provide information about the activities of the Plan as a whole and of the individual Portfolios within the Plan and are based on the accrual basis of accounting.

The financial statements are further described as follows:

The Statement of Net Positions Available for Benefits presents the assets, liabilities and net position of the Plan.

The Statement of Changes in Net Position Available for Benefit presents the income, expenses, realized and unrealized gain/loss, and ending net position as a resulting of the operations of the Plan.

The Investment Summary presents the cost basis, market value, and unrealized gain/loss on the Plan's underlying investments at the Plan level.

The Investment Detail presents the number of units, their cost basis, the price per unit, market value, and the unrealized gain/loss of the underlying investments held by the Plan in each of the Plan's portfolios.

The Notes to Financial Statements provide additional information essential to a full understanding of the data provided in the financial statements.

Financial Analysis of the Plan

During fiscal year 2019, the Plan received \$5,910,124 in contributions from participants and distributed \$2,519,606 to participants and beneficiaries. The Plan's financial activity for the year ended December 31, 2019, resulted in an increase in net position of \$4,183,950.

Condensed financial information as of and for the years ended December 31, 2019, is as follows:

	<u>December 31, 2019</u>	<u>December 31, 2018</u>
Cash and investments	\$ 11,500,359	\$ 7,316,330
Other assets	-	-
Total assets	<u>11,500,359</u>	<u>7,316,330</u>
Liabilities	<u>7,533</u>	<u>7,455</u>
Net position	<u><u>\$ 11,492,826</u></u>	<u><u>\$ 7,308,875</u></u>
	<u>Year Ended</u>	<u>Year Ended</u>
	<u>December 31, 2019</u>	<u>December 31, 2018</u>
Additions:		
Contributions	\$ 5,910,124	\$ 4,941,794
Net increase in fair value of investments	834,124	(130,065)
Other income	-	-
Total additions	<u>6,744,248</u>	<u>4,811,729</u>
Deductions:		
Distributions	2,519,606	1,534,772
Administrative expenses	40,692	25,019
Total deductions	<u>2,560,298</u>	<u>1,559,791</u>
Net increase	4,183,950	3,251,938
Net position, beginning of year	<u>7,308,875</u>	<u>4,056,937</u>
Net position, end of year	<u><u>\$ 11,492,825</u></u>	<u><u>\$ 7,308,875</u></u>

Total additions increased primarily due to a favorable increase in contributions and realized and unrealized gains in fiscal year 2019. These increased due to both market action and net flows drove the increase in cash and investments from \$7,316,330 at December 31, 2018 to \$11,500,359 at December 31, 2019.

CONTACTING THE NEBRASKA STATE TREASURER'S OFFICE

This financial report is designed to present users with a general overview of the Plan's finances and to demonstrate the Plan's accountability for the funds held in custody. If you have questions about the report or need additional information, please contact the Nebraska State Treasurer's Office located in the Nebraska State Capitol, Room 2005, P.O. Box 94788, Lincoln, NE 68509-4788.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
STATEMENT OF NET POSITION AVAILABLE FOR BENEFITS
December 31, 2019

ASSETS	
Cash	\$ 1,550,417
Investments:	
Cost	9,197,789
Unrealized gain/loss - investments	752,153
Total investments	<u>9,949,942</u>
Miscellaneous Receivables	-
Total assets	<u>11,500,359</u>
LIABILITIES	
Payables:	
Distributions to plan administrator	3,423
Program management fee	4,110
Total liabilities	<u>7,533</u>
NET POSITION	<u><u>\$ 11,492,826</u></u>

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 STATEMENT OF CHANGES IN NET POSITION AVAILABLE FOR BENEFITS
 For the year ended December 31, 2019

Net Position - Beginning of Period	\$	7,308,876
Receipts		
Received from plan administrator		5,910,124
Miscellaneous receipts		-
Investment income:		
Realized gain/loss		89,979
Unrealized gain/loss- investments		744,145
Total receipts		<u>6,744,248</u>
Disbursements:		
Administrative Expenses:		
OII management fee		40,692
Distributions to plan administrators		<u>2,519,606</u>
Total Disbursements		<u>2,560,298</u>
Net Position - End of Period	\$	<u><u>11,492,826</u></u>

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT SUMMARY
 December 31, 2019

	Cost	Market Value	Unrealized Gain/Loss
INVESTMENT DISTRIBUTION			
Unit of Participation	\$ 9,197,789	\$ 9,949,942	\$ 752,153
Total Investments	\$ 9,197,789	\$ 9,949,942	\$ 752,153

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT DETAIL
 December 31, 2019

	Cost	Price**	Market Value	Unrealized Gain/Loss
<u>Vanguard Total Stock Market</u>				
Units				
46,965.478 GROWTH INVEST OPT	\$ 582,234	13.8706	\$ 651,439	\$ 69,205
21,594.676 MODERATE INVEST OPT	267,112	13.8706	299,531	32,419
7,192.446 CONSERV INVEST OPT	89,171	13.8706	99,764	10,593
75,752.600	\$ 938,517		\$ 1,050,734	\$ 112,217
<u>Vanguard Total Internantional</u>				
Units				
95,449.060 GROWTH INVEST OPT	\$ 1,278,975	16.3493	\$ 1,560,530	\$ 281,555
43,862.342 MODERATE INVEST OPT	590,202	16.3493	717,121	126,919
14,631.609 CONSERV INVEST OPT	197,326	16.3493	239,217	41,891
153,943.011	\$ 2,066,503		\$ 2,516,868	\$ 450,365
<u>Vanguard Total Bond Market</u>				
Units				
47,121.210 GROWTH INVEST OPT	\$ 482,901	10.9489	\$ 515,927	\$ 33,026
43,370.862 MODERATE INVEST OPT	444,853	10.9489	474,865	30,012
24,068.997 CONSERV INVEST OPT	246,015	10.9489	263,530	17,515
114,561.069	\$ 1,173,769		\$ 1,254,322	\$ 80,553
<u>Vanguard Short-Term Bond Index</u>				
Units				
7,363.540 MODERATE INVEST OPT	\$ 75,309	10.6516	\$ 78,434	\$ 3,125
14,700.603 CONSERV INVEST OPT	150,037	10.6516	156,585	6,548
22,064.1430	\$ 225,346		\$ 235,019	\$ 9,673

** Price is the custody fund level price and does not reflect the participant price after expenses.

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT DETAIL
 December 31, 2019

	<u>Cost</u>	<u>Price**</u>	<u>Market Value</u>	<u>Unrealized Gain/Loss</u>
<u>Vanguard Federal Money Market</u>				
Units				
7,451.060 MODERATE INVEST OPT	\$ 76,436	10.4957	\$ 78,204	\$ 1,768
14,872.500 CONSERV INVEST OPT	152,455	10.4957	156,098	3,643
<u>22,323.560</u>	<u>\$ 228,891</u>		<u>\$ 234,302</u>	<u>\$ 5,411</u>
 <u>Vanguard Short-Term Inflation</u>				
Units				
14,741,699.000 CONSERV INVEST OPT	\$ 151,057	10.6376	\$ 156,816	\$ 5,759
 <u>Bank Savings</u>				
Units				
430,715.407 BANK SAV INVEST OPT	\$ 4,413,706	10.4521	\$ 4,501,881	\$ 88,175
 TOTAL INVESTMENTS	 <u>\$ 9,197,789</u>		 <u>\$ 9,949,942</u>	 <u>\$ 752,153</u>

** Price is the custody fund level price and does not reflect the participant price after expenses.

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS
For the year ended December 31, 2019

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Reporting Entity

The Nebraska Achieving a Better Life Experience Program Trust (the Trust), was established on May 27, 2015 and began enrollment on June 30, 2016. It is intended to operate as a qualified ABLE program, pursuant to Internal Revenue Code Section 529A, which was adopted as part of The Stephen Beck, Jr., Achieving a Better Life Experience Act of 2014, as amended.

The Enable Savings Plan (the Plan) is part of the Nebraska Achieving a Better Life Experience Program Trust (the Trust). The Trust was established in accordance with Nebraska Legislative Bill 591 (the Act), as amended, to encourage the investment of funds to be used for qualified disability related expenses. The Plan is a series of the Program Fund of the Trust. The Expense Fund and the Treasury Management Cash Fund are not included in the accompanying financial statements. Accounts in the Plan have not been registered with the Securities and Exchange Commission or with any state securities commission pursuant to exemptions from registration available for securities issued by a public instrumentality of a state.

The Act authorizes and appoints the Nebraska State Treasurer as Trustee and responsible for the overall administration of the Plan. The State Treasurer has entered into a management contract with First National Bank of Omaha (the Program Manager). Under the contract, the Program Manager provided day-to-day administrative and recordkeeping services to the Plan. The Program Manager provided separate accounting for each beneficiary. In addition, the Program Manager administers and maintains overall trust and individual accounts records.

The Plan is comprised of Target-Risk Investment Options, a Bank Savings Investment Option, and as of January 26, 2017, a Checking Investment Option. The Target-Risk options invest in specified allocations of domestic equity, international equity, fixed income, and money market investment funds. The Bank Savings Investment Option invests in an FDIC-insured savings account. The Checking Investment Option is also FDIC-insured. The investment options and investments have been selected and approved by the Nebraska Investment Council.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2019

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

1. Reporting Entity – Continued

On November 30, 2016, the Nebraska Achieving a Better Life Experience Program Trust entered into an agreement with the State of Alabama Board of Trustees of the ABLE Trust Fund under which the Nebraska Achieving a Better Life Experience Program Trust will provide administration, operation, and maintenance of Enable Savings Plan Alabama for participants in the state of Alabama. Enable Savings Plan Alabama began operations on February 26, 2017. Enable Alabama is issued by the Nebraska Achieving a Better Life Experience Program Trust and administered by the Nebraska State Treasurer, who serves as the trustee of the Plan. The Plan offers the same series of investment options within the Nebraska Achieving a Better Life Experience Program Trust.

2. Basis of Presentation

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America. The financial statements include the statement of net position available for benefits, statement of changes in net position available for benefits, investment summary and investment detail. The statement of net position available for benefits is a measure of the account's assets and liabilities at the close of the year. The statement of changes in net position available for benefits shows purchase to and redemptions from the account, as well as additions and deductions due to operations during the fiscal year. The investment summary and investment detail reports show summary of all investments at cost and market value and the detail listing of all investments, respectively.

3. Security Valuation

Investments in the Underlying Funds are valued at the closing net asset or unit value per share of each Underling Fund on the day of valuation. The Plan calculates the net asset value of its shares based upon the net asset value of the applicable Underlying Funds, as of the close of the New York Stock Exchange (the Exchange), normally 4:00 P.M. Eastern time, on each day the Exchange is open for business. The net asset values of the Underlying Funds are determined as of the close of the Exchange, on each day the Exchange is open for trading.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2019

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

4. Security Transactions and Investment Income

Security transactions are recorded on an average cost basis unless a client requests an alternative method on the trade date. Realized gains and losses on security transaction are determined on the cost basis on the disposition of assets. Dividend income is recorded on the ex-dividend date or upon ex-dividend notification.

5. Contributions, Withdrawals, and Distributions

Contributions by a participant are evidenced through the issuance of units in the particular portfolio. Contributions to and withdrawals from the Portfolios are subject to terms and limitations defined in the Program Disclosure Statement and Participation Agreement between the participant and the Plan. Contributions received by the Program Manager before the close of trading on the New York Stock Exchange on any business day are credited to the account to which the contribution is made within one business day thereafter.

Withdrawals are based on the unit price calculated for each Portfolio on the business day on which the Program Manager processes the withdrawal request. The earnings portion (if any) of a non-qualified withdrawal will be treated as ordinary income to the recipient and may also be subject to an additional 10% federal tax, as well as partial recapture of any Nebraska state income tax deduction previously claimed.

6. Plan Expenses and Fees

Expenses included in the accompanying financial statements reflect the expenses of the Plan. The Underlying Fund expenses are factored into the daily net asset value for each respective Underlying Fund. As such, each Portfolio indirectly bears its proportional share of the fees and expenses of the Underlying Funds in which it invests.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2019

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

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Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2019

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

6. Plan Expenses and Fees - Continued

The plan expenses and fees are as follows:

- Program management fees equal .50% of the average daily net position in each Investment Option except for the Checking Investment Option which has no program management fee.
- Annual account fees equal \$45 and are assessed on a quarterly basis in the amount of \$11.25 against the then-current account balance.
- Underlying investment fees are a weighted average Underlying Fund expense ratio, which ranges from 0.05% to 0.06% of the average daily position in each Underlying Investment, with the exception of the Bank Savings Investment Option and the Checking Investment Option which have a 0% underlying investment fees.

Except as stated for the Annual account fee, these fees are accrued daily as a percentage of average daily net position and will be deducted from each Investment Option. These fees will reduce the value of an account.

7. Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of financial statements and the reported amounts of income and expenses during the reporting year. Actual results could differ from those estimates.

8. Income Taxes

The Program has been designed to comply with the requirements for treatment as a qualified ABLE program under Section 529A of the Internal Revenue Code. Therefore, no federal income tax provision is required.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2019

NOTE B. INVESTMENTS AND INVESTMENT RISKS

All investments have some degree of risks. The value of the Plan's accounts may vary depending on market conditions, the performance of the investment options selected, timing of purchases, and fees. The value of the Plan's accounts could be more or less than the amount contributed to the accounts. The Plan's investments may lose money.

Investments in the Plan are not guaranteed or insured by the FDIC, the SIPC, the State of Nebraska, the Nebraska Investment Council, the Nebraska State Treasurer, First National Bank of Omaha or its authorized agents or their affiliates, or any other federal or state entity or person.

FDIC insurance is provided for the Bank Savings Investment Option and Checking Account Option only. The Bank Savings Investment Option invests in an FDIC-insured omnibus savings account held in trust by the Plan at First National Bank of Omaha. The Checking Investment Option invests in a checking account within the Nebraska Achieving a Better Life Experience Program trust and is maintained by Fifth Third Bank.

The Plan's Underlying Funds have the following risks:

Custodial Credit Risk – custodial credit risk is the risk that, in the event of a failure of the counterparty, the Plan's investments may not be returned. Because the Plan's investments are generally in mutual funds, this risk is significantly mitigated.

Credit Risk – credit risk is the risk that an issuer to an investment will not fulfill its obligations. The Plan invests directly in Underlying Investments. The registered Underlying Investments' prospectuses provide greater detail about the investment strategies and practices of the Underlying Investments, in compliance with federal regulations and specifically, the Form N-1A of Investment Company Act of 1940. Form N-1A discloses information and policies about the Underlying Investment and its investment objectives, as well as, information on the company structure and operations.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2019

NOTE B. INVESTMENTS AND INVESTMENT RISKS - CONTINUED

Interest Rate Risk – interest rate risk refers to the value fluctuations of fixed-income securities resulting from the inverse relationship between price and yield. The market value fluctuations of fixed-income securities that the funds already hold will not affect the interest payable on those securities. However, the fluctuations will affect the market value and in turn will affect the Underlying Investment’s net asset value.

Concentration Risk – concentration risk is the risk related to the amount of investments in any one entity. The Plan limits this risk by investing in diversified investment companies.

Foreign Currency Risk – foreign currency risk is the risk that changes in exchange rates will adversely affect the fair value of an investment in a foreign security. The Plan does not have a formal policy for limiting its exposure to changes in exchange rates. The Plan’s Underlying Investments do invest in assets denominated in various foreign currencies. The registered Underlying Investment’s prospectuses provide greater detail about the investment and specifically, the Form N-1A of the Investment Company Act of 1940. Form N-1A discloses information and policies about the Underlying Investment and its investment objectives, as well as, information on the company structure and operations.

Market Risk – the risk that changes in market prices will reduce the fair value of an asset, increase the fair value of a liability, or adversely affect the cash flows of an expected transaction. Market risks primarily affects stocks, but also affects high-yield bonds and, to a lesser extent, higher quality bonds.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the year ended December 31, 2019

NOTE C. FAIR VALUE MEASUREMENT

Accounting Standards Codification (ASC) 820 establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value.

The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level I measurements) and the lowest priority to measurements involving significant unobservable inputs (Level III measurements).

The three levels of the fair value hierarchy are as follows:

Level I – unadjusted quoted prices in active markets for identical assets or liabilities including securities actively traded on a securities exchange.

Level II – inputs other than unadjusted quoted prices that are observable for the asset or liability (such as unadjusted quoted prices for similar assets and market corroborated inputs such as interest rates, prepayment speeds, credit risk, etc.).

Level III – significant unobservable inputs (including management’s own judgments about assumptions that market participants would use in pricing the asset or liability).

The inputs used for valuing securities are not necessarily an indication of the risks associated with investing in those securities.

The Plan classifies each of its investments in those Underlying Investments which are publicly offered and reported on an exchange as Level I, and those Underlying Investments which are not publically offered as Level II without consideration as to the classification level of the specific investment held by the Underlying Investments. The level in the fair value hierarchy within which a fair value measurement in its entirety falls is based on the lowest level input that is significant to the fair value measurement in its entirety.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 NOTES TO FINANCIAL STATEMENTS - CONTINUED
 For the year ended December 31, 2019

NOTE C. FAIR VALUE MEASUREMENT - CONTINUED

The following table presents assets that are measured at fair value on a recurring basis at December 31, 2019:

	Fair Value	Level I	Level II	Level III
Bank Savings	\$ 4,501,881	\$ 4,501,881	\$ -	\$ -
Money Market				
Funds	234,302	234,302	-	-
U.S. Equity Mutual				
Funds	1,050,734	1,050,734	-	-
International Equity				
Mutual Funds	2,516,868	2,516,868	-	-
Fixed Income Mutual				
Funds	1,646,157	1,646,157	-	-
	<u>\$ 9,949,942</u>	<u>\$ 9,949,942</u>	<u>\$ -</u>	<u>\$ -</u>

To value Level I investments: The fair value of Level I investments are determined by obtaining quoted market prices on nationally recognized securities exchanges.

To value Level II investments: The fair value of Level II investments are determined based on quoted prices that were obtained directly from the fund companies through confirmations for identical or similar assets or liabilities in markets that are not active.

NOTE D. SUBSEQUENT EVENTS

As of July 14, 2020, the date the financial statements were available to be issued, the Plan did not have any subsequent events affecting the amounts reported in the financial statements for the year ended December 31, 2019, or which are required to be disclosed in the notes to the financial statements for the year then ended.

SUPPLEMENTAL INFORMATION

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
SCHEDULE OF PARTICIPANT CONTRIBUTIONS AND TRANSFERS IN
AND PARTICIPANT DISTRIBUTIONS AND TRANSFERS OUT
For the year ended December 31, 2019

Contributions from plan participants	\$	5,697,501
Transfers in from plan participants		<u>212,623</u>
Received from plan administrator	\$	5,910,124
Distributions to plan participants	\$	2,306,983
Transfers out to plan participants		<u>212,623</u>
Distributions to plan administrator	\$	2,519,606

See independent auditor's report.



INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROLS OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

To the Trustee, Program Manager, Processor, Investment Manager, and Participants and Beneficiaries of the Enable Savings Plan.

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards issued by the Comptroller General of the United States, the statement of net position available for benefits of the Enable Savings Plan (the Plan) as of and for the year ended December 31, 2019, and the related statement of changes in net position available for benefits, the investment summary, investment detail, and the related notes to the financial statements, which collectively comprise the Plan's basic financial statements, and have issued our report thereon dated July 14, 2020.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Plan's internal control over financial reporting to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control over financial reporting.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Plan's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Hayes & Associates, L.L.C.

Hayes & Associates, L.L.C.
Omaha, Nebraska
July 14, 2020

Outreach and Marketing Activities

Bonus

- 2019 New Account Bonus for Enable (Nebraska): First 40 new accounts that funded with \$50 received a \$50 bonus.

Events & Sponsorships

- Autism Center of Nebraska Parents Group (2019)
- Autism Puzzle Walk, renamed the Autism Fun Fest (2019 and 2020 Virtual)
- Autism Spectrum Disorder Network State Conference (2019)
- Autism Community Gathering and Resource Fair in six cities (2019 and 2020)
- Buddy Walk, renamed Step Up for Downs in Omaha and Lincoln (2019 and 2020)
- Down Syndrome Association for Families Zoom with Improvaneers (2020 Virtual)
- Education Rights Counsel Event at UNO (2019)
- Homer's Heroes (2019)
- Lincoln Children's Museum Sensory Night (2019 and 2020 sponsor)
- Madonna Rehab Mile Walk (2019)
- Madonna Gala (2019)
- PTI-Nebraska- First Annual South Omaha Night (2019)
- Special Olympics Nebraska (2019 and 2020 Virtual)
- Special Olympics Conference with Speaking Opportunity to Coaches and Families (2019)
- Spina Bifida State-Wide Conference (2019)
- The Arc of Nebraska Senatorial Dinner (2019)
- World Down Syndrome day (2020 Virtual)

Presentations to Schools and Educational Service Units

- Elkhorn Public Schools, Transition Program (2019)
- ESU 3, Early Childhood Services Community Resource Fair (2019)
- ESU 7, Workshop and Presentation (2019)
- Fremont Public Schools Parent Resource Night (2019)
- Holy Cow, What Now? Transition Conference in Norfolk (2019 and 2020 Virtual)
- Millard Public Schools (2019)
- Offutt/Bellevue School (2019 and 2020 Virtual)

Enable Savings Plan

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Presentations to Nonprofits & Government Agencies

- Autism Center of Nebraska (2019)
- Arc of Lincoln (2020 Virtual)
- Centerpointe (2020 Virtual)
- Berry Law Firm, Panel event “Planning for Your Adult Disabled Child” (2019)
- Disabilities Organization Together Serve (2020 Virtual)
- Down Syndrome Alliance of the Midlands Panel Discussion event at UNO (2020)
- Down Syndrome Association for Families, Parent Night (2019)
- NAST Symposium Panel Speaker on ABLE track (2019)
- Nebraska Bar Association, Panel Speaker (2019)
- Nebraska Vocational Rehabilitation (various locations 2019)
- Office of Public Guardians (2019)
- Offutt AFB Family Support and Readiness Center (2020 Virtual)
- PTI-Nebraska, FEAT workshop (Family Employment Awareness Training- 2019)

Enable Alabama

- Alabama disABILITY Conference (2019)
- Alabama Division of Developmental Disabilities (2019)
- Alabama Special Needs Expo (2019)
- Alabama Transition Conference (2019)
- AL-APSE, Employment First Conference (2019)
- Auburn Transition Conference (2019 and 2020)
- Auburn University, Special Education, Rehab and Counseling Group (2020 Virtual)
- Arc of Central Alabama (2019)
- Arc of Montgomery (2019 and 2020)
- Alabama Department of Rehab, “Blind and Deaf Conference” (2019)
- Boeing Company Special Needs Expo (2019)
- Children’s Rehab Services, School’s out Bash (2019)
- Children’s Rehab Services, Anniston and Gadsden Districts (2020 Virtual)
- Down Syndrome Alliance Vestavia Hills Chapter (2019)
- Easter Seals of Central Alabama River Region Disability Expo (2019)
- Governor’s Job Fair for People with Disabilities (2019)
- Hot Topics Conference Trussville City School (2020)
- NAMI - National Alliance on Mental Illness (2019)
- Prattville YMCA Resource Round –Up (2019)
- SOMI -Survivor of Mental Illness (2019)
- UCP Huntsville (2020 Virtual)
- University of South Alabama, Passage USA (2019)
- Vocational Rehabilitation (VR) (2019)
- VOA Southeast (2020 Virtual)

Enable Savings Plan

Annual Report | Year End 12/31/2019 | Copyright 2020 | Nebraska State Treasurer John Murante



Nebraska Locations Visited

- Bellevue
- Columbus
- Elkhorn
- Fremont
- Grand Island
- Kearney
- Lincoln
- Norfolk
- Omaha
- Papillion
- Ralston

Alabama Locations Visited

- Auburn
- Birmingham
- Gulf Shores
- Huntsville
- Mobile
- Montgomery
- Opelika
- Prattville
- Trussville
- Vestavia

Key Contacts: Financial Partners and Law Offices

- Abrahams, Kaslow & Cassman LLP
- Berry Law Firm
- Black Hills Works
- Centerpointe
- DA Davidson Financial Advisors
- Duet
- Elder Law of Omaha, P.C., L.L.O.
- First National Bank of Omaha
- Husch Blackwell
- Koley Jessen
- Lamson Dugan & Murray law Firm
- Madonna Rehabilitation Hospitals, Omaha and Lincoln
- McGrath North
- Morgan Stanley
- Nelson, Van Denburg & Campbell
- Office of Public Guardians
- PTI-Nebraska
- Spethman Pallesen Law
- Thrivent Advisors, Nebraska
- Quality Living, Inc

Enable Alabama

- Alabama Bar Association
- Alabama Division of Developmental Disabilities
- Alabama Department of Human Resources
- Alabama Department of Rehabilitation
- Alabama State Agency Leaders
- Alabama Transition Team
- Auburn University Transition Leadership Institute
- Easter Seals
- Special Needs attorneys
- Director of UCP Birmingham (renamed to United Ability)
- University of South Alabama
- Vocational Rehabilitation
- VOA Southeast, Inc.

Enable Savings Plan

Annual Report | Year End 12/31/2019 | Copyright 2020 | Nebraska State Treasurer John Murante



Enable In the News

2020

October

- Significant Enhancements to Nebraska's Enable Law

2019

October

- Treasurer Murante, Enable Savings Plan Launch New Account Bonus Program



YOUTUBE.COM

Nebraska's Enable Savings Program

<https://www.enablesavings.com/> The ABLE Act provides individuals...



ENABLE
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Introducing the Enable Savings Plan.

**Tax-Free Savings
for Individuals
with Disabilities.**

[Learn More](#)



Introducing the Enable Savings Plan.

**Tax-Free Savings for
Individuals with Disabilities.**

ENABLE
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[Learn More](#)

Keep your benefits and save for the future.

With the **Enable Savings Plan**.



The Enable Savings Plan provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future expenses without impacting your resource-based benefits. Plus, there may be an income tax deduction for Nebraska residents.

To find out more about the Enable Savings Plan and to sign up for updates, visit us at **EnableSavings.com**.

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Bank of Omaha



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NO MATTER THE SPORT. WE'RE ONE TEAM.

With the **Enable Savings Plan** for children and adults with disabilities, we are all in the game together.

Save up to \$15,000 a year in an **Enable Savings Plan** account while maintaining SSI and other benefits.

Enable is a new tax-free savings plan for eligible individuals with disabilities.

A Nebraska taxpayer contributing to the **Enable Savings Plan** can deduct up to \$10,000 on state income taxes.

www.enableavings.com

ENable
SAVINGS PLAN

STATE TREASURER JOHN MURANTE, TRUSTEE
FIRST NATIONAL BANK OF OMAHA, PROGRAM MANAGER

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Enable Savings Plan
Posted by Mia Jo
Sep 7 · 🌐

Happy Labor Day from the Enable team!



Enable Savings Plan
Posted by Mia Jo
3d · 🌐


"People were telling me to change my dream, but in reality, we needed to change people's perceptions—not my dream." [Tatyana McFadden](#) is an incredib... See More



GLAMOUR · 6 MIN READ
Paralympic Champion Tatyana McFadden Is Smashing Stereotypes About Athletes With Disabilities

Enable Savings Plan
Posted by Mia Jo
Aug 12 · 🌐


Shout out to the newest Gucci campaign model, the beautiful Ellie Goldstein! Read more from [Insider](#).
[#representationmatters](#)



INSIDER
Gucci Beauty's newest campaign stars Ellie Goldstein, an 18-year-old model with Down syndrome

Enable Savings Plan
Posted by Mia Jo
Aug 13 · 🌐

We are excited to have Nebraska-based organization [Duet](#), which does amazing work for the developmental disability community, takeover our Facebook account tomorrow and provide you with a first-hand look at their organization and upcoming events! Stay tuned for further updates!



EnableSavings.com

The Enable Savings Plan provides tax-free savings accounts for eligible individuals with disabilities. Created in partnership with the State of Nebraska Treasurer's Office and First National Bank of Omaha, its features include:

- An individual with an eligible disability can open one account. The owner and beneficiary are the same.
- Any person can contribute to the account.
- Account owners may be eligible for a state tax deduction (Nebraska residents may receive an in-state tax deduction).
- Three risk-based investment options, an FDIC-insured bank savings option and FDIC-insured check writing option with a debit card.

To find out more about the Enable Savings Plan and to sign up for updates, visit us at EnableSavings.com or call 1-844-362-2534.

ENABUCKV-62017

An investor should consider the investment risks, and charges and expenses before investing. This material is provided for general and informational purposes only, and is not intended to provide investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax law.



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Enable Savings Plan
Keep Your Disability Benefits
and Save For Your Future

Open a world of possibilities

The Enable Savings Plan is an opportunity for you to reach your potential by giving you the chance to save for your today. There are two major benefits to an Enable account for individuals with disabilities:

- ✓ Money in an Enable account **does not impact eligibility** for resource-based public benefits.
- ✓ Earnings are tax-free at both the federal and state level.

Quite simply, it's an ABLE savings account that lets you invest money in your own name for qualified disability-related expenses. You can visit EnableSavings.com to learn more about the program and details on how to open your account.



Keep What's Yours

It wouldn't make sense to invest in a plan if it affected your existing benefits. Any amount of assets in an Enable account is an excluded resource for Medicaid. Also, contributions to and money taken out of an Enable Savings Plan account are not in the calculation that determines eligibility for certain resource-based benefits, like SSI, SNAP and Medicaid.



Save above the \$2,000 Limit*

Erase the notion that's been ingrained for so long! An SSI recipient can save more than \$2,000 in assets (cash, savings, etc.) in their name in an Enable account.



Access with Ease

The Enable Savings Plan makes it simple to access your account online or over the phone. Withdrawals are easy and can be applied to a whole host of qualified disability-related expenses, like housing, transportation and assistive technology to name a few.



Start Saving Today

As with all savings plans, the sooner you get started, the better! Your Enable Savings Plan can start going to work for you today and potentially pay off down the road.



Begin with What You Can

Put in \$50 or \$100 to begin and see how it works. Taking that first step gives you peace of mind, and savings can add up over time. In fact, you or anyone (family, friends) can contribute up to \$15,000 per year to your Enable Savings Plan account. In addition, contributions by an employed Account Owner who has not contributed to an employer-sponsored retirement plan during the current calendar year may exceed the Annual Contribution Limit by the lesser of (a) the compensation included in the Account Owner's gross income for the taxable year, or (b) the federal poverty line for a one-person household.



Save on Taxes

The earnings on your contributions in an Enable Savings Plan account grow tax-deferred while invested and tax-free if withdrawn for qualified disability-related expenses. That means your money may grow more quickly than assets in a taxable account.



"We've never been able to do that. Our boys are doing really well and are able to show off their talents."



"Alexis would like to complete the transaction. The fact that the Plan members of the disability means that a vital part of her to live independently created with her."

ENABLE SAVINGS PLAN

1-844-ENABLE4

EnableSavings.com

Enable Savings Plan
PO Box 802715
Omaha, NE 68102-1375

PROFESSOR MANAGER
First National Bank of Omaha
NEBRASKA STATE TREASURER, TRUSTEE

It's Your Plan. It's Your Future.
Find out more at EnableSavings.com.

ENABLE SAVINGS PLAN

*Account balances up to and including \$100,000 will be disregarded for purposes of determining eligibility to receive resource-based benefits. When the total account balance exceeds \$100,000 will be used to determine if the account owner has exceeded the SSI resource limit of \$2,000, whether alone or in combination with other resources. If the resource will be suspended until the account balance falls below \$100,000. This suspension does not impact the account owner's ability to receive Medicaid.
*The earnings portion of a withdrawal not used for qualified disability expenses are subject to federal and state tax and may be subject to a 10% federal additional tax.

Nebraska State Treasurer, Trustee
First National Bank of Omaha Program Manager
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ENABLE SAVINGS PLAN

A Savings Plan Centered Around You

KEEP YOUR DISABILITY BENEFITS AND SAVE FOR YOUR FUTURE.



Benefits

Keep Your Money Growing
It would be an Enable Savings Plan account with a maximum balance of \$100,000. Contributions are determined by the account owner.

Save on Taxes
Tax-Free Withdrawals for Qualified Disability Expenses.

\$10,000 MORE

Open

Eligibility

An Eligible Individual can open an Enable Savings Plan account, and you are an Eligible Individual.

- The account owner must be a U.S. citizen or resident alien.
- The account owner must be at least 18 years old.
- Money in an account can be used for qualified disability expenses.

Opening an Account

Opening an Enable Savings Plan account may require you to provide certain information, including:

- Identification number
- Social Security number
- Legal name
- Address

When you indicate you wish to open an account, you will be asked to provide this information.

Closing an Account

An account will be automatically closed when all assets are rolled to another qualified ABA program. If you transfer your entire account balance to another account owner within the Enable Savings Plan who is an Eligible Individual and a Member of your Family, or if the account has a zero balance for 60 calendar days and there are no pending or planned contributions.

An account will also be closed upon notification of the death of the account owner. For those not receiving Medicaid benefits, any funds remaining in the account will be available to the estate. For those receiving Medicaid benefits, a state can file a claim for the amount of total medical assistance paid under a state's Medicaid plan for the account owner during the time the account was established. The amount is paid only after the payment of all outstanding payments due for the Qualified Disability Expenses of the account owner and is reduced by the amount of all premiums paid by or on behalf of the account owner to a Medicaid Buy-in program.

¹ If the account owner is no longer an Eligible Individual, the account can remain open, but no contributions can be accepted and expenses cannot be claimed. Qualified Disability Expenses will be the account owner's not eligible.

Invest

The Enable Savings Plan offers you a simple selection of five investment Options.¹ You choose which are most suitable for you based on when you want to use the money ("time horizon"), your personal financial situation, and what you are saving for ("savings goals"). You can decide to invest in one or more Options within your one Enable account.

Three Target-Risk Options

The Growth Option, Moderate Option and Conservative Option can be used for expenses that you might need in the future—greater than five years from now.

For each investment Option, our professional investment team selected low-cost Vanguard underlying funds from different asset classes—equity, fixed income or cash equivalents. The investment team then determined the appropriate allocation into each underlying fund to provide a balance between investments that have the potential for higher return and higher risk with investments that might have the potential for lower return and less risk.²

The allocations to the underlying funds are continually reviewed to ensure that each Option continues to meet its investment goals and balance between performance and risk.

Bank Savings Option

This Bank Savings Option provides FDIC insurance for your investment!³ It offers a guaranteed return (earnings) on your investment and the stability of knowing your principal (contribution) may not lose its value. Investments in the Bank Savings Option will earn varying rates of interest. The interest rate generally will be equivalent to short-term deposit rates. The Bank Savings Option does not provide a guarantee of any level of performance or return or offer any additional guarantees. This Option may be appropriate if you want the security of a safe investment and your time horizon is less than five years.

Checking Option

The Checking Option provides FDIC insurance on your investment and allows you to write a check or use a debit card to withdraw funds from the Checking Option.⁴ All deposits must be made directly to the Plan and not through an ATM machine or through a bank. This Option can be used to pay for daily and repetitive expenses.

Managing Investment Options

You can change the way a contribution is divided among your account's investment Options for future contributions. Money previously contributed will not be changed.

To change the amount of money you currently have in an investment Option to another Option you must request an "Investment Option Change" which, according to federal rules, can only be done twice per calendar year.

Call the Plan for more information.

NOTE

- ¹ An individual is not based on written diagnosis which results in a disability.
- ² Qualified Disability Expenses include:
 - Education (tuition)
 - Housing
 - Transportation
 - Employment (training)
 - Assistive technology
 - Personal support
 - Health, preventive
 - Financial management
 - Legal fees
 - Expenses for over-the-counter and bank
 - Other expenses

In December

was signed

tax-exempt

without in

As a result

\$2,000 in

The Enable Savings Plan is a qualified ABA program offered nationwide.

 EnableSavings.com	Two unique savings plans	 NEST529.com
	\$10,000 tax deduction for Nebraska residents	
EnableSavings.com	 	NEST529.com

 Tax-Free Savings Accounts For Individuals with Disabilities EnableSavings.com	
EnableSavings.com	
 	


Keep Your Disability Benefits and Save for Your Future



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 EnableSavings.com	 NEST529.com
-----------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------


EnableSavings.com



What is Enable? Savings Accounts for Individuals with Disabilities Available Nationwide

LEARN MORE

- Am I Eligible?
- How Do I Enroll?
- Why Use Enable?

COVID- 19 UPDATES – Stimulus Checks Updated June 17th, 2020



For those individuals receiving a federal stimulus check, consider depositing the funds in your Enable account to ensure the money will not affect your resource-based benefits such as Medicaid and SSI.

To deposit the stimulus money into your Enable account, either deposit the check into your bank account and transfer it into your Enable account, or endorse the check, and make it payable to the Enable Savings Plan. Contribution limits still apply. For more information call 1-866-833-7949 for assistance.

For additional information about COVID-19 click here. Read FAQs for useful information about stimulus checks.

As the impact of the Coronavirus (COVID-19) continues to unfold, it is our hope that you, your family, and loved ones stay safe and healthy.

To help ensure timely transactions and communications regarding your account, we encourage you to transact via our secure online website and also elect e-delivery of all documents. To log into your account click here.

To change your delivery preferences to electronic, log in to your account, select "Profile & Documents" and then "Delivery Preferences."

- BENEFITS OF SAVING WITH ABLE**
- READ WHAT OTHERS ARE SAYING**
- START A GIFTING TRADITION**

Stay Up-To-Date

Email Address:

First Name:

Last Name:

SUBMIT

I Am ABLE



Why invest in the Enable Savings Plan?
 Find out features, benefits, fees and more.

LEARN MORE

How does Enable work?
 See how to open and contribute to your account.

LEARN MORE

The inside scoop.
 Stay in the know with news and blog updates, webinars and more.

LEARN MORE

You're 10 minutes away from an Enable account.

ENROLL TODAY

Enable Savings Plan Blog

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All the Best Superheroes are Adopted

September 29, 2020

Author: Mary Sweeney, Marketing and Development Director, Down Syndrome Association for Families of Nebraska and Melanie Kirk

Every day the Enable Savings Plan team is grateful for and motivated by our community of Account Owners and their loved ones. We cherish every opportunity to highlight stories from our community, and today we are delighted to share a conversation between two fantastic leaders and moms, who discuss their stories and the importance of saving for disability-related expenses. To read more about Melanie's story, and for other great resources, visit the Down Syndrome Association for Families blog.

[READ MORE](#)

Savings Habits to "Fall" Back on

September 15, 2020

Author: Deborah Goodkin, Managing Director, Savings Plans, First National Bank of Omaha

Looking to improve upon your current savings? There are many simple yet effective measures you can implement into your everyday life to help maximize your finances. Even for those who consider themselves as expert savers, there are always additional ways to help further your savings goals.

[READ MORE](#)

Q&A with Down Syndrome Advocates in Action Nebraska

September 1, 2020

Author: Deb Safarik, President, Down Syndrome Advocates in Action Nebraska

The Enable Savings Plan is thrilled to celebrate the amazing organizations making a difference in our community. For this blog, we reached out to Deb Safarik, the President of Down Syndrome Advocates in Action Nebraska (DSAA) to highlight the work that they are doing to support individuals with Down syndrome in Nebraska.

[READ MORE](#)

Celebrating the Strength of Our Community with Special Olympics Nebraska

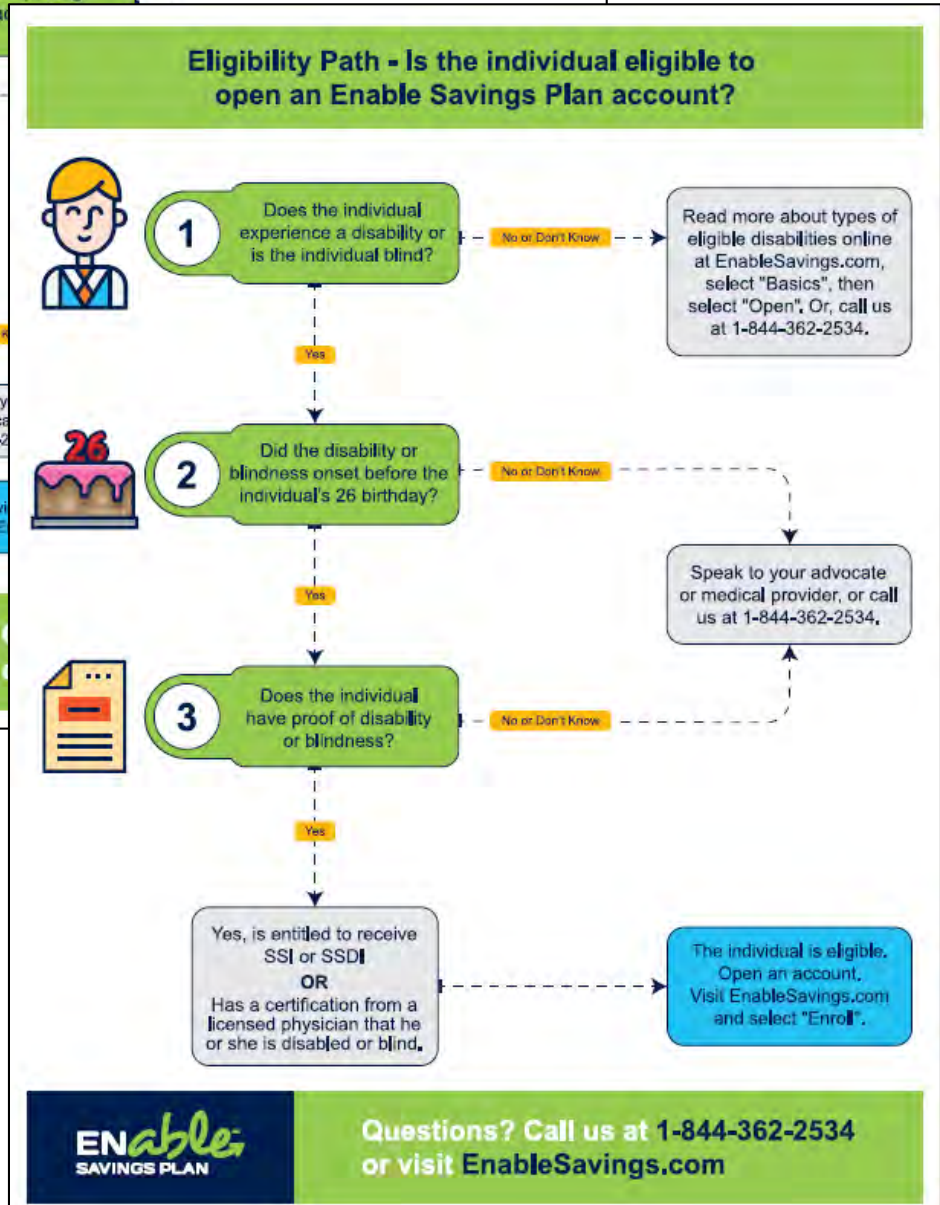
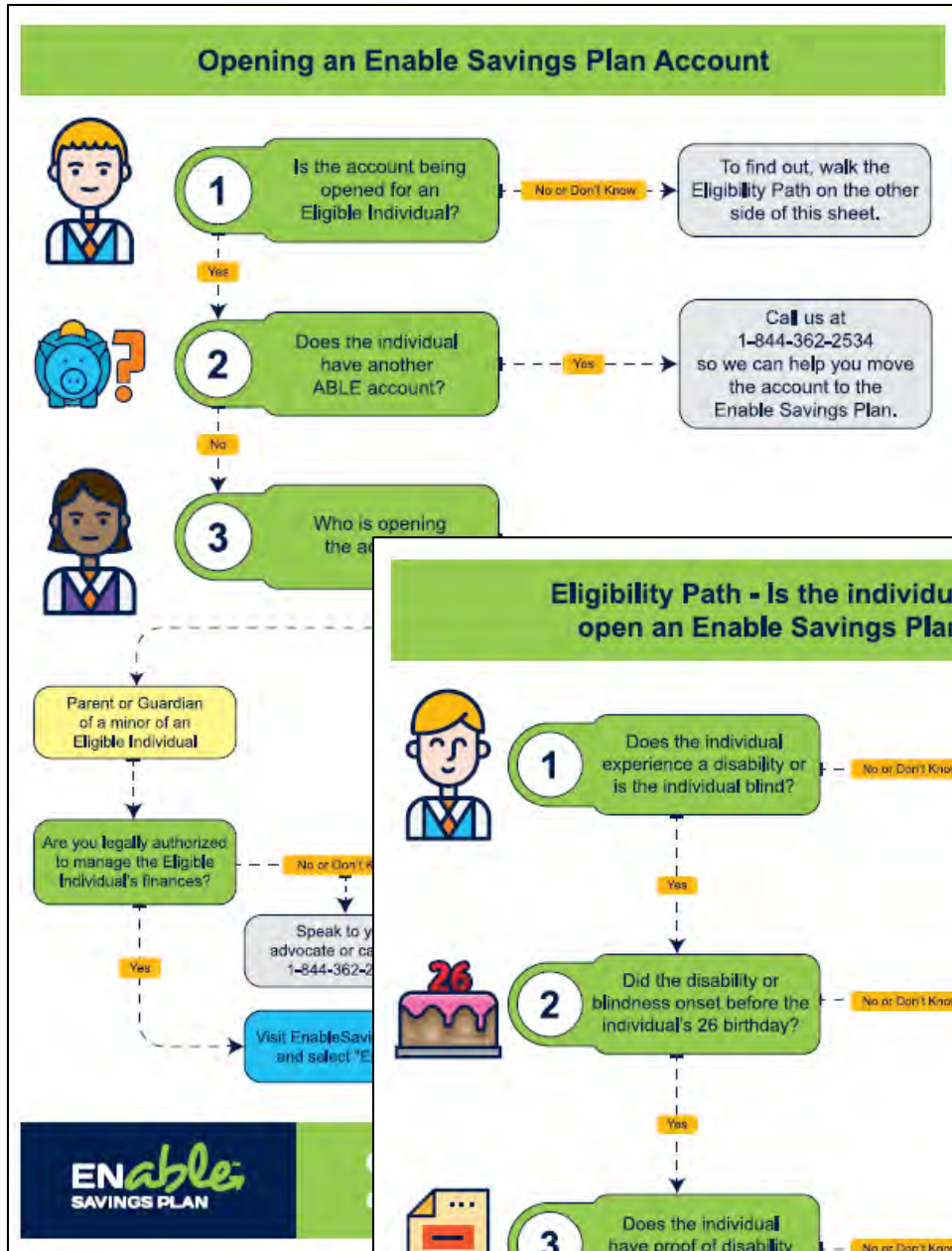
August 18, 2020

Author: Erin Stoll, Major Gifts Officer, Special Olympics Nebraska

At Enable, we are driven by a commitment to our Account Owners' wellbeing and success through financial independence. By working together with other organizations and advocates in the disability community, we are able to support both our mission and those of our partners - coming together to create a strong and vibrant community for all.

Our partnership with Special Olympics Nebraska is a perfect example of these wonderful partnerships.

[READ MORE](#)





Possibilities

Spring 2020



Ways to Use Your Enable Account

As you start your spring planning, keep in mind that many of your disability-related costs may be qualified Enable Savings Plan expenses, so consider saving for these in your Enable account.

See below for a list of some of the expenses you may not have considered saving for in your Enable Savings Plan account:

Transportation

Transportation expenses can include the costs of accessible parking spots, wheelchair van services and accessible modifications for vehicles.

Housing

Housing expenses can include rent, property expenses and garbage removal services. Remember, if using Enable funds to cover these costs, they must be paid in full the same month as the distribution to avoid an impact on Supplemental Security Income (SSI).

Assistive Devices

Assistive devices can include wheelchairs, walkers, hearing aids, communication devices and more.

Insights

Stay Connected:

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable advocate, please reach out to Enable Outreach Specialist Diane Stewart at dstewart@fnni.com or 402-602-3596.

Get Social: Follow and Like @EnableSavingsPlan on Facebook

Stay posted on Enable updates, saving tips, and inspiring stories by joining our community on Facebook.



Tips: Small Strategies to Achieve Big Savings

Everyday saving does not have to be a big challenge. By implementing these small habits into your routine, you'll soon find new room in your budget for Enable contributions:

1. **Clean Your Closets:** There's nothing like a good spring cleaning! Declutter your home and donate or sell items you are no longer using.
2. **Unplug Appliances:** When plugged in, most small appliances may draw power even if they are not in use. Do a daily sweep and unplug any gadgets to maximize savings on your electricity bill.
3. **Make Use of Reusable Items:** Aside from eliminating plastic use, reusable items such as bags, totes and plastic food containers are environmentally friendly and may save you a fair amount of money over time.
4. **Set Automatic Contributions:** No matter how small, automatic contributions help your savings grow steadily and consistently. This can be a great kickstart towards meeting your savings goals, or give a boost to your current savings plan.



As the leaves start to fall and the smell of pumpkin enters the air, it means your latest edition of the Enable Savings newsletter, *Possibilities*, has arrived.

See what's happening in this issue, including:

- Simplify Your Savings
- Tips on Giving the Gift of Savings
- A Parent's Perspective on the Enable Savings Plan
- A Message from the Nebraska State Treasurer

We appreciate your continued support of the Enable Savings Plan!

[View Newsletter](#)

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Keep Your Disability Benefits and Save for Your Future

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Learn more at www.EnableAL.com
1-866-833-7949

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- “There is a certain freedom and confidence that accompanies being able to plan and save for the future...”
– Joy C., Disability Advocate
- “We do not know what the future holds for Hunter, but we do know that we have the protection of being able to save on his behalf.”
– Kathleen B., Parent
- “I’m pretty independent now, I have a job and earn money, but because I have Down syndrome and collect social security benefits, it’s been hard for me to save money.”
– Addison J., Account Owner
- “I am proud to be a self-advocate and want to tell my story of success so that everyone can understand that people with disabilities are able to work and are valuable members of their community.”
– Jacob G., Account Owner
- “I started my Enable AL account to save money for my service dog replacement, and hopefully save enough money to live independently someday. I would encourage anybody that is disabled or cares for someone that is disabled to look into opening an enable account.”
– Stephanie M., Account Owner
- “We recognize that many Alabama residents have unique needs, and our focus has been to better understand and serve them. Designed with the disabled community the Enable Savings Plan Alabama is simple, easy to understand, and offers valuable educational tools to help you achieve financial independence.”
– Alabama State Treasurer Young Boozer




Enable Savings Plan Alabama
3d · 🌐

"People were telling me to change my dream, but in reality, we needed to change people's perceptions—not my dream." [Tatyana McFadden](#) is an incredible athlete, leader and advocate. Read more about her journey and accomplishments in this article from [Glamour](#).



Enable Savings Plan Alabama
August 6 · 🌐

We can't wait for the disability inclusive playground and baseball field coming to Mobile! [WPMI NBC 15 News](#)



SCHOOL SYSTEM BUILDING PARK FOR SPECIAL NEEDS STUDENTS
WEST MOBILE

Enable Savings Plan Alabama
July 15 · 🌐

The adorable Ava proves the sky is the limit as she achieves milestones such as walking, and more. Learn more about her journey from [Alabama NewsCenter](#).



ALABAMANWSCENTER.COM
'Small but mighty' toddler, against odds, learns to walk - Alabama NewsCenter

Enable Savings Plan Alabama
September 9 at 9:00 AM · 🌐

#ICYMI These awesome license plates benefiting families with Down syndrome will be available for pre-order through October. More information can be found at [WBRC FOX6 News](#).



Enable Savings Plan Alabama
July 21 · 🌐

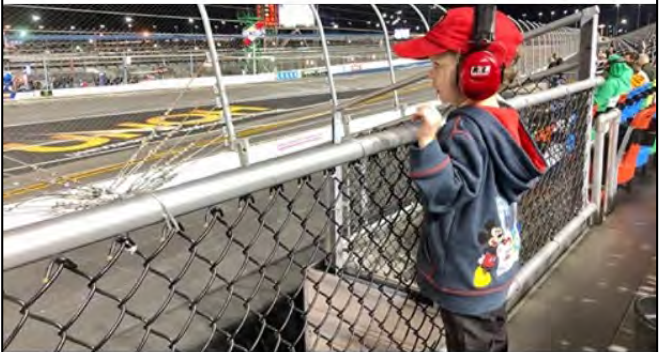
In today's blog we celebrate the upcoming anniversary of the passage of the Americans with Disabilities Act (ADA). Read on to learn about how Enable Alabama has built upon this momentum by helping individuals with disabilities pave the pathway for financial independence. #ADA30 <https://bit.ly/2Cxe0ys>



Celebrating the 30th Anniversary of the Americans with Disabilities Act

Enable Savings Plan Alabama
June 11 · 🌐

Great to see Alabama native Josh Harbin representing Autism Awareness this season in the eNASCAR Heat Pro League. [NASCAR](#)



NASCAR.COM
Autism awareness ribbon on eNASCAR Heat Pro League car | NASCAR

Enable Alabama Governor's Disability Fair



Enable Alabama Anniversary



**Keep your
benefits and**

**Save
the**

**Keep your
benefits and
save for
the future.**

**Enable Savings Plan
Alabama.**

Enable
eligible
expenses
To find
visit

Investments
*Except

Enable Savings
eligible individuals
expenses without
To find out more
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Investments Are Not
*Except the Bank Savings

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**Introducing
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Alabama.**

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To find out more about Enable Alabama and to sign up for updates, visit us at [EnableAL.com](#).



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EnableAL.com

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To find out more about the Enable Savings Plan Alabama and to sign up for updates, visit us at EnableAL.com.

EABU-122019

An investor should consider the investment objectives, risks, and charges and expenses before investing.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax, or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax law.



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Enable Savings Plan Alabama

Tax-Free Accounts for
Individuals with Disabilities



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Open a world of possibilities

The Enable Savings Plan Alabama is an opportunity for you to reach your potential by giving you the chance to save for your today and tomorrow. There are two major benefits to an Enable account for individuals with disabilities:

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Quite simply, it's an ABLE savings account that lets you invest money in **your own name** for qualified disability-related expenses. You can visit EnableAL.com to learn more about the program and details on how to open your account.



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As with all savings plans, the sooner you get started, the better! Your Enable account can start going to work for you today and potentially pay off down the road.



Begin with What You Can

Put in \$50 or \$100 to begin and see how it works. Taking that first step gives you peace of mind, and savings can add over time. In fact, you or anyone (family, friend) can contribute up to \$15,000 per year to your Enable account. In addition, contributions by an employed Account Owner who has not contributed to an employer-sponsored retirement plan during the current calendar year may exceed the Annual Contribution Limit by the lesser of (a) the compensation included in the Account Owner's gross income for the taxable year, or (b) the federal poverty line for a one-person household.



Save on Taxes

The earnings on your contributions in an Enable account grow tax-deferred while invested and tax-free if withdrawn for qualified disability-related expenses! That means your money may grow more quickly than assets in a taxable account.



"We've never been able to save a penny for Justin and Jesus in 26 years. Using the Enable Savings Plan will help us start to do that. Living on their own, the boys are doing remarkably well. They are able to show others just how able they are."



"Alexis would like to use her Enable account to purchase something and complete the transaction herself. The fact that the Plan was created with members of the disability community means that a vital daily skill required for her to live independently was created with her needs in mind."

Enable AL.com
1-866-833-7949
Alabama
SAVINGS PLAN
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Enable, State of Alabama
PO Box 8923
Oxford, NE 68055-1574

First National Bank of Omaha
11111 Dodge Street
Omaha, NE 68131

It's Your Plan. It's Your Future.
Find out more at EnableAL.com.

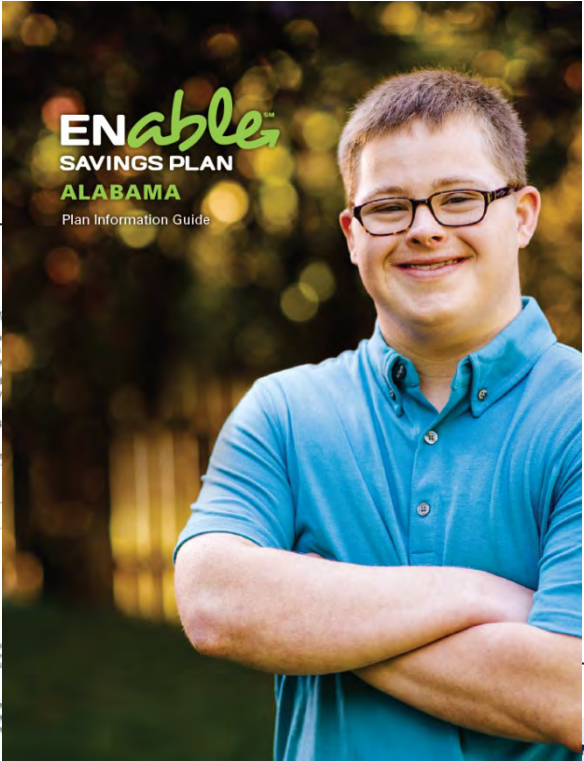
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* Account balances up to and including \$100,000 will be disregarded for purposes of determining eligibility to receive resource-based benefits. When the total account balance exceeds \$100,000, the amount over \$100,000 will be used to determine if the account owner exceeds the SSI resource limit of \$2,000, whether alone or in combination with other resources. If the resource limit is exceeded, SSI benefits will be suspended and the account balance will be subject to SSI. This suspension does not impact the account owner's ability to receive Medicaid.
† The average portion of a withdrawal used for qualified disability expenses is subject to federal and state tax and may be subject to a 10% federal additional tax.
‡ Investments Are Not FDIC Insured | No Bank, State or Federal Guarantee | May Lose Money | Except the Bank Savings and Checking Investment Options

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A Savings Plan
Centered Around You

KEEP YOUR DISABILITY BENEFITS
AND SAVE FOR YOUR FUTURE.



Benefits

Keep What's Yours

It wouldn't make sense to open an Enable account if \$100,000 will be distributed to you. Contributions to, and earnings on, the account determine eligibility.

Save on Taxes

Tax-Free Earnings
 The earnings on contributions are tax-free if used for Qualified Disability Expenses.¹

\$10,700
 MORE

Earnings

Contributions

Keep in mind that the tax benefits of the tax-free earnings are only available if the account owner is eligible for Medicaid.

State tax benefits

Contributions made to an Enable account are deductible on the contributor's state income tax return, depending on the state's tax laws.

Estate tax benefits

Contributors (other than the account owner) can lessen the value of a person's taxable estate. Contributions to an account are considered a completed gift from the contributor to the account owner. Contributions up to \$14,000 per year are eligible for the gift tax annual exclusion. Speak to your advisor for more information.

¹When the total account balance exceeds \$100,000, the amount over \$100,000 will count towards the \$10,000 resource limit of \$2,000. If the resource limit is exceeded, portions of funds in all funds in a state. The account owner will incur an additional benefit requirement until the resource limit is below \$10,000. This requirement does not impact the account owner's eligibility for Medicaid.

²The average percent of a withdrawal not used for Qualified Disability Expenses are subject to federal and state tax and may be subject to an additional 10% federal tax. The amount remaining an annual investment of 10% per month contribution of \$100 per month for 10 years. The hypothetical does not reflect an actual investment in any particular qualified ABLE plan or in the Enable Savings Plan. There is only one state-eligible account withdrawal.

³Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments in such state's ABLE program and should consult their tax advisor attorney and/or other advisors regarding their specific legal, investment or tax situation.

⁴Nebraska state income tax deductions are subject to recapture to the extent previously deducted funds are not used for Qualified Disability Expenses.

Open

Eligibility

An Eligible Individual can open an Enable Savings Plan and you are an Eligible Individual if you are an Eligible Individual.

- The account owner must be an Eligible Individual.
- The account owner must be a U.S. resident.
- Money in an account can be used for Qualified Disability Expenses.

Opening

Opening an account is simple. You can open an account online or by mail. The account owner must be an Eligible Individual. The account owner must be a U.S. resident. The account owner must be a member of your family. The account owner must have a zero balance for 60 calendar days and there are no pending or planned contributions. An account will also be closed upon notification of the death of the account owner. For those not receiving Medicaid benefits, any funds remaining in the account will be available to the estate. For those receiving Medicaid benefits, a state can file a claim for the amount of total medical assistance paid under a state's Medicaid plan for the account owner during the time the account was established. The amount is paid only after the payment of all outstanding payments due for the Qualified Disability Expenses of the account owner and is reduced by the amount of all premiums paid by or on behalf of the account owner to a Medicaid Buy-in program.

Closing an Account

An account will be automatically closed when all assets are rolled to another qualified ABLE program. If you transfer your entire account balance to another account owner within the Enable Savings Plan who is an Eligible Individual and a Member of your Family, or if the account has a zero balance for 60 calendar days and there are no pending or planned contributions.

An account will also be closed upon notification of the death of the account owner. For those not receiving Medicaid benefits, any funds remaining in the account will be available to the estate. For those receiving Medicaid benefits, a state can file a claim for the amount of total medical assistance paid under a state's Medicaid plan for the account owner during the time the account was established. The amount is paid only after the payment of all outstanding payments due for the Qualified Disability Expenses of the account owner and is reduced by the amount of all premiums paid by or on behalf of the account owner to a Medicaid Buy-in program.

¹If the account owner is no longer an Eligible Individual, the account can remain open, but no contributions can be accepted and expenses cannot be claimed. Qualified Disability Expenses will be the account owner's not eligible.

Invest

The Enable Savings Plan offers you a simple selection of five Investment Options.² You choose which are most suitable for you based on when you want to use the money ("time horizon"), your personal financial situation, and what you are saving for ("savings goals"). You can decide to invest in one or more Options within your one Enable account.

Three Target-Risk Options

The Growth Option, Moderate Option and Conservative Option can be used for expenses that you might need in the future—greater than five years from now.

For each Investment Option, our professional investment team selected low-cost Vanguard underlying funds from different asset classes—equity, fixed income or cash equivalents. The investment team then determined the appropriate allocation into each underlying fund to provide a balance between investments that have the potential for higher return and higher risk with investments that might have the potential for lower return and less risk.³

The allocations to the underlying funds are continually reviewed to ensure that each Option continues to meet its investment goals and balance between performance and risk.

Bank Savings Option

This Bank Savings Option provides FDIC insurance for your investment.⁴ It offers a guaranteed return (earnings) on your investment and the stability of knowing your principal (contributions) may not lose its value. Investments in the Bank Savings Option will earn varying rates of interest. The interest rate generally will be equivalent to short-term deposit rates. The Bank Savings Option does not provide a guarantee of any level of performance or return or offer any additional guarantees. This Option may be appropriate if you want the security of a safe investment and your time horizon is less than five years.

Checking Option

The Checking Option provides FDIC insurance on your investment and allows you to write a check or use a debit card to withdraw funds from the Checking Option.⁵ All deposits must be made directly to the Plan and not through an ATM machine or through a bank. This Option can be used to pay for daily and repetitive expenses.

Managing Investment Options

You can change the way a contribution is divided among your account's Investment Options for future contributions. Money previously contributed will not be changed.

To change the amount of money you currently have in an Investment Option to another Option you must request an "Investment Option Change" which, according to federal rules, can only be done twice per calendar year.

Call the Plan for more information.

NOTE

- An individual is a resident of a state if he or she is domiciled in that state. Domicile is the place where an individual has his or her permanent home and to which he or she intends to return.
- Qualified Disability Expenses are defined as:

- Education (tuition)
- Housing
- Transportation
- Employment training
- Assistive technology
- Personal support
- Health, preventive
- Financial management
- Legal fees
- Expenses for over
- Funeral and burial
- Other expenses



In December 2014, the account owner was signed into the account and began contributing to the tax-exempt savings account.

Without impacting current or future eligibility for resource-based benefits.

As a result, individuals with disabilities can save more than a total of \$2,000 in assets in their name in a qualified ABLE account.

Enable Savings Plan Alabama is a qualified ABLE program

offered nationwide.



Five things you should know about Enable.



Enable Savings Plan Alabama is an ABLE Act savings plan that provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future disability related expenses without impacting your resource-based benefits.

1. Worthwhile Tax Advantages

Earnings on your investment grow tax-deferred while invested, and are tax-free at both a federal and state level if used for any qualified disability expense. Contributions qualify for the federal gift tax exclusion up to \$14,000.

2. Affordable

There is a low \$50 minimum contribution when an account is opened and \$25 if you select AIP or payroll deduction at enrollment. After you open an account, there is a \$25 minimum for subsequent contributions, waived if you contribute systematically from a paycheck or from a bank account. Save as little as you want or whatever you can afford. The sooner you start, the better!

3. Anyone Can Contribute

While assets in the account belong to the account owner, anyone can contribute. You, friends and family members can all contribute to your account up to an annual total contribution limit of \$14,000 from all sources. You can contribute by check or online and with pre-scheduled contributions from a paycheck or bank account. We even have a way to make gift contributions.

4. Easy to Open, Easy to Use and You're In Control 24-Hours a Day

Any eligible individual nationwide can open an account in under 10 minutes online or by paper form.

You can access your account using the ADA-compliant, secure website. At EnableAL.com you can manage investments, review balances and make contributions and withdrawals. You can make saving easy with automatic contributions from a bank account or paycheck—set it and forget it.

5. Low-Cost Investment Choices to Match Your Savings Strategy

Our professional investment team has created affordable investment options including three which invest in low-cost Vanguard index funds; an FDIC-insured bank savings option; and, a checking option with check writing and a debit card.

To learn more, visit EnableAL.com or call 1.866.833.7949

SSDI Payees



to manage or direct the management of his or her Social Security, SSI representative payee appointed to receive Benefits. The representative current and future needs of the individual, and properly save any Benefits prior to the ABLE Act passage, the representative payee could only save affecting the individual's ability to receive Benefits.

enefits not needed to meet an individual's current needs in the Enable save for future needs. A representative payee can fund the individual's due limit without affecting the individual's ability to receive Benefits. than \$100,000, Supplemental Security Income Benefit disbursements \$100,000 is a countable resource. However, the individual still maintains Medicaid and developmental disability services are not impacted.

Source: www.ableact.gov May Lose Value *Except the Bank Savings and Checking Investment Options

To learn more, visit EnableAL.com or call 1.866.833.7949

SLRPA-72017



Until the passage of the ABLE Act, an individual with disabilities could only have apply for or maintain SSI benefits. To avoid this limit, family members and friends (SNT) to set aside resources without reducing or eliminating benefits. Enable AL to save for individuals with disabilities so they can live and thrive independent be used together to provide financial security.

Each situation is different so you should talk with a financial or legal advisor. Self-Settled (First Party) Special Needs Trusts are used by individuals and funds may include money received from an inheritance or an injury settlement.

Third-Party Special Needs Trusts are used when family, friends and other individuals with a disability. The assets in the Trust are not owned by the individual. Special Needs Trusts are part of a parent or other family member's estate plan.

Assets in an Enable account are owned by an Account Owner who is an Eligible to the account, however the Account Owner (or a legal representative) has control. Unlike a SNT, there are no legal or administration fees and earnings are tax rates up to 39.6%.

For those having or thinking about establishing a SNT you

- Opening an Enable account instead of a Special Needs Trust. You would avoid to create a trust, trust administration fees, annual filing fees) and tax on the tax rates up to 39.6%.
- Opening an Enable account and a Third-Party Special Needs Trust. Encouraging trust to invest up to the maximum limits in the Enable account and use the tax benefits. Additional funds can still go into the trust.
- Supplementing a trust with an Enable account. That will show your family's disabilities in their community and your support of them to achieve financial consider annually withdrawing up to \$14,000 from the trust for deposit direct
- Opening an Enable account or contributing to the account. Use this tax-advantaged giving the individual with disabilities less than the SSI limit of \$100,000 or if dependent on SSI.
- Depositing the proceeds from an inheritance or injury settlement. Depositing low cost Enable account is a great way to use the Plan.

Funds in both a trust and an Enable account are expected to be used during their to create a lifetime of financial stability outweighs the potential impact to SSI payback Medicaid upon death.



Enable Your C

As a financial advisor, every day you are bombarded by market updates, new financial products, and legislative changes that affect your practice. The Achieving a Better Life Experience (ABLE) Act, provides an opportunity for individuals with disabilities to save for their financial future. Prior to the enactment of this law, individuals with disabilities receiving resource-based benefits (e.g. SSI) were not permitted to have more than \$2,000 in assets in their name. Assets up to \$100,000 in an ABLE account do not impact resource-based benefits. Because an ABLE account is tax-advantaged, it is also a great way to save.

Your client may be an individual with disabilities or have an individual with disabilities in their family. While the law requires the individual with disabilities to own the account and its assets, others can contribute. This is a great opportunity for you to help your clients take advantage of Enable Savings Plan Alabama and its benefits. We can provide you with a way to stay up-to-date with changes to laws and regulations and insights into our Plan. Your knowledge of Enable Alabama will help relieve your client's stress and allow you to deepen your relationship as your client's most trusted advisor.

Why should I learn about Enable?

It is very likely that you have clients with disabilities or have a family member with disabilities and the disability occurred prior to age 26. Whether it is a child or grandchild with Down syndrome, on the Autism spectrum, or disabled in an accident, you are probably already working with someone that will benefit from an Enable account.

Whether you a with an individ or their family knowledge ab Better Life Exp specifics about Plan Alabama for your practi relationships a clients as well, add long-term

Enabl



Enable and Inheritances or Settlements

Inheritances

When an individual with a disability who relies on SSI receives an inheritance, they must report that inheritance within 10 days after the end of the month in which they receive it.

- That money is considered income that month. This means an individual may be over the income limit for the month in which it is received.
- If this occurs, the individual may spend down the inheritance to get themselves under the resource limit of \$2,000 in the month they receive it.
- If there are any remaining assets after the month, those assets are counted as resources and may interfere with the receipt of SSI.
- So long as they continue to have more resources than allowed, they will not receive benefits and must pay for expenses that were covered by benefits out of those resources.

Prior to the passing of the ABLE Act, individuals with disabilities who rely on resource-based benefits had to be careful to make sure they remained below resource limits. Receiving a large lump sum of money, a situation many people would welcome, was instead a cause for concern for many with disabilities. Now with Enable Savings Plan Alabama, this fear is gone. If an individual who is eligible for benefits receives an inheritance or settlement, they can place the excess money directly into an Enable account and preserve benefit eligibility.

EnableAL.com



What is Enable? Savings Accounts for Individuals with Disabilities Available Nationwide



- Am I Eligible?
- How Do I Enroll?
- Why Use Enable?

LEARN MORE

COVID- 19 UPDATES – Stimulus Checks Updated June 17th, 2020



For those individuals receiving a federal stimulus check, consider depositing the funds in your Enable account to ensure the money will not affect your resource-based benefits such as Medicaid and SSI.

To deposit the stimulus money into your Enable account, either deposit the check into your bank account and transfer it into your Enable account, or endorse the check, and make it payable to the Enable Savings Plan. Contribution limits still apply. For more information call 1-866-833-7948 for assistance.

For additional information about COVID-19 click here. Read FAQs for useful information about stimulus checks.

As the impact of the Coronavirus (COVID-19) continues to unfold, it is our hope that you, your family, and loved ones stay safe and healthy.

To help ensure timely transactions and communications regarding your account, we encourage you to transact via our secure online website and also elect e-delivery of all documents. To log into your account click here

To change your delivery preferences to electronic, log in to your account, select 'Profile & Documents' and then 'Delivery Preferences.'

BENEFITS OF
SAVING
WITH ABLE

READ
WHAT OTHERS ARE
SAVING

START A
GIFTING
TRADITION

Stay Up-To-Date

I Am ABLE

Email Address:

First Name:

Last Name:

SUBMIT



Watch Video

Why invest in the Enable Savings Plan Alabama?

Find out features, benefits, fees
and more.

LEARN MORE



How does Enable work?

See how to open and contribute to
your account.

LEARN MORE

The inside scoop.

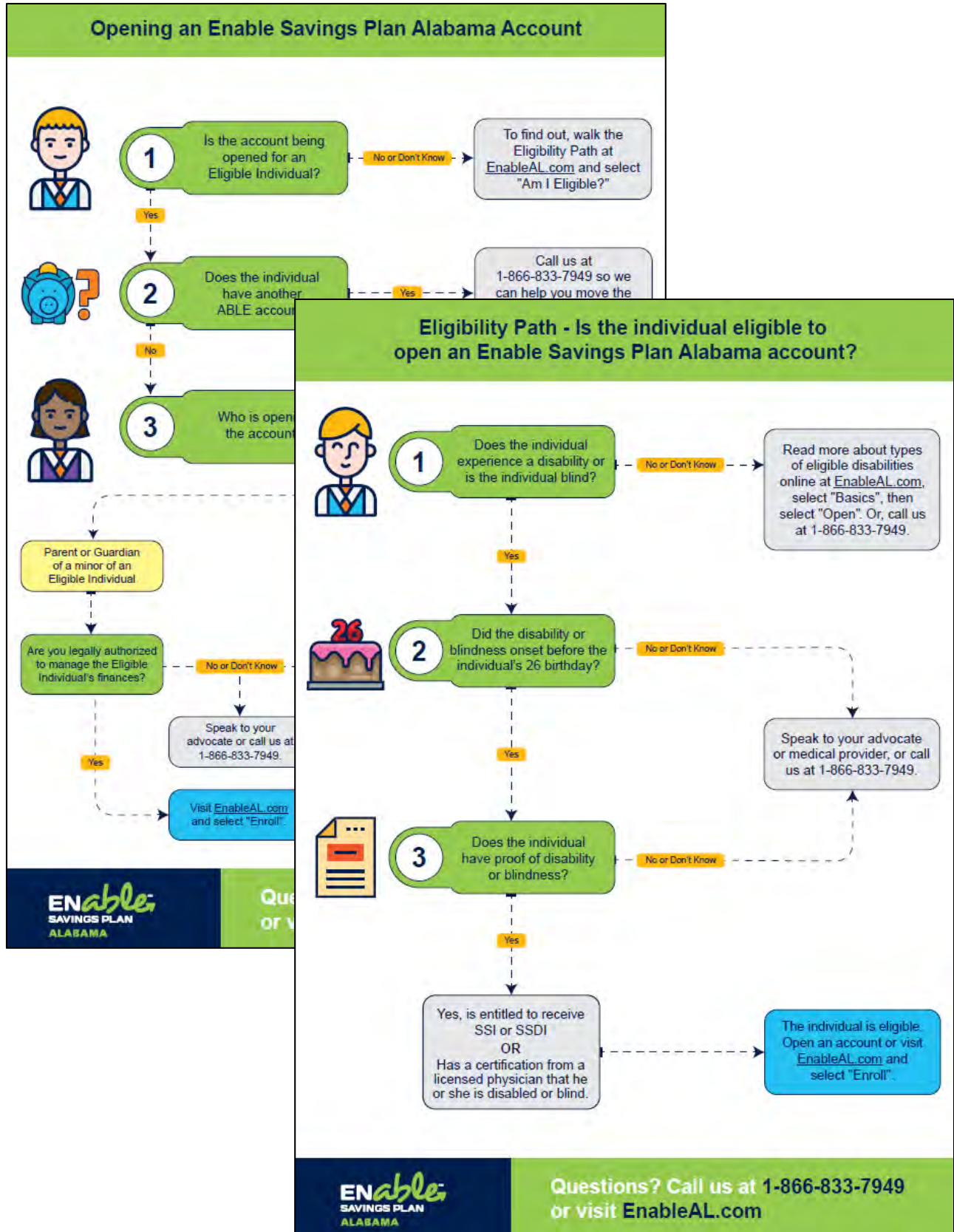
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Regional Autism Network: Q + A with Auburn University Director Doris Hill

September 29, 2020

Author: Doris Hill, Director, Regional Autism Network at Auburn University

What is your organization's mission?

The mission of The Regional Autism Network (RAN) is to serve those who have questions, concerns, or resource needs regarding themselves, a family member, friend, client, patient, or a student with diagnosed or suspected Autism Spectrum Disorder (ASD).

[READ MORE](#)

Savings Habits to "Fall" Back on

September 15, 2020

Author: Deborah Goodkin, Managing Director, Savings Plans, First National Bank of Omaha

Looking to improve upon your current savings? There are many simple yet effective measures you can implement into your everyday life to help maximize your finances. Even for those who consider themselves as expert savers, there are always additional ways to help further your savings goals.

[READ MORE](#)

Q&A with Mitchell's Place in Birmingham

September 1, 2020

Author: Macy Vintson, Director of Advancement, Mitchell's Place

Enable Savings Plan Alabama is thrilled to celebrate the amazing organizations making a difference in our community. For today's blog we spoke with Mitchell's Place, an organization based in Birmingham that is dedicated to improving the lives of children with autism and other developmental disabilities. Read on to learn more about Macy Vintson, the Director of Advancement for Mitchell's Place, and her organization.

[READ MORE](#)

Why Enable Alabama is Important to Me

August 18, 2020

Author: John Heinl, PASSAGE USA Coordinator, University of South Alabama

Enable Savings Plan Alabama is committed to lifting up the voices of advocates and organizations who are helping to make a better and more accessible world for the disability community in Alabama and nationwide. Approaching back-to-school season, we are proud to spotlight John Heinl, a strong advocate for Enable Alabama and the PASSAGE USA Coordinator at the University of South Alabama.

[READ MORE](#)

 **Enable Savings Plan Alabama** ⋮

Posted by Mia Jo
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Make sure to register for the “Enable Alabama Basics” informative webinar on August 5th at 10:30am to learn more about account ow... See More



**Enable
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Webinar:**
August 5, 10:30am
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Possibilities

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Spring 2020

✔ Ways to Use Your Enable Alabama Account

As you start your spring planning, keep in mind that many of your disability-related costs may be qualified Enable expenses, so consider saving for these in your account. See below for a list of some of the expenses you can save for in your Enable Alabama account:

- Transportation**
Transportation expenses can include the cost of wheelchair van services and accessible modifications.
- Housing**
Housing expenses can include rent, property removal services. Remember, if using Enable for these expenses, they must be paid in full the same month as they are incurred. Impact on Supplemental Security Income (SSI) may vary.
- Assistive Devices**
Assistive devices can include wheelchairs, hearing aids, communication devices and more.

Insights
Stay Connected:

💡 Tips: Small Strategies Big Savings

Everyday saving does not have to be a big change. By incorporating these small habits into your routine, you'll soon see the impact on your budget for Enable Alabama contributions:

- Clean Your Closets:** There's nothing like a cluttered home and donate or sell items you no longer need.
- Unplug Appliances:** When plugged in, most electronics draw power even if they are not in use. Do this with any gadgets to maximize savings on your utility bills.
- Make Use of Reusable Items:** Aside from reusable items such as bags, totes and plates, you can also use environmentally friendly and may save you money over time.
- Set Automatic Contributions:** No matter how busy you are, automatic contributions help your savings grow steadily. This can be a great kickstart towards meeting your goals and providing a boost to your current savings plan.

Possibilities

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Summer 2020

✔ Honoring the 30th Anniversary of the Americans with Disabilities Act

July marks 30 years since the passage of the Americans with Disabilities Act (ADA), a civil rights law that guarantees equal opportunity for individuals with disabilities in all areas of public life—from jobs and school to transportation and accommodations.

A new era of inclusion came about as a result of the ADA, setting the foundation for subsequent legislation like the ABA Act, which, in turn, allowed for the development of ABA plans like the Enable Savings Plan Alabama.

Being able to save is a right, not a privilege. Yet for years before the ADA and the ABA Act, individuals with disabilities were barred from saving more than \$2,000 without compromising their access to vital programs like SNAP, SSI and Medicaid. Enable Alabama is proud to do our part to ensure that individuals with disabilities can enjoy the same freedoms and level of independence as those without disabilities. We look forward to continuing to offer a robust savings plan to our community, ensuring they have equal access to financial security.

Insights

Stay Connected:

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable Alabama advocate, please reach out to Enable Outreach Specialist Diane Stewart at dstewart@fnni.com or 402-602-3596.

Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

Stay posted on Enable Alabama updates, savings tips, and inspiring stories by joining our community on Facebook.

💡 Tips to Simplify Your Finances

Looking for a way to make your savings process more even more seamless? Take advantage of Enable Alabama's accessible tools and tips to help get your finances on track:

- Automate Your Contributions:** The Automatic Investment Plan (AIP), allows you to set up automatic contributions to your Enable Alabama account directly from your personal checking or bank savings account – ensuring you never miss a contribution. Contribute monthly, weekly or even on specific days.
- Withdraw Systematically:** The Systematic Withdrawal Program allows you to systematically send a pre-determined dollar amount to an individual or company each month. Not only does this take one item off your monthly to-do list, it also helps solidify your budget and savings allocations, to ensure these expenses will be covered.
- Save With Friends and Family:** Gift contributions are a quick and easy way to involve close friends and family in your savings journey. For your next birthday, holiday or other special occasion, encourage loved ones to gift through Ugift, or via gift certificate contributions.

EnableAL.com

Enable Savings Plan

Annual Report | Year End 12/31/2019 | Copyright 2020 | Nebraska State Treasurer John Murante



Contacts

If you have questions or comments regarding the Achieving a Better Life Experience Program Trust, contact:



Program Trustee

Rachel Biar
Assistant State Treasurer
Enable Savings Plan
rachel.biar@nebraska.gov
treasurer.nebraska.gov
402-471-1088

Additional information on the Enable Savings Plan can be found at:



Enable Savings Plan
enablesavings.com
844-362-2534



Enable Savings Plan Alabama
enableal.com
866-833-7949