

NEBRASKA ACHIEVING A BETTER LIFE
EXPERIENCE PROGRAM TRUST

Annual Report | Year End 12/31/2021 | Copyright 2022 | Nebraska State Treasurer John Murante

EN *enable*[®]
SAVINGS PLAN

Annual Audit

Enable Trust & Disclosure

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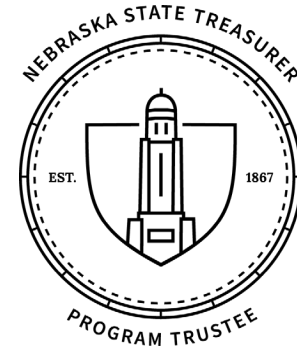


Nebraska State Treasurer, Trustee

(Administration, Operation and Maintenance of the Program)

Nebraska Investment Council

(Investment of Plan Assets)



State of Nebraska
Program Manager



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Plan Name	Enable Savings Plan
Program Launch Date	June 30, 2016
Contract Term	3 years with 1 additional 3-year renewal term
Contract Notification	January 2024
Contract Expires	July 2024
Minimum Initial Contribution	\$50 / \$25 with AIP or Payroll Deduction
Maximum Contribution	\$500,000
Annual Contribution Limit	\$16,000
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	\$45 annual account fee
Program Management Fee	0.40%
Total Underlying Investment Expenses and Fees	Range: 0.00%-0.45% (0.40% Program Management Fee included)
Direct Sold	Yes
Advisor Sold	No
Investment Manager	Vanguard
# of Investment Options	5
# of Target-Risk Options	3 (Growth, Moderate, Conservative)
# of Individual Options	2 (Bank Savings, Checking)

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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 402-450-3134. 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.

ENABLE Savings Plan

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Progress Report

November 1, 2022

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 Manager and Trustee, 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 \$16,000 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 3,314 accounts at the end of the 3rd quarter for 2022 with \$27,118,619 in assets in the Plan. Of those assets, 60% are from Nebraskans and 62% of the accounts are from Nebraska with the remainder of accounts coming from 43 other states. The average age of the Account Owner is 38 – the youngest is one year old and the oldest is 88. As of September 30, 2022, 447 new accounts have been opened in 2022, and the average account size of all accounts is \$8,311.

ENABLE Savings Plan

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Progress Report (cont'd)

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, as 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. In 2021, Alabama launched a new savings program, Alabama ABLE Savings Plan, and ended their agreement with Nebraska. As of June 30, 2021, there were 355 accounts with \$2,985,734 in assets.

We were 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. In person events began to start up in 2021 with careful consideration to the type of event with the vulnerable target market. 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 ended June 30, 2021. The Nebraska State Treasurer assumed program management responsibilities from First National Bank, due to their departure from the program management business. The Plan's investment options did not change, but the Program Management fee decreased to 0.40%.

The contribution limit was raised \$1,000 to \$16,000 in 2022. This allowed people to invest an extra \$1,000 in 2022. If an account owner is earning income and has not contributed to an employer-sponsored retirement plan, including a 401(k), a 403(b) or a 457(b) plan, during the current calendar year they 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 as determined for the calendar year preceding the calendar year in which the taxable year begins.

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 402-450-3134 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, 2022)

	<u># of Accts</u>	<u>Assets</u>
Enable Accounts:	3,314	\$27,118,619

62% of accounts and 60% of the assets are from Nebraska, and the remainder are from 43 other states.

Percentage of Accounts by Disability

Developmental Disorders (including Autism):	41%
Intellectual Disability:	31%
Psychiatric Disorders:	8%
Nervous Disorders (including blindness and deafness):	3%
Congenital Anomalies (including Downs Syndrome):	10%
Respiratory Disorders:	0%
Other:	6%



Program Trustee

Enable Savings Plan

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Number of Accounts

(Accounts and Assets as of June 30, 2021)

	<u># of Accts</u>	<u>Assets</u>
Enable Alabama Accounts:	355	\$2,985,734

83% of accounts and 82% of the assets are from Alabama.

Percentage of Accounts by Disability

Developmental Disorders (including Autism):	34%
Intellectual Disability:	29%
Psychiatric Disorders:	8%
Nervous Disorders (including blindness and deafness):	5%
Congenital Anomalies (including Downs Syndrome):	15%
Respiratory Disorders:	0%
Other:	9%



Program Trustee

ENABLE Savings Plan

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Program Manager

Enable Savings Plan

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

The Program Manager contract for the Nebraska ABLE Savings Plan expired on June 30, 2021. The Nebraska State Treasurer assumed Program Manager responsibilities. Ascensus continues to provide recordkeeping services and third-party administrator services.

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, 2022, the Enable Savings Plan had 3,314 accounts and \$27,118,619 in assets. Enable Savings Plan Alabama had 355 accounts and \$2,985,734 in assets as of June 30, 2021.

The December 31, 2021 and June 30, 2021 audits of the Enable Savings Plan are 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).

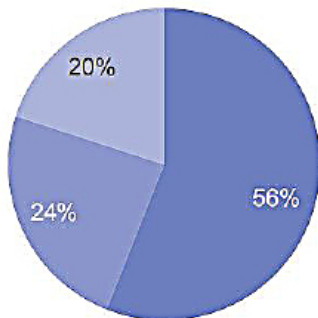
Moderate Option

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.

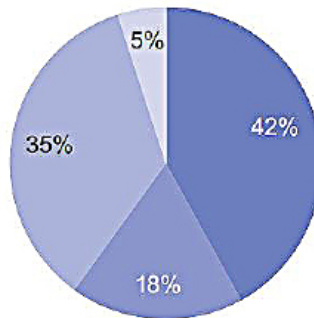
Conservative Option

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).

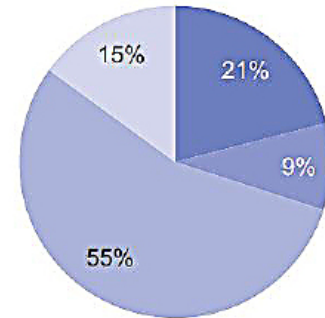
Growth Investment Option



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, 2022)

TARGET-RISK OPTIONS – ASSET ALLOCATIONS TO UNDERLYING INVESTMENTS						
Investment Option	Vanguard Total Stock Market Index Fund	Vanguard International Stock Index Fund	Vanguard Total Bond Market Index Fund	Vanguard Short-Term Bond Index Fund	Vanguard Short-Term Inflation-Protected Securities Index Fund	Vanguard Federal Money Market Fund
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 09/30/2022

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 9/30/2022	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	-5.98% -5.70%	-23.37% -23.19%	-19.18% -18.92%	3.32% 3.60%	4.44% 4.82%	6.46% 6.88%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	-5.25% -5.01%	-20.21% -20.00%	-16.98% -16.69%	2.16% 2.39%	3.50% 3.83%	4.97% 5.34%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	-3.71% -3.54%	-13.23% -13.03%	-11.42% -11.16%	1.11% 1.35%	2.26% 2.59%	2.88% 3.25%	6/30/2016
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.00% 0.45%	0.00% 0.62%	0.00% 0.63%	0.26% 0.57%	0.49% 1.13%	0.49% 4.32%	6/30/2016
Checking Option <i>NA</i>	0.00%	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.

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

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, or the Nebraska Investment Council 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
Nebraska State Treasurer Program Manager

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

**THE NEBRASKA
ACHIEVING A BETTER LIFE EXPERIENCE PROGRAM TRUST
Enable Savings Plan
FINANCIAL STATEMENTS AND
INDEPENDENT AUDITOR'S REPORT
For the six-month period ended June 30, 2021**

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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 June 30, 2021, 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 for the six-month period ended June 30, 2021.

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 June 30, 2021, and the respective changes in net position, investment summary, and investment detail for six-month period 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 February 9, 2022, 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, LLC

Hayes & Associates, L.L.C.
Omaha, Nebraska
February 9, 2022

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 six-month period ended June 30, 2021. 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 six-month period ended June 30, 2021, the Plan received \$6,983,102 in contributions from participants and distributed \$2,421,868 to participants and beneficiaries. The Plan's financial activity for the six-month period ended June 30, 2021, resulted in an increase in net position of \$5,315,889.

Condensed financial information as of and for the six-month period ended June 30, 2021, is as follows:

	June 30, 2021	December 31, 2020
Cash and investments	\$ 23,161,009	\$ 17,841,376
Other assets	-	-
Total assets	23,161,009	17,841,376
Liabilities	16,694	12,950
Net position	\$ 23,144,315	\$ 17,828,426
	<u>June 30, 2021</u>	<u>December 31, 2020</u>
	Six Month Period Ended June 30, 2021	Year Ended December 31, 2020
Additions:		
Contributions	\$ 6,983,102	\$ 8,728,523
Net increase in fair value of investments	799,043	1,104,237
Other income	-	-
Total additions	7,782,145	9,832,760
Deductions:		
Distributions	2,421,868	3,436,365
Administrative expenses	44,388	60,795
Total deductions	2,466,256	349,760
Net increase	5,315,889	6,335,600
Net position, beginning of year	17,828,426	11,492,826
Net position, end of year	\$ 23,144,315	\$ 17,828,426

Total additions increased primarily due to a favorable increase in contributions and realized and unrealized gains in the six-month period ended June 30, 2021. These increased due to both market action and net flows drove the increase in cash and investments from \$17,841,376 at December 31, 2020 to \$23,161,009 at June 30, 2021.

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 344, 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
 June 30, 2021

ASSETS		
Cash	\$	3,243,853
Investments:		
Cost		17,692,576
Unrealized gain/loss - investments		2,224,580
Total investments		19,917,156
Miscellaneous Receivables		-
Total assets		23,161,009
LIABILITIES		
Payables:		
Distributions to plan administrator		8,575
Program management fee		8,119
Total liabilities		16,694
NET POSITION	\$	23,144,315

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 six month period ended June 30, 2021

Net Position - Beginning of Period	\$	17,828,426
Receipts		
Received from plan administrator		6,983,102
Miscellaneous receipts		-
Investment income:		
Realized gain/loss		225,651
Unrealized gain/loss- investments		573,392
Total receipts		7,782,145
Disbursements:		
Administrative Expenses:		
OII management fee		44,388
Distributions to plan administrators		2,421,868
Total Disbursements		2,466,256
Net Position - End of Period	\$	23,144,315

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT SUMMARY
 June 30, 2021

	Cost	Market Value	Unrealized Gain/Loss
INVESTMENT DISTRIBUTION			
Unit of Participation	\$ 17,692,576	\$ 19,917,156	\$ 2,224,580
Total Investments	\$ 17,692,576	\$ 19,917,156	\$ 2,224,580

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT DETAIL
 June 30, 2021

	Cost	Price**	Market Value	Unrealized Gain/Loss
<u>Vanguard Total Stock Market</u>				
Units				
139,185.238 GROWTH INVEST OPT	\$ 2,208,517	22.8044	\$ 3,174,038	\$ 965,521
61,612.874 MODERATE INVEST OPT	989,390	22.8044	1,405,046	415,656
20,614.437 CONSERV INVEST OPT	337,733	22.8044	470,100	132,367
221,412.549	\$ 3,535,640		\$ 5,049,184	\$ 1,513,544
<u>Vanguard Total Internantional</u>				
Units				
77,853.230 GROWTH INVEST OPT	\$ 1,033,371	16.9296	\$ 1,318,027	\$ 284,656
34,463.086 MODERATE INVEST OPT	458,546	16.9296	583,448	124,902
11,532.032 CONSERV INVEST OPT	154,777	16.9296	195,233	40,456
123,848.348	\$ 1,646,694		\$ 2,096,708	\$ 450,014
<u>Vanguard Total Bond Market</u>				
Units				
91,753.081 GROWTH INVEST OPT	\$ 1,022,221	11.5983	\$ 1,064,183	\$ 41,962
81,254.323 MODERATE INVEST OPT	902,331	11.5983	942,414	40,083
45,339.142 CONSERV INVEST OPT	502,925	11.5983	525,858	22,933
218,346.546	\$ 2,427,477		\$ 2,532,455	\$ 104,978
<u>Vanguard Short-Term Bond Index</u>				
Units				
13,896.125 MODERATE INVEST OPT	\$ 149,747	11.1233	\$ 154,571	\$ 4,824
27,916.885 CONSERV INVEST OPT	300,612	11.1233	310,528	9,916
41,813.0100	\$ 450,359		\$ 465,099	\$ 14,740

** 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
 June 30, 2021

	<u>Cost</u>	<u>Price**</u>	<u>Market Value</u>	<u>Unrealized Gain/Loss</u>
<u>Vanguard Federal Money Market</u>				
Units				
14,616.952 MODERATE INVEST OPT	\$ 152,638	10.5435	\$ 154,115	\$ 1,477
29,366.015 CONSERV INVEST OPT	306,676	10.5435	309,623	2,947
<u>43,982.967</u>	<u>\$ 459,314</u>		<u>\$ 463,738</u>	<u>\$ 4,424</u>
 <u>Vanguard Short-Term Inflation</u>				
Units				
27,409.141 CONSERV INVEST OPT	\$ 295,037	11.4819	\$ 314,711	\$ 19,674
 <u>Bank Savings</u>				
Units				
850,898.985 BANK SAV INVEST OPT	<u>\$ 8,878,055</u>	10.5714	<u>\$ 8,995,261</u>	<u>\$ 117,206</u>
 TOTAL INVESTMENTS	 <u><u>\$ 17,692,576</u></u>		 <u><u>\$ 19,917,156</u></u>	 <u><u>\$ 2,224,580</u></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 six-month period ended June 30, 2021

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 ABLÉ 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 six-month period ended June 30, 2021

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 six-month period ended June 30, 2021

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 six-month period ended June 30, 2021

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 0.04% to 0.05% 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 six-month period ended June 30, 2021

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 six-month period ended June 30, 2021

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 six-month period ended June 30, 2021

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 six-month period ended June 30, 2021

NOTE C. FAIR VALUE MEASUREMENT - CONTINUED

The following table presents assets that are measured at fair value on a recurring basis at June 30, 2021:

	Fair Value	Level I	Level II	Level III
Bank Savings	\$ 8,995,261	\$ 8,995,261	\$ -	\$ -
Money Market				
Funds	463,738	463,738	-	-
U.S. Equity Mutual				
Funds	5,049,184	5,049,184	-	-
International Equity				
Mutual Funds	2,096,708	2,096,708	-	-
Fixed Income Mutual				
Funds	3,312,265	3,312,265	-	-
	<u>\$ 19,917,156</u>	<u>\$ 19,917,156</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

Effective July 1, 2021 the Nebraska State Treasurer's office was approved to replace FNBO as the program manager for the Plan, with Ascensus remaining as the recordkeeper. The Plan will see a decrease in the Program Management Fee and there will be no changes to the investment options offered.

Effective June 30, 2021, Alabama terminated its involvement with the Enable program, and launched its own ABLE program called the Alabama ABLE Savings Plan.

As of February 9, 2022, the date the financial statements were available to be issued, the Plan did not have any other subsequent events affecting the amounts reported in the financial statements for the year ended December 31, 2021, 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 six month period ended June 30, 2021

Contributions from plan participants	\$	6,346,635
Transfers in from plan participants		<u>636,467</u>
Received from plan administrator	\$	6,983,102
Distributions to plan participants	\$	1,785,401
Transfers out to plan participants		<u>636,467</u>
Distributions to plan administrator	\$	2,421,868

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 six-month period ended June 30, 2021, 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 February 9, 2022.

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, LLC

Hayes & Associates, L.L.C.
Omaha, Nebraska
February 9, 2022

**THE NEBRASKA
ACHIEVING A BETTER LIFE EXPERIENCE PROGRAM TRUST
Enable Savings Plan
FINANCIAL STATEMENTS AND
INDEPENDENT AUDITOR'S REPORT
For the six-month period ended December 31, 2021**

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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

Opinions

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, 2021, 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 for the six-month period ended December 31, 2021.

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, 2021, and the respective changes in net position, investment summary, and investment detail for six-month period then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

The Plan's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control–related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management’s discussion and analysis on pages 6 and 7 be presented to supplement the basic financial statements. Such information is the responsibility of management and, 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 August 5, 2022, 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 the effectiveness of 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, LLC

Hayes & Associates, L.L.C.
Omaha, Nebraska
August 5, 2022

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 six-month period ended December 31, 2021. 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 six-month period ended December 31, 2021, the Plan received \$8,890,992 in contributions from participants and distributed \$6,418,164 to participants and beneficiaries. The Plan's financial activity for the six-month period ended December 31, 2021, resulted in an increase in net position of \$2,909,437.

Condensed financial information as of and for the six-month period ended December 31, 2021, is as follows:

	<u>December 31, 2021</u>	<u>June 30, 2021</u>
Cash and investments	\$ 26,075,006	\$ 23,161,009
Receivables	17,567	-
Total assets	<u>26,092,573</u>	<u>23,161,009</u>
Liabilities	<u>38,821</u>	<u>16,694</u>
Net position	<u><u>\$ 26,053,752</u></u>	<u><u>\$ 23,144,315</u></u>
	<u>Six Month Period</u> <u>Ended December</u> <u>31, 2021</u>	<u>Six Month Period</u> <u>Ended June 30,</u> <u>2021</u>
Additions:		
Contributions	\$ 8,890,992	\$ 6,983,102
Net increase in fair value of investments	462,379	799,043
Other income	-	-
Total additions	<u>9,353,371</u>	<u>7,782,145</u>
Deductions:		
Distributions	6,418,164	2,421,868
Administrative expenses	<u>25,770</u>	<u>44,388</u>
Total deductions	<u>6,443,934</u>	<u>2,466,256</u>
Net increase	2,909,437	5,315,889
Net position, beginning of year	<u>23,144,315</u>	<u>17,828,426</u>
Net position, end of year	<u><u>\$ 26,053,752</u></u>	<u><u>\$ 23,144,315</u></u>

Total additions increased primarily due to a favorable increase in contributions and realized and unrealized gains in the six-month period ended December 31, 2021. These increased due to both market action and net flows drove the increase in cash and investments from \$23,161,009 at June 30, 2021 to \$26,075,006 at December 31, 2021.

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 344, 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, 2021

ASSETS	
Cash	\$ 3,169,028
Investments:	
Cost	20,662,743
Unrealized gain/loss - investments	2,243,235
Total investments	22,905,978
Miscellaneous Receivables	17,567
Total assets	26,092,573
LIABILITIES	
Payables:	
Distributions to plan administrator	31,212
Program management fee	7,609
Total liabilities	38,821
NET POSITION	\$ 26,053,752

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 six month period ended December 31, 2021

Net Position - Beginning of Period	\$	23,144,315
Receipts		
Received from plan administrator		8,890,992
Miscellaneous receipts		-
Investment income:		
Realized gain/loss		443,724
Unrealized gain/loss- investments		18,655
Total receipts		9,353,371
Disbursements:		
Administrative Expenses:		
OII management fee		25,770
Distributions to plan administrators		6,418,164
Total Disbursements		6,443,934
Net Position - End of Period	\$	26,053,752

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT SUMMARY
 December 31, 2021

	Cost	Market Value	Unrealized Gain/Loss
INVESTMENT DISTRIBUTION			
Unit of Participation	\$ 20,662,743	\$ 22,905,978	\$ 2,243,235
Total Investments	\$ 20,662,743	\$ 22,905,978	\$ 2,243,235

See accompanying notes and independent auditor's report.

Nebraska Achieving a Better Life Experience Program Trust
 Enable Savings Plan
 INVESTMENT DETAIL
 December 31, 2021

	Cost	Price**	Market Value	Unrealized Gain/Loss
<u>Vanguard Total Stock Market</u>				
Units				
143,253.675 GROWTH INVEST OPT	\$ 2,513,558	24.8776	\$ 3,563,804	\$ 1,050,246
62,670.082 MODERATE INVEST OPT	1,084,307	24.8776	1,559,080	474,773
20,399.966 CONSERV INVEST OPT	369,006	24.8776	507,502	138,496
226,323.723	\$ 3,966,871		\$ 5,630,386	\$ 1,663,515
<u>Vanguard Total Internantional</u>				
Units				
91,666.312 GROWTH INVEST OPT	\$ 1,315,650	16.7672	\$ 1,536,985	\$ 221,335
39,342.959 MODERATE INVEST OPT	553,546	16.7672	659,671	106,125
12,735.439 CONSERV INVEST OPT	182,594	16.7672	213,537	30,943
143,744.710	\$ 2,051,790		\$ 2,410,193	\$ 358,403
<u>Vanguard Total Bond Market</u>				
Units				
110,420.511 GROWTH INVEST OPT	\$ 1,249,178	11.6019	\$ 1,281,089	\$ 31,911
94,172.374 MODERATE INVEST OPT	1,058,879	11.6019	1,092,580	33,701
51,346.653 CONSERV INVEST OPT	578,734	11.6019	595,720	16,986
255,939.538	\$ 2,886,791		\$ 2,969,389	\$ 82,598
<u>Vanguard Short-Term Bond Index</u>				
Units				
16,325.659 MODERATE INVEST OPT	\$ 177,235	11.0475	\$ 180,358	\$ 3,123
32,279.786 CONSERV INVEST OPT	350,819	11.0475	356,612	5,793
48,605.4450	\$ 528,054		\$ 536,970	\$ 8,916

** 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, 2021

	<u>Cost</u>	<u>Price**</u>	<u>Market Value</u>	<u>Unrealized Gain/Loss</u>
<u>Vanguard Federal Money Market</u>				
Units				
17,084.710 MODERATE INVEST OPT	\$ 178,794	10.5441	\$ 180,143	\$ 1,349
33,414.563 CONSERV INVEST OPT	349,877	10.5441	352,326	2,449
<u>50,499.273</u>	<u>\$ 528,671</u>		<u>\$ 532,469</u>	<u>\$ 3,798</u>
 <u>Vanguard Short-Term Inflation</u>				
Units				
29,951.401 CONSERV INVEST OPT	\$ 328,854	11.7620	\$ 352,287	\$ 23,433
 <u>Bank Savings</u>				
Units				
990,510.532 BANK SAV INVEST OPT	<u>\$ 10,371,712</u>	10.5746	<u>\$ 10,474,284</u>	<u>\$ 102,572</u>
 TOTAL INVESTMENTS	 <u><u>\$ 20,662,743</u></u>		 <u><u>\$ 22,905,978</u></u>	 <u><u>\$ 2,243,235</u></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 six-month period ended December 31, 2021

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. Effective July 1, 2021 the Nebraska State Treasurer's office was approved to replace First National Bank of Omaha as the program manager for the Plan. 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 six-month period ended December 31, 2021

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

1. 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.

2. 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.

3. 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.

4. 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

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the six-month period ended December 31, 2021

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

4. Contributions, Withdrawals, and Distributions

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.

5. 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.

6. Plan Expenses and Fees - Continued

The plan expenses and fees are as follows:

- Program management fees equal .40% 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 0.04% to 0.05% 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.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan
NOTES TO FINANCIAL STATEMENTS - CONTINUED
For the six-month period ended December 31, 2021

NOTE A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

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.

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, 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.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan

NOTES TO FINANCIAL STATEMENTS - CONTINUED

For the six-month period ended December 31, 2021

NOTE B. INVESTMENTS AND INVESTMENT RISKS - CONTINUED

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.

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.

Nebraska Achieving a Better Life Experience Program Trust
Enable Savings Plan

NOTES TO FINANCIAL STATEMENTS - CONTINUED

For the six-month period ended December 31, 2021

NOTE B. INVESTMENTS AND INVESTMENT RISKS - CONTINUED

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.

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 six-month period ended December 31, 2021

NOTE C. FAIR VALUE MEASUREMENT - CONTINUED

The following table presents assets that are measured at fair value on a recurring basis at December 31, 2021:

	Fair Value	Level I	Level II	Level III
Bank Savings	\$ 11,530,229	\$ 11,530,229	\$ -	\$ -
Money Market				
Funds	559,296	559,296	-	-
U.S. Equity Mutual				
Funds	5,015,775	5,015,775	-	-
International Equity				
Mutual Funds	2,142,406	2,142,406	-	-
Fixed Income Mutual				
Funds	3,824,665	3,824,665	-	-
	<u>\$ 23,072,371</u>	<u>\$ 23,072,371</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 August 5, 2022, 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, 2021, 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 six month period ended December 31, 2021

Contributions from plan participants	\$	7,411,496
Transfers in from plan participants		<u>1,479,496</u>
Received from plan administrator	\$	8,890,992
Distributions to plan participants	\$	4,938,668
Transfers out to plan participants		<u>1,479,496</u>
Distributions to plan administrator	\$	6,418,164

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 six-month period ended December 31, 2021, 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 August 5, 2022.

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, LLC

Hayes & Associates, L.L.C.
Omaha, Nebraska
August 5, 2022

Outreach and Marketing Activities

Events and Sponsorships

Homer's Heroes

Down Syndrome Alliance- Santa Clause Event

Madonna Rehab Mile Walk

Special Olympics Nebraska

QLI Ambassadorship

Cornhusker State Games

Autism Center of Nebraska Fall Festival Down Syndrome

Association for Families Educational Series

Down Syndrome Alliance of the Midlands, walk and Gala sponsor

Duet Ribbon Cutting

Epilepsy Foundation

Quality Living Event for Ambassadors

Autism Puzzle Walk, renamed the Autism Fun Fest

Autism Community Gathering and Resource Fair in six cities

Buddy Walk, renamed Step Up for Downs in Omaha and Lincoln

Down Syndrome Association for Families Zoom with Improvaneers

Lincoln Children's Museum Sensory Night

Madonna Rehab Mile Walk

Madonna Gala

Special Olympics

Nebraska World Down Syndrome Day

Presentations to Schools and Educational Service Units

Elkhorn Public Schools, Transition Program

ESU 3, Early Childhood Services Community Resource Fair

ESU 7, Workshop and Presentation

Fremont Public Schools Parent Resource Night

Holy Cow, What Now? Transition Conference in Norfolk

Millard Public Schools

Offutt/Bellevue School

ESU 13 presentation Via Zoom

Outreach and Marketing Activities (cont'd)

Presentations to Nonprofits and Government Agencies

Meeting for Developmental Disabilities Service District #1
Zoom Educational Event for Midwest You Can
Panel Event for Down Syndrome Alliance
Fall Panel Event at Security National Bank
Meeting for Developmental Disabilities Service District #3
Meeting for Developmental Disabilities Service District #2
Autism Center of Nebraska
Arc of Lincoln
Centerpointe Disabilities Organization Together Serve
Down Syndrome Alliance of the Midlands Panel Discussion event at UNO
Down Syndrome Association for Families, Parent Night
Office of Public Guardians
Offutt AFB Family Support and Readiness Center
PTI-Nebraska, FEAT workshop (Family Employment Awareness Training)

Enable Alabama

Alabama Transition Conference
Auburn University, Special Education, Rehab and Counseling Group
Arc of Central Alabama
Arc of Montgomery
Children's Rehab Services, Anniston and Gadsden Districts
Governor's Job Fair for People with Disabilities
Hot Topics Conference Trussville City School
Prattville YMCA Resource Round –Up
UCP Huntsville
University of South Alabama, Passage USA
VOA Southeast

Nebraska Locations Visited

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

ENABLE Savings Plan

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Outreach and Marketing Activities (cont'd)

Alabama Locations Visited

Auburn	Mobile
Birmingham	Montgomery
Gulf Shores	Opelika
Huntsville	Prattville
Trussville	Vestavia

Key Contacts: Financial Partners and Law Offices

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

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Marketing Materials

Affordable Fees

Annual Account Fee
There is a quarterly Investment Option

Total Asset-Based Fee
Total Asset-Based fee is 0.55%.¹ The Total A and the fee paid to marketing. This fee is incorporated into the price of the units. This fee is not deducted from the account.

No Other Account Fees
There are no other transaction fees.

Withdraw

Withdrawal is simple and easy. You can withdraw money from your account at any time. Withdrawals are not subject to any penalties or taxes.

The chart shows five investment options: Growth Option, Moderate Option, Conservative Option, Bank Savings Option, and Checking Option. The Y-axis represents Potential for Return and Risk, ranging from Lower to Higher. The X-axis represents Investment and Time Horizon. The Growth Option is positioned highest on both axes, while the Checking Option is lowest.

Invest

The Enable Savings Plan offers you a simple selection of five Investment Options. 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.

Bank Savings Option

This Bank Savings Option provides FDIC insurance for your investment! It offers a 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 to withdraw funds from the Checking Option. All deposits must be made to the Plan and not through an ATM machine or through a bank. This Option is best for daily and repetitive expenses. Investments in the Checking Option do not earn interest.

Benefits

Key Features

- It is a simple and easy way to save for the future.
- It offers a simple selection of five investment options.
- It provides FDIC insurance for your investment.
- It allows you to write a check to withdraw funds from the Checking Option.

Open

Eligibility

An Eligible Individual¹ of any age—child or adult—can open an Enable Savings Plan account at any time. The account is opened, and the onset of the disability must be expected to last for at least 12 months.

- Educ
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Opening an Account

Opening an account is simple, and it can be done online. You will need to complete an Enrollment Form and mailing it to the Nebraska State Treasurer's Office. If the account owner is a minor, a parent or guardian must complete the form.

Closing an Account

An account will be automatically closed if you transfer your entire account balance to another account or if you have a zero balance for 60 calendar days.

Plan Information Guide

¹ When the tax source limit is below the limit, the amount of the additional tax is reduced. ² The amount of the additional tax is reduced. ³ The amount of the additional tax is reduced. ⁴ Investors should consult with their attorney in such situations. ⁵ Nebraska State Treasurer's Office.

ENABLE Savings Plan

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Marketing Materials

ENABLE SAVINGS PLAN
EnableSavings.com
1-844-ENABLE4

Enable Savings Plan
PO Box 219187
Kansas City, MO 64121-9187

The Enable Savings Plan (the "Plan") is sponsored by the State of Nebraska and administered by the Nebraska Achieving a Better Life Experience Program Trust. The Plan's investment portfolios are managed by the Nebraska Achieving a Better Life Experience Program Trust. The Plan's investment portfolios are managed by the Nebraska Achieving a Better Life Experience Program Trust. The Plan's investment portfolios are managed by the Nebraska Achieving a Better Life Experience Program Trust.

An investor should consider the Plan's investment objectives, risks, charges and expenses, which are described in the Program Disclosure Statement at www.EnableSavings.com, which you should read carefully before investing.

Investors should consider before investing whether their home state offers an investment option within the state's qualified ABLE program and regarding their specific legal, investment or tax situation.

This material is provided for general and educational purposes only and is not intended to provide investment advice. It is not a solicitation of an offer to buy or sell securities or other financial products. This material is not an offer to sell or a solicitation of an offer to buy any securities or other financial products within the Plan may only be made by the Program Disclosure Statement relating to the Plan.

Participation in the Plan does not guarantee that contributions and the investment return on contributions will be used to pay for the expenses of the Plan.

Except for the Bank Savings and Checking Investment Options, investments in the Enable Savings Plan are not guaranteed by the Nebraska State Treasurer, Trustee and Program Manager. Investments are Not FDIC Insured. There is No Bank, State or Federal Guarantee. May Lose Value.

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 and tomorrow. There are two major benefits to an Enable account for individuals with disabilities:

- ✓ Money in an Enable account
- ✓ Earnings are tax-free at least once a year. You can visit EnableSavings.com to read the program disclosure statement.
- Keep What's Yours**
It wouldn't make sense to have money in an Enable account if you were not eligible for certain benefits.
- Save above and beyond**
Raise the nation's savings rate. \$3,000 in assets (or more) is required to open an account.
- Access with Flexibility**
The Enable Savings Plan allows you to withdraw money for any qualified disability expense.
- Start Saving Today**
As with all savings accounts, you can start going to work on your savings today.
- Begin with Virtually Any Amount**
Put in \$50 or even \$10 and start saving. Contributions up to \$1,000 per month are allowed. Contributions Limit: Owner's gross income less \$500.
- Save on Taxes**
The earnings on your account grow tax-free.



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

Account balances are used to determine eligibility for program benefits. When the total account balance exceeds \$10,000, the account owner is required to use the account balance to pay for qualified disability expenses. This requirement does not impact the account owner's ability to receive Medicaid. The savings portion of withdrawals are used for qualified disability expenses and are not subject to federal and state tax and may be subject to a 10% federal additional tax.

Nebraska State Treasurer, Trustee and Program Manager
Investments Are Not FDIC Insured | No Bank, State or Federal Guarantee | May Lose Value | Except the Bank Savings and Checking Investment Options

How it Works

Does it work like a checking account at my bank?
Because it's an investment option within the Enable Savings Plan, there are some differences to a traditional checking account.

- Similarities:
- The Checking Investment Option earns interest.*
 - You will receive a free debit card[†] for use at ATMs[†] or when you purchase items at locations that accept a debit card.
 - If you want a vendor of your choice to pay you, you can keep your balance at the bank and you will receive a Third Bank (see "A" statements for the Checking Option).
 - You can view your account balance within the past 24 months.
- Differences:
- You must mail an Enrollment Form to the bank to open a Checking Option.
 - When you open a Checking Option...

Why Invest in the Enable Checking Option?

The Enable Checking Investment Option[†], within your Enable Savings Plan account, allows you to not only save for the future but also to set aside money for everyday expenses. You can save for expenses five years or more down the road (like for a service dog) in one of the other four investment options while you set aside money in the Checking Option for your daily expenses (like for food for your new service dog).

What are the benefits?

- It helps promote **financial independence**. You can write a check or use a debit card for any of your daily or recurring expenses, such as paying for rent, transportation, or doctor visits. And this new capability gives you a way to budget and plan for your expenses.
- It supports **inclusion in your community**. You can use a debit card or write a check for a purchase using your own money, just like your friends, families and peers.
- There are built in **safeguards** and easy ways to fund the Checking Option to help limit potential exposure to fraud or money mismanagement. You can also easily track withdrawals online.

Contribute

- You can contribute the same way you would for the other investment Options, either by check, electronically from your personal bank account, by setting up pre-scheduled, systematic contributions via our Automatic Investment Plan (AIP), or payroll deduction.
- You can contribute a specific monthly amount into the Checking Option to use throughout each month by setting up AIP or a contribution from your paycheck. Money that comes into your account can be split among any or all of your investment Options, including the Checking Option.

Account Fees

- Asset-Based Fees: \$0
- Monthly Service Fee: It is free to receive monthly bank statements via e-delivery or if you have a monthly balance of \$250 in the Checking Option. You can choose to receive paper statements for \$2 a month. Other transactional fees may apply.
- Annual Account Fee: There is an \$11.25 charge per quarter (\$45 per year), per account (not per Investment Option), regardless of how many Investment Options are in your account.



EnableSavings.com
1-844-ENABLE4

Facebook.com/EnableSavingsPlan

Enable Savings Plan
PO Box 219187
Kansas City, MO 64121

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 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 advisor regarding their specific legal, investment or tax situation.

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

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.

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

Except the Bank Savings and Checking Investment Options
The Nebraska Achieving a Better Life Experience Program Trust Issuer
Nebraska Investment Council Investment Oversight



Nebraska State Treasurer, Trustee and Program Manager



Enable Checking Option



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Questions about how the Plan works? Scan the code below and read our Program Disclosure Statement.

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Enable Savings Plan

Keep Your Disability Benefits*
and Save for Your Future!**

To learn more, call us at
1-844-2534 or visit our website:



EnableSavings.com



When the total Enable account balance exceeds \$100,000, the amount over \$100,000 will count towards the SSI resource limit of \$2,000. If the resource limit is exceeded because of funds in an Enable account, the account owner will enter an indefinite benefit suspension until the resource limit is below \$2,000. This suspension does not impact the account owner's eligibility for Medicaid.

** The Enable Savings Plan (the "Plan") is sponsored by the State of Nebraska and is intended to operate as a qualified ABL program to be used only to save for Qualified Disability Expenses, pursuant to federal law. Information about the Plan and a Program Disclosure Statement can be found at enablesavings.com.



Investors 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 qualified savings program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation. 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.

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Enable on Facebook

Enable Savings Plan
Published by Diane Stewart · October 20, 2021 ·

Enable Congratulates Ellie on her success !




ALLURE.COM
Ellie Goldstein Always Wanted to Be Famous. Now She Is
In our latest digital cover story, we talked to the 18-year-old British model who has long challe...

130 People reached 4 Engagements - Distribution score [Boost post](#)

4

Enable Savings Plan
Published by Diane Stewart · November 3, 2021 ·

What an inspiring story!
Norah is amazing and a role model for children everywhere.




INSIDETHEMAGIC.NET
10-Year-Old Actress Makes "Game-Changer" Move For Deaf Entertainment with Disney - Inside the Magic

80 People reached 2 Engagements - Distribution score [Boost post](#)

Enable Savings Plan
Published by Diane Stewart · November 17, 2021 ·

In honor of National Epilepsy Awareness Month, Enable would like to send a shout out to Midwest You Can, a local organization that is doing great things in our community!
www.midwestyoucan.org



69 People reached 1 Engagement - Distribution score [Boost](#)

1

Enable Savings Plan
Published by Diane Stewart · December 8, 2021 ·

Enable is delighted to Sponsor this fun and festive event and can't wait to meet Santa and Mrs. Claus!



SAT, DEC 18, 2021
Holiday Drive-Thru
Pinnacle Wealth Management (parking lot), 6140 Village Dr, #2, Lincoln, NE 68516
3 people went

71 People reached 2 Engagements [Boost a post](#)

You and 1 other

ENABLE Savings Plan

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Enable Savings Plan
Published by Diane Stewart · October 6, 2021 ·

We hope you can attend this informative session. Lunch will be provided. The Session is Full, thank you for your interest!

If you are a caregiver to someone with disabilities and are interested in learning more about financial planning, join us for this informational seminar

Tuesday, October 12th
11:30am-2:00pm

No Charge
Box Lunch Provided
Location:
Security National Bank
1120 101st St. Omaha

182 People reached 14 Engagements — Distribution score

1 2 Comments

[Boost post](#)

Enable Savings Plan
Published by Diane Stewart · July 21, 2021 ·

Happy 31st Anniversary to the Americans with Disabilities Act (ADA)! Did you know that the ADA National Network is a free resource that provides information and training on the Americans with Disabilities Act? Learn more about the resources you can access here: <https://adata.org/national-network> #ADA31 #ThanksToTheADA

ADATA.ORG
Learn About the National Network | ADA National Network
[Version en Español] The ADA National Network provides information, guidance and training on how to implement the Americans with Disabilities Act (ADA) in order to support the mission of the ADA to "assure equality of...

71 People reached 2 Engagements — Distribution score

[Boost post](#)

Enable Savings Plan
Published by Diane Stewart · August 4, 2021 ·

Thanks to ABLE Savings Programs, many Americans living with disabilities have more independence than ever. Learn more here. #ABLEtoSave

159 People reached 6 Engagements — Distribution score

4

[Boost post](#)

Enable Savings Plan
Published by Diane Stewart · September 1, 2021 ·

This is such a special time for the athletes. Enable was honored to be a proud sponsor of the Fall Games in 2021!

KETV NEWSWATCH 7
NEBRASKA SPECIAL OLYMPICS WRAPS UP IN LINCOLN
'THEY'RE EXCITED TO GET TOGETHER'

KETV.COM
Special Olympics participants came together to compete for the first time since 2019

149 People reached 6 Engagements — Distribution score

You and 3 others

[Boost post](#)

Enable Savings Plan
Published by Diane Stewart · June 23, 2021 ·

Celebrate the life of Helen Keller, an American author and disability rights advocate.

90 People reached 1 Engagement — Distribution score

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[Boost post](#)

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Enable on Facebook

Enable Savings Plan
Published by Charles Louis Isom · April 19 ·

Spring is upon us. As the weather turns nicer it's a great time to do some cleaning around the house, plant a garden, and visit www.enableavings.com. With flowers growing outside, it's a great time to grow your Enable account!



ENABLESAVINGS.COM
Enable Savings Plans - Enable Savings
Enable Savings offers the information you need to open an ABE Act savings account. Keep yo

150 People reached 5 Engagements — Distribution score

[Boost post](#)

Enable Savings Plan
Published by Charles Louis Isom · April 28 ·

<https://nationaltoday.com/national-superhero-day/>
Let's take a quick moment to celebrate all the superheroes we work with through the Enable plan. There are so many wonderful, inspiring stories from our plan's participants. Keep on fighting the good fight!



NATIONALTODAY.COM
National Superhero Day — April 28
Celebrate your favorite superheroes — from Batman to Wonder Woman — on National S

60 People reached 1 Engagement — Distribution score

[Boost post](#)

Enable Savings Plan
Published by Stacy Pfeifer · April 15 ·

What an inspiring story!



KETV.COM
"I just gotta keep moving": College of St. Mary students help quadriplegic find balance

119 People reached 1 Engagement — Distribution score

[Boost post](#)

Enable Savings Plan
Published by Stacy Pfeifer · May 5 ·

Love that these great things are happening here in Nebraska! What an inspiring story!




KETV.COM
Legally blind Omaha man set to graduate from Midland University, while excelling as long-distance runner

117 People reached 4 Engagements — Distribution score

[Boost post](#)

Enable Savings Plan
Published by Charles Louis Isom · June 29 ·

I don't know if this is actually a holiday or not, but it's never a bad thing to hug those you love. It's healthy too! Studies have shown that hugging can reduce blood pressure and has other health benefits. Give those in your life a hug for us!



117 People reached 4 Engagements — Distribution score

[Boost post](#)

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2022

How to Be an Advocate of the Enable Savings Plan

April 27, 2021

How to Be an Advocate of the Enable Savings Plan April 27, 2021 Diane Stewart, Enable Outreach Specialist

Did you know that according to the National Association of State Treasurers, fewer than 5% of individuals who are eligible for ABLE accounts like the Enable Savings Plan take advantage of this valuable financial resource?

READ MORE

Celebrating Awareness and Acceptance with Autism Society of Nebraska

April 12, 2021

Robyn Roberts, Treasurer, Autism Society of Nebraska

Every year, the month of April is an opportunity to come together and raise autism awareness. In an exciting update, this year advocates are expanding the scope to include acceptance and autonomy, two key considerations for the community and an exciting step forward in the disability movement.

READ MORE

HAVE QUESTIONS?

Call us:

1-844-ENABLE4

Email us:

clientservices@enablesavings.com

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Newsletter



Contributing to an account with Ugift

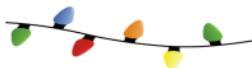


Ugift is an easy, free-to-use service that lets friends and family contribute directly into a loved one's ABLE plan account in lieu of traditional gifts. All gift contributions sent in to Ugift are invested into the account owner's ABLE plan account and can be used to pay for disability-related expenses.

If someone would like to contribute to an ABLE plan, they can ask the account owner for a Ugift code that can be entered at UgiftABLE.com. They can decide to contribute online via an electronic bank transfer or to mail a check with the unique gifting coupon. They can then download a gift contribution certificate to give to the account owner. Remember that contributions by anyone who files a Nebraska state income tax return are deductible in computing the contributor's Nebraska taxable income for Nebraska income tax purposes in an amount not to exceed \$10,000 (\$5,000 for married taxpayers filing separate returns)

If an account owner decides to p you can get a Ugift code for frien Ugift code to friends and family v your code or printed invitations a <https://www.ugiftable.com/>.

Messa



The holidays are a special tin to reminisce with loved ones, an highlights for me was getting the this issue). And, of course, the cl Nebraska's Enable plan. I hope y

^Investment returns will vary de; money by investing in an Enable *The earnings portion of withdra and may be subject to a 10% fed

The Enable Savings Plan (the "Plar Treasurer. The Plan offers a series

An investor should consider the f Disclosure Statement at [enables](#)

Investors should consider before available for investments in such other advisor regarding their spe

Except for the Bank Savings and C insured by the FDIC or any other g Investments are not guaranteed c Investment Council, and are subje provided for the Bank Savings and \$250,000.

Investments Are Not
*Exc

**The Nebraska Achieving a Bett
Nebraska Investment Council In
Nebraska State Treasurer's Offi**



Take Action!

Both the U.S. Senate (S. 331) and House of Representatives (HR. 1219), in a bi-partisan fashion, introduced bills to increase the age of onset for individuals with disabilities. If signed into law, the age-of-onset would raise from 26 to 46 years old. This would increase the eligible participants by 6 million Americans. ABLE accounts ease financial strains by making withdrawals tax-free when used to cover qualified disability expenses such as medical and dental care, education, housing, and transportation.* You can help, by contacting your Senators and Representatives and asking them to support this important legislation. If you need help with a sample letter, finding your Senators, or contact information for them, feel free to contact me at stacy.pfeifer@nebraska.gov.

Possibilities



Fall 2022

Proclamation Highlights Importance of Enable Accounts

In August, Governor Pete Ricketts and the Nebraska State Treasurer recognized the importance of the Achieving a Better Life Experience (ABLE) program for individuals with disabilities and their families by declaring August #AbleToSave month. "In 2015, the Unicameral unanimously passed legislation to bring the ABLE program to Nebraska," said Governor Pete Ricketts. "The Enable Savings Program allows individuals with disabilities to make investments and grow their savings without losing other needed benefits. Thank you to the Nebraska Treasurer's Office for capably administering the program and raising awareness of it this month." "By declaring August #AbleToSave Month we are encouraging all Nebraskans that qualify for the program to open an account. We are also encouraging public and private community-based organizations to provide information and resources to residents of Nebraska about the importance of Enable accounts," the Nebraska State Treasurer said. Account owner Hadley Kolm was also in attendance with her parents Kurt and Melissa. "It's been extremely beneficial in providing piece of mind that we know Hadley will have funds available for the long-term without having to worry about it affecting benefits she may need as an adult," her father Kurt said, "in addition, the ability to grow the money, tax-free, is a tremendous advantage financially. In the first 3 months of having the account, her balance grew nearly 50%! Obviously that number has come down some in the meantime, but over the lifetime of the account it's still much more than a savings account ever would have been."**^

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 Savings Plan Director, Stacy Pfeifer at stacy.pfeifer@nebraska.gov or 402-450-3134.

Get Social

Follow and Like @EnableSavingsPlan on Facebook.

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

We are moving!

Our Kansas City office is moving! If you need to overnight mail any forms, payments, paperwork, information, etc., please send to our new address:

1001 E 101st Terrace, Suite 200
Kansas City, MO 64105-2017

EnableSavings.com

ENABLE Savings Plan

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Contacts

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



Program Trustee

Stacy Pfeifer
Assistant State Treasurer
Director, Enable Savings Plan
stacy.pfeifer@nebraska.gov
treasurer.nebraska.gov
402-450-3134

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



Enable Savings Plan
enablesavings.com
844-362-2534