

## Achieving a Better Life Experience (ABLE) Available State Programs

	Ohio	Tennessee	Nebraska	Florida
<b>Program Name</b>	<a href="#">STABLE Account</a>	<a href="#">ABLE TN</a>	<a href="#">ENABLE Savings</a>	<a href="#">ABLE United</a>
<b>ABLE Program Website</b>	<a href="http://www.stableaccount.com">www.stableaccount.com</a>	<a href="http://www.abletn.gov">www.abletn.gov</a>	<a href="http://www.enablesavings.com">www.enablesavings.com</a>	<a href="http://www.ableunited.com">www.ableunited.com</a>
<b>Contact Information</b>	<b>Email:</b> <a href="mailto:team@stableaccount.org">team@stableaccount.org</a> <b>Telephone:</b> 1-800-439-1653	<b>Email:</b> <a href="mailto:ABLE.TN@tn.gov">ABLE.TN@tn.gov</a> <b>Telephone:</b> 855-922-5386	<b>Email:</b> <a href="mailto:clientservices@enablesavings.com">clientservices@enablesavings.com</a> <b>Telephone:</b> 1-844-ENABLE4	<b>Email:</b> <a href="mailto:customerservice@ableunited.com">customerservice@ableunited.com</a> <b>Telephone:</b> 888-524-ABLE (2253)
<b>Program Launch Date</b>	June 1, 2016	June 13, 2016	July 1, 2016	July 1, 2016
<b>Is the Program Nationwide?</b>	Yes	Yes	Yes	No
<b>Enrollment Process</b>	Process can be done online. Beneficiary contact information, Social Security or Taxpayer Identification numbers, date of birth, and banking information are required.	Process can be done online. Beneficiary contact information, Social Security or Taxpayer Identification numbers, date of birth, and banking	Process can be done online. Beneficiary contact information, Social Security or Taxpayer Identification numbers, date of birth, and banking information are required.	Process can be done online. Personal identifying information, category of disability with onset before age 26, and banking information are required.

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		information are required.		
<b>Proof of Eligibility Required to Open the Account</b>	Beneficiaries must be entitled to SS Disability Insurance; the beneficiary must have developed the disability before the age of 26, and must not have any other ABLA accounts.	Beneficiaries must be eligible to receive Supplemental Security Income (SSI), eligible to receive Social Security Disability Insurance (SSDI), and has been diagnosed by a qualified physician with a physical or mental disability.	Beneficiaries must be eligible to receive Supplemental Security Income (SSI), eligible to receive Social Security Disability Insurance (SSDI), onset of disability occurred prior to the individual's 26th birthday, and has been diagnosed by a qualified physician with a physical or mental disability.	Beneficiaries must be Florida residents and must be eligible to receive Supplemental Security Income (SSI), eligible to receive Social Security Disability Insurance (SSDI), and certify that the individual has a medically determinable physical or mental impairment that results in marked and severe functional limitations.
<b>Account Maximum</b>	\$426,000	\$350,000	\$360,000	\$418,000
<b>Fee to Open the Account</b>	No	No	No	Fees are waived through July 1, 2017
<b>Required Minimum Contribution Upon Opening Account</b>	\$50	\$25	\$50	No required minimum

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<b>Required Minimum Contribution for Each Deposit (after account has been opened)</b>	\$1	\$25 if the contribution is through a bank, any amount can be sent via check	\$25. The \$25 is waived if you have AIP or contribute through payroll deduction.	No
<b>Annual Maintenance Fees</b>	Ohio residents: \$30 annually, Residents of other states: \$60 annually	Fees are based on the investment options chosen	\$45 annually	Fees are waived through July 1, 2017. After that date it will cost \$30 annually to maintain the account
<b>Restrictions on Frequent Withdrawals</b>	No	Depends on the type of withdrawal, a Non-Qualified withdrawal is subject to federal income taxation	No	No
<b>Restrictions on Number of Disbursements</b>	No	No	No	No
<b>Debit Card or Purchasing Card</b>	STABLE Card is a loadable prepaid debit card. STABLE Card also has an online account to view spending history	No	Ongoing	No

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<b>Benefits to In-State Residents</b>	Ohio residents pay \$30 less annually to maintain the account, lower fee depending on investment options, and tax deduction	None	\$10,000 income tax deduction per tax return, \$5,000 per year if married and filing separately for residents of Nebraska	This program is only available to residents of Florida. No tax deductions
<b>State Administrator</b>	State Treasurer	Treasury Department	State Treasurer	Florida Prepaid College Board
<b>Investment Options</b>	<p>Five investment options are available:</p> <ul style="list-style-type: none"> <li>• Growth-seeks to provide capital appreciation and some current income.</li> <li>• Moderate Growth-seeks to provide capital appreciation and a low-to moderate level of current income</li> <li>• Conservative Growth-seeks to provide current income and low-to-moderate capital appreciation</li> <li>• Income Options-seeks to provide current</li> </ul>	14 different investment options are available under Growth, Balanced, and Conservative Options	<p>Three investment options are available:</p> <ul style="list-style-type: none"> <li>• Growth- seeks to provide the potential to grow investments.</li> <li>• Moderate-provides a combination of growth and current income.</li> <li>• Conservative- seeks to provide current income and some growth</li> </ul>	<p>Three investment options are available:</p> <ul style="list-style-type: none"> <li>• Growth- seeks to provide the potential to grow investments.</li> <li>• Moderate-provides a combination of growth and current income.</li> <li>• Conservative- seeks to provide current income and some growth</li> </ul>

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	<p>income and some capital appreciation</p> <ul style="list-style-type: none"> <li>• Banksafe- offers a conservative investment strategy and is designed to protect principal investments</li> </ul>			
<b>Investment Managers</b>	The Vanguard Group, Inc	PRIMECAP Management Company, The Vanguard Group, Inc., Dimensional Fund Advisors, and others	The Vanguard Group, Inc.	Florida PRIME, The Vanguard Group, Inc., BlackRock, Inc.

*\*National Down Syndrome Society (NDSS) does not endorse any ABLE program. This document is solely intended to distribute information to potential ABLE account owners to determine state ABLE plan information to best-fit individual needs and priorities.*