

Nebraska's ABLE Plan:

Enable Savings Plan



Unique Characteristics include: Education and Resource Materials, Digital Library, and Social Media and Blogs

Program Features include:

- Nationwide Enrollment
- State Income Tax Deductions for Residents
- Initial Minimum Contribution of \$50. If AIP or payroll deduction is selected, the initial minimum contribution is \$25.
- No limited number of disbursements
- Debit Card and check writing available for Purchases (available in the fall)
- Program Administrator is the First National Bank of Omaha
- Investment Manager is the Nebraska Investment Council
- Four Investment Options offered
- The Varied risk of investments include: Growth, Moderate And Conservative FDIC-Insured Bank Savings, and FDIC-Insured Checking Account (Beginning in the fall)

FDIC Investment Options:

- The Bank Savings Option provides stability of the investment and offers return on your earnings
- The Checking Account Option offers a debit card and easy transactions

Program Fees:

- An Annual Fee of \$45. Per Quarter Charge at \$11.25
- Total Asset Fees range from .50% to .56%
- Minimum Subsequent Contribution of \$25. Waved for AIP or payroll deductions
- No Fees for enrolling, withdrawing, transacting or for changing investment options.

How to Enroll:

- Enrolling online: www.EnableSavings.com. Select Enroll Button in the upper right corner. Select Account Owners and Parent of Minors,
- Enrolling through mail: www.enableavings.com. Select resources. Select Forms. Submit documentation of guardian, conservator or POA

Contact Information:

Website: www.EnableSavings.com

Phone: 1.844.362.2534

Email:

Clientservices@enableavings.com

Ohio's ABLE Plan:

Stable Account



Unique Characteristics Include: The STABLE card

Program Features include:

- Nationwide Enrollment: Currently has enrollees from over 40+ states
- Eligibility quiz online
- Downloadable spending reports- categorized expenses as qualified or non-qualified

Investment Options:

- Five Investment Options
- Four Portfolios into vanguard target risk funds
- One FDIC-Insured Option

Account Functionality:

- \$50.00 minimum deposit to set up with \$1.00 minimum for all subsequent contributions
- No Fees or Withdrawal limits
- Ability to transfer to personal checking or savings
- Transfer to your STABLE card
- Gifting – ability to create and eGift Event (Birthdays, Holidays, etc.) and the system will automatically send out an email to friends and family

Stable Card:

- Loadable Debit Card with online spending records to categorize your expenses
- Does not commingle the funds with your personal checking and savings
- Protects from overdrafts
- No Cost – *Unless processing a pin transaction*

Program Fees:

- For Ohio Residents:
\$2.50 monthly Maintenance Charge. Between .19% and .34% Asset-based Fee
- For Non Ohio Residents:
\$5.00 Monthly Maintenance Fee. Between .45% and .60% Asset-Based Fee

Enrollment:

- Online Enrollment:
www.stableaccount.com

Contact Information:

Website: www.Stableaccount.com

Phone: 1.800.439.1653

Email: team@stableaccount.com

Tennessee's ABLE Plan:

ABLE TN



This program is designed to help set aside money to pay for qualified disability expenses for individuals with physical and/or intellectual disabilities.

Program Features include:

- Nationwide Enrollment Program
- Program Administrator is the Tennessee Treasury Department
- Under the Leadership of Treasurer David H. Lillard, Jr.
- 14 diverse investment options
- A simple low cost fee structure
- An interactive eligibility guide to help individuals determine if they qualify for an ABLE account
- Online account portal creating the ability to monitor accounts online
- E-gifting portal
- Does not require recertification

Account Functionality:

- Checks and electronic funds transfer
- Automatic Investment Plan to provide the ability to set up recurring contributions from a checking account

Investment Options:

- 6 Growth Options (high risk tolerance)- Investment in stock portfolios
- 3 Balanced Options (moderate risk tolerance)- blend stocks and bonds to provide modest capital appreciation
- 5 Conservative Options (low risk tolerance)- Provide long term growth with low risk

Program Fees:

- No Sales or distribution charges, fixed account maintenance fees, or application and statement fees.
- Annual asset fees range from 0% to .63%. The average is .35%. This fee is divided up over 12 months and is applied to the balance at the end of each month.

Contact Information:

Website: www.AbleTN.gov

Phone: 855.922.5386

Email: ABLE.TN@tn.gov

Florida's ABLE Plan:

ABLE United



This program is only open to a Florida Resident who is blind or has a disability with an onset prior to age 26 and meets the severity requirements of SSI or SSDI.

Program Features include:

- Maximum Balance of \$418,000
- Eligibility checklist offered online
- Webinars offered online

How to Enroll:

- www.ableunited.com

Fees:

- No Start Up Fee or Minimum Contribution
- \$2.50 monthly maintenance fee is waived until July 2017
- Minimum electronic contribution of \$25
- Free withdrawals by electronic transfer

Investment Options:

- Choose from 3 premixed portfolios (conservative, moderate, growth) or create your own from 4 options
- 7 different investment options of varying risk
- Administration fee ranging from .035 to .29% of the account balance

Contact Information:

Website: www.ableunited.com

Phone: 888.524.2253

Email: customerservice@ableunited.com

Michigan's ABLE Plan:

Mi-ABLE



This program has open enrollment for individuals who are blind or have a disability with an onset prior to age 26. If the resident is receiving benefits through SSI or SSDI programs, they are automatically eligible to establish a MI-ABLE account.

Program Features include:

- Highest aggregate limit with a maximum Balance of \$500,000
- Annual contribution limit of \$14,000
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- If the account exceeds \$100,000, the designated beneficiary could lose their monthly SSI cash payment but would continue to receive Medicaid benefits
- Tax deduction of \$5,000 income tax for single filers and \$10,000 deduction for joint tax filers
- Program Administrator: TSA Consulting Group
- Can roll over the ABLE account to another ABLE program. There may be fees associated with this
- Debit and credit card features will be available in February of 2017

How to Enroll:

www.michigan.gov/MiABLE

Fees:

- Initial Minimum Contribution limit of \$25 or \$15 for AIP
- Annual fee of \$45. Can pay quarterly payments of \$11.25
- Required minimum contribution to the account is \$25 or \$15 for AIP
- No fee restrictions to the number of disbursements allowed

Investment Options:

- Investment Manager: Prudential Investment Advisor
- 6 investment options with varying risk portfolios
- The fee associated with the investment varies based on investment choice between .50% -.78%.

Contact Information

Website: www.miable.org

Phone: 844-656-7225

Email: MIABLE@michigan.gov

Oregon's ABLE Plan:

Oregon ABLE Savings Plan

ABLE for ALL Savings Plan



The Oregon ABLE Savings Plan is only open to residents of Oregon. The ABLE for ALL Savings Plan is open to residents throughout the United States. Both Plans were created with the detailed support of the disability community. This is the first ABLE plan to coordinate with Sunday.

Program Features include:

- Annual contribution limit of \$14,000
- Program Administrator: BNY Mellon
- Account limit of \$310,000
- State income tax deduction for joint filers is \$4,620, and for single filers is \$2,310.
- No restrictions or fees to the number of disbursements allowed.
- Pre-paid card available with the program with a fee of \$1.50 per month

How to Enroll:

www.oregonablesavings.com

Fees:

- No Initial Minimum Contribution Limit
- Annual fee of \$45 for the Oregon Savings Plan. Discounted at \$22.50 if opened before December 31, 2017.
- Annual fee of \$55 for ABLE for ALL Savings plan
- Up to 0.38% on assets annually for the Oregon Savings Plan and ALL Savings Plan
- \$50 to roll out of the Oregon Savings Plan.
- Minimum contribution limit
- \$1.50 per month to use the debit/purchasing card

Investment Options:

- Vanguard funds and one DFA fund
- Four investment options which vary in risk: Conservative, Moderate, Aggressive, and One FDIC Insured cash option
- Annual fee between 0.30%-0.38% on assets in accounts for the ABLE Savings Plan and ABLE for ALL.

Contact Information

Website: www.oregonablesavings.com

Phone: 844-999-ABLE

Kentucky's ABLE Plan:

STABLE Program



The STABLE Program is only open to state residents of Kentucky.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Intuition ABLE Solutions, LLC
- Account limit of \$350,000
- No state income tax deduction
- Debit card/purchasing card available

How to Enroll:

www.stablekentucky.com

Fees:

- Initial Minimum Contribution Limit of \$50
- Annual fee of \$5.00 to maintain the account
- No fee to roll over ABLE account to another ABLE program.
- Minimum contribution limit of \$1.00
- No added monthly fee to use the debit/purchasing card

Investment Options:

- Investment Manager: Vanguard Group, INC.
- Five investment options that cover varying degrees of risk
- Annual fee between 0.19%-0.34%

Contact Information

Website: www.stablekentucky.com

Phone: 1-800-439-1653

Email: team@stableaccount.com

Virginia's ABLE Plan: *ABLEnow*



The ABLEnow program is open to out of state residents. Program features include some of the lowest fees in the country, an online portal to manage the account, and the ABLEnow Debit Card.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Virginia529 College Savings Plan
- Account limit of \$500,000
- Annual State income tax deduction of up to \$2000 per contributor
- Receive a free ABLEnow Debit Card

How to Enroll:

www.able-now.com

Fees:

- No initial Minimum contribution limit
- Annual account service fee of \$3.25 per month to maintain account
- The annual account service fee is waived if you maintain a daily average of \$10,000 in the ABLEnow deposit account
- No minimum contribution limit
- No fee or restrictions to the amount of disbursements allowed.
- No fees to roll over the account to another program

Investment Options:

- Investment Manager: Virginia529 College Savings Plan Board and Investment Advisory committee
- Four investment options that cover varying degrees of risk
- Asset-based fees between 0.37%-0.40%

Contact Information

Website: www.able-now.com

Phone: 1-844-669-2253

Alaska's ABLE Plan:

Alaska ABLE Program



The Alaska ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$400,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Earnings on your investments are federally tax-deferred and tax-free
- No debit card associated with this program

How to Enroll:

<https://savewithable.com/ak/home.html>

Fees:

- \$40 annual account maintenance fee, payable at \$10 per quarter
- Annual \$15 paper delivery fee for the printing and mailing of statements if not signed up for electronic delivery
- \$25 minimum initial contribution limit
- No required minimum contribution
- No fees or restrictions to the number of disbursements allowed
- No fees associated with rolling over your ABLE account from one ABLE program to another

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard, Sallie Mae
- 6 investment options that vary in risk
- Asset-based fees between 0.34%-0.38%

Contact Information

Website: www.savewithable.com/ak/home

Phone: 888-609-8871

Email: ak.clientservice@savewithable.com

* This program is a member of the National ABLE Alliance, a group of 13 states that have pooled resources in order to offer their respective ABLE programs.

Rhode Island's ABLE Plan:

RI's ABLE



The Rhode Island ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$395,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Earnings on your investments are federally tax-deferred and tax-free
- Unlimited number of disbursements without fees or restrictions
- No Debit or credit card associated with this program

How to Enroll:

<https://savewithable.com/ri/home.html>

Fees:

- \$40 annual account maintenance fee, payable at \$10 per quarter
- Initial minimum contribution fee of \$25
- No required minimum contribution
- No fees or restrictions to the number of disbursements allowed
- No fees associated with rolling over your ABLE account from one ABLE program to another

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard, Sallie Mae
- 6 investment options that vary in risk
- Asset-based fees between 0.34%-0.38%

Contact Information

Website: www.savewithable.com/ri/home

Phone: 888-609-8915

Email: ri.clientservice@savewithable.com

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Kansas's ABLE Plan:

Kansas ABLE Program



The Kansas ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$365,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Earnings on your investments are federally tax-deferred and tax-free
- Debit card coming in the spring of 2017 if you enroll in an FDIC insured checking account through Fifth Third Bank.

How to Enroll:

<https://savewithable.com/ks/home.html>

Fees:

- Annual \$15 paper delivery fee for the printing and mailing of statements if not signed up for electronic delivery
- \$25 minimum initial contribution limit
- \$15 account maintenance fee charged each quarter. This fee can be discounted by \$3.75 if you select email delivery for statements and confirmations. The fee can be discounted by another \$1.25 if the Account Owner or Authorized Individual is a resident of Kansas.
- No required minimum contribution
- No fees or restrictions to the number of disbursements allowed
- No fees associated with rolling over your ABLE account from one ABLE program to another

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard
- Asset-based fees between 0.34%-0.38%
- 6 investment options that vary in risk

Contact Information

Website: www.savewithable.com/ks/home

Phone: 888-609-891

Email: ks.clientservice@savewithable.com

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Nevada's ABLE Plan:

ABLE Nevada



The Nevada ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$370,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Earnings on your investments are federally tax-deferred and tax-free
- No debit or credit card associated with this program

How to Enroll:

<https://savewithable.com/nv/home.html>

Fees:

- \$25 minimum initial contribution limit
- \$15 account maintenance fee charged each quarter. This fee can be discounted by \$3.75 if you select email delivery for statements and confirmations. The fee can be discounted by another \$1.25 if the Account Owner or Authorized Individual is a resident of Nevada.
- No required minimum contribution
- No fees or restrictions to the number of disbursements allowed
- No fees associated with rolling over your ABLE account from one ABLE program to another

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard
- Asset-based fees between 0.34%-0.38%
- 6 Investment options that vary in risk

Contact Information

Website: www.savewithable.com/nv/home

Phone: 888-609-8916

Email: nv.clientservice@savewithable.com

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North Carolina's ABLE Plan: *NC ABLE*



The North Carolina ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$420,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Earnings on your investments are federally tax-deferred and tax-free
- Debit card coming in the spring of 2017 if you enroll in an FDIC insured checking account through Fifth Third Bank

How to Enroll:

<https://savewithable.com/nc/home.html>

Fees:

- \$25 minimum initial contribution limit
- \$15 account maintenance fee each quarter for each account, can be discounted by \$3.75 if you select email delivery for statements and confirmations
- No required minimum contribution
- No fees to the number of disbursements allowed
- No fees with rolling over your account to a different ABLE program

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard
- 6 investment options that vary in risk
- Asset-based fees between 0.34%-0.38%

Contact Information

Website: www.savewithable.com/nc/home.html

Phone: 888-627-7503

Email: nc.clientservice@savewithable.com

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Illinois's ABLE Plan:

Illinois ABLE



The Illinois ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$350,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Earnings on your investments are federally tax-deferred and tax-free
- No debit card associated with this program

How to Enroll:

<https://savewithable.com/il/home.html>

Fees:

- \$25 minimum initial contribution limit
- \$15 account maintenance fee each quarter for each account, can be discounted by \$3.75 if you select email delivery for statements and confirmations
- No required minimum contribution
- No fees to the number of disbursements allowed
- No fees with rolling over your account to a different ABLE program

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard
- 6 investment options that vary in risk
- Asset-based fees between 0.34%-0.38%

Contact Information

Website: www.savewithable.com/il/home.html

Phone: 888-609-8683

Email: il.clientservice@savewithable.com

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Iowa's ABLE Plan: *IABLE*



The Iowa ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$320,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Iowa tax payers can deduct up to \$3,239 in contributions from their adjusted gross income
- Earnings on your investments are federally tax-deferred and tax-free
- No debit card associated with this program

How to Enroll:

www.iable.gov

Fees:

- \$25 minimum initial contribution limit
- \$15 account maintenance fee each quarter for each account, can be discounted by \$3.75 if you select email delivery for statements and confirmations
- No required minimum contribution
- No fees to the number of disbursements allowed
- No fees with rolling over your account to a different ABLE program

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard
- 6 investment options that vary in risk
- Asset-based fees between 0.34%-0.38%

Contact Information

Website: www.iable.gov

Phone: 888-609-8910

Email: nc.clientservice@savewithable.com

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Minnesota ABLE Plan:

Minnesota ABLE Program



The Minnesota ABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$420,000
- Online portal to easily manage your account
- The first \$100,000 in the ABLE Account is not considered a resource when determining eligibility for SSI
- Earnings on your investments are federally tax-deferred and tax-free
- No debit card associated with this program

How to Enroll:

<https://savewithable.com/mn/home.html>

Fees:

- \$25 minimum initial contribution limit
- \$15 account maintenance fee each quarter for each account, can be discounted by \$3.75 if you select email delivery for statements and confirmations
- No required minimum contribution
- No fees to the number of disbursements allowed
- No fees with rolling over your account to a different ABLE program

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard
- 6 investment options that vary in risk
- Asset-based fees between 0.34%-0.38%

Contact Information

Website: www.savewithable.com/mn/home.html

Phone: 888-609-8872

Email: mn.clientservice@savewithable.com

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Vermont ABLE Plan:

MO ABLE



The Vermont STABLE program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Intuition ABLE Solutions
- Account limit of \$352,800
- Online portal to easily manage your account
- Earnings on your investments are federally tax-deferred and tax-free when used for qualified expenses
- Receive a STABLE debit card

How to Enroll:

<http://www.vermontable.com/>

Fees:

- \$50 minimum initial contribution limit
- \$60 account maintenance fee per year payable at \$5 per month. In April, 2017 the annual maintenance fee will decrease to \$42, payable at \$3.50 monthly.
- No fees to the number of disbursements allowed. However, there may be fees associated with contribution overages and additional services that the Account Owner requests.
- No fees with rolling over your account to a different ABLE program. However, there may be fees associated with contribution overages and additional services that the Account Owner requests.

Investment Options:

- Investment manager: Vanguard
- 5 investment options that vary in risk
- Asset-based fees between 0.19%-0.34%

Contact Information

Website: <http://www.vermontable.com/>

Phone: 1-800-439-1653

Email: team@stableaccount.com

Missouri ABLE Plan:

MO ABLE



The Missouri MO ABLE program is only open to Missouri residents who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Intuition ABLE Solutions
- Account limit of \$352,800
- Offers an annual state tax deduction of up to \$8,000 for single filers and \$16,000 for joint filers.
- Receive a STABLE debit card

How to Enroll:

<http://www.moable.com/>

Fees:

- \$50 minimum initial contribution limit
- \$42 account maintenance fee per year payable at \$3.50 per year.
- There is a minimum contribution of \$1.00 annually.
- No fees to the number of disbursements allowed.
- No fees with rolling over your account to a different ABLE program.

Investment Options:

- Investment manager: Vanguard Group, inc. and Fifth Third Bank
- 5 investment options that vary in risk
- Asset-based fees between 0.19%-0.34%

Contact Information

Website: <http://www.moable.com>

Phone: 1-800-439-1653

Email: team@stableaccount.com

Pennsylvania ABLE Plan: *PA ABLE Savings Program*



The Pennsylvania PA ABLE Savings Program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Ascensus
- Account limit of \$511,758
- Entire account is exempt from Pennsylvania inheritance tax
- Earnings on your investments are federally tax-deferred and tax-free
- Provided a debit card at \$2.00 monthly. The fee can be waived with an average daily balance over \$250 or if enrolled in electronic statements through Fifth Third Bank.

How to Enroll:

<https://www.pa.savewithable.com/ak/home.html>

Fees:

- \$60 annual account maintenance fee, discounted to \$45 for those Account Owners who receive specified Account information electronically. Quarterly payment of \$15 or \$11.25.
- Annual \$15 paper delivery fee for the printing and mailing of statements if not signed up for electronic delivery
- \$25 minimum initial contribution limit
- No required minimum contribution
- No fees or restrictions to the number of disbursements allowed
- No fees associated with rolling over your ABLE account from one ABLE program to another

Investment Options:

- Investment managers: BlackRock, Schwab, Vanguard, Sallie Mae
- 6 investment options that vary in risk, includes a checking account option (monthly fee of \$2.00)
- Asset-based fees between 0.34%-0.38%

Contact Information

Website: <http://www.pa.savewithable.com>

Phone: (855) 529-2253

Email: info@paable.gov

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Alabama ABLÉ Plan:

Enable Savings Plan Alabama



The Alabama Enable Savings Plan Alabama ABLÉ program is open nationwide to individuals who are entitled to SSI or SSDI and the disability was present before the age of 26.

Program Features include:

- Annual contribution limit of \$14,000
- Program Manager: Nebraska State Treasurer
- Online portal to easily manage your account
- Account limit of \$350,000
- Receive a free debit card at no additional cost to be used for assets in the Checking Investment Option.
- The first \$100,000 in the ABLÉ Account is not considered a resource when determining eligibility for SSI

How to Enroll:

<http://www.al.enableavings.com>

Fees:

- \$50 minimum initial contribution limit unless the account owner signs up for AIP or payroll deduction of at least \$25 per month.
- \$45 account maintenance fee per year payable at \$11.25 quarterly
- There is a minimum contribution of \$25, but is waived if the account has AIP or direct payroll deduction
- No fees to the number of disbursements allowed.
- No fees with rolling over your account to a different ABLÉ program.

Investment Options:

- Investment manager: Nebraska Investment Council
- 5 investment options that vary in risk
- Asset-based fees between 0.19%-0.34%

Contact Information

Website: <http://www.al.enableavings.com>

Phone: 1-866-833-7949

Email: al.clientservices@enableavings.com

Alabama ABLE Plan:

Enable Alabama

