

NEW
Expanded
Eligibility



Helping Florida's Disability Community

Achieve Financial Freedom

 **ABLE** United



ABLE for all

The Achieving a Better Life Experience (ABLE) Act was passed in 2014, authorizing states to create tax-free savings and investment accounts for individuals with disabilities while protecting their public benefits.

ABLE United was established to help Floridians with a severe diagnosis or disability save money to support their health, independence, and quality of life.



Why Save with ABLÉ United?



- ✓ **Tax-Free Growth**
Earnings grow tax-free when used for qualified expenses.
- ✓ **Benefit Protection**
Keep Medicaid and SSI eligibility.
- ✓ **Flexibility**
Save, spend, and manage your money the way you want.
- ✓ **Enroll for free** and pay no monthly maintenance fee.
- ✓ **Thousands of Floridians** already save with ABLÉ United.

How it Works

Like a Roth IRA or a 529 college savings plan, an ABLÉ United account is a tax-free savings and investment account for today's expenses — as well as for the future. ABLÉ accounts are owned by the individual with a disability, however, a caregiver, advocate or authorized legal representative can manage the account if needed.



Are You One of the More Than **1 Million Floridians Now Eligible?**

- ✓ You're a **Florida resident**.
- ✓ Your **blindness, disability, or severe diagnosis began before age 46**.
- ✓ You are **eligible to receive SSI, SSDI, or can self-certify with a physician's diagnosis**.

Check your eligibility at [ABLEUnited.com](https://www.ableunited.com)



Build a **Secure Future**

You can use your ABLÉ United account to save for the things you want and need – from everyday expenses to long-term plans – including:



Health



Housing



Education



**Employment
Training/Support**



**Professional
Services**



**Assistive Technology
& Support Services**



Transportation



Funeral & Burial



**Other Approved
Expenses**



Save Your Way

- ✓ **Set up automatic contributions** for as little as \$5/month
- ✓ **Invite family and friends** to contribute through your gifting page
- ✓ **Set savings goals** to keep your plans on track



Spend on Your Terms

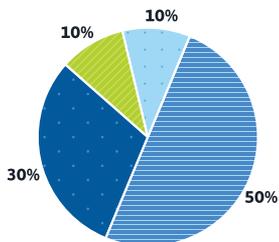
You can access your account online at any time, and withdraw funds as you need them. You may transfer funds directly to a linked bank account, request a check by mail, or use the optional ABLÉ Visa® Prepaid Card for even more flexibility and convenience.

Flexible Savings and Investment Options

Choose one or more options based on your needs:

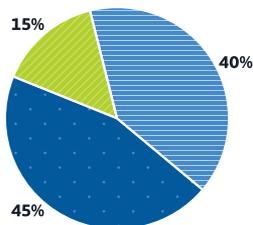
Option 1: Predesigned Portfolios

Want an easier way to invest? Choose from three diversified portfolios designed to match your risk tolerance:



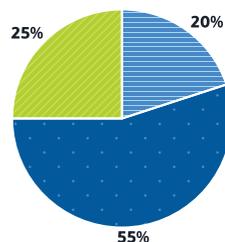
Conservative

Lower risk,
steady growth



Moderate

Balanced mix of
risk and reward



Growth

Higher risk, greater
potential return

Each portfolio combines multiple funds and is professionally managed to help you stay on track.

Option 2: Build Your Own Portfolio

Prefer more control? Create your own mix from these investment options:

FDIC Savings Fund - FDIC-insured savings account

Money Market Fund - Short-term, fixed-income securities

U.S. Bond Fund - Domestic government and corporate bonds

U.S. Stock Fund - Domestic equity securities

International Stock Fund - Global equity securities in developed markets

Our savings and investment managers:



Vanguard

BLACKROCK



You can reallocate invested funds up to twice per year or adjust your new contributions anytime.

Join the Thousands of **Floridians** **Already Saving**

You can open an account online at **ABLEUnited.com**. Enrollment is quick, easy, free and can be completed in just a few steps:

- ✓ **Share some basic information about yourself**
- ✓ **Check eligibility**
- ✓ **Contribute as little as \$25 to get started**



Caleb
Account Holder
Since 2016



Fund Fact

If you are working and not saving through work for retirement already, you can save additional funds in your ABLE United account.





We're Here to Help You Get Started

Connect with us at:

[ABLEUnited.com](https://www.ableunited.com) | 888-524-ABLE (2253)



This information is for general information purposes only and does not constitute legal tax or investment advice. Carefully consider objectives, risks, charges and expenses before investing. It is possible to lose money by investing in this program. Please read the Program Description and Participation Agreement. The Visa® Prepaid Card is issued by Sunrise Banks N.A., St. Paul, MN 55103, Member FDIC, pursuant to license from Visa U.S.A., Inc. This card can be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.