



Still have questions?

Let us help you find the answers you are looking for.

Give us a call at 1 (844) 600-2253 (ABLE) or (TTY: 711) 9 am – 5 pm PT, Monday-Friday.

Translation services available upon request.

A savings plan grounded in empowerment

For too long, people with disabilities couldn't save for the future out of fear of losing government benefits.

Established by a group of self-advocates, nonprofit organizations and government agencies, the Washington State ABLE Savings Plan (WA ABLE) is a way to save for qualified expenses, invest for the future and keep the benefits you rely on every day.

Our goal is to support your financial empowerment to help you prepare for a more independent and secure future through a simple savings platform.



Required Disclosure

For more information about the Washington State ABLE Savings Plan (WA ABLE), call 1.844.600.2253 or visit www.washingtonstateable.com to obtain the Plan Disclosure and Participation Agreement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing.

WA ABLE is administered by the Governing Board of the Washington Achieving a Better Life Experience Program (Board). Vestwell Government Savings (VGS), the Plan Manager, and its affiliates, have overall responsibility for the day-to-day operations, including record keeping and administrative services. WA ABLE's Portfolios invest in: (i) mutual funds offered by Vanguard and DFA; or (ii) an FDIC-insured omnibus savings account held in trust by the Board at Bank of New York Mellon.

Neither the Board, VGS, nor the investment managers guarantee your contributions to WA ABLE or any investment returns on those contributions. Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Cash Option, depending on market conditions, you could lose all or a portion of your money by investing in WA ABLE. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.



Protect your benefits and secure your future



Washington State
ABLE SAVINGS PLAN

washingtonstateable.com

How does it work?

When you open a WA ABLE savings account, any funds deposited into your account cannot be counted as an asset or resource.

Your account can be managed online, so it's easy to access, contribute, or withdraw money. Even friends and family can add to the account. It's never been easier to save and invest for your future.

Earnings on your investments grow tax free as long as withdrawals are used for qualified expenses.

The best part? Your state and federal benefits are here to stay.

What qualifies as an eligible expense?

Eligible expenses improve health, independence, and quality of life. Eligible expenses include:

- Living expenses
- Transportation
- Education
- Housing
- Assistive technology
- Personal support services
- Health Prevention and wellness
- Employment, training, and support
- Financial management
- Legal fees
- Oversight and monitoring
- Funeral and burial



Eligibility

You are eligible to open a WA ABLE account if you live in Washington, have a disability that developed before age 46, and one of the following:

- ★ Are entitled to SSI or SSDI because of a disability
- ★ Have a condition listed in the Social Security Administration's List of Compassionate Allowance Conditions
- ★ Experience blindness as determined by the Social Security Act
- ★ Have a written diagnosis of a disability. The diagnosis must result in marked and severe functional limitation, can be expected to last at least a year, or can cause death.

Are you ready?

Take one step closer to saving and investing for your goals. Get started by visiting WashingtonStateABLE.com.

Benefits of ABLE

You can save and invest up to the standard contribution limit established each year.

If you are earning income through employment, you can save even more!

VISA Prepaid Debit Card

Keep your account in your pocket with the WA ABLE Prepaid Card.

Order a card and load it with up to \$20,000 from your WA ABLE account. Order multiple cards for the beneficiary and the authorized representative.

Use the card for eligible expenses wherever VISA prepaid debit cards are accepted, online or in store.

Setting up your account

- ✓ You can set up a WA ABLE Savings Plan account in as little as 10 minutes.
- ✓ Be prepared with information about the beneficiary, the account manager (if not the beneficiary), the qualifying disability and how you'll fund the ABLE account.
- ✓ You can save or invest in one or more of four options. The choice is up to you.