



Enable Savings Plan Alabama

Rachel Biar, Assistant State Treasurer, State of Nebraska

Deborah Goodkin, Managing Director, Savings Plans, First National Bank of Omaha

August 2018

ENableSM
SAVINGS PLAN
ALABAMA



Agenda

Key Program Statistics (as of 6/30/2018)

Customer Servicing (as of 6/30/2018)

Marketing

Outreach

Work in Progress

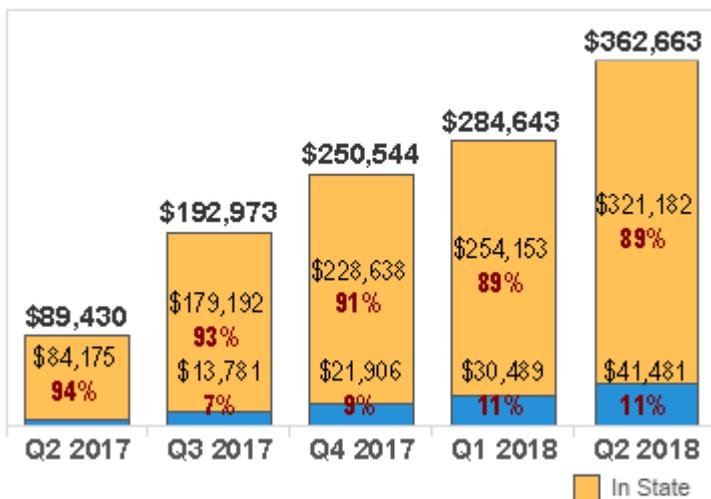
Market Value by Investment Option



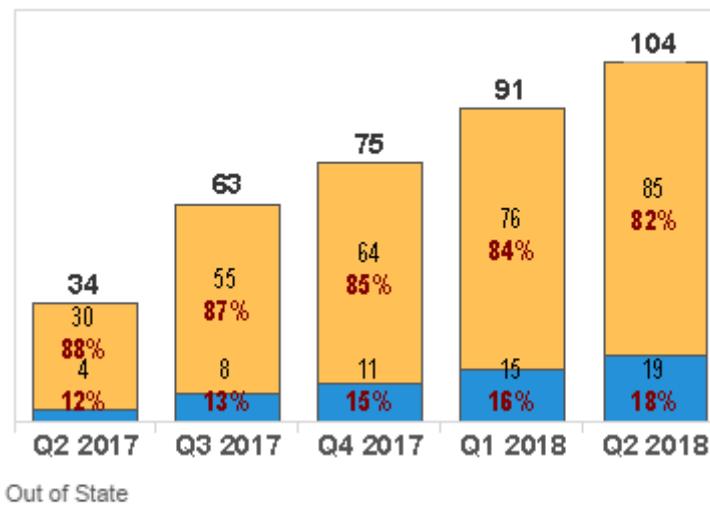
Assets and Accounts

Total Assets	Active	Funded	Average	New Accounts		Closed Accounts	
	Accounts	Accounts	Account Size	QTD	YTD	QTD	YTD
\$362,663	113	104	\$3,487	17	41	9	13

Total Assets



Total Funded Accounts



Active Accounts are all accounts with an "open" status; Funded Accounts are all accounts with an "open" status AND have assets.



Account Owner Disability Type

Account Owner Disability Type Code	In State				Out of State				Grand Total			
	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets
Congenital anomalies (including Down syndrome)	18	20%	\$59,221	18%	5	21%	\$9,943	24%	23	20%	\$69,164	19%
Developmental disorders (including autism)	35	39%	\$149,083	46%	5	21%	\$12,189	29%	40	35%	\$161,272	44%
Other	9	10%	\$10,261	3%	4	17%	\$4,031	10%	13	12%	\$14,292	4%
Nervous disorders (including blindness and deafness)	5	6%	\$33,702	10%	4	17%	\$2,905	7%	9	8%	\$36,607	10%
Psychiatric disorders	6	7%	\$31,776	10%	4	17%	\$11,384	27%	10	9%	\$43,160	12%
Intellectual disability	16	18%	\$37,138	12%	2	8%	\$1,030	2%	18	16%	\$38,168	11%
Grand Total	89	100%	\$321,182	100%	24	100%	\$41,481	100%	113	100%	\$362,663	100%

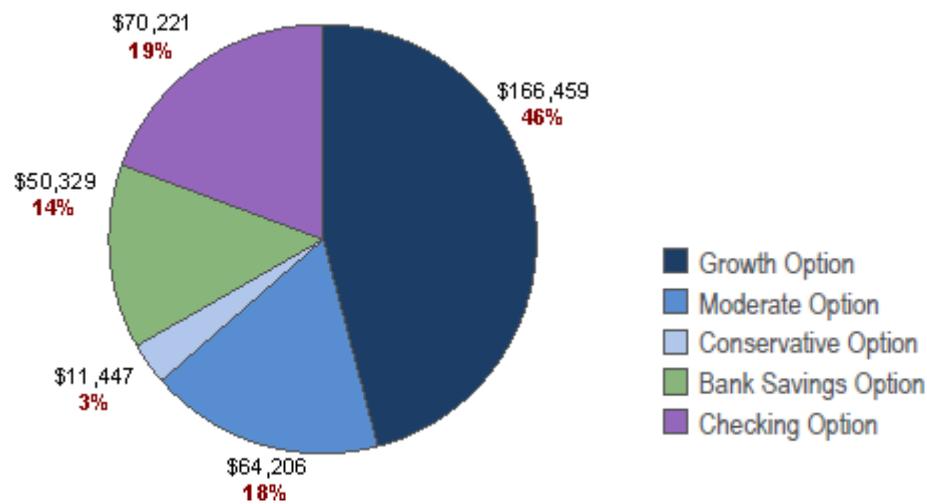
Active Accounts are all accounts with an "open" status; *Funded Accounts* are all accounts with an "open" status AND have assets.



Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Total Assets
Growth Option	35	\$158,218.33	6	\$8,241.13	41	\$166,459.46
Moderate Option	19	\$65,751.37	5	\$8,454.55	24	\$64,205.92
Conservative Option	11	\$9,002.69	5	\$2,443.99	16	\$11,446.68
Bank Savings Option	29	\$45,975.44	5	\$4,354.08	34	\$50,329.47
Checking Option	32	\$52,234.31	14	\$17,986.87	46	\$70,221.18
TOTAL ENABLE ALABAMA SAVINGS PLAN	126	\$321,182.14	35	\$41,480.57	161	\$362,662.71

*Accounts are the number of portfolios by investment option.





Investment Returns

Investment Option Name Benchmark*	Total Returns		Average Annualized Total Returns				
	Quarter Ending 6/30/2018	Year To Date	1 year	3 year	5 year	Since Inception**	Inception Date
Growth Option	1.30%	0.40%	9.35%			11.85%	6/30/2016
<i>Enable Benchmark: Growth Option</i>	1.52%	0.60%	9.89%				
Moderate Option	0.94%	0.00%	6.75%			8.67%	6/30/2016
<i>Enable Benchmark: Moderate Option</i>	1.14%	0.23%	7.36%				
Conservative Option	0.46%	-0.09%	3.43%			4.21%	6/30/2016
<i>Enable Benchmark: Conservative Option</i>	0.71%	0.12%	3.96%				
Bank Savings Option	0.10%	0.20%	0.50%			0.45%	6/30/2016
<i>Citigroup 3-Month T-Bill</i>	0.44%	0.79%	1.33%				
Checking Option	0.00%	0.00%	0.00%			0.00%	1/28/2017
NA							

*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 the state administrative 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. For performance data current to the most recent quarter-end, view quarter-end returns.

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.

Enable Savings Plan Alabama ("Enable Alabama" or "the Plan") is sponsored by the State of Nebraska, offered by the State of Alabama, and administered by the Nebraska State Treasurer. The State of Alabama, through the ABLE Program Board, contracted with the Nebraska State Treasurer to participate in and create Enable Savings Plan Alabama which is part of The Nebraska Achieving a Better Life Experience Program Trust (the "Trust") that offers a series of investment portfolios. The Plan is intended to operate as a qualified ABLE program to be used only to save for qualified disability expenses, pursuant to the Achieving a Better Life Experience 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.EnableAL.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 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 Enable Alabama 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 Alabama, the State of Nebraska, the Alabama State Treasurer, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha 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.

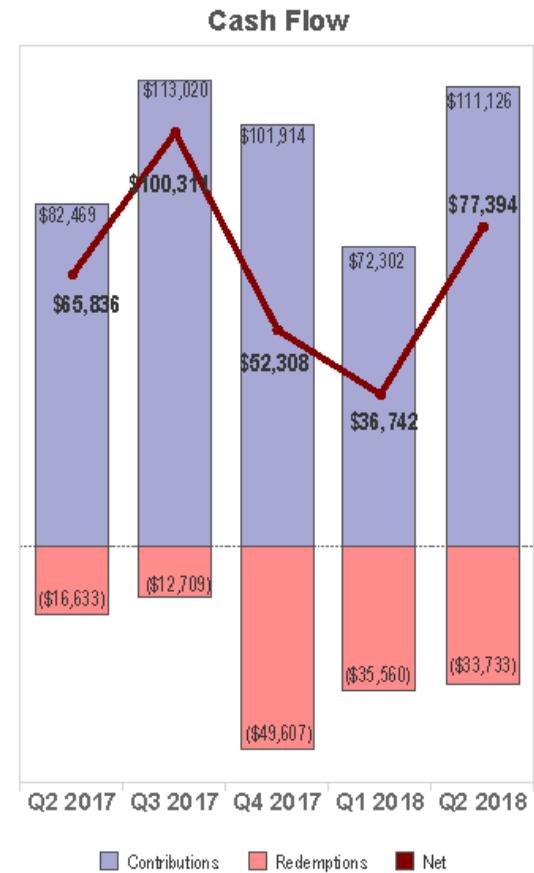


Contributions and Redemptions

Contributions	
QTD	YTD
\$111,126	\$183,428

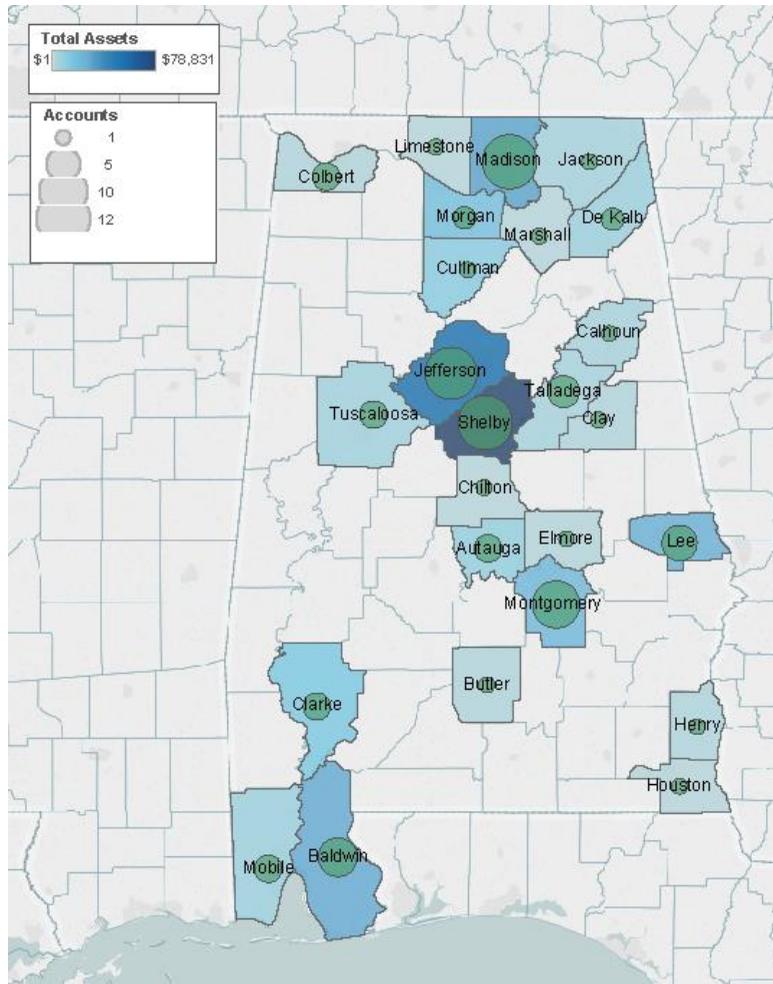
Redemptions	
QTD	YTD
(\$33,733)	(\$69,292)

Net Flows	
QTD	YTD
\$77,394	\$114,135

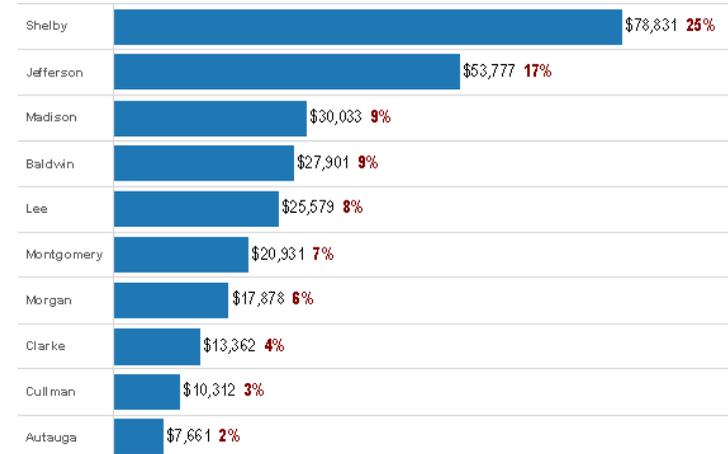




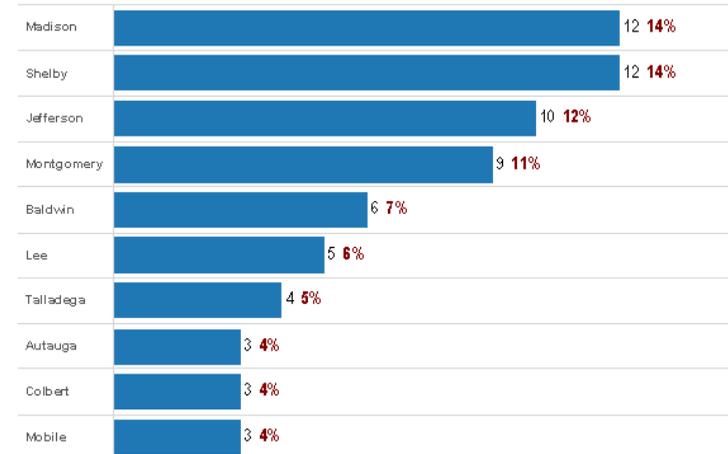
Account Ownership by Alabama Counties



Top 10 Counties by Assets (by account owner's permanent address)

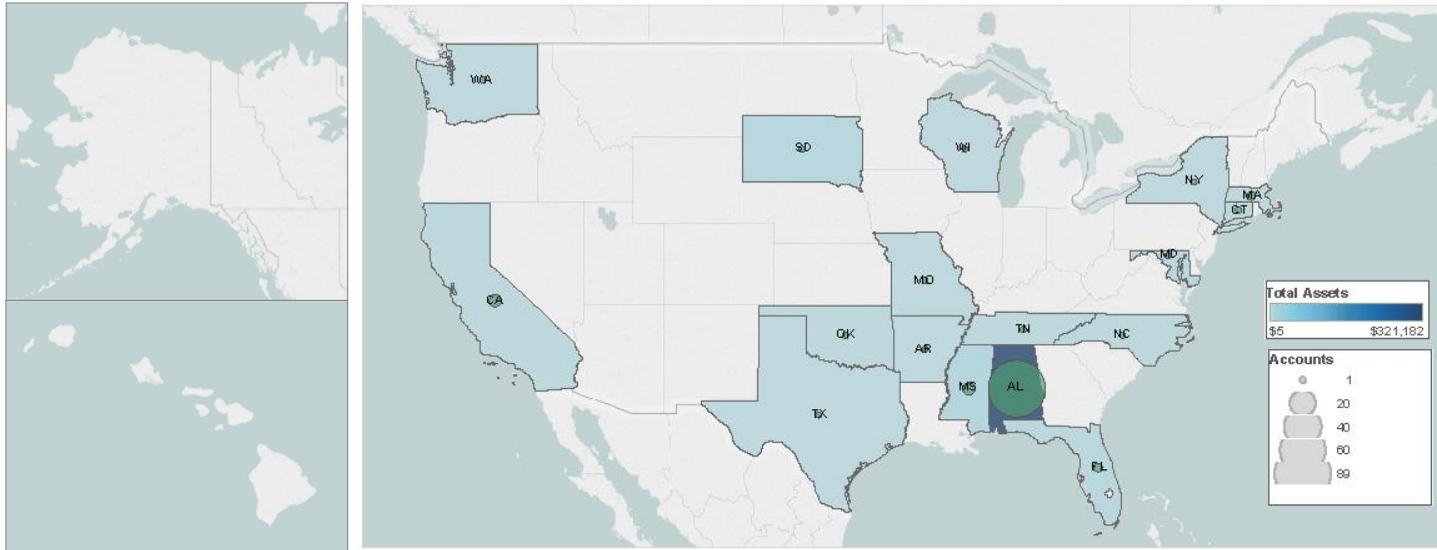


Top 10 Counties by Accounts (by account owner's permanent address)





Account Ownership All States



Top 10 States by Assets with % of Total
(by account owner's permanent address)

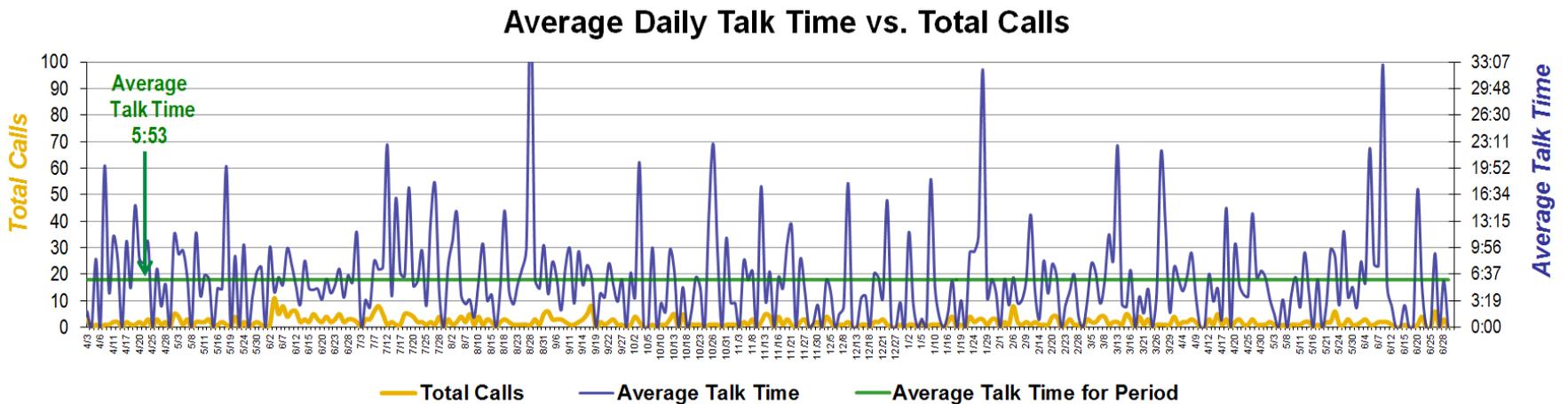
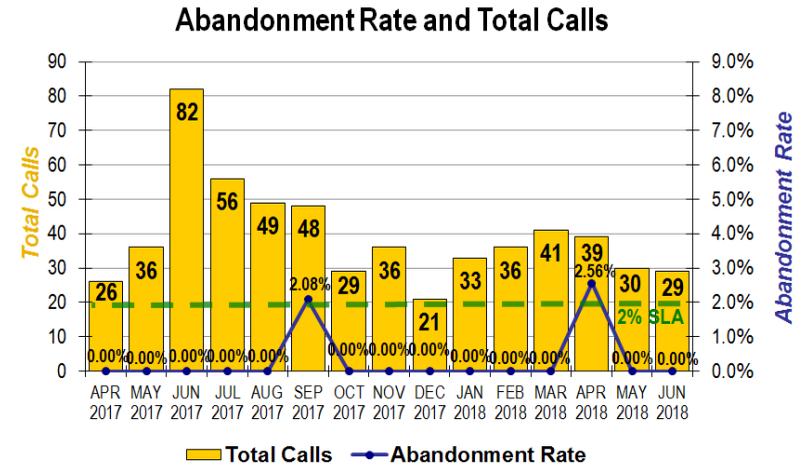
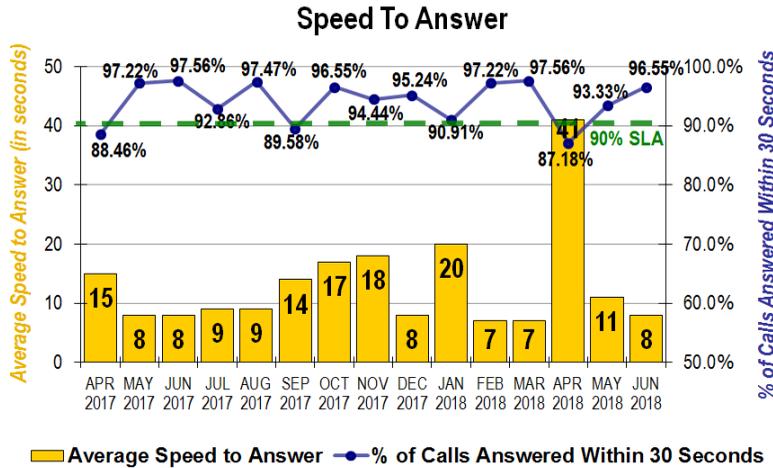
AL	\$321,182	89%
MS	\$11,100	3%
MD	\$8,906	2%
SD	\$8,101	2%
FL	\$4,703	1%
NC	\$2,480	1%
CT	\$1,815	1%
TN	\$1,564	0%
CA	\$1,370	0%
OK	\$988	0%

Top 10 States by Accounts with % of Total
(by account owner's permanent address)

AL	85	82%
MS	4	4%
CA	3	3%
FL	2	2%
CT	1	1%
MA	1	1%
MD	1	1%
NC	1	1%
NY	1	1%
OK	1	1%



Customer Servicing





Quarterly Newsletter and Email



Summer 2018

Possibilities

 **Update: Recent Guardianship Legislation Benefits Alabamians**

Legislation introduced by Rep. Ken Johnson and Sen. Dick Brewbaker passed in March giving guardians full financial capabilities when opening and managing an Enable Savings Plan Alabama account for qualified persons with disabilities.

Alabama's previous legislation defined a conservator as an individual appointed by the court to handle the financial matters and property of a minor or adult who is incapacitated, while a guardian was appointed to make decisions pertaining to the person's physical needs. The enacted changes grant guardians the right to manage both the welfare and estate of an individual with a disability.

The milestone guardianship decision will benefit many individuals and their families throughout the state by providing greater access to the Enable Program. Giving guardians the power to handle finances on behalf of individuals with disabilities simplifies matters by allowing them to open, invest in, and manage an Enable Alabama account.

Insights

Enable AL Education for You!

Is there an organization near and dear to you that could benefit from a presentation by an ABLÉ expert? If so, we would love to hear from you! Please contact our education team at EnableAL@fnni.com. We are here to help!

Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

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

 **Going for the Gold: Spotlight on the Special Olympics**

Summertime is in full swing, which means it's the season of the Special Olympics USA Games! Since the organization was founded in 1968, the Special Olympics has brought together passionate athletes from around the country to not only compete, but to have fun and form friendships while they're at it.

Today, the movement has grown to more than 5.7 million athletes, who are supported by more than 1 million coaches and volunteers. Together, these individuals help the organization deliver 32 Olympic-style sports and over 108,000 games and competitions during the year.

The Special Olympics are an important platform for fostering inclusion and acceptance through sport, helping athletes share their skills and gifts.





Your latest edition of *Possibilities*, our Enable Savings Plan Alabama newsletter, has arrived! Grab a glass of lemonade, find a shady spot and enjoy. Highlights in this issue include:

- Recent Guardianship Legislation Benefits Alabamians
- Going for the Gold: Spotlight on the Special Olympics
- An Enable Dad's Perspective on Disability Community Support
- A Message from Treasurer Boozer

Thanks again for your continued support of Enable Savings Alabama. Don't forget to [follow us on Facebook](#).

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Enable Savings Plan Alabama
Published by Courtney Triplett [?] · July 9 at 10:00 AM · 🌐

#MotivationMonday Congratulations to Logan Prickett, who not only graduated from Auburn University, but also walked across the stage to receive his diploma. WFSA-TV <https://bit.ly/2IZIgvU>

WSFA.COM
AUM student leaves wheelchair, walks across stage at graduation

33 people reached [Boost Post](#)

Gabrielle Wesseldyk

Like Comment Share ...

Gabrielle Wesseldyk

Enable Savings Plan Alabama
Published by Courtney Triplett [?] · July 11 at 10:11 AM · 🌐

Meet Zac Cannady: A man from Albertville with a passion for public safety. To show their appreciation for Zac's support over the years, the EMS community gave him the chance of a lifetime. WHNT News 19 <https://bit.ly/2sDB7yk>

WHNT.COM
First responders surprise Albertville man with a chance of a lifetime to say thank you

43 people reached [Boost Post](#)

Like Comment Share ...



Guest Blog Posts



ABLE ACT

BASICS

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ENROLL

Celebrating Financial Freedom on Independence Day

Happy 4th of July! As Americans, we celebrate our rights to life, liberty and the pursuit of happiness. Those of us who are in the disability community now can also celebrate the right to save money.

What? You mean that not everyone in the USA can save money?

Up until December of 2014, individuals with disabilities were not allowed to save more than \$2,000 (in cash, savings, etc.) in order to receive essential home and community-based services that allow them to live in their own homes/apartments, to have a job and to be an active member of their own community.



Left to Right: Linda Keso, Alaskan Airline Attendant, Justin and his sister Kristin.

Inspirations

Wake up, open the door, let me see let me see the sun so the sun so warm on me.

Wake up, and hear the birds sing so sweet of sound.

Wake up, enjoy the warm air, the breeze that takes my breath away.

Wake up, and see the freedom of the ocean's blue, the birds that fly high and the soul of my heart.

-Melissa Giersch

My name is Melissa Giersch. I am 37 years old, and I live in Omaha, Nebraska. I have been part of the Special Olympics since I was 5 years old. My most memorable experience in the Special Olympics was the 1999 World Games in North Carolina. There, I played tennis and earned a gold medal in singles and came in 7th in doubles—that was really fun.

I also participated in the 2015 World Games in Los Angeles. It was a blast and an incredible, once-in-a-lifetime experience—I earned 3rd place in doubles and 4th in





Outreach

April 2018

- Presentations hosted by DSA (Down Syndrome Alliance) Greater Birmingham
- Presentation to families in Vestavia on April 10th
- Presentation to families and disability advocates in Birmingham on April 11th
- Presentation to families and disability advocates Tuscaloosa on April 12th
- Presentation to families at the Children's Center in Montgomery on April 17th

May 2018

- Presentation at Family Voices of Alabama Partners in Care Summit and Lead Sponsor at the conference in Prattville on May 3rd

June 2018

- School's out Bash on June 1st Sponsored by Children's Rehab Services in Opelika , Al. Enable Alabama received first place for the "Vendor Winner Award "
- Full Life Ahead Weekend Retreats attended by approximately 100 families per camp. Provided printed materials and visual slide for June 29th camp.



Upcoming Events

July

- Marlene Word facilitating a series of webinars/meetings to GOOD VR, Consumer Advisory Council Meetings. First webinar in Mobile on July 10th.

August 2018

- Partnering with United Cerebral Palsy Huntsville to arrange multiple presentations to families, advocates and professionals on August 23.
- Dr. Gary Edwards will host a tour of the United Ability Campus



In Progress

- Working with recordkeeper to allow the implementation of the ABLE to Work Act to allow account owners who are employed to be eligible to contribute above the \$15,000 annual contribution limit up to a dollar amount based on income/poverty limit. (May also require US Treasury guidance).
- Working with recordkeeper to implement new rule, effective December 23, 2017, to allow individuals with disabilities to roll over funds from a 529 College Savings account to an ABLE account without incurring tax or penalty, up to the annual contribution limit.

Disclosures

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Investments are not FDIC insured*. No Bank, State or Federal Guarantee. May Lose Value, except the Bank Savings and Checking Investment Options

Thank You for the Opportunity to Work with the State of Alabama