



Enable Savings Plan Alabama

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February 21, 2018

ENableSM
SAVINGS PLAN
ALABAMA



Agenda

Key Program Statistics (as of 12/31/2017)

Customer Servicing (as of 12/31/17)

Marketing

Outreach

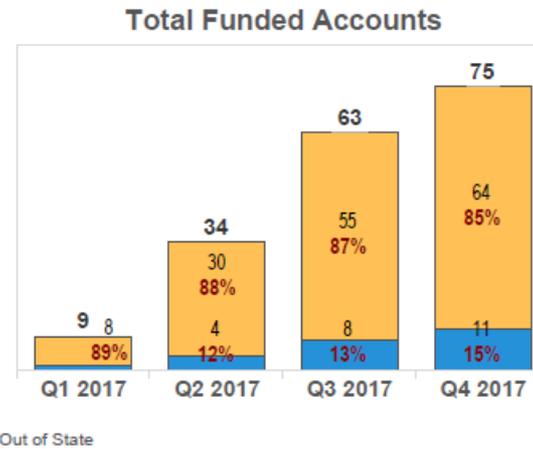
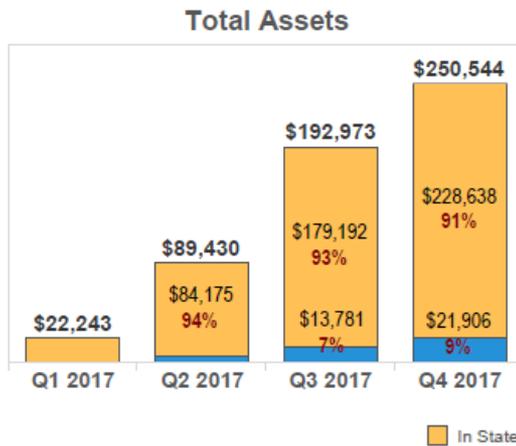
Work in Progress

Market Value by Investment Option



Assets and Accounts

Total Assets	Active Accounts	Funded Accounts	Average Account Size	New Accounts		Closed Accounts	
				QTD	YTD	QTD	YTD
\$250,544	84	75	\$3,341	18	102	10	19



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

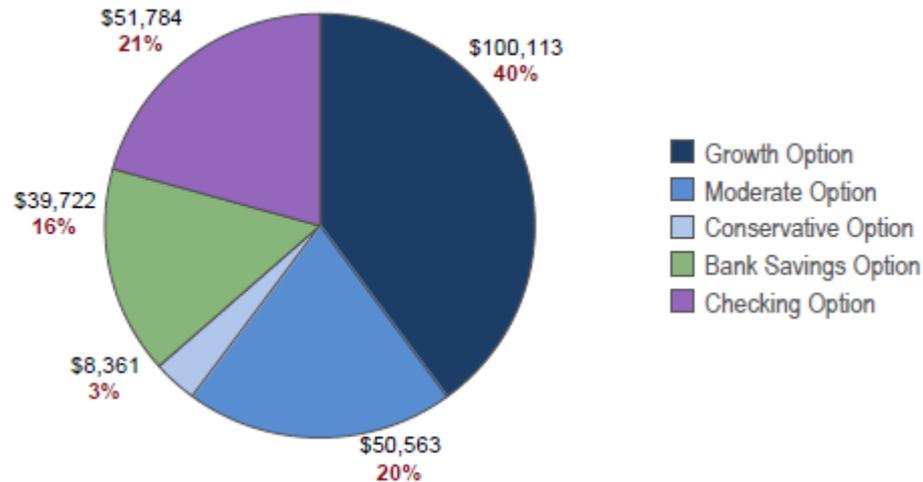
Account Owner Disability Type Code	In State				Out of State				Grand Total			
	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets
Developmental disorders (including autism)	25	35%	\$84,652	37%	3	25%	\$4,892	22%	28	33%	\$89,544	36%
Congenital anomalies (including Down syndrome)	15	21%	\$31,031	14%	2	17%	\$4,550	21%	17	20%	\$35,581	14%
Intellectual disability	15	21%	\$32,377	14%					15	18%	\$32,377	13%
Psychiatric disorders	5	7%	\$34,141	15%	3	25%	\$12,062	55%	8	10%	\$46,203	18%
Nervous disorders (including blindness and deafness)	5	7%	\$33,786	15%	1	8%	\$86	0%	6	7%	\$33,872	14%
Respiratory disorders	1	1%							1	1%		
Other	6	8%	\$12,652	6%	3	25%	\$315	1%	9	11%	\$12,967	5%
Grand Total	72	100%	\$228,638	100%	12	100%	\$21,906	100%	84	100%	\$250,544	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*	Assets
Growth Option	27	\$96,672.07	4	\$3,441.33	31	\$100,113.40
Moderate Option	14	\$48,894.09	4	\$1,668.82	18	\$50,562.91
Conservative Option	8	\$8,069.75	2	\$291.14	10	\$8,360.89
Bank Savings Option	22	\$39,701.02	1	\$21.30	23	\$39,722.32
Checking Option	22	\$35,301.49	10	\$16,482.91	32	\$51,784.40
TOTAL ENABLE ALABAMA SAVINGS PLAN	64	\$228,638.42	11	\$21,905.50	75	\$250,543.92





Investment Returns

Investment Option Name	Total Returns		Average Annualized Total Returns				
	Quarter Ending	Year	1 year	3 year	5 year	Since Inception**	Inception Date
Benchmark*	12/31/2017	To Date					
Growth Option	4.75%	18.44%	18.44%			15.79%	6/30/2016
<i>Enable Benchmark Growth Option</i>	4.85%	18.96%	18.96%				
Moderate Option	3.80%	14.22%	14.22%			11.73%	6/30/2016
<i>Enable Benchmark Moderate Option</i>	3.69%	14.71%	14.71%				
Conservative Option	1.78%	7.41%	7.41%			5.72%	6/30/2016
<i>Enable Benchmark Conservative Option</i>	1.91%	7.96%	7.96%				
Bank Savings Option	0.10%	0.50%	0.50%			0.47%	6/30/2016
<i>Citigroup 3-Month T-Bill</i>	0.28%	0.84%	0.84%				
Checking Option	0.00%	0.00%				0.00%	1/28/2017
<i>NA</i>							

* 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
\$101,914	\$316,409

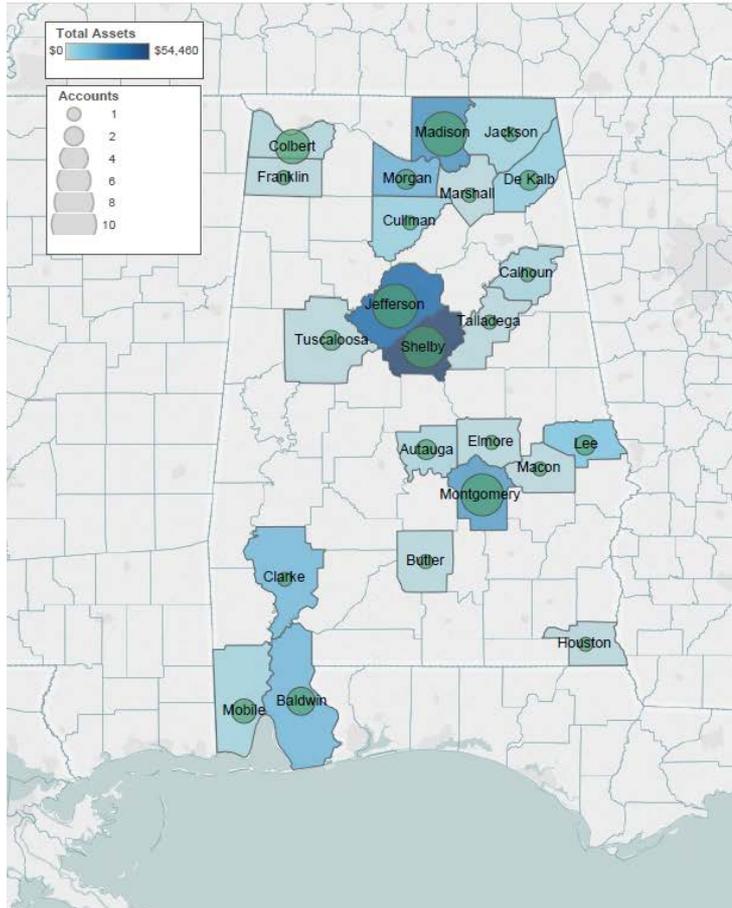
Redemptions	
QTD	YTD
(\$49,607)	(\$78,955)

Net Flows	
QTD	YTD
\$52,308	\$237,454





Account Ownership by Alabama Counties



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

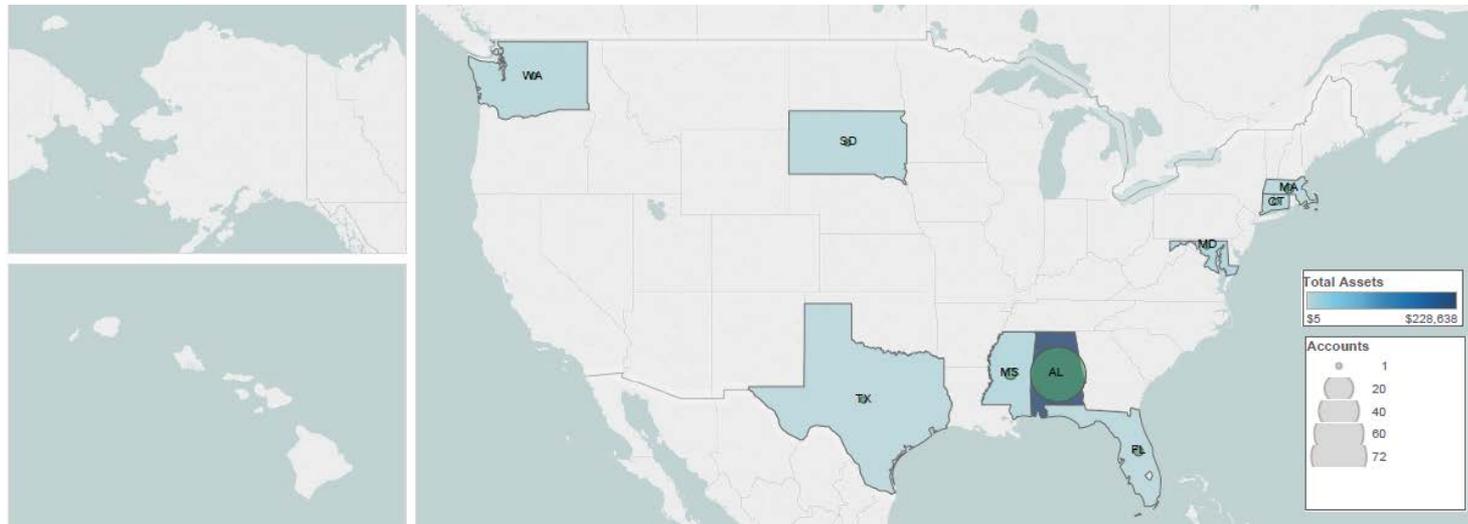
Shelby	\$54,460	24%
Jefferson	\$39,869	17%
Madison	\$25,166	11%
Montgomery	\$22,778	10%
Morgan	\$17,901	8%
Baldwin	\$15,937	7%
Clarke	\$15,429	7%
Lee	\$10,797	5%
De Kalb	\$6,112	3%
Cullman	\$5,308	2%

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

Jefferson	10	16%
Madison	10	16%
Montgomery	9	14%
Shelby	7	11%
Baldwin	4	6%
Colbert	3	5%
Mobile	3	5%
Autauga	2	3%
De Kalb	2	3%
Lee	2	3%



Account Ownership All States



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

AL	\$228,638	91%
MD	\$8,928	4%
MS	\$6,191	2%
CT	\$3,368	1%
WA	\$1,494	1%
SD	\$1,445	1%
FL	\$389	0%
TX	\$86	0%
MA	\$5	0%

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

AL	64	85%
MS	3	4%
FL	2	3%
CT	1	1%
MA	1	1%
MD	1	1%
SD	1	1%
TX	1	1%
WA	1	1%



Quarterly Newsletter and Email



Winter 2017

Possibilities

 **Reflecting on 2017: A Year in Review**

2017 was the year of “firsts” for the Enable Savings Plan Alabama. Indeed, reflecting on the past 11 months, and the many milestones Enable AL has achieved in such a short amount of time, is truly remarkable. From the first account being opened in February, to the State Treasurer of Alabama proclaiming August as the first #ABLEtoSave month, we have enjoyed celebrating all that Enable AL has to offer with the community while gaining recognition for our important mission.

In short, 2017 has been an incredible journey, and we are eager to work toward new milestones in 2018. For instance, effective January 1st, both the annual contribution limit and estate tax benefits for Enable AL accounts have been increased from a maximum of \$14,000 to \$15,000.

Above all, we are grateful to have received such enthusiastic support from our partners and the nonprofit agencies we teamed up with this past year, and would like to thank them—along with our loyal account owners—for supporting Enable AL and the disability community at large.

Insights

Stay connected

Thanks to all the organizations and individuals who have helped share the Enable Alabama story. Be sure to reach out to us for more information and continue championing our savings plan to change lives for the better.

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.

 **Tips: New Year’s Resolutions**

As you create your resolutions, consider making saving a priority in 2018. Here are our tips for meeting your financial goals in the new year:

- **Identify the objective:** Decide what exactly you want to accomplish. Thinking of buying a service dog? Saving up for housing or another qualified disability expense? Write it down, and you’ll be more likely to stick with it.
- **Set a budget:** Once you’ve mapped out your goal, budget accordingly. What are your monthly expenses? How much can you afford to save? Decide what—and how often—you will contribute to your Enable account.
- **Monitor your efforts:** Keep track of spending on a continuous basis to ensure you are not exceeding your budget. If you are straying from

From: Enable Savings Plan Alabama <SaveWithEnableAL@enablesavings.com>
 Subject: Winter 2017 Enable Savings Plan Alabama Newsletter

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Winter is upon us, and so is the most recent edition of *Possibilities*, our Enable Savings Plan Alabama newsletter. Highlights in this issue include:

- A Year in Review
- New Year’s Resolution Tips
- Q&A with the Alabama Disabilities Advocacy Program
- A Message from Treasurer Boozer

From all of us here at Enable Savings Alabama, we hope you have a safe and blessed holiday season.

[View Newsletter](#)

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Q4 New Marketing Material

Keep your benefits and save for the future.

Enable Savings Plan Alabama.

Enable Savings Plan Alabama provides tax-free savings accounts for eligible individuals with disabilities. You can save for current and future expenses without impacting your resource-based benefits.

To find out more about Enable Alabama and to sign up for updates, visit us at EnableAL.com.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value
*Except the Bank Savings and Checking Investment Options. ©2017 First National Bank of Omaha



Montgomery Parents Magazine

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Keep Your Disability Benefits
and Save for Your Future

EnableAL.com



Pull-Up Banner



Prospecting Emails

From: Enable Savings Plan Alabama
 <SaveWithEnableAL@enablesavings.com>
 Subject: Have You Seen Our New Sections?

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ENable SAVINGS PLAN ALABAMA

LOGIN | CONTACT **ENROLL**

ABLE ACT BASICS INVESTMENTS RESOURCES

Savings Accounts for Individuals with Disabilities

LEARN MORE

AM I ELIGIBLE? HOW DO I ENROLL? FRIENDS & FAMILY CAN MAKE CONTRIBUTIONS

Hello! Listening to the feedback of the Enable Savings Alabama family has always been one of our highest priorities. We've been working hard to continually improve the user experience and help

From: Enable Savings Plan Alabama
 <SaveWithEnableAL@enablesavings.com>
 Subject: Enable Alabama Savings for the One You Love

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SAVE 4 ME ENable SAVINGS PLAN ALABAMA ENABLE LOVE

Love isn't something we express just one day a year. This Valentine's Day, plan for your special someone's future by giving them the gift of ongoing financial security from [Enable Savings Plan Alabama](#).

Start Saving Today

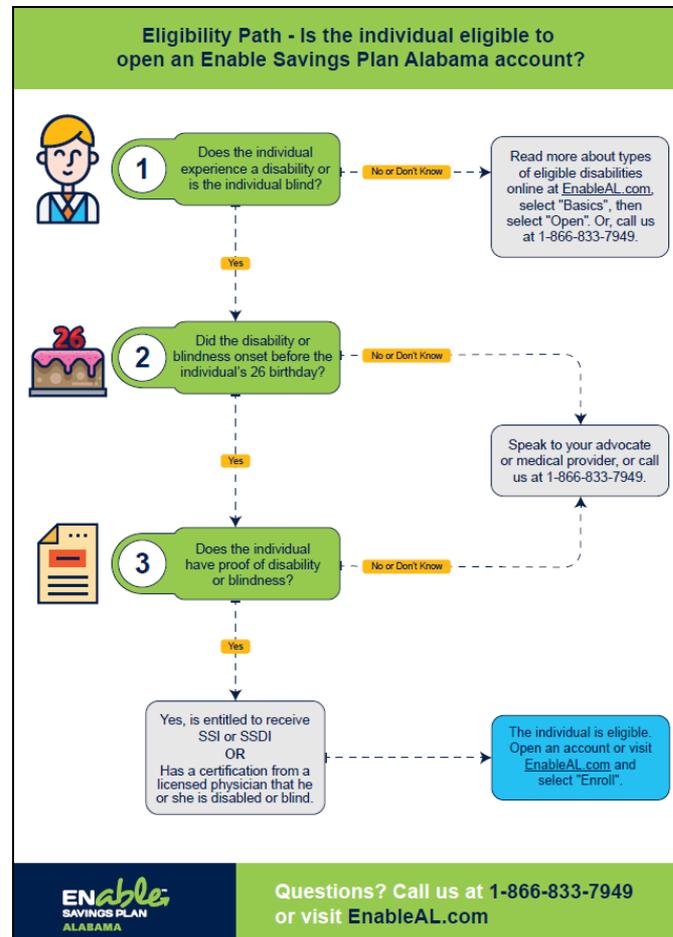
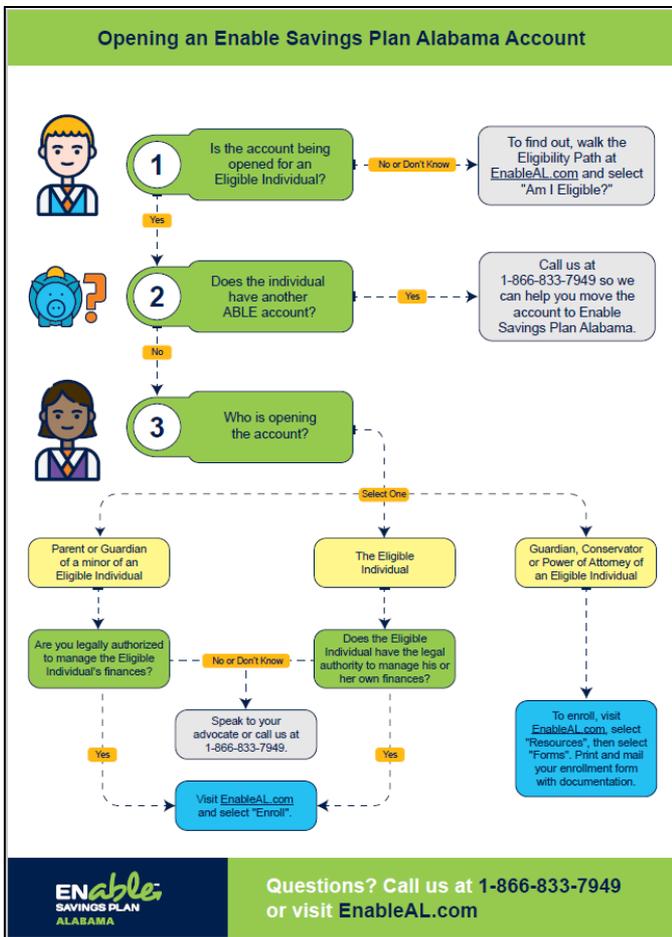
An Enable Alabama Plan opens a world of possibilities and does **not** impact eligibility for resource-based public benefits. Plus, earnings are tax-free at both the federal and state level.

Share your love today and every day by giving a gift that allows for a brighter future. Visit [EnableAL.com](#) to learn more.

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Infographics





New Web Homepage

SEARCH | LOGIN | CONTACT

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ALABAMA

ABLE ACT | BASICS | INVESTMENTS | RESOURCES | **ENROLL**

What is Enable?
Savings Accounts for Individuals with Disabilities Available Nationwide

LEARN MORE

- Am I Eligible?
- How Do I Enroll?
- Why Use Enable?

 In December 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law authorizing individuals with disabilities to open tax-exempt savings accounts to save for disability-related expenses without impacting eligibility for resource-based benefits. The Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account.

BENEFITS OF SAVING WITH ABLE

CHECK OUT OUR CHECKING OPTION NEW!

FRIENDS & FAMILY CAN MAKE CONTRIBUTIONS



New Eligibility and Account Opening Path

ENable SAVINGS PLAN ALABAMA

ABLE ACT | BASICS | INVESTMENTS | RESOURCES | ENROLL

ELIGIBILITY

Home / Eligibility



HAVE QUESTIONS?

Call us:
1-844-ENABLE4

Email us:
clientservices@enablesavings.com

ELIGIBILITY PATH

Is the person eligible to open an Enable Savings Plan Account? Click to view the pdf or answer the short questionnaire below!

VIEW PDF | START QUESTIONNAIRE

Does the individual experience a disability or is the individual blind?

Yes | No or Don't Know



Legal Changes

- Effective January 1, 2018, changed forms, collateral and the website for the increase in the annual contribution limit to \$15,000 due to annual gift tax exclusion increase.



Outreach

October 2017

- Table at the Buddy Walk, Montgomery, AL on October 7th
- Presenter & exhibitor at the National Lifespan Respite Conference in Huntsville, AL on Oct. 11-13th
- Presentation at Independent Rights Resources in Montgomery, AL
- Presentation at Montgomery Center for Independent Living in Huntsville, AL
- Presentation to families in Huntsville, AL coordinated by the disability organization, Phoenix
- Presenter & exhibitor at the Early Intervention conference in Huntsville, AL on October 23rd & 24th
- Presentation at Easter Seals, Birmingham, AL on October 27th

November 2017

- Enable Alabama was represented at The Arc's National Convention in San Diego on Nov 1-3rd
- Presentation to staff & individuals at the Alabama Institute for Deaf and Blind in Talladega
- Presentation to state wide Alabama supervisors for the Vocational Rehabilitation (VR) program in Montgomery
- Presentation to families hosted by Exceptional Foundation of East Alabama in Auburn
- Meeting with Christine Fleming, Executive Director for Center for Disability Research and Policy Studies (Auburn)



Outreach, continued

December 2017

- Emails sent to about 350 prospects promoting eligibility and enrollment path infographic on the Enable Alabama homepage.
- Holiday cards and gifts were delivered to selected nonprofit partners and supporters of Enable Alabama.

January 2018

- Presentation and booth at the Medical Aspects of Disability Conference in Birmingham, AL on January 23rd & 24th
- Presentation to families of The Arc of Shelby County on January 23
- Discussed possible 2018 Sponsorships with Dr. Edwards of United Ability – January 23



Upcoming Events

Upcoming in 2018

- Presentation to the Alabama Department of Rehab Services on February 15th
- Presentation to the Alabama Council of Personnel Administrators on February 15th
- Exhibitor at the Alabama Disability Conference in Montgomery on March 5th & 6th
- Presentation to Down Syndrome Alabama families in Vestavia on April 10th
- Presentation to Down Syndrome Alabama families in Birmingham on April 11th
- Presentation to Down Syndrome Alabama families Tuscaloosa on April 11th
- Presentation to Down Syndrome Alabama families in Gadsden on April 12th



In Progress

- Bill sponsored by Sen. Brewbaker and Rep. Johnson would give full financial powers to guardians in Alabama for ABLE, providing ability for guardians to open and manage Enable Alabama accounts.
- 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.

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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