



Enable Savings Plan Alabama

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February 2019

ENableSM
SAVINGS PLAN
ALABAMA



Agenda

Key Program Statistics (as of 12/31/2018)

Customer Servicing (as of 12/31/2018)

Marketing

Outreach

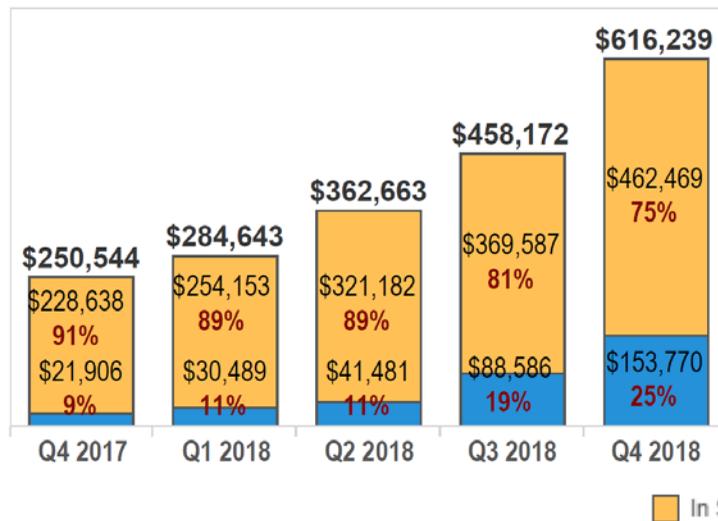
In Progress



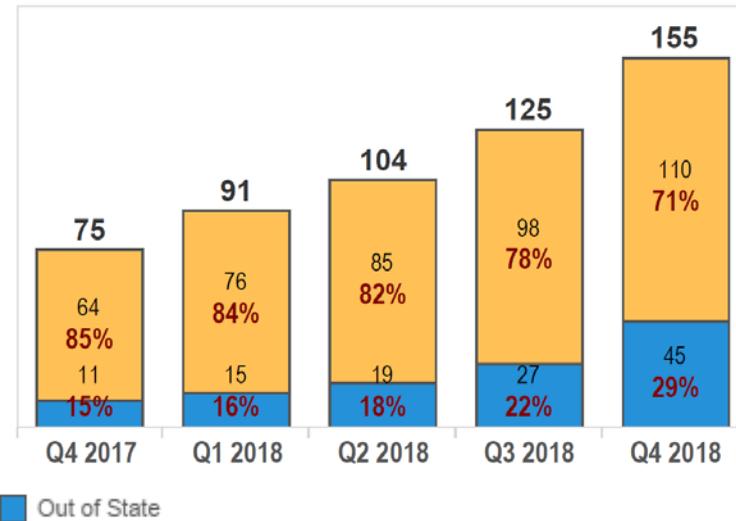
Assets and Accounts

Total Assets	Active	Funded	Average	New Accounts		Closed Accounts	
	Accounts	Accounts	Account Size	QTD	YTD	QTD	YTD
\$616,239	163	155	\$3,976	35	105	5	28

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
Developmental disorders (including autism)	40	34.5%	\$183,999	39.8%	19	40.4%	\$43,956	28.6%	59	36.2%	\$227,955	37.0%
Intellectual disability	28	24.1%	\$74,573	16.1%	7	14.9%	\$40,677	26.5%	35	21.5%	\$115,250	18.7%
Congenital anomalies (including Down syndrome)	20	17.2%	\$91,270	19.7%	6	12.8%	\$24,228	15.8%	26	16.0%	\$115,498	18.7%
Psychiatric disorders	8	6.9%	\$58,562	12.7%	5	10.6%	\$32,591	21.2%	13	8.0%	\$91,153	14.8%
Nervous disorders (including blindness and deafness)	6	5.2%	\$30,506	6.6%	6	12.8%	\$8,366	5.4%	12	7.4%	\$38,872	6.3%
Other	14	12.1%	\$23,559	5.1%	4	8.5%	\$3,952	2.6%	18	11.0%	\$27,511	4.5%
Grand Total	116	100.0%	\$462,469	100.0%	47	100.0%	\$153,770	100.0%	163	100.0%	\$616,239	100.0%

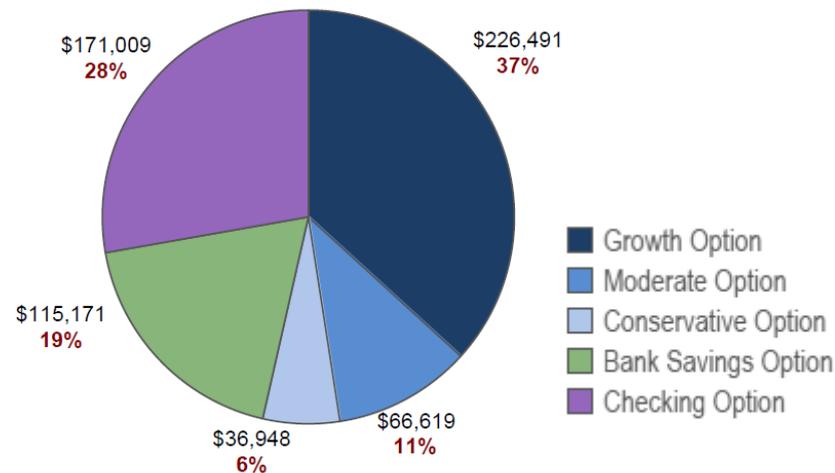
Active Accounts are all accounts with an "open" status; *Funded Accounts* are all accounts with an "open" status AND have assets.



Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Assets
Growth Option	42	\$212,795.75	16	\$13,695.47	58	\$226,491.22
Moderate Option	19	\$50,086.50	15	\$16,532.68	34	\$66,619.18
Conservative Option	11	\$23,407.92	15	\$13,540.36	26	\$36,948.28
Bank Savings Option	37	\$82,977.21	17	\$32,193.79	54	\$115,171.00
Checking Option	45	\$93,201.28	32	\$77,807.65	77	\$171,008.93
TOTAL ENABLE ALABAMA SAVINGS PLAN	110	\$462,468.66	45	\$153,769.95	155	\$616,238.61

* Accounts are the number of portfolios by investment option.





Investment Returns

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				
	Quarter Ending 12/31/2018	Year To Date	1 year	3 year	5 year	Since Inception**	Inception Date
Growth Option <i>Enable Benchmark Growth Option</i>	-10.54% -10.49%	-6.66% -6.22%	-6.66% -6.22%			6.23%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	-7.65% -7.59%	-4.91% -4.47%	-4.91% -4.47%			4.75%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	-3.54% -3.46%	-2.12% -1.72%	-2.12% -1.72%			2.51%	6/30/2016
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.30% 0.57%	0.70% 1.86%	0.70% 1.86%			0.56%	6/30/2016
Checking Option <i>NA</i>	0.00%	0.00%	0.00%			0.00%	1/26/2017

* 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
\$244,461	\$565,217

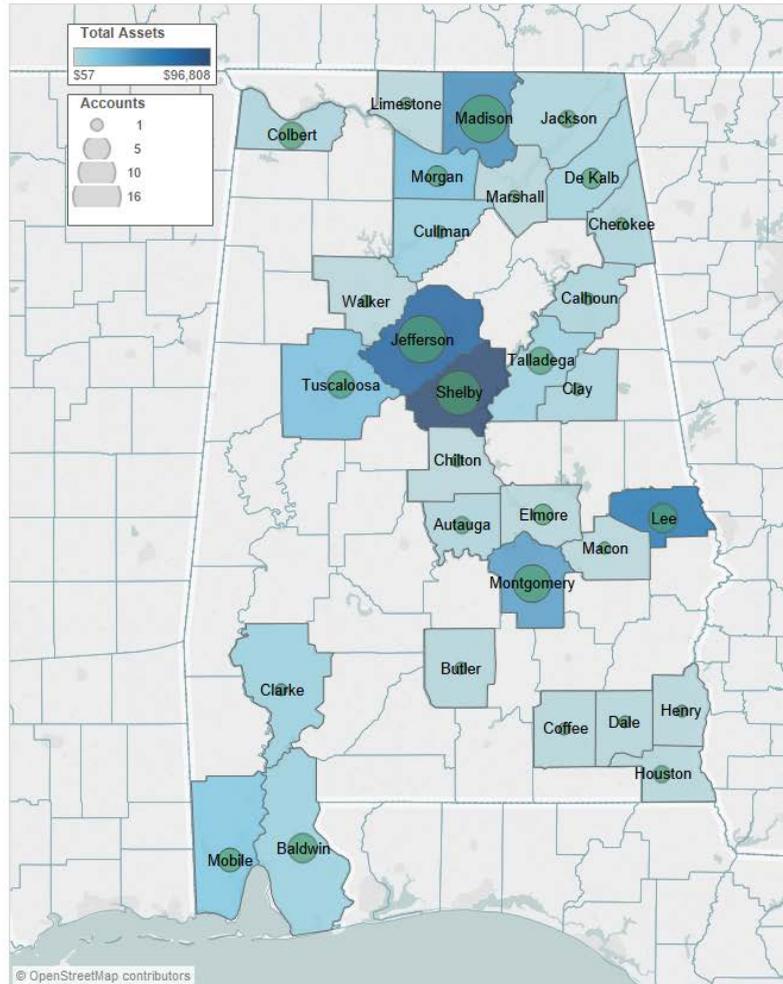
Redemptions	
QTD	YTD
(\$55,819)	(\$175,103)

Net Flows	
QTD	YTD
\$188,642	\$390,114





Account Ownership by Alabama Counties



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

Shelby	\$96,808	21%
Jefferson	\$77,205	17%
Lee	\$63,803	14%
Madison	\$47,207	10%
Montgomery	\$40,467	9%
Morgan	\$23,655	5%
Tuscaloosa	\$22,862	5%
Mobile	\$17,066	4%
Cullman	\$9,784	2%
Baldwin	\$9,297	2%

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

Madison	15	14%
Jefferson	14	13%
Shelby	14	13%
Montgomery	9	8%
Baldwin	6	5%
Lee	6	5%
Colbert	5	5%
Tuscaloosa	5	5%
Mobile	4	4%
Talladega	4	4%



Account Ownership All States



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

AL	\$462,469	75%
CA	\$45,551	7%
ID	\$31,101	5%
FL	\$15,990	3%
MS	\$11,714	2%
SD	\$9,420	2%
CT	\$9,397	2%
AR	\$7,974	1%
TX	\$7,603	1%
OK	\$4,129	1%

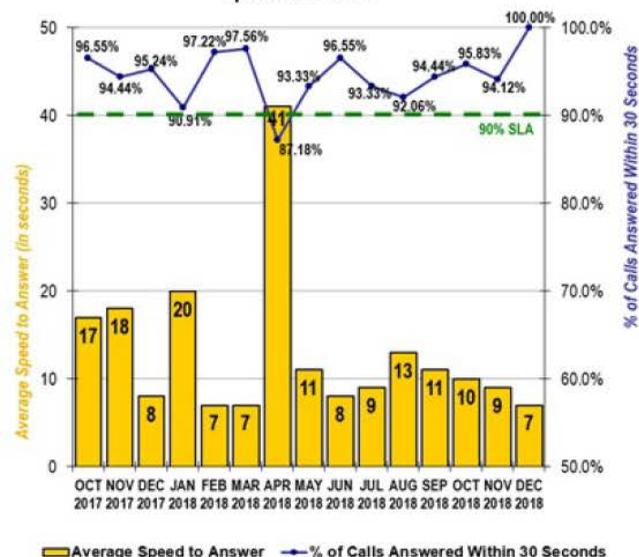
Top 10 States by Accounts with % of Total
(by account owner's permanent address)

AL	110	71%
ID	10	6%
CA	8	5%
MS	5	3%
FL	4	3%
CT	2	1%
LA	2	1%
MI	2	1%
TN	2	1%
TX	2	1%

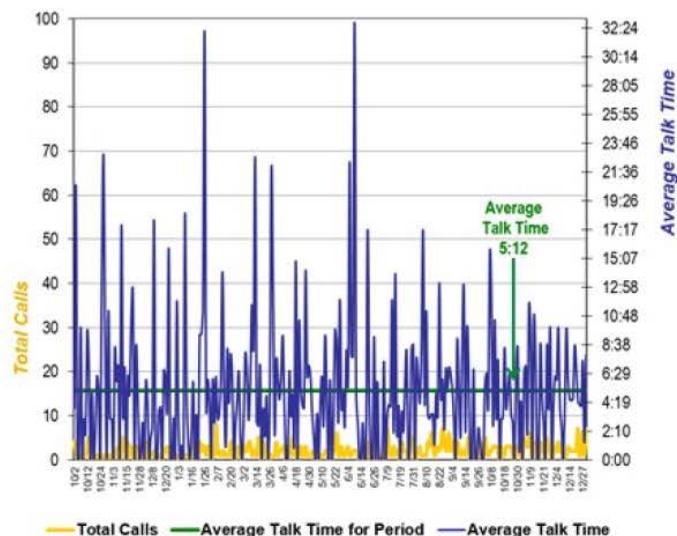


Customer Servicing

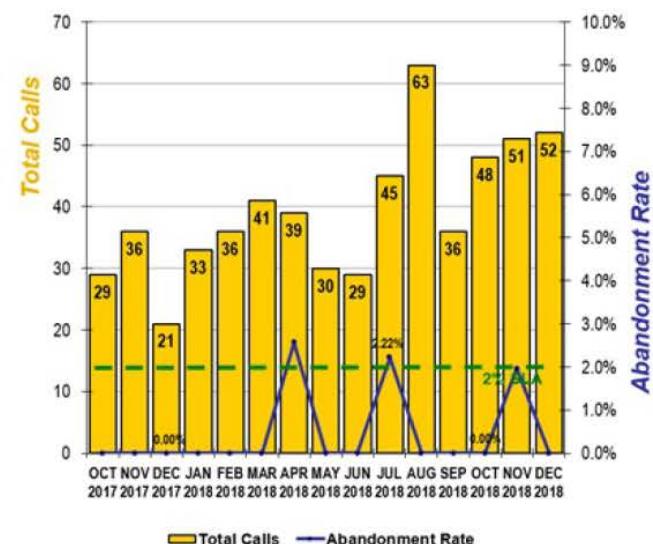
Speed To Answer



Average Talk Time vs. Total Calls



Abandonment Rate and Total Calls





Quarterly Newsletter and Email

Possibilities

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Winter 2018

Reflecting on 2018 – Message from the Treasurer

The passage of the ABLE act in December 2014 started the ball rolling. Since that time, we have developed and implemented an outstanding financial service for our citizens with disabilities. Early on Alabama selected Nebraska as its partner to offer the Enable Savings Plan Alabama. We are pleased with that decision. We wish to thank everyone who has participated in the effort. It has been a success and a most worthy endeavor. It is now our mission to assist those within the disability community with their financial needs.

2019 Checklist: How to make the most out of the Enable Savings Plan Alabama this year

With the New Year right around the corner, utilize this 2019 checklist to help propel your financial goals into the future:

- **Create a Budget:** Plan out your yearly and monthly expenses to help better manage your spending, and make sure that you regularly track and re-evaluate your spending habits.
- **Research Qualifying Expenses:** Your Enable Alabama account can cover a wide range of expenses including education, transportation, housing, employment training and support, assistive technology, financial management, health, prevention and wellness and much more. Be sure to do your research to see what expenses are covered—you may qualify for more than you think. For the full list of qualifying expenses visit: <https://secure.ssa.gov/poms.nsf/lnx/0501130740>.
- **Get Tech Savvy:** Utilize technology enhancements to make the most out of your account. This includes having digital copies of receipts instead of paper ones, and regularly updating your account password for maximum security protection.

Insights

Stay Connected:

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable Alabama advocate, please contact Diane Stewart at 402.602.3596 or via email at dstewart@fnni.com.

Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook

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

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A new year brings with it not only new resolutions, but the newest edition of your Enable Alabama newsletter, *Possibilities!* Take a minute to check out what's happening in this issue, including:

- Reflecting on 2018 - Treasurer's Message
- Make the Most of Your Enable Alabama Plan This Year
- January is National Mentoring Month
- Good News Corner

We're excited about all the great things Enable Alabama has in store for the coming year, and hope you'll continue to be a part of it.

[View Newsletter](#)

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Facebook – Local Alabama Events



- Enable Savings Plan Alabama
- @EnableSavingsPlanAlabama
- Home
- Posts
- Photos
- Shop
- Community
- Videos
- Events

Enable Savings Plan Alabama
 Published by Mia Jo (?) · December 27, 2018 · 🌐

#ICYMI We Rock the Spectrum Daphne just opened an inclusive gym that provides sensory-safe play and activities for children with disabilities. WKRГ <https://bit.ly/2B8e2tg>



WKRГ.COM

What's Working: Gym for special needs children set to open in Daphne

Enable Savings Plan Alabama
 Published by Mia Jo (?) · December 21, 2018 · 🌐

The Space Camp for Interested Visually Impaired Students in Huntsville gives visually impaired children and teens a truly out of this world experience: the chance to learn all about outer space! Find out more at WIRED #DisabilityInclusion <https://bit.ly/2EmSiO4>



WIRED.COM

The Camp in Alabama Bringing Outer Space to the Blind
 SCIVIS takes place at the US Space and Rocket Center each fall.



**New Pull Up Banner for use
at Enable Alabama events
and appearances.**

**Keep Your
Disability Benefits
and Save for
Your Future**

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Disability Organization Spotlight: Q&A with Down Syndrome Alabama (DSA)

October 9, 2018

October is Down Syndrome Awareness Month, and we're taking the opportunity to highlight a fantastic organization in the Alabama community. We recently sat down with Sue Tolle, Executive Director of Down Syndrome Alabama, to learn more about the organization's accomplishments and goals.

What is Down Syndrome Alabama's primary mission?

"Down Syndrome Alabama [DSA] promotes lifelong Awareness, Acceptance and Advocacy for individuals with Down Syndrome. The DSA community C.A.R.E.S. – providing Connections, Actions, Resources, Education and Support to those with Down syndrome, as well as to families, relatives, friends, neighborhoods, schools, service providers





Outreach

October

- Governor's Disability Job Fair – October 30th – attended by Anita Kelley
- UCP follow up to open up new accounts

November

- Joy Cox-Arc Career Center train the trainer
- Discussed the plan with Dr. Brian Geiger, Director of Horizon School

December

- Anita Kelley and her team staffed an Enable Alabama table at the E.D. Nixon School Disability Expo
- The Enable Alabama website featured "Start a Gifting Tradition"
- Hosted a Facebook Live event with Alabama Cares
- Developed strategic plan for 2019



In Progress

- Working with 10 nonprofits and advocates and have booked seven events through June.
- Working to finalize proposal to present at Auburn University
- Working with Anita Kelley on the Prattville Special Needs Expo

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