



# Enable Savings Plan Alabama

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November 2018

**ENable**<sup>SM</sup>  
SAVINGS PLAN  
ALABAMA



## Agenda

Key Program Statistics (as of 9/30/2018)

Customer Servicing (as of 9/30/2018)

Marketing

Outreach

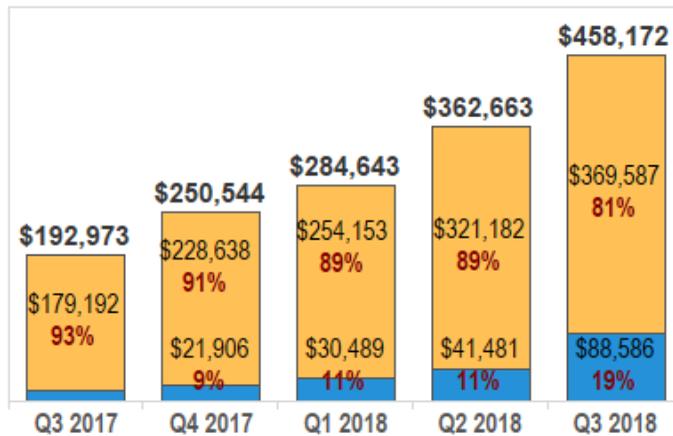
In Progress



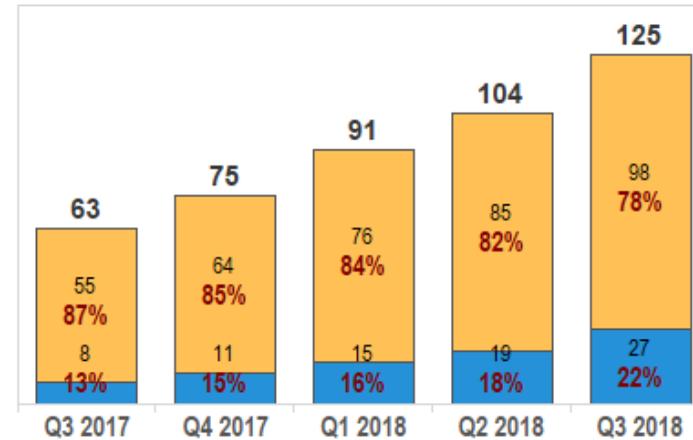
## Assets and Accounts

Total Assets	Active	Funded	Average	New Accounts		Closed Accounts	
	Accounts	Accounts	Account Size	QTD	YTD	QTD	YTD
\$458,172	133	125	\$3,665	29	70	10	23

Total Assets



Total Funded Accounts



■ In State     
 ■ Out of State

*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)	39	37.5%	\$151,501	41.0%	7	24.1%	\$19,264	21.7%	46	34.6%	\$170,765	37.3%
Congenital anomalies (including Down syndrome)	20	19.2%	\$85,565	23.2%	6	20.7%	\$20,390	23.0%	26	19.5%	\$105,955	23.1%
Intellectual disability	21	20.2%	\$40,765	11.0%	4	13.8%	\$32,867	37.1%	25	18.8%	\$73,632	16.1%
Nervous disorders (including blindness and deafness)	6	5.8%	\$33,817	9.1%	5	17.2%	\$8,716	9.8%	11	8.3%	\$42,533	9.3%
Psychiatric disorders	8	7.7%	\$38,940	10.5%	3	10.3%	\$3,345	3.8%	11	8.3%	\$42,286	9.2%
Other	10	9.6%	\$18,998	5.1%	4	13.8%	\$4,004	4.5%	14	10.5%	\$23,002	5.0%
<b>Grand Total</b>	<b>104</b>	<b>100.0%</b>	<b>\$369,587</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>\$88,586</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>\$458,172</b>	<b>100.0%</b>

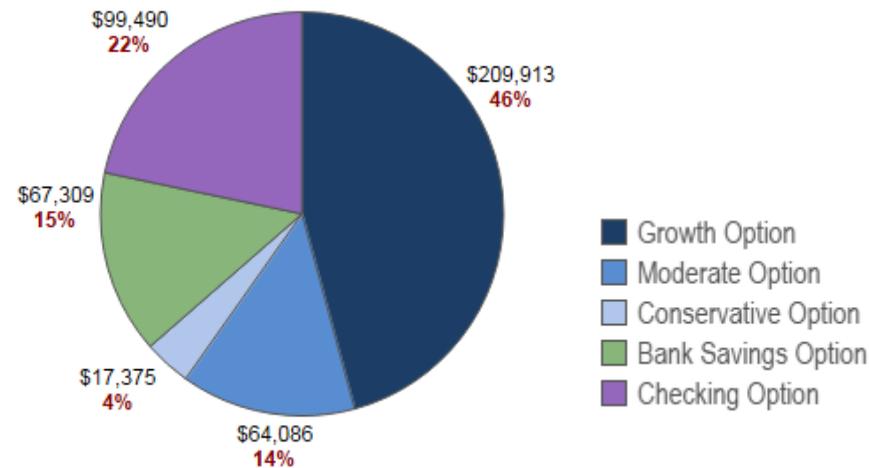
*Active Accounts* are all accounts with an "open" status; *Funded Accounts* are all accounts with an "open" status AND have assets.



## Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Assets
Growth Option	38	\$197,524.95	9	\$12,387.56	47	\$209,912.51
Moderate Option	20	\$51,593.66	9	\$12,492.70	29	\$64,086.36
Conservative Option	11	\$9,581.73	8	\$7,792.81	19	\$17,374.54
Bank Savings Option	35	\$59,522.22	8	\$7,786.93	43	\$67,309.15
Checking Option	39	\$51,364.14	20	\$48,125.75	59	\$99,489.89
<b>TOTAL ENABLE ALABAMA SAVINGS PLAN</b>	<b>143</b>	<b>\$369,586.70</b>	<b>54</b>	<b>\$88,585.75</b>	<b>197</b>	<b>\$458,172.45</b>

\* 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 9/30/2018	Year To Date	1 year	3 year	5 year	Since Inception**	Inception Date
<b>Growth Option</b>	3.92%	4.33%	9.24%			12.37%	6/30/2016
<i>Enable Benchmark Growth Option</i>	4.15%	4.77%	9.85%				
<b>Moderate Option</b>	2.96%	2.96%	6.67%			9.08%	6/30/2016
<i>Enable Benchmark Moderate Option</i>	3.14%	3.38%	7.20%				
<b>Conservative Option</b>	1.57%	1.47%	3.28%			4.45%	6/30/2016
<i>Enable Benchmark Conservative Option</i>	1.68%	1.80%	3.75%				
<b>Bank Savings Option</b>	0.20%	0.40%	0.50%			0.49%	6/30/2016
<i>FTSE 3-Month T-Bill</i>	0.50%	1.29%	1.57%				
<b>Checking Option</b>	0.00%	0.00%	0.00%			0.00%	1/26/2017
<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](http://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
\$137,329	\$320,756

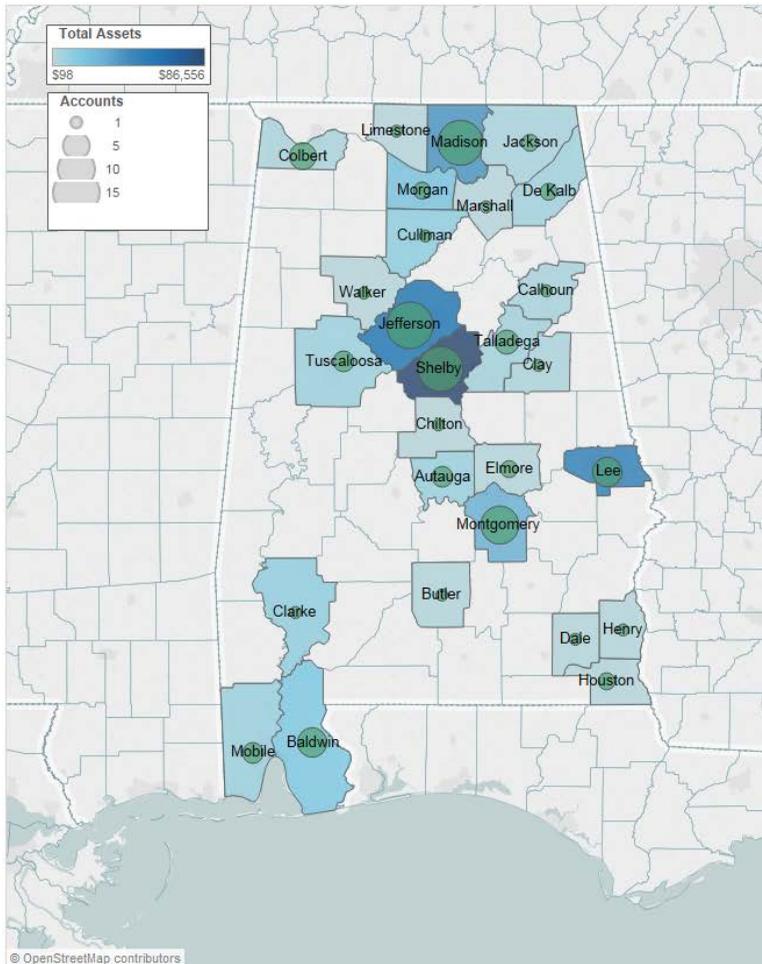
Redemptions	
QTD	YTD
(\$49,992)	(\$119,284)

Net Flows	
QTD	YTD
\$87,337	\$201,472





## Account Ownership by Alabama Counties



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

Shelby	\$86,556	23%
Jefferson	\$57,550	16%
Lee	\$49,869	13%
Madison	\$39,513	11%
Montgomery	\$27,903	8%
Morgan	\$18,279	5%
Baldwin	\$15,494	4%
Cullman	\$10,606	3%
Clarke	\$9,721	3%
Autauga	\$7,861	2%

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

Madison	14	14%
Shelby	12	12%
Jefferson	11	11%
Montgomery	10	10%
Baldwin	6	6%
Lee	6	6%
Colbert	5	5%
Talladega	4	4%
Autauga	3	3%
Mobile	3	3%



## Account Ownership All States



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

AL	\$369,587	81%
CA	\$24,356	5%
ID	\$15,694	3%
MS	\$12,655	3%
SD	\$9,865	2%
AR	\$5,922	1%
MI	\$5,138	1%
FL	\$4,247	1%
NC	\$3,175	1%
OK	\$2,754	1%

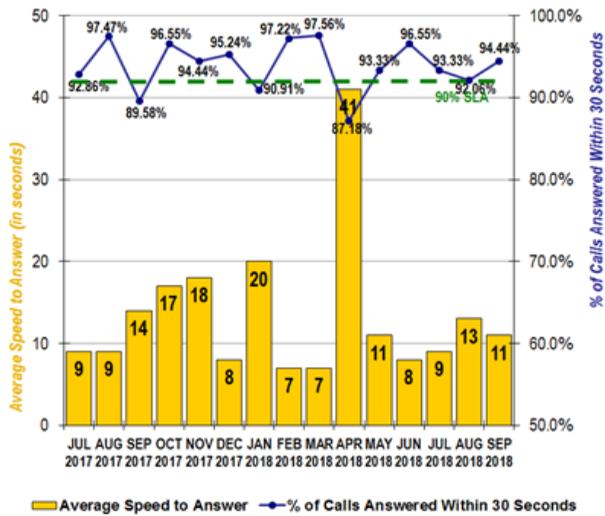
**Top 10 States by Accounts with % of Total**  
(by account owner's permanent address)

AL	98	78%
CA	4	3%
MS	4	3%
FL	3	2%
ID	2	2%
MI	2	2%
TX	2	2%
WI	2	2%
AR	1	1%
CT	1	1%

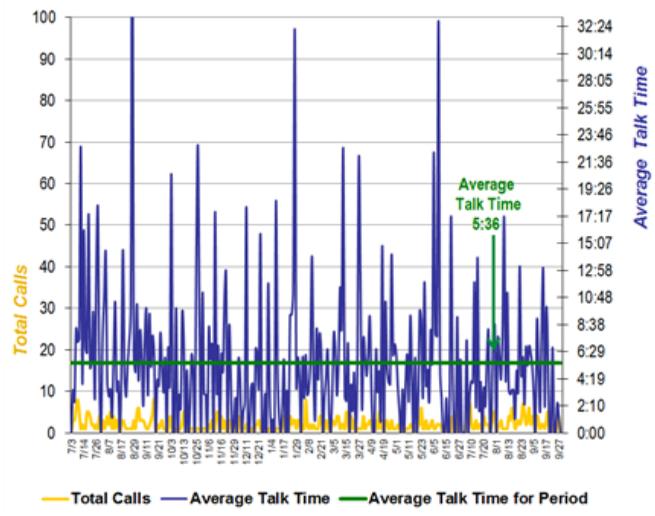


# Customer Servicing

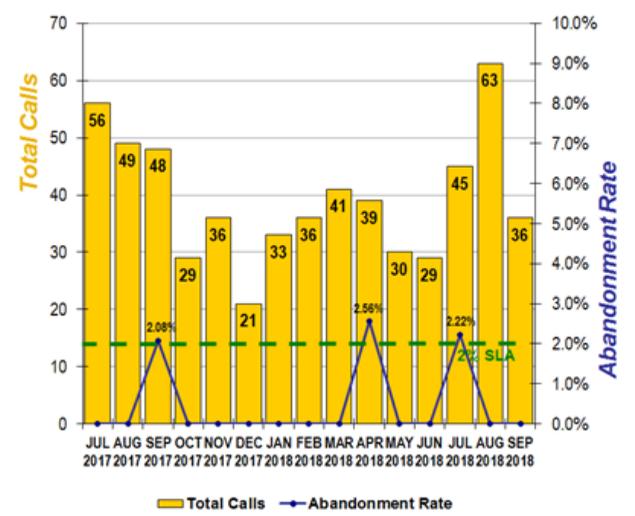
Speed To Answer



Average Talk Time vs. Total Calls



Abandonment Rate and Total Calls





## Quarterly Newsletter and Email

### Possibilities

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Fall 2018

#### Down Syndrome Awareness Buddy Walks

Alabamian John Isaac Segres was recently featured in a video shown in Times Square, which celebrated people with Down syndrome. The presentation kicked off Down Syndrome Awareness Month and preceded the 24th annual flagship Buddy Walk in New York City.

There are numerous walks taking place nationwide this fall. The National Down Syndrome Society has a list of locations on its website, including Montgomery and Mobile on October 20th: [www.ndss.org/play/national-buddy-walk-program](http://www.ndss.org/play/national-buddy-walk-program).

#### Answering Common Questions from Our Account Owners

Whether you're a brand-new account owner or are considering opening up an account, chances are you have questions about Enable AL. To help address them, we've compiled answers to some of the most common inquiries we receive:

- **What is the maximum contribution this year?**  
The maximum contribution for 2018 is \$15,000. This includes all sources.
- **Who is the owner on the account?**  
The account owner is the eligible individual. They must have a social security number or tax payer id number and US residential street address. Enable does not offer joint ownership.
- **What is the minimum to open the account?**  
The minimum contribution is \$50, or \$25 if an automatic investment plan or payroll deduction is set up.
- **What is the age limit?**  
The age of onset of the disability is age 26. The person can be older.

#### Insights

##### Enable Alabama Education for You

Is there an organization near and dear to you that could benefit from a presentation by an ABL expert? If so, we would love to hear from you! Please contact our education team at [EnableAL@fnni.com](mailto: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.

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Have you checked out the latest edition of *Possibilities*? Between sipping apple cider and enjoying the fall weather, take a few minutes to see what's in this edition, including:

- Down Syndrome Awareness Buddy Walks
- Answering Common Questions from Enable Account Owners
- Celebrating National Disability Employment Awareness Month
- A Message from the Alabama State Treasurer

Also, see the *Insights* section of our newsletter if you know an organization that may benefit from an ABL presentation.

[View Newsletter](#)

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## Facebook – Local Alabama Events



Enable Savings Plan Alabama  
@EnableSavingsPlanAlabama

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Published by Mia Jo [?] · November 2 at 10:00 AM · 🌐

So you think you can dance? Dance Without Limits does! This awesome program inspired by a son with autism teaches dance to individuals with disabilities. [al.com https://bit.ly/2yeQBLZ](https://bit.ly/2yeQBLZ)



AL.COM

Inspired by her autistic son, Alabama woman creates organization where anyone can dance



Enable Savings Plan Alabama

Published by Mia Jo [?] · October 19 at 10:00 AM · 🌐

Kudos to KultureCity and Savage's Bakery in Birmingham for throwing Amy, a thirteen-year-old with Down syndrome, a birthday party she'll never forget. #FoodieFriday [al.com https://bit.ly/2MZVi2](https://bit.ly/2MZVi2)



AL.COM

Teen with autism has her first birthday party ever, thanks to this Alabama bakery



## Print Ads

**Half Page Ads in September**  
**Special Needs Issues of:**  
Mobile Bay Parents  
Eastern Shore Parents  
Auburn-Opelika Parents  
Montgomery Parents

**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](http://EnableAL.com).

Investments Are Not FDIC Insured\* | No Bank, State or Federal Guarantee | May Lose Value  
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## Blog Posts

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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, health care professionals, employers, activities and communities where they reside."

**What are some examples of the ways your organization supports the disability community?**

"DSA offers a number of services and resources. We provide information, visitation and a gift bag to new parents who have received a prenatal diagnosis or who have just given birth to a baby with Down syndrome. We also offer meetings and activities for different groups, and host webinars, seminars, workshops and an annual conference.

DSA has a team that visits families or individuals in various hospitals around Birmingham when a loved one with Down syndrome is hospitalized. We also work in conjunction with Grandview - Princeton Hospital





## Outreach

### July

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

### August

- Partnered 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

### September

- Special Needs Expo, Montgomery staffed by Anita Kelley and her team
- Working with Auburn Eagles to present Enable Alabama

### October

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



## In Progress

- Working with recordkeeper on a systematic way to process contributions by employed account owners above the \$15,000 annual contribution limit up to a dollar amount based on income/poverty limit. It is currently a manual process.
- Working with recordkeeper on developing a more automated way to process rollovers into an ABLE account from a 529 College Savings account (without incurring tax or penalty up to the annual contribution limit). It is currently a manual process.

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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