



# Enable Savings Plan Alabama

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August 21, 2019

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



## Agenda

Key Program Statistics (as of 6/30/2019)

Customer Servicing (as of 6/30/2019)

Marketing

Outreach

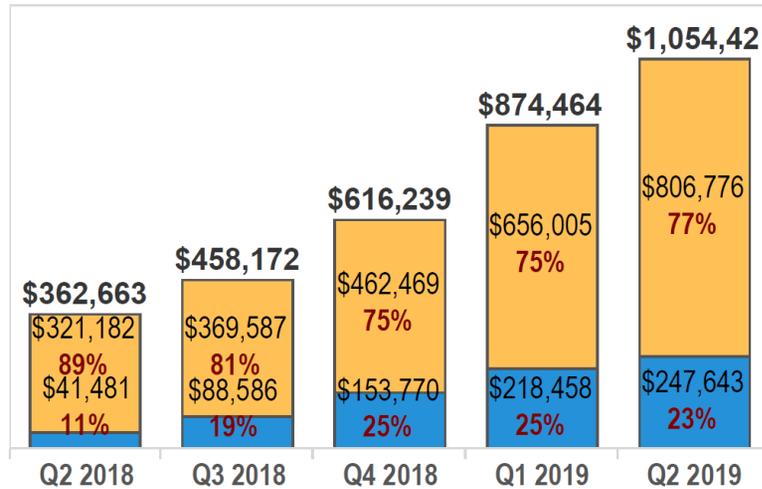
In Progress



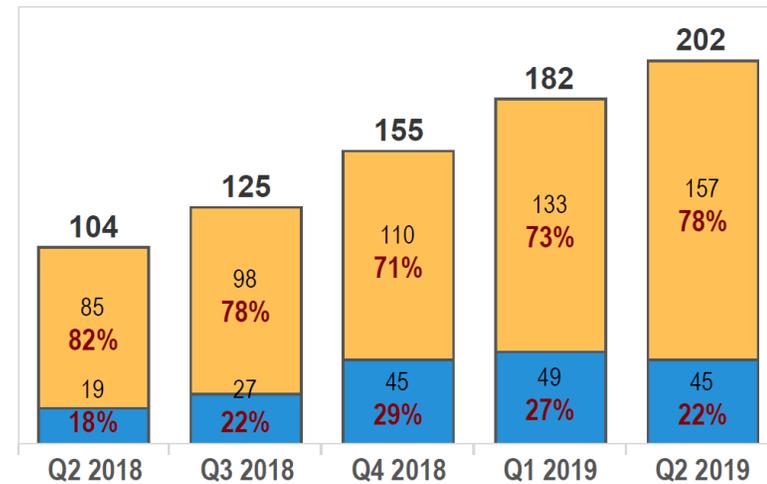
## Assets and Accounts

Total Assets	Active Accounts	Funded Accounts	Average Account Size	New Accounts QTD	New Accounts YTD	Closed Accounts QTD	Closed Accounts YTD
\$1,054,420	242	202	\$5,220	17	100	18	24

Total Assets

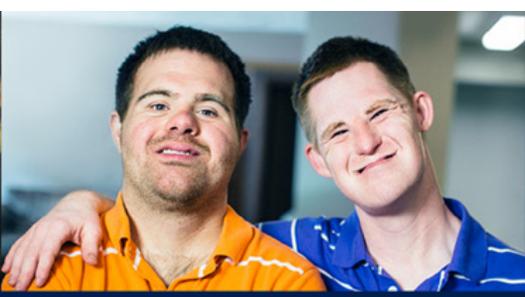


Total Funded Accounts



■ 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)	49	25.5%	\$295,005	36.6%	22	44.0%	\$73,920	29.8%	71	29.3%	\$368,925	35.0%
Intellectual disability	91	47.4%	\$172,528	21.4%	7	14.0%	\$56,086	22.6%	98	40.5%	\$228,615	21.7%
Congenital anomalies (including Down syndrome)	23	12.0%	\$125,265	15.5%	6	12.0%	\$36,996	14.9%	29	12.0%	\$162,260	15.4%
Psychiatric disorders	10	5.2%	\$83,263	10.3%	6	12.0%	\$68,339	27.6%	16	6.6%	\$151,601	14.4%
Nervous disorders (including blindness and deafness)	6	3.1%	\$42,748	5.3%	6	12.0%	\$9,843	4.0%	12	5.0%	\$52,591	5.0%
Other	13	6.8%	\$87,968	10.9%	3	6.0%	\$2,459	1.0%	16	6.6%	\$90,427	8.6%
<b>Grand Total</b>	<b>192</b>	<b>100.0%</b>	<b>\$806,776</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>\$247,643</b>	<b>100.0%</b>	<b>242</b>	<b>100.0%</b>	<b>\$1,054,420</b>	<b>100.0%</b>

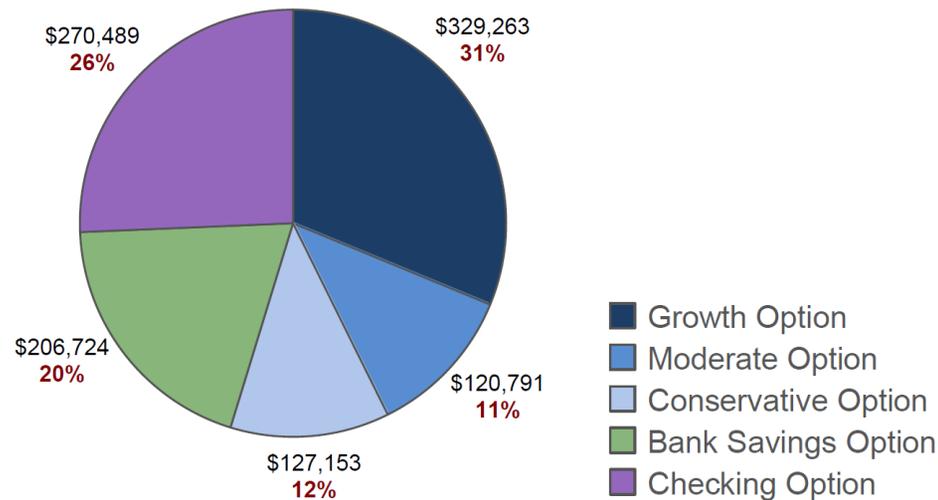
*Active Accounts are all accounts with an "open" status; Funded Accounts are all accounts with an "open" status AND have assets.*

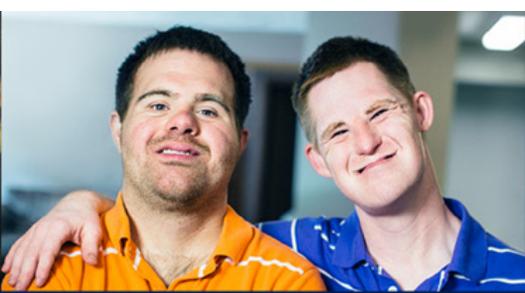


## Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Assets
Growth Option	49	\$307,444.10	17	\$21,818.73	66	\$329,262.83
Moderate Option	27	\$86,130.84	16	\$34,660.63	43	\$120,791.47
Conservative Option	20	\$106,814.73	16	\$20,338.04	36	\$127,152.77
Bank Savings Option	74	\$165,739.83	17	\$40,983.95	91	\$206,723.78
Checking Option	49	\$140,646.63	34	\$129,842.05	83	\$270,488.68
<b>TOTAL ENABLE ALABAMA SAVINGS PLAN</b>	<b>219</b>	<b>\$806,776.13</b>	<b>100</b>	<b>\$247,643.40</b>	<b>319</b>	<b>\$1,054,419.53</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 6/30/2019	Year To Date	1 year	3 year	5 year	Since Inception**	Inception Date
<b>Growth Option</b> <i>Enable Benchmark Growth Option</i>	<b>3.49%</b> 3.67%	<b>14.62%</b> 14.80%	<b>6.55%</b> 7.02%	<b>10.06%</b> 10.61%		<b>10.06%</b>	<b>6/30/2016</b>
<b>Moderate Option</b> <i>Enable Benchmark Moderate Option</i>	<b>3.20%</b> 3.37%	<b>12.11%</b> 12.15%	<b>6.60%</b> 6.89%	<b>7.98%</b> 8.44%		<b>7.98%</b>	<b>6/30/2016</b>
<b>Conservative Option</b> <i>Enable Benchmark Conservative Option</i>	<b>2.42%</b> 2.58%	<b>7.61%</b> 7.68%	<b>5.43%</b> 5.71%	<b>4.62%</b> 5.07%		<b>4.62%</b>	<b>6/30/2016</b>
<b>Bank Savings Option</b> <i>FTSE 3-Month T-Bill</i>	<b>0.29%</b> 0.61%	<b>0.59%</b> 1.21%	<b>1.09%</b> 2.30%	<b>0.66%</b> 1.36%		<b>0.66%</b>	<b>6/30/2016</b>
<b>Checking Option</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>			<b>0.00%</b>	<b>1/26/2017</b>
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.

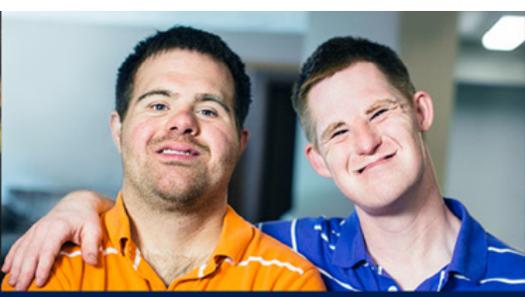
An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at [www.EnableAL.com](http://www.EnableAL.com), which contains more information, should be read carefully before investing.

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.

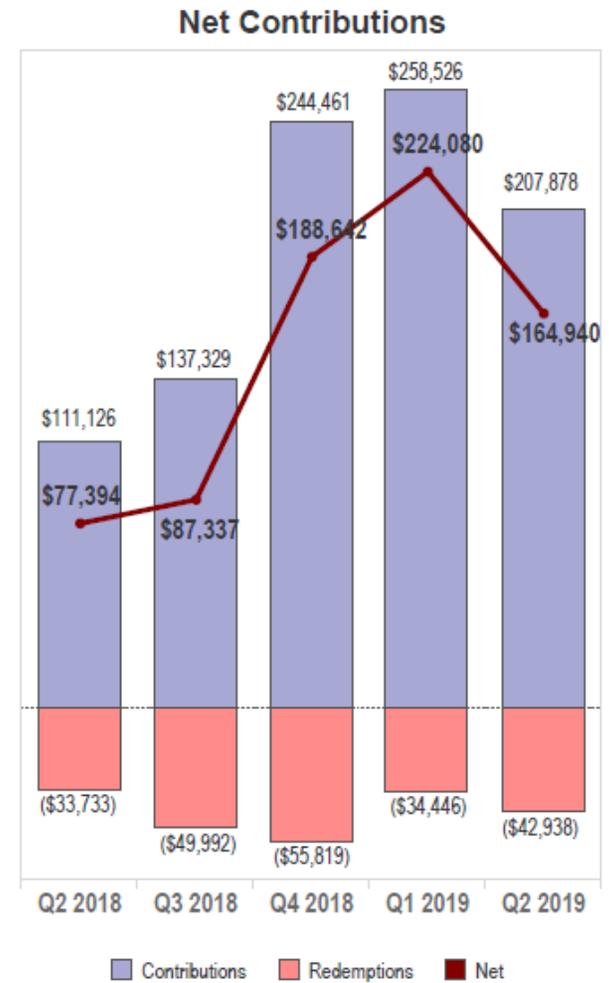


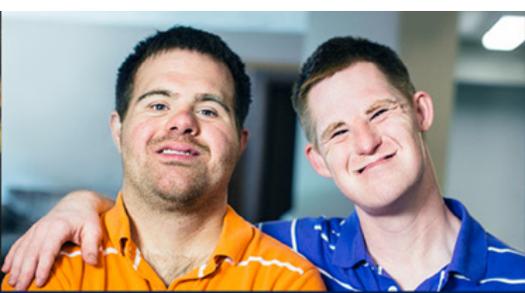
## Contributions and Redemptions

Contributions	
QTD	YTD
\$207,878	\$466,403

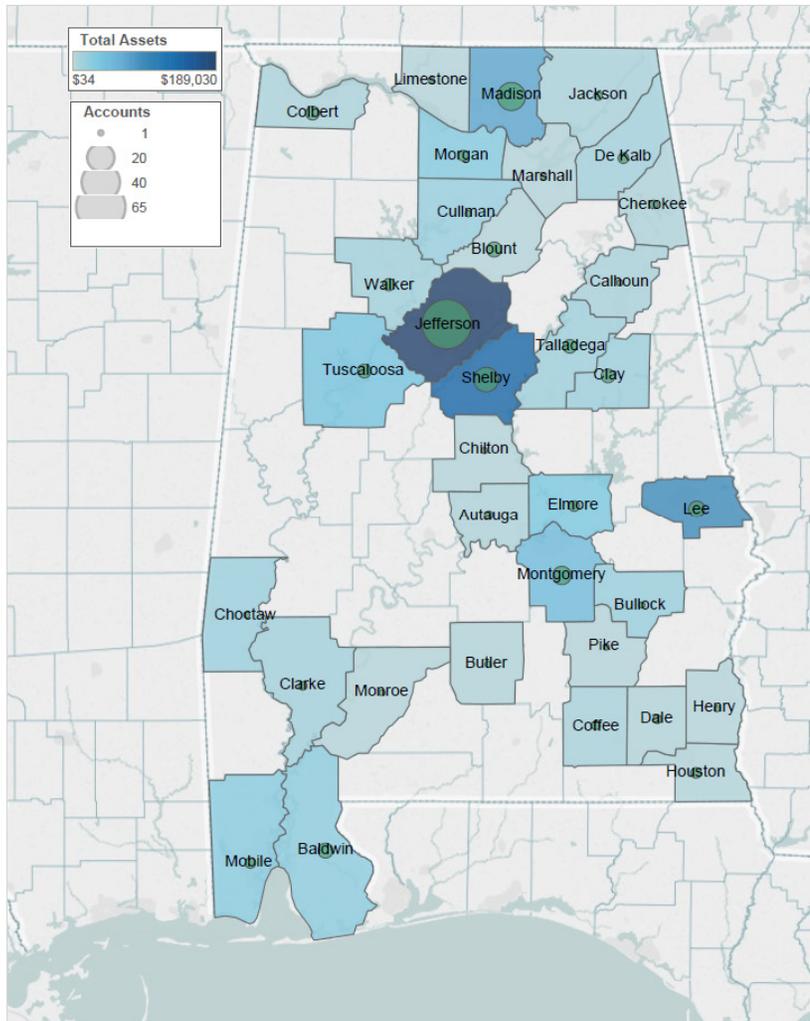
Redemptions	
QTD	YTD
(\$42,938)	(\$77,384)

Net Contributions	
QTD	YTD
\$164,940	\$389,020





## Account Ownership by Alabama Counties



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

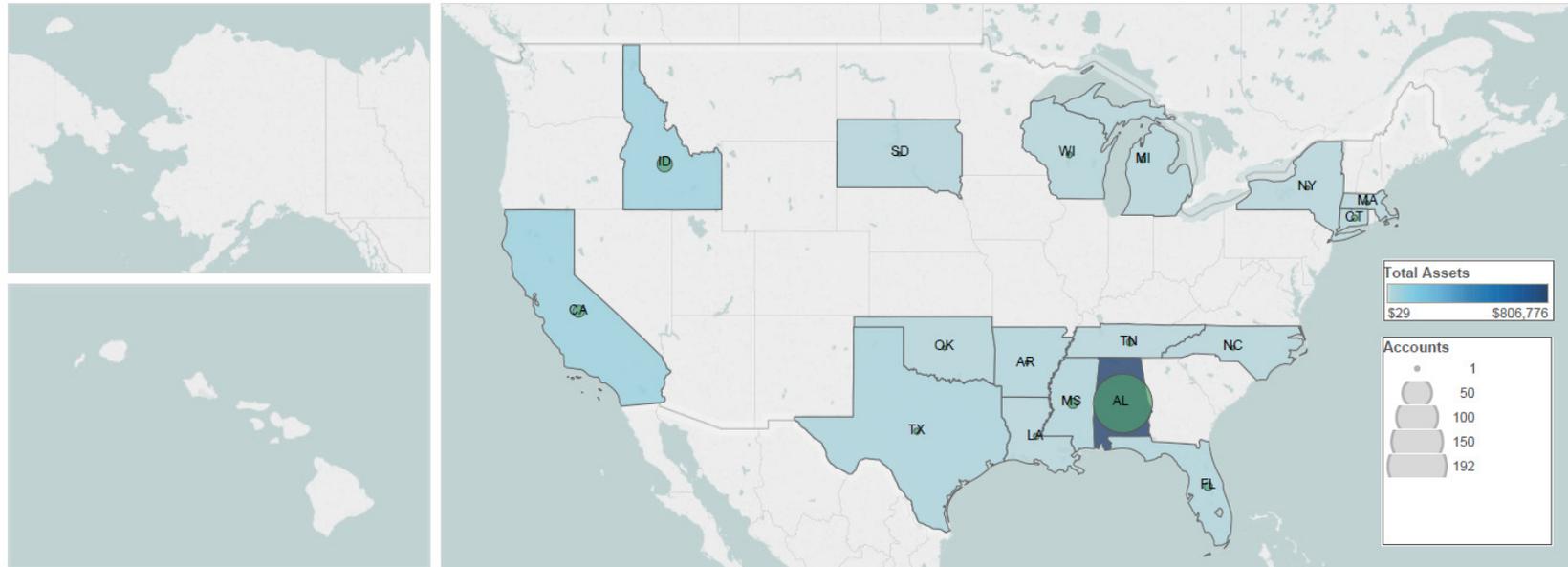
Jefferson	\$189,030	23%
Shelby	\$139,787	17%
Lee	\$90,932	11%
Madison	\$69,526	9%
Montgomery	\$44,607	6%
Tuscaloosa	\$36,038	4%
Elmore	\$30,282	4%
Morgan	\$25,584	3%
Mobile	\$23,977	3%
Baldwin	\$21,653	3%

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

Jefferson	42	27%
Madison	21	13%
Shelby	14	9%
Montgomery	9	6%
Lee	7	4%
Baldwin	6	4%
Colbert	5	3%
Talladega	5	3%
Clay	4	3%
Tuscaloosa	4	3%



## Account Ownership All States

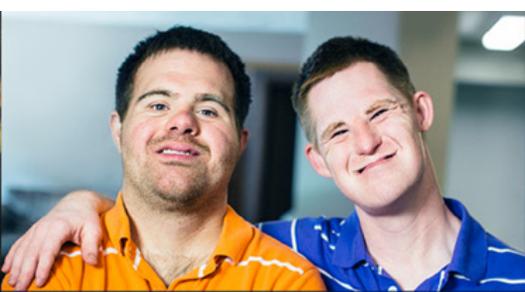


**Top 10 States by Assets with % of Total**  
(by account owner's permanent address)

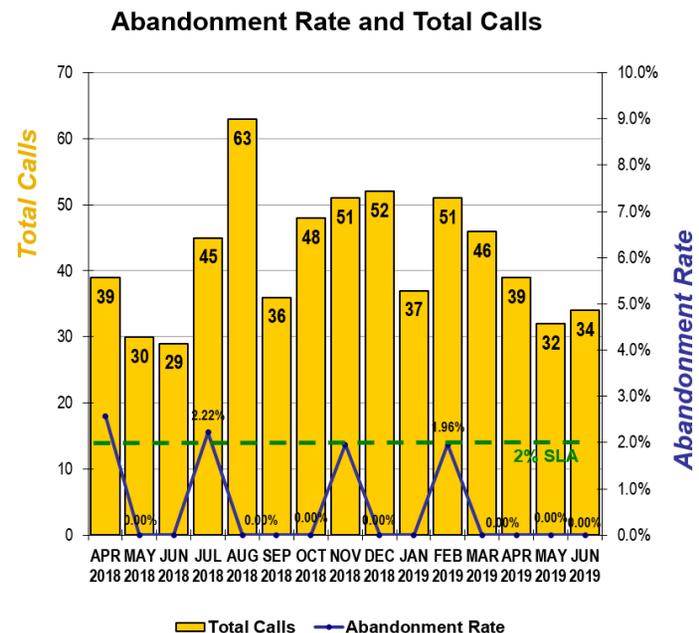
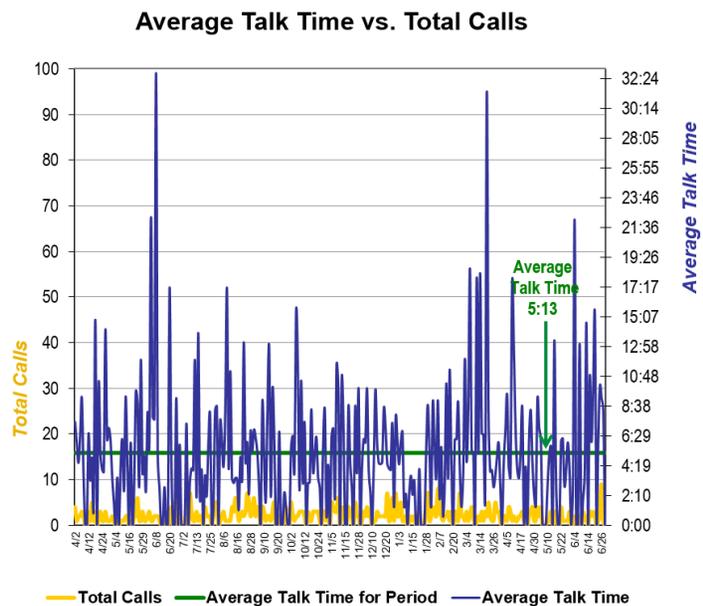
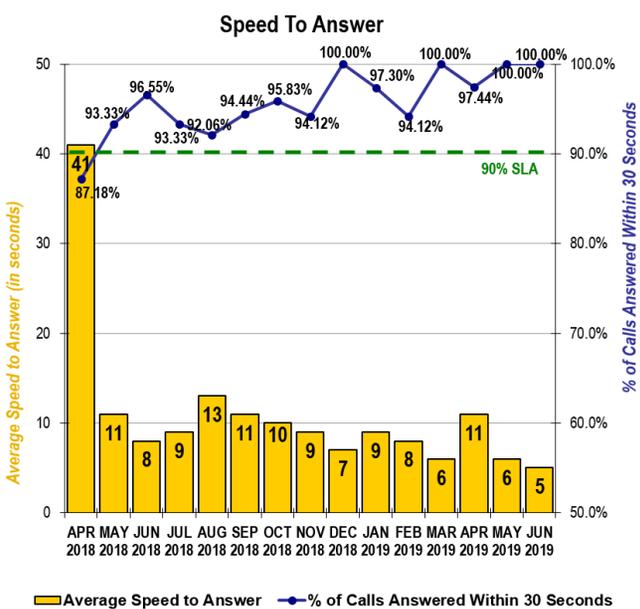
AL	\$806,776	77%
CA	\$66,640	6%
ID	\$60,615	6%
TX	\$26,777	3%
FL	\$16,728	2%
MS	\$14,738	1%
AR	\$13,652	1%
SD	\$11,820	1%
CT	\$9,419	1%
OK	\$8,498	1%

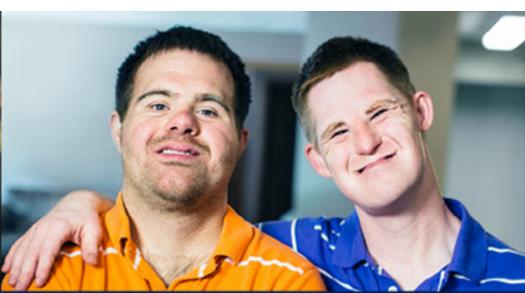
**Top 10 States by Accounts with % of Total**  
(by account owner's permanent address)

AL	157	78%
ID	13	6%
CA	8	4%
MS	5	2%
FL	4	2%
CT	2	1%
LA	2	1%
MI	2	1%
TX	2	1%
AR	1	0%



# Customer Servicing





## Quarterly Newsletter and Email

**ENable**  
SAVINGS PLAN  
ALABAMA

Summer 2019

### Possibilities



#### Celebrating the Anniversary of the Americans with Disabilities Act

Each summer, Fourth of July festivities are an opportunity to reunite with friends and family and celebrate independence. At Enable Alabama, we're also celebrating the 29th anniversary of the Americans with Disabilities Act (ADA) for the same reason.

Signed into law July 26, 1990, the ADA prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools and transportation. This legislation guarantees equal opportunities and protections for the disability community, a civil rights triumph that has resulted in a more open dialogue surrounding the importance of disability inclusion.

At Enable Alabama, we work every day to further this conversation—advocating for equality, inclusion and an enhanced quality of life—and are dedicated to fostering independence through strong and reliable financial planning. As we look back proudly on how far we have come, we are more eager than ever to drive progress for the future and provide opportunities to achieve financial independence to our Account Owners.



#### Tips: Smart Summer Savings

To help you coast through the rest of summer, we're sharing our top summer savings strategies:

- **Take advantage of discounts:** Looking to plan an exciting day trip or activity? Reduced admission is available to many zoos, theme parks, aquariums, monuments, and national parks. Explore discounted summer activity options online, and don't forget to reach out to your local disability community for guidance.
- **Be environmental:** During summer, electric bills tend to spike. To help

#### 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 reach out to Enable Outreach Specialist Diane Stewart at [dstewart@fnni.com](mailto:dstewart@fnni.com) or 402-602-3596.

**Get Social: Follow and Like @EnableSavingsPlanAlabama on Facebook**

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

**ENable**  
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Time for popsicles, watermelon and cooling off with the sprinklers! With the dog days of summer comes your latest edition of the Enable Alabama newsletter, *Possibilities*.

See what's happening in this issue, including:

- Celebrating the Anniversary of the Americans with Disabilities Act
- Smart Summer Savings Tips
- Disability Pride Spotlight
- A Message from the Alabama State Treasurer

Thanks again for your continued support of the Enable Alabama Savings Plan!

[View Newsletter](#)



## Facebook – Local Alabama Events

Enable Savings Plan Alabama  
@EnableSavingsPlanAlabama

- Home
- Posts
- Photos
- Shop
- Community
- Videos
- Events

Like Follow Share ...

**Enable Savings Plan Alabama**  
July 19 at 10:00 AM · 🌐

Looking for an outdoor adventure? Check out this list of the best local accessible parks and trails. [Bham Now - the modern, mobile Birmingham](#)

BHAMNOW.COM  
**18 wheelchair accessible parks and trails in and around Birmingham | Bham Now**

**Enable Savings Plan Alabama**  
July 15 at 10:00 AM · 🌐

Recently, children with disabilities from local schools got to spend a fun day fishing thanks to Plant Gaston members of the Alabama Power Service Organization. Read more about their day from [Alabama NewsCenter](#).

ALABAMANWSCENTER.COM  
**Plant Gaston APSO members cheer special-needs children with fishing days - Alabama NewsCenter**



## Blog Posts



ABLE ACT

BASICS

INVESTMENTS

RESOURCES

ENROLL

### Q&A with Easterseals Alabama

May 14, 2019

Authors: Lynne Stokley, CEO, Easterseals Alabama and Debbie Lynn, Executive Director, Easterseals Central Alabama

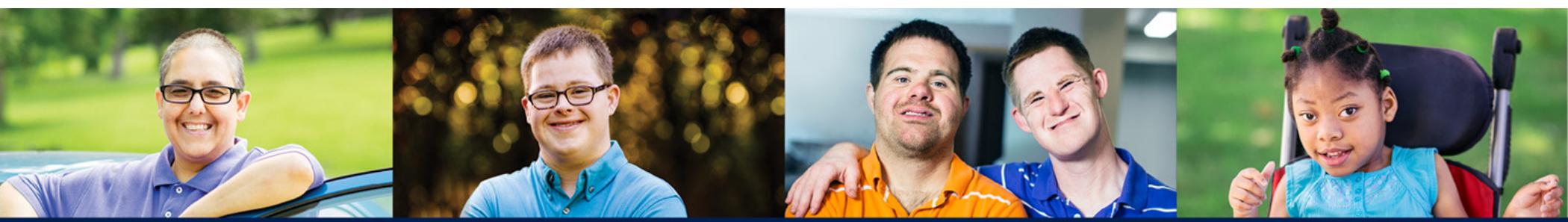
We spoke to [Easterseals Alabama](#)—an organization that serves children and adults with disabilities and special needs in Alabama—to learn more about the range of opportunities they offer to individuals across the state. Read on to learn more about what Lynne Stokley (CEO, Easterseals Alabama) and Debbie Lynn (Executive Director, Easterseals Central Alabama) have to say about their stellar organization.

#### What is Easterseals' mission?

*Lynne Stokley*

Easterseals' mission is to assist adults and children, with disabilities or other barriers, and their families to live, work and play in their communities.





## Outreach

### April

- Presentation to NAMI ( National Alliance on Mental Illness) on April 15 in Mobile
- Presentation and tour of SOMI ( Survivor of Mental Illness) on April 16<sup>th</sup> in Mobile
- Dennis Campbell, Associate Professor of University of Southern Alabama, Passage USA, facilitated a meeting in Mobile on April 16<sup>th</sup>
- Presented at the Alabama Department of Rehab, “Blind and Deaf Conference”, which was held in Gulf Shores April 17-19

### May

- Easter Seals of Central Alabama , River Region Disability Expo on May 2<sup>nd</sup>, staffed by Anita
- Presentation to the Alabama Division of Developmental Disabilities on May 7<sup>th</sup> by Anita
- Webinar with a focus on ABLE to Work on May 30<sup>th</sup>
- School’s Out Bash staffed by Anita on May 31st

### June

- Brooks Greene, Arc of Central Alabama, received guidance on enrollment documentation, resulting in 32 new accounts for the Enable Savings Plan of Alabama
- Emily Demouey , Volunteers of America, received training and guidance on proper documentation for enrollment



## In Progress

- Alabama disABILITY Conference in Birmingham September 9-12. Speaker during the General Session and Breakfast Sponsor
- Video Blog Series will offer tips, news and education beginning in September
- New Account Referral Bonus Program begins October 1st

# Disclosures

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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.

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