



Enable Savings Plan Alabama

Rachel Biar, Assistant State Treasurer, State of Nebraska

Stephen C. Wade, Senior Vice President, Investment Service, First National Bank of Omaha

February 17, 2021

ENableSM
SAVINGS PLAN
ALABAMA



Agenda

Key Program Statistics (as of 12/31/2020)

Customer Servicing (as of 12/31/2020)

Marketing

Outreach

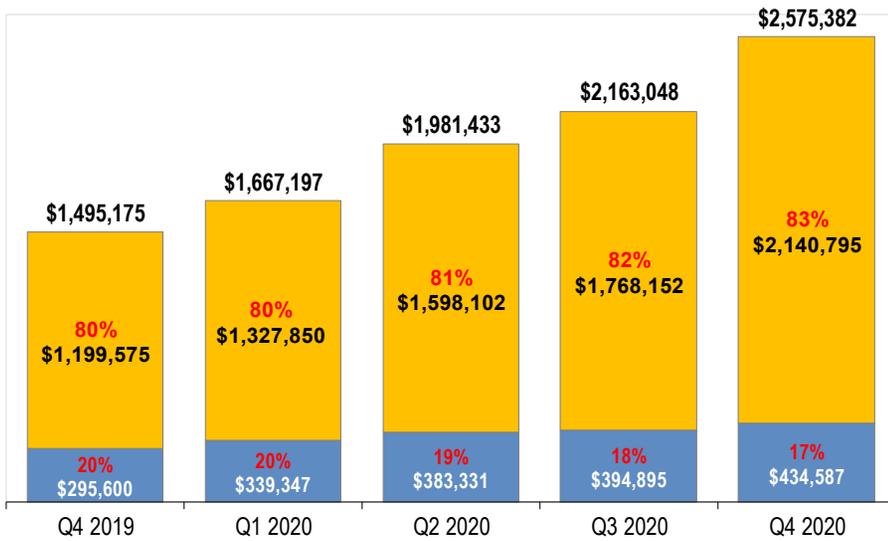
In Progress



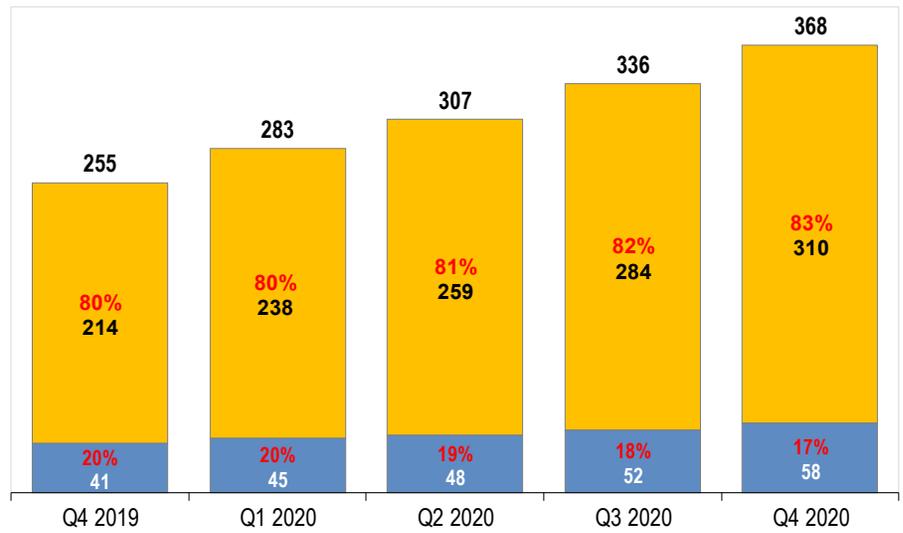
Assets and Accounts

Total Assets	Active	Funded	Average	New Accounts		Closed Accounts	
	Accounts	Accounts	Account Size	QTD	YTD	QTD	YTD
\$2,575,382	381	368	\$6,998.32	34	97	10	31

Total Assets

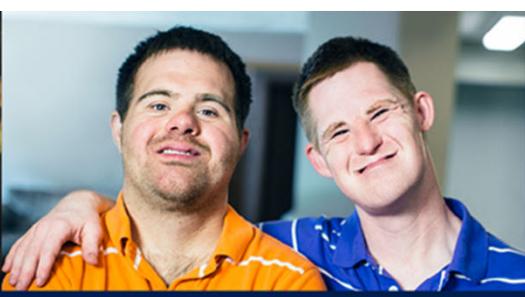


Total Funded Accounts



■ 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			
	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	Active Accounts	% of Total Accounts
Developmental disorders (including autism)	\$718,437	34%	82	25%	\$145,359	33%	23	39%	\$863,796	34%	105	28%
Intellectual disability	\$669,030	31%	145	45%	\$85,469	20%	8	14%	\$754,499	29%	153	40%
Congenital anomalies (including Down syndrome)	\$359,168	17%	35	11%	\$86,933	20%	10	17%	\$446,101	17%	45	12%
Psychiatric disorders	\$148,997	7%	19	6%	\$92,909	21%	8	14%	\$241,907	9%	27	7%
Other	\$171,239	8%	26	8%	\$2,994	1%	4	7%	\$174,233	7%	30	8%
Nervous disorders (including blindness and deafness)	\$73,924	3%	13	4%	\$20,923	5%	6	10%	\$94,847	4%	19	5%
Respiratory disorders	\$0	0%	2	1%	\$0	0%	0	0%	\$0	0%	2	1%
Grand Total	\$2,140,795	100%	322	100%	\$434,587	100%	59	100%	\$2,575,382	100%	381	100%

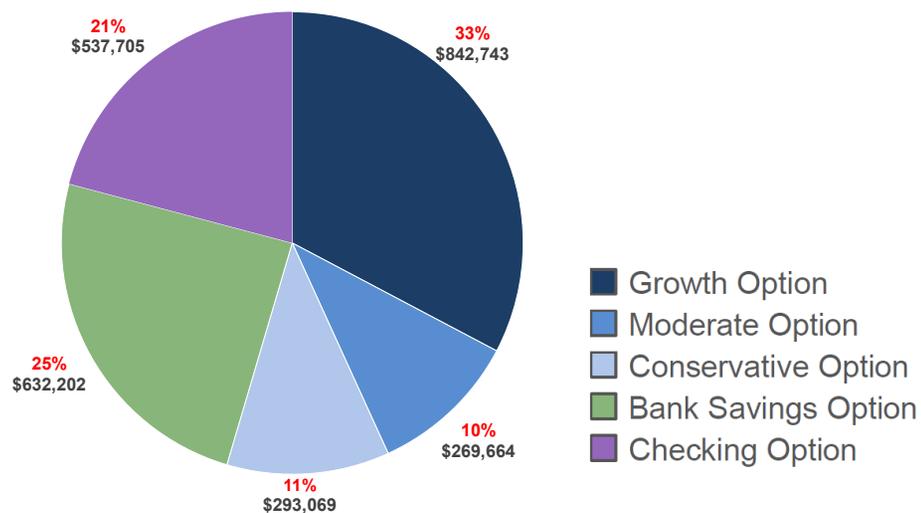
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Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Assets
Growth Option	85	\$770,217.76	20	\$72,525.10	105	\$842,742.86
Moderate Option	47	\$210,921.08	20	\$58,742.89	67	\$269,663.96
Conservative Option	37	\$241,323.25	20	\$51,745.85	57	\$293,069.09
Bank Savings Option	151	\$569,983.75	18	\$62,217.94	169	\$632,201.68
Checking Option	108	\$348,349.09	41	\$189,355.46	149	\$537,704.55
TOTAL ENABLE SAVINGS PLAN	428	\$2,140,794.92	119	\$434,587.23	547	\$2,575,382.15

* Accounts are the number of portfolios by investment option.





Investment Returns

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				Inception Date
	Quarter Ending 12/31/2020	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	12.29%	16.52%	16.52%	10.30%		12.10%	6/30/2016
	█ 12.32%	█ 15.99%	█ 15.99%	█ 10.45%			
Moderate Option <i>Enable Benchmark Moderate Option</i>	9.29%	14.36%	14.36%	8.99%		9.90%	6/30/2016
	█ 9.26%	█ 13.48%	█ 13.48%	█ 8.96%			
Conservative Option <i>Enable Benchmark Conservative Option</i>	4.92%	9.51%	9.51%	6.17%		6.02%	6/30/2016
	█ 4.87%	█ 8.94%	█ 8.94%	█ 6.22%			
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.00%	0.39%	0.39%	0.79%		0.68%	6/30/2016
	█ 0.02%	█ 0.58%	█ 0.58%	█ 1.56%			
Checking Option <i>NA</i>	0.00%	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.



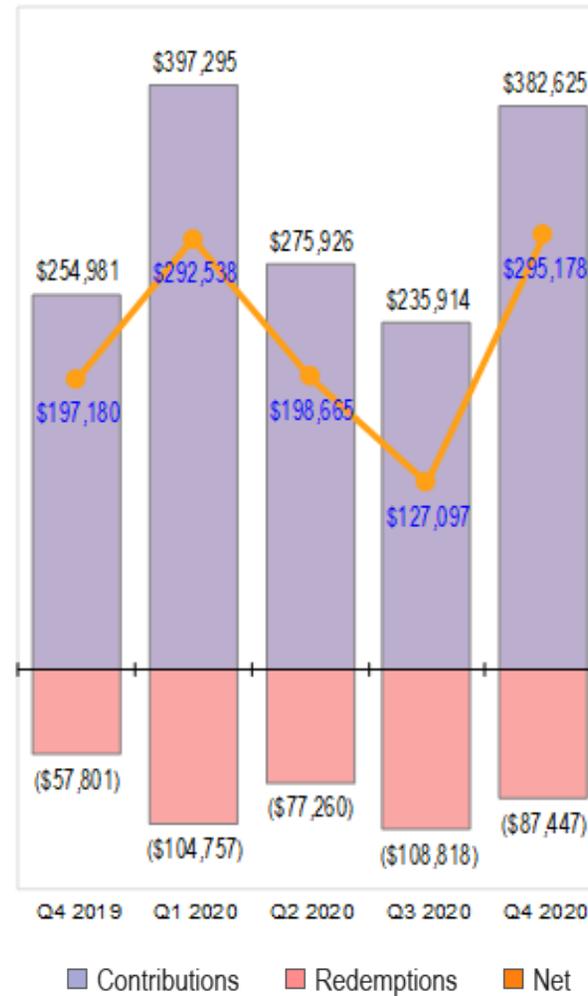
Contributions and Redemptions

Contributions	
QTD	YTD
\$382,625	\$894,465

Redemptions	
QTD	YTD
(\$87,447)	(\$273,526)

Net Contributions	
QTD	YTD
\$295,178	\$620,940

Net Contributions





Account Ownership by Alabama Counties

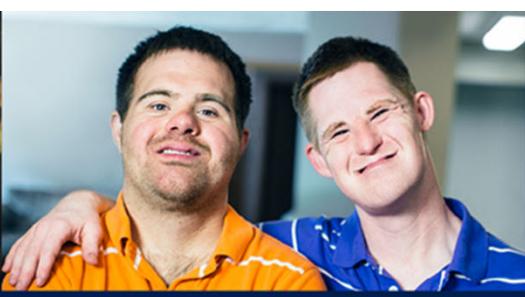
	Assets	% of Total	Rank	Accounts	% of Total	Rank
AUTAUGA	\$5,145	0.2%	27	2	0.6%	22
BALDWIN	\$56,593	2.6%	9	8	2.5%	8
BARBOUR	-	-	-	-	-	-
BIBB	-	-	-	-	-	-
BLOUNT	\$22,298	1.0%	15	10	3.1%	6
BULLOCK	\$3,171	0.1%	30	2	0.6%	22
BUTLER	\$3,070	0.1%	33	1	0.3%	30
CALHOUN	\$7,046	0.3%	26	3	0.9%	16
CHAMBERS	-	-	-	-	-	-
CHEROKEE	\$1,978	0.1%	36	2	0.6%	22
CHILTON	\$4,612	0.2%	28	2	0.6%	22
CHOCTAW	\$14,125	0.7%	20	1	0.3%	30
CLARKE	\$9,127	0.4%	25	2	0.6%	22
CLAY	\$38,061	1.8%	11	5	1.6%	14
CLEBURNE	-	-	-	-	-	-
COFFEE	\$15,649	0.7%	18	3	0.9%	16
COLBERT	\$18,674	0.9%	16	7	2.2%	9
CONECUH	\$14,951	0.7%	19	1	0.3%	30
COOSA	-	-	-	-	-	-
COVINGTON	-	-	-	-	-	-
CRENSHAW	-	-	-	-	-	-
CULLMAN	\$25,813	1.2%	14	2	0.6%	22
DALE	\$2,304	0.1%	35	1	0.3%	30

	Assets	% of Total	Rank	Accounts	% of Total	Rank
CALLAS	-	-	-	-	-	-
DE KALB	\$16,549	0.8%	17	3	0.9%	16
ELMORE	\$69,903	3.3%	8	7	2.2%	9
ESCAMBIA	-	-	-	-	-	-
ETOWAH	-	-	-	-	-	-
FAYETTE	-	-	-	-	-	-
FRANKLIN	-	-	-	-	-	-
GENEVA	-	-	-	-	-	-
GREENE	-	-	-	-	-	-
HALE	-	-	-	-	-	-
HENRY	\$6	0.0%	38	1	0.3%	30
HOUSTON	\$13,606	0.6%	21	5	1.6%	14
JACKSON	\$9,588	0.4%	24	2	0.6%	22
JEFFERSON	\$535,680	25.0%	1	95	29.5%	1
LAMAR	\$3,558	0.2%	29	1	0.3%	30
LAUDERDALE	\$35,872	1.7%	12	3	0.9%	16
LAWRENCE	-	-	-	-	-	-
LEE	\$243,318	11.4%	3	9	2.8%	7
LIMESTONE	\$3,145	0.1%	32	3	0.9%	16
LOWNDES	-	-	-	-	-	-
MACON	-	-	-	1	0.3%	30
MADISON	\$217,125	10.1%	4	39	12.1%	2
MARENGO	\$10,505	0.5%	23	1	0.3%	30

	Assets	% of Total	Rank	Accounts	% of Total	Rank
MARION	-	-	-	-	-	-
MARSHALL	\$1,191	0.1%	37	2	0.6%	22
MOBILE	\$80,601	3.8%	7	11	3.4%	5
MONROE	\$2,654	0.1%	34	1	0.3%	30
MONTGOMERY	\$168,621	7.9%	5	29	9.0%	4
MORGAN	\$85,572	4.0%	6	7	2.2%	9
PERRY	-	-	-	-	-	-
PICKENS	-	-	-	-	-	-
PIKE	\$3	0.0%	39	1	0.3%	30
SHELBY	\$314,002	14.7%	2	31	9.6%	3
RANDOLPH	-	-	-	-	-	-
RUSSELL	-	-	-	-	-	-
SHELBY	\$314,002	14.7%	2	31	9.6%	3
ST. CLAIR	-	-	-	-	-	-
SUMTER	-	-	-	-	-	-
TALLADEGA	\$39,197	1.8%	10	7	2.2%	9
TALLAPOOSA	-	-	-	-	-	-
TUSCALOOSA	\$32,350	1.5%	13	7	2.2%	9
WALKER	\$11,972	0.6%	22	3	0.9%	16
WASHINGTON	\$3,160	0.1%	31	1	0.3%	30
WILCOX	-	-	-	-	-	-
WINSTON	-	-	-	-	-	-
TOTAL	\$2,454,797	114.7%		353	109.6%	

Top 10 Assets

Top 10 Accounts



Account Ownership All States

	Assets	% of Total	Rank	Accounts	% of Total	Rank
AL	\$2,140,795	83.6%	1	322	85.2%	1
AK	-	-	-	-	-	-
AR	\$22,347	0.9%	8	1	0.3%	12
AZ	-	-	-	-	-	-
CA	\$99,223	3.9%	3	9	2.4%	3
CO	-	-	-	-	-	-
CT	\$38,471	1.5%	4	3	0.8%	7
DC	-	-	-	-	-	-
DE	-	-	-	-	-	-
FL	\$18,633	0.7%	10	5	1.3%	4
GA	\$4,620	0.2%	13	1	0.3%	12
HI	-	-	-	-	-	-
IA	-	-	-	-	-	-
ID	\$102,863	4.0%	2	13	3.4%	2
IL	-	-	-	-	-	-
IN	-	-	-	-	-	-
KS	-	-	-	-	-	-
KY	\$1,939	0.1%	16	1	0.3%	12
LA	\$728	0.0%	19	1	0.3%	12
MA	-	-	-	1	0.3%	12
MD	-	-	-	-	-	-
ME	-	-	-	-	-	-
MI	\$2,875	0.1%	14	2	0.5%	9
MN	-	-	-	-	-	-
MO	\$2,044	0.1%	15	1	0.3%	12
MS	\$26,923	1.1%	6	4	1.1%	5

Top 10 Assets

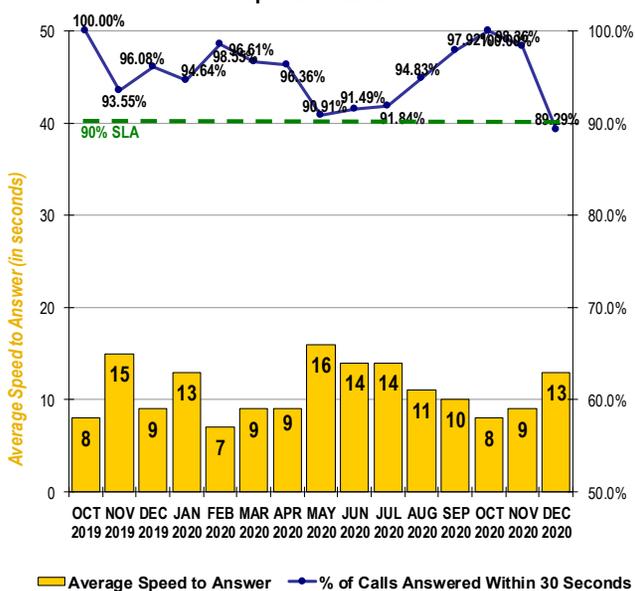
	Assets	% of Total	Rank	Accounts	% of Total	Rank
MT	-	-	-	-	-	-
NC	\$13,995	0.5%	11	2	0.5%	9
ND	\$1,200	0.0%	17	1	0.3%	12
NE	-	-	-	-	-	-
NH	-	-	-	-	-	-
NJ	-	-	-	-	-	-
NM	-	-	-	-	-	-
NV	-	-	-	-	-	-
NY	\$993	0.0%	18	1	0.3%	12
OH	-	-	-	-	-	-
OK	\$8,543	0.3%	12	1	0.3%	12
OR	-	-	-	-	-	-
PA	-	-	-	-	-	-
RI	-	-	-	-	-	-
SC	-	-	-	-	-	-
SD	\$20,287	0.8%	9	3	0.8%	7
TN	\$22,847	0.9%	7	2	0.5%	9
TX	\$32,011	1.2%	5	4	1.1%	5
UT	-	-	-	-	-	-
VA	-	-	-	-	-	-
VT	-	-	-	-	-	-
WA	-	-	-	-	-	-
WI	-	-	-	-	-	-
WV	-	-	-	-	-	-
WY	-	-	-	-	-	-
TOTAL	\$2,561,336	100.0%		378	100.0%	

Top 10 Accounts

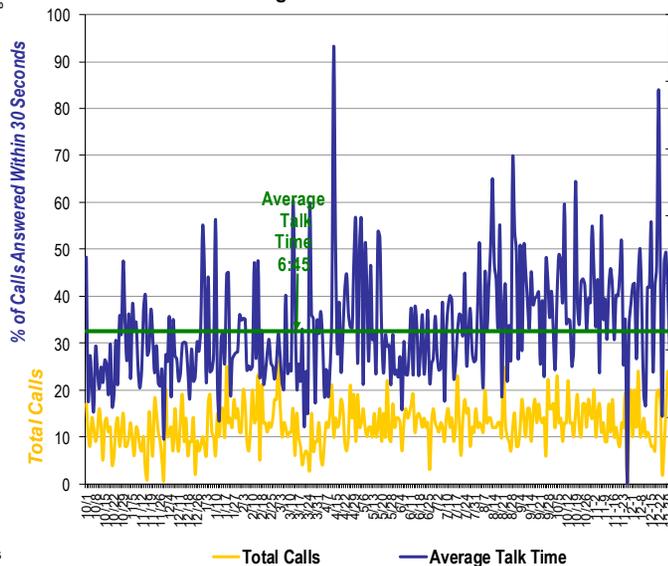


Customer Servicing

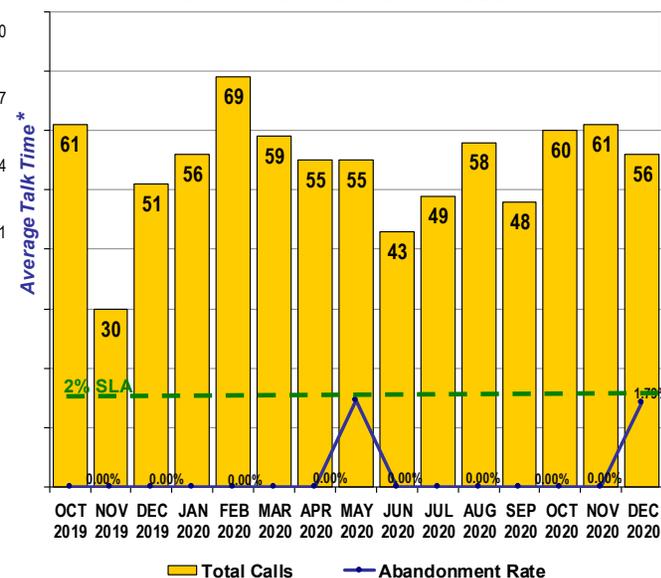
Speed To Answer



Average Talk Time vs. Total Calls



Abandonment Rate and Total Calls





Quarterly Newsletter



Winter 2020

Possibilities

New Year, New Ways to Save

The New Year is an opportunity to take stock of financial goals and re-commit to one's savings journey. To give your finances a 2021 refresh, consider these simple tactics:

Set Attainable Goals: When creating your 2021 budget, set a particular financial goal to help motivate and keep your savings efforts on track. With this goal in mind, you can anticipate the feeling of accomplishment when you reach it, and fine tune the tactics needed to get there.

Do Your Research: Knowledge empowers financial decisions. Read up on what your Enable Alabama savings can cover, as the list may be more expensive than you think. Many companies also offer discounts and free services for individuals with disabilities, so before making any purchases check to see if you are eligible for extra savings.

Automate Your Savings: If you do not already have automatic contributions set up, now is the time! The Automatic Investment Plan (AIP) allows Account Owners to schedule recurring contributions to their Enable Alabama account, setting the stage for a hands-off yet consistent approach to savings.

Ways to Use Your Enable Alabama Account This Winter

As you start your winter planning, keep in mind that many of your seasonal expenses may be considered a Qualified Disability Expense (QDE). Consider putting your Enable Alabama funds towards the various approved uses:

- Transportation Expenses:** Accessible parking spot expenses, and modifications for vehicles are some of the approved qualified expenses for your Enable Alabama savings. If you need accessible travel capabilities, research local resources available to optimize your experience.
- Housing Expenses:** The winter months can often bring on additional expenses, including higher electricity and heating costs – basic living expenses that your Enable Alabama funds can cover. The list doesn't stop there as rent, property expenses and garbage services are also considered qualified expenses.
- Assistive Devices:** From wheelchairs to walkers, hearing aids to communication devices, there are many assistive devices that fall under the QDE category. Before purchasing, make sure to shop around for any holiday discounts on assistive items you may need.

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 Savings Director, Anita Kelley at anita.kelley@treasury.alabama.gov, 334-242-7515 or Enable Outreach Specialist Diane Stewart at dstewart@fnni.com, 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.

EnableAL.com

Why I Love Being an Advocate for the Disability Community

The disability community in Alabama has a strong network of passionate organizations and advocates. No exception is Doris Hill, Director of the Regional Autism Network (RAN) at Auburn University. Read on to learn about her organization's work.

What is RAN's mission? To serve those who have questions, concerns, or resources needs regarding themselves, a family member, friend, client, patient, or a student with diagnosed or suspected to have Autism Spectrum Disorder.

How does the RAN work to improve the lives of individuals with disabilities? We provide professional trainings, technical assistance, consultation, individual direct family assistance and public awareness programs. Each RAN is located at a university and is staffed by a professional with autism training. We share our resources and expertise with each other.

What is the most rewarding part of being involved with RAN? The most rewarding part is having a family member or professional thank you. Sometimes families get the diagnosis and don't know where to turn. We are there to help them with the journey from birth to adulthood.

How can people get involved? We have ongoing events that we share on our mailing list. Looking to get involved with our organization? If so, please email us at auran@auburn.edu.

Message from the Alabama State Treasurer

The New Year is a time of love, gratitude and togetherness. Communities are the backbone that enable us to pursue our dreams, exceed our goals and become our best selves. As we enter 2021, I encourage every Enable Alabama Account Owner to tap into the strength of their friends, family and support systems to help stay motivated to achieve their financial goals. Wishing you and yours good health and success in 2021 and beyond.

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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

The Nebraska Achieving a Better Life Experience Program Trust Issuer

Alabama Participating State

Nebraska State Treasurer Trustee

Nebraska Investment Council Investment Oversight

First National Capital Markets, Inc. Distributor, Member FINRA, SIPC

First National Capital Markets and First National Bank of Omaha are affiliates.

To learn more, visit EnableAL.com or call 866-833-7949

4Q2020EA





Facebook – Local Alabama Events



Enable Savings Plan Alabama

Posted by Mia Jo
Dec 4, 2020 · 🌐

[The World Games 2022 Birmingham](#) is making history with the addition of an adapted sport event! Learn more about this great win for disability inclusion m... See More



ALABAMANWSCENTER.COM

Birmingham World Games 2022 partnering with Lakeshore Foundation for adapted sports - Alabama Ne...



Alabama State Treasurer John McMillan

Oct 3, 2019 · 🌐

If you're at the Job Fair for People with Disabilities in Montgomery today, be sure to stop by the [Enable Savings Plan Alabama](#) booth for more deta... See More



👍❤️ You and 6 others

1 Share

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Blog Posts

[ABLE ACT](#)[BASICS](#)[INVESTMENTS](#)[RESOURCES](#)[ENROLL](#)

Down Syndrome Awareness Month: Great Resources to Utilize

October 13, 2020

Author: Anita Kelley, Enable Savings Plan Alabama Director

Happy Down Syndrome Awareness Month! This month serves as a global celebration of individuals with Down syndrome, and the positive impact they have on their families and communities.

In celebration of this awareness month, Enable Alabama has put together some tips to benefit our Account Owners with Down syndrome. Read on to learn more:





Outreach

October

- Dr. Doris Hill, Associate Professor at Auburn was awarded grant funding, as a result we will collaborate to offer education on Enable Alabama to the Hispanic disability population. The training will begin in February 2021
- Continue virtual reach to key influencers and advocates to offer educational sessions and materials
- Train the trainer by working with Medicaid Eligibility Specialist in Gadsden

November

- Ongoing virtual assistance with enrollment. Able to assist VOA Southeast with a work around resulting in over 10 new accounts
- Auburn Transition Fall Training Series, attended as participant

December

- Co-host webinar session for Alabama Parent Education Center with Anita Kelley
- Platinum Sponsor for Spirit Horse, Strides for Rides Event. Spirit Horse assists individuals with disabilities through interaction with the horses.



In Progress

- Co-host the first training session for the Hispanic Outreach Series on February 9th with Anita Kelley. This is an ongoing effort with Dr. Doris Hill
- Educational webinars for Full Life Ahead Foundation, facilitated by Judy Barclay
- Alabama Transition Conference virtual conference first quarter of 2021

Disclosures

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* Except the Bank Savings and Checking Investment Options

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