



Enable Savings Plan Alabama

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May 20, 2020

ENableSM
SAVINGS PLAN
ALABAMA



Agenda

Key Program Statistics (as of 3/31/2020)

Customer Servicing (as of 3/31/2020)

Marketing

Outreach

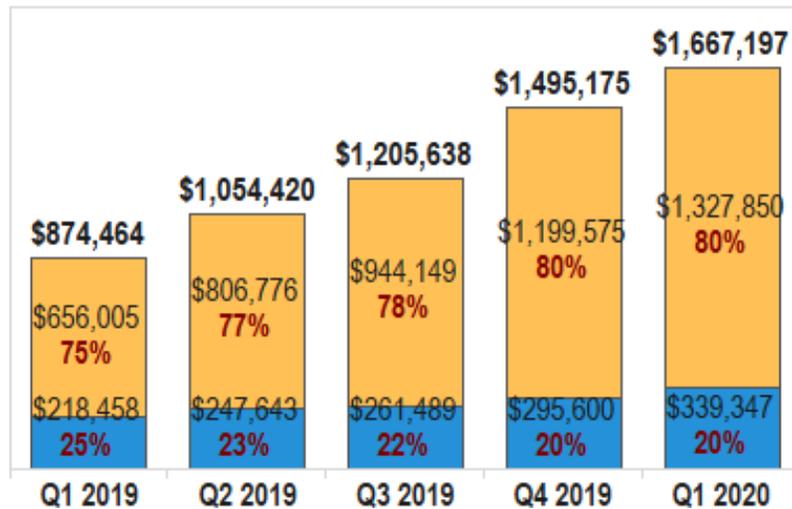
In Progress



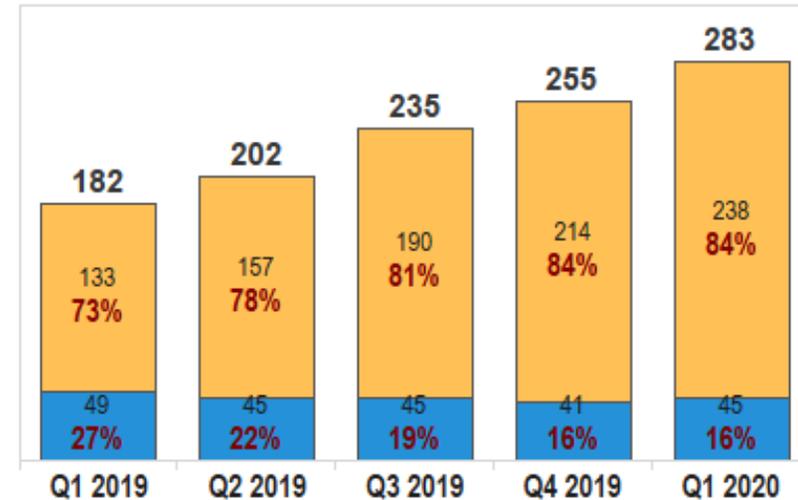
Assets and Accounts

Total Assets	Active Accounts	Funded Accounts	Average Account Size	New Accounts QTD	New Accounts YTD	Closed Accounts QTD	Closed Accounts YTD
\$1,667,197	307	283	\$5,891	50	50	9	9

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
Intellectual disability	121	46.5%	\$399,817	30.1%	7	14.9%	\$73,997	21.8%	128	41.7%	\$473,815	28.4%
Developmental disorders (including autism)	64	24.6%	\$429,174	32.3%	20	42.6%	\$118,826	35.0%	84	27.4%	\$548,000	32.9%
Congenital anomalies (including Down syndrome)	32	12.3%	\$213,226	16.1%	7	14.9%	\$45,168	13.3%	39	12.7%	\$258,394	15.5%
Psychiatric disorders	13	5.0%	\$93,722	7.1%	4	8.5%	\$84,305	24.8%	17	5.5%	\$178,027	10.7%
Nervous disorders (including blindness and deafness)	9	3.5%	\$59,918	4.5%	6	12.8%	\$14,537	4.3%	15	4.9%	\$74,456	4.5%
Respiratory disorders	1	0.4%							1	0.3%		
Other	20	7.7%	\$131,993	9.9%	3	6.4%	\$2,514	0.7%	23	7.5%	\$134,506	8.1%
Grand Total	260	100.0%	\$1,327,850	100.0%	47	100.0%	\$339,347	100.0%	307	100.0%	\$1,667,197	100.0%

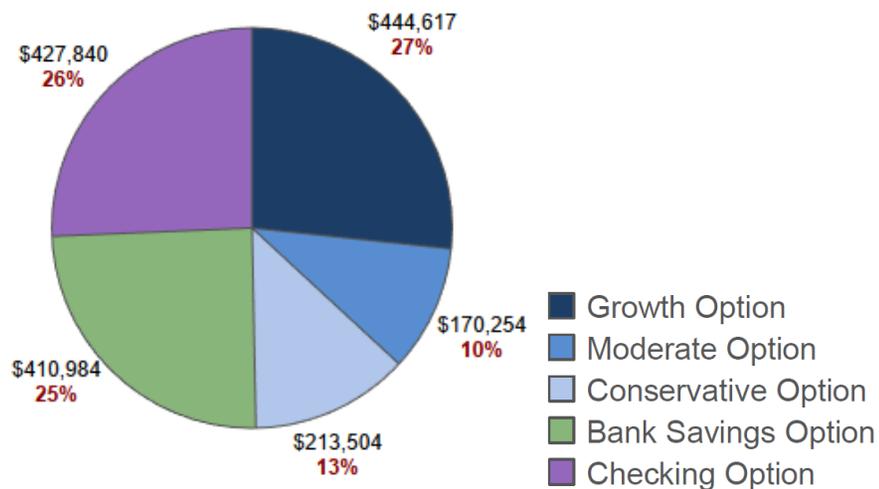
Active Accounts are all accounts with an "open" status; **Funded Accounts** are all accounts with an "open" status AND have assets.

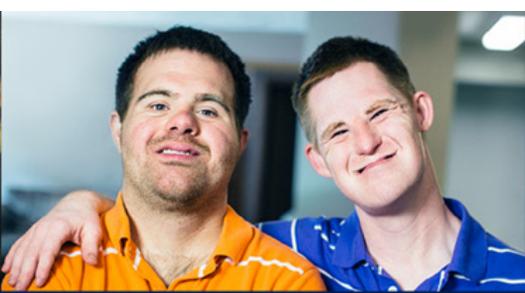


Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Assets
Growth Option	60	\$410,273.56	16	\$34,343.11	76	\$444,616.67
Moderate Option	38	\$132,892.19	16	\$37,361.70	54	\$170,253.89
Conservative Option	30	\$170,888.69	19	\$42,614.91	49	\$213,503.60
Bank Savings Option	115	\$360,146.16	17	\$50,837.57	132	\$410,983.73
Checking Option	89	\$253,649.71	32	\$174,189.81	121	\$427,839.52
TOTAL ENABLE ALABAMA SAVINGS PLAN	332	\$1,327,850.31	100	\$339,347.10	432	\$1,667,197.41

* 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 3/31/2020	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	-17.00% -17.00%	-17.00% -17.00%	-7.53% -7.17%	2.44% 2.88%		4.77%	6/30/2016
Moderate Option <i>Enable Benchmark Moderate Option</i>	-12.19% -12.38%	-12.19% -12.38%	-3.77% -3.63%	2.92% 3.22%		4.37%	6/30/2016
Conservative Option <i>Enable Benchmark Conservative Option</i>	-5.64% -5.80%	-5.64% -5.80%	0.27% 0.46%	2.70% 3.01%		3.09%	6/30/2016
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.29% 0.39%	0.29% 0.39%	1.28% 2.04%	0.89% 1.74%		0.79%	6/30/2016
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.

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.

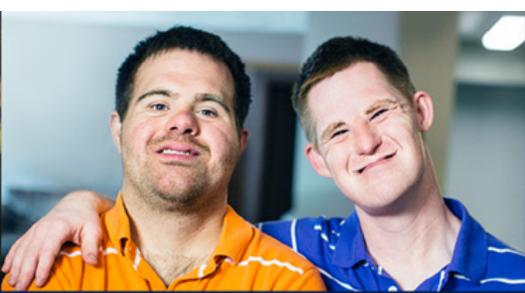
An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.EnableAL.com, which contains more information, should be read carefully before investing.

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.



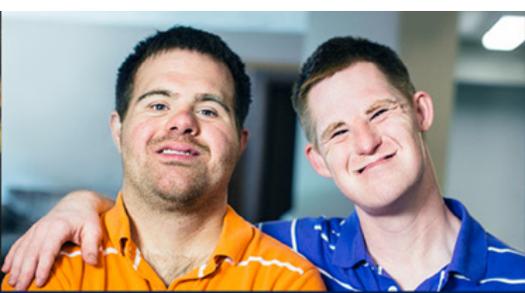
Contributions and Redemptions

Contributions	
QTD	YTD
\$397,295	\$397,295

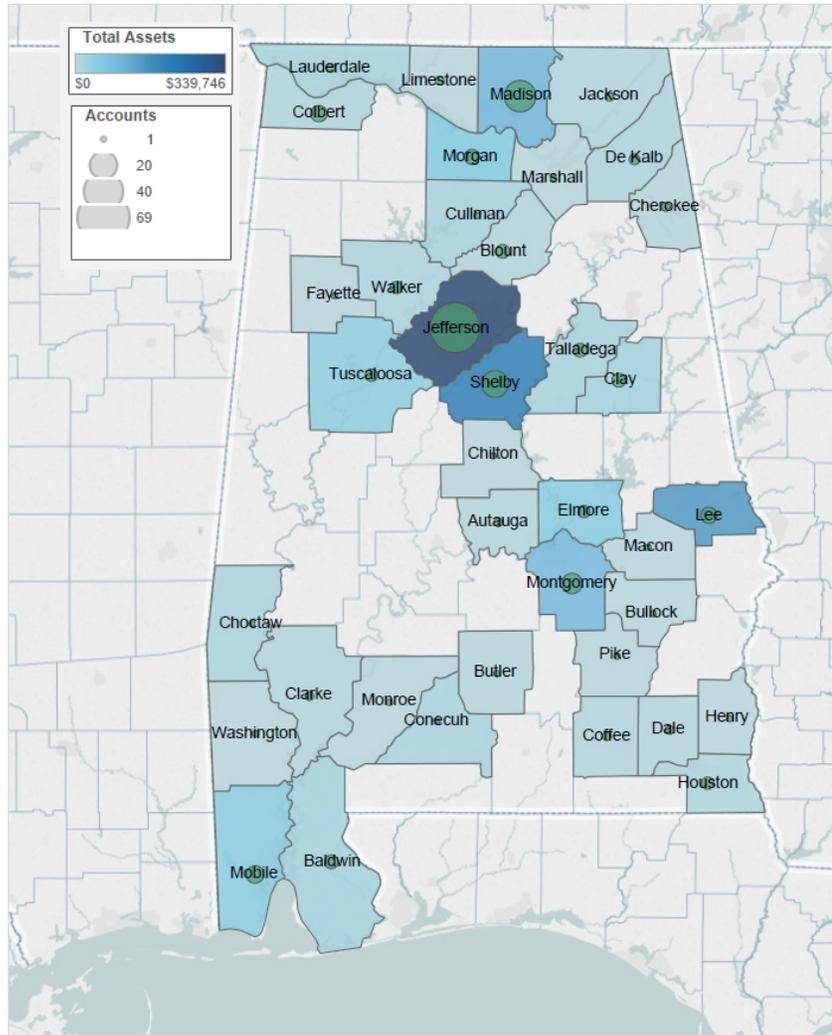
Redemptions	
QTD	YTD
(\$104,757)	(\$104,757)

Net Contributions	
QTD	YTD
\$292,538	\$292,538





Account Ownership by Alabama Counties



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

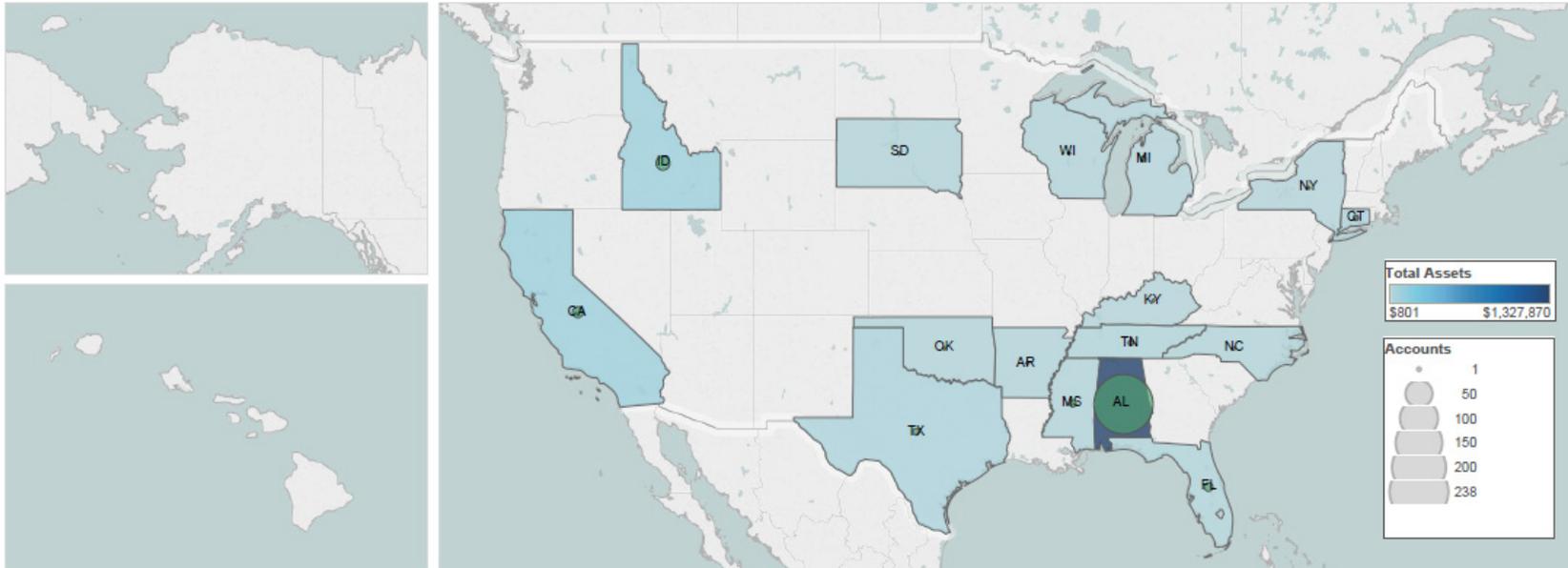
Jefferson	\$339,746	26%
Shelby	\$172,776	13%
Montgomery	\$164,988	12%
Lee	\$142,987	11%
Madison	\$96,384	7%
Morgan	\$67,586	5%
Mobile	\$49,341	4%
Elmore	\$44,951	3%
Tuscaloosa	\$36,243	3%
Clay	\$23,250	2%

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

Jefferson	69	29%
Madison	27	11%
Montgomery	24	10%
Shelby	22	9%
Mobile	9	4%
Colbert	7	3%
Lee	7	3%
Morgan	6	3%
Baldwin	5	2%
Blount	5	2%



Account Ownership All States

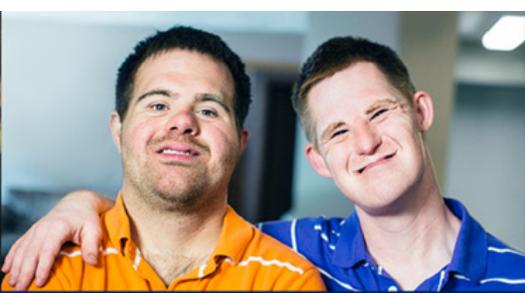


Top 10 States by Assets with % of Total
(by account owner's permanent address)

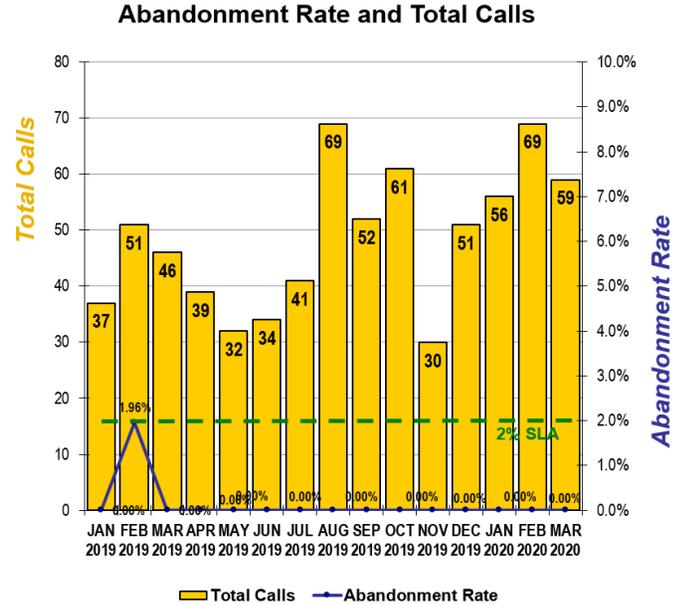
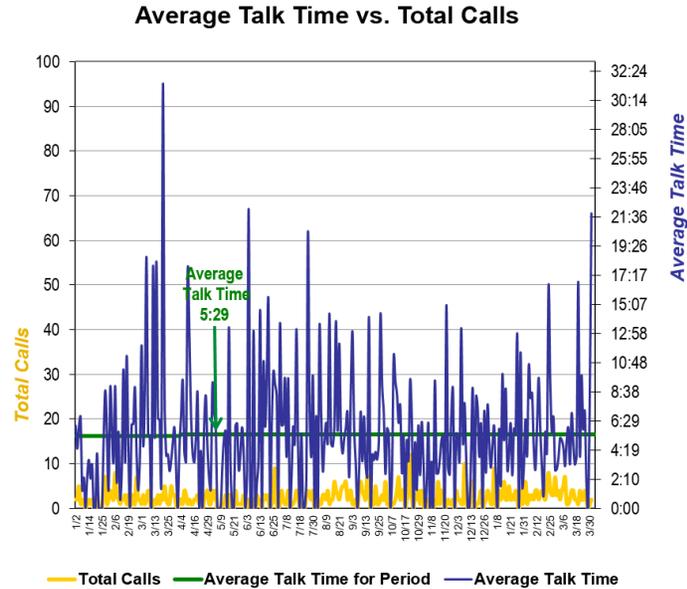
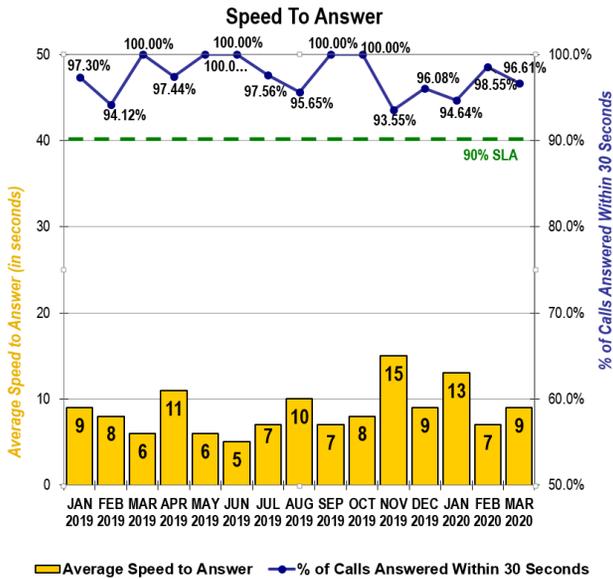
AL	\$1,327,870	80%
ID	\$91,390	5%
CA	\$88,532	5%
TX	\$32,222	2%
CT	\$20,534	1%
FL	\$19,113	1%
TN	\$16,796	1%
MS	\$16,190	1%
AR	\$13,661	1%
SD	\$11,690	1%

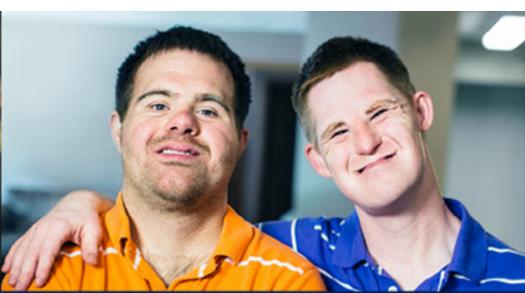
Top 10 States by Accounts with % of Total
(by account owner's permanent address)

AL	238	84%
ID	13	5%
CA	8	3%
FL	5	2%
MS	3	1%
TX	3	1%
CT	2	1%
MI	2	1%
TN	2	1%
AR	1	0%



Customer Servicing





Quarterly Newsletter and Email

Possibilities

ENable
SAVINGS PLAN
ALABAMA
Spring 2020

Ways to Use Your Enable Alabama Account

As you start your spring planning, keep in mind that many of your disability-related costs may be qualified Enable Savings Plan Alabama expenses, so consider saving for these in your Enable Alabama account. See below for a list of some of the expenses you may not have considered saving for in your Enable Alabama account:

Transportation

Transportation expenses can include the costs of accessible parking spots, wheelchair van services and accessible modifications for vehicles.

Housing

Housing expenses can include rent, property expenses and garbage removal services. Remember, if using Enable funds to cover these costs, they must be paid in full the same month as the distribution to avoid an impact on Supplemental Security Income (SSI).

Assistive Devices

Assistive devices can include wheelchairs, walkers, hearing aids, communication devices and more.

Tips: Small Strategies to Achieve Big Savings

Everyday saving does not have to be a big challenge. By implementing these small habits into your routine, you'll soon find new room in your budget for Enable Alabama contributions:

1. **Clean Your Closets:** There's nothing like a good spring cleaning! Declutter your home and donate or sell items you are no longer using.
2. **Unplug Appliances:** When plugged in, most small appliances may draw power even if they are not in use. Do a daily sweep and unplug any gadgets to maximize savings on your electricity bill.
3. **Make Use of Reusable Items:** Aside from eliminating plastic use,

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 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.

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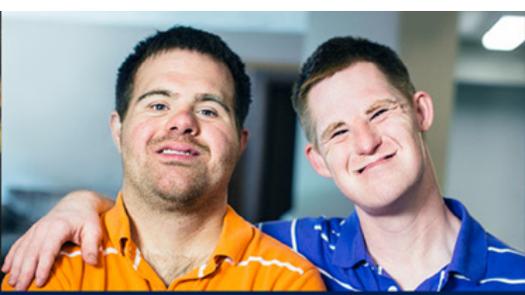
Will spring come in like a lion or out like a lamb? As the flowers start to bloom, take a minute to stop and take it all in. Also, take a moment to read the latest edition of *Possibilities*, your Enable Savings Alabama newsletter.

See what's happening in this issue, including:

- Ways to Use Your Enable Alabama Account
- Tips on Small Strategies to Achieve Big Savings
- Good News Corner
- A Message from the Alabama State Treasurer

Don't forget to check us out on [Facebook](#) for additional info and stories. We appreciate you and your support!

[View Newsletter](#)



Facebook – Local Alabama Events



Enable Savings Plan Alabama
@EnableSavingsPlanAlabama

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



Enable Savings Plan Alabama

April 22 at 10:00 AM · 🌐

Now that's a slam dunk! Congrats to Lindsay Davis, a basketball manager with Down syndrome who helped lead her Mountain Brook High School basketball team to victory. [WVTM 13](#)



[WVTM13.COM](#)

Mountain Brook manager with Down syndrome scores big in season finale



Enable Savings Plan Alabama

April 20 at 10:00 AM · 🌐

Great to see this group of fathers helping to provide support for each other. [#DadsOfTheYear Bham Now - Birmingham's modern media](#)



[BHAMNOW.COM](#)

Band of brothers: Birmingham's Dads of Kids with Special Needs group celebrates first year | Bham Now



Blog Posts



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Cerebral Palsy Awareness Month: Q&A with United Cerebral Palsy of Huntsville

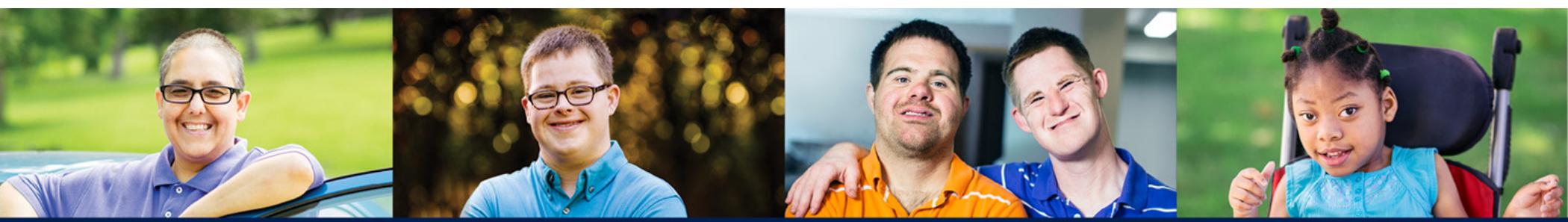
March 3, 2020

Author: Leslie Walker, Community Engagement Manager, UCP Huntsville

Enable Alabama is committed to enriching our community through financial resources and education. As part of this mission, we are happy to shine a light on the enormous amounts of good that other local organizations bring to our community.

This March begins International Cerebral Palsy Awareness Month. In recognition of March's International Cerebral Palsy Awareness Month, we spoke with Leslie Walker, the Community Engagement Manager for the United Cerebral Palsy (UCP) of Huntsville:





Outreach

January

- Anita conducted face-to-face meetings to assist with enrollment for The Arc of Montgomery. The project was very involved and time consuming, tracking the accounts from inception to funding. It resulted in 26 new accounts for Enable Alabama.
- ADRS (Alabama Department of Rehab Services) facilitated a WebEx on the Basics of Enable Alabama to 25 families.

February

- Anita presented and hosted a booth at the Transition Hot Topics Conference. This event is geared towards Teachers, Professionals, Parents and Students.
- The Enable Alabama three-year anniversary was celebrated with cake, balloons and a Facebook post.

March

- Presenter at the Alabama Transition Conference in Opelika. Record-breaking attendance was estimated over 700. This event is organized by the Auburn Transition Leadership Institute.
- Due to COVID-19, the outreach became virtual and communication with advocates was key. Featured a series of Facebook posts on reminders and tips during these challenging times.
- Marketing team effort provided COVID-19 updates on the website.



In Progress

- Ongoing communication with key influencers to offer support virtually
- Working with Down Syndrome of Alabama to offer a blog and other opportunities to promote the organization
- NAST projects such as the State of the States Survey for the NAST virtual conference.

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, 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