



Enable Savings Plan Alabama

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June 2019

ENableSM
SAVINGS PLAN
ALABAMA



Agenda

Key Program Statistics (as of 3/31/2019)

Customer Servicing (as of 3/31/2019)

Marketing

Outreach

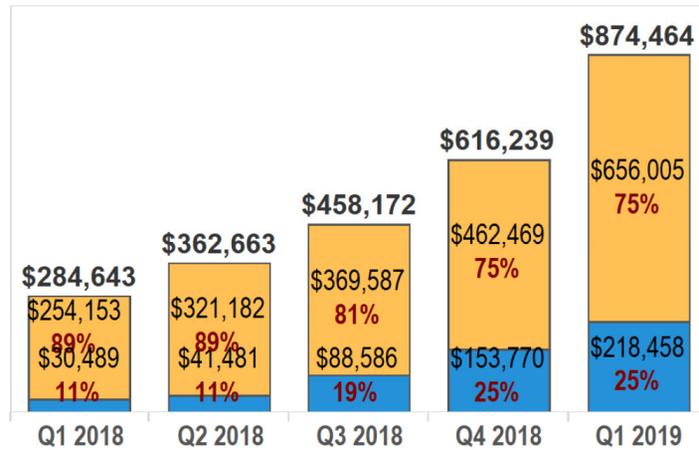
In Progress



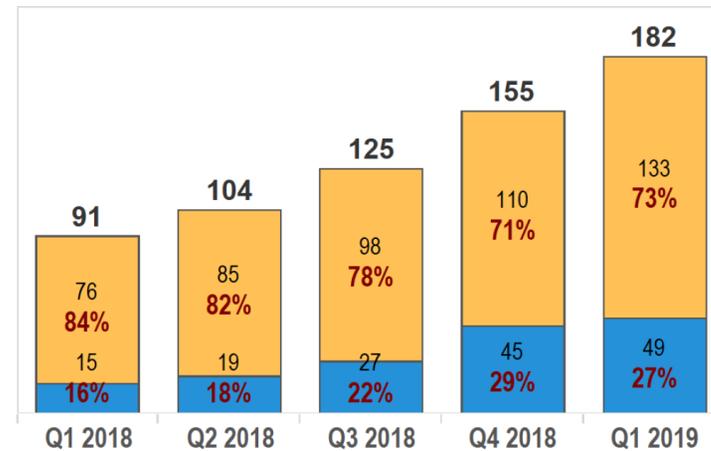
Assets and Accounts

Total Assets	Active Accounts	Funded Accounts	Average Account Size	New Accounts		Closed Accounts	
				QTD	YTD	QTD	YTD
\$874,464	191	182	\$4,805	24	34	7	7

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

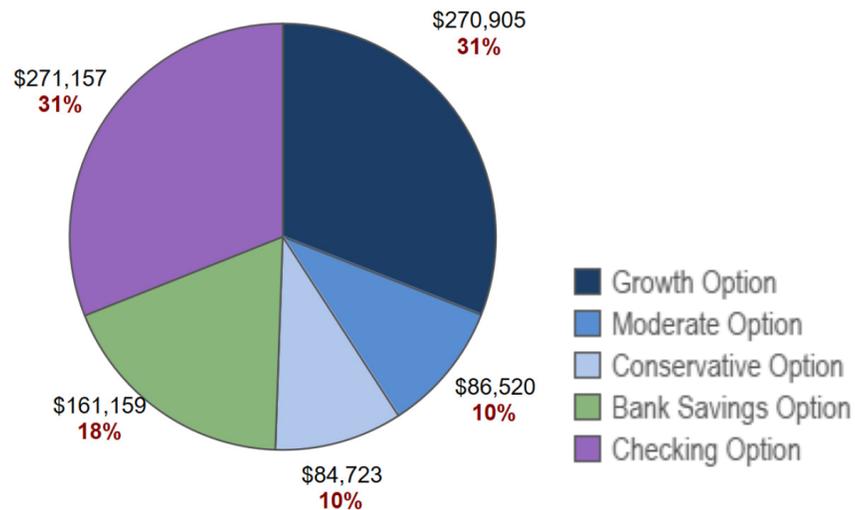
Account Owner Disability Type Code	In State				Out of State				Grand Total			
	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets
Developmental disorders (including autism)	44	31.2%	\$267,071	40.7%	21	42.0%	\$68,609	31.4%	65	34.0%	\$335,680	38.4%
Intellectual disability	50	35.5%	\$129,958	19.8%	7	14.0%	\$54,122	24.8%	57	29.8%	\$184,081	21.1%
Congenital anomalies (including Down syndrome)	21	14.9%	\$102,976	15.7%	6	12.0%	\$31,258	14.3%	27	14.1%	\$134,234	15.4%
Psychiatric disorders	9	6.4%	\$76,520	11.7%	6	12.0%	\$53,810	24.6%	15	7.9%	\$130,330	14.9%
Nervous disorders (including blindness and deafness)	6	4.3%	\$32,482	5.0%	6	12.0%	\$7,482	3.4%	12	6.3%	\$39,964	4.6%
Other	11	7.8%	\$46,998	7.2%	4	8.0%	\$3,177	1.5%	15	7.9%	\$50,175	5.7%
Grand Total	141	100.0%	\$656,005	100.0%	50	100.0%	\$218,458	100.0%	191	100.0%	\$874,464	100.0%

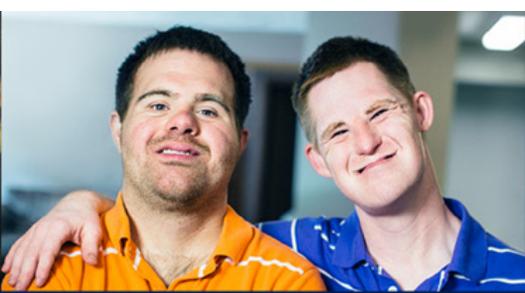


Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Assets
Growth Option	46	\$252,593.63	18	\$18,311.59	64	\$270,905.22
Moderate Option	22	\$61,298.17	16	\$25,221.88	38	\$86,520.05
Conservative Option	13	\$67,761.86	16	\$16,961.19	29	\$84,723.05
Bank Savings Option	56	\$124,859.77	18	\$36,298.99	74	\$161,158.76
Checking Option	46	\$149,491.99	38	\$121,664.68	84	\$271,156.67
TOTAL ENABLE ALABAMA SAVINGS PLAN	183	\$656,005.42	106	\$218,458.33	289	\$874,463.75

* 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 3/31/2019	Year To Date	1 year	3 year	5 year	Since Inception**	
Growth Option <i>Enable Benchmark Growth Option</i>	10.75%	10.75%	4.29%			9.64%	6/30/2016
	10.74%	10.74%	4.80%				
Moderate Option <i>Enable Benchmark Moderate Option</i>	8.64%	8.64%	4.27%			7.50%	6/30/2016
	8.49%	8.49%	4.59%				
Conservative Option <i>Enable Benchmark Conservative Option</i>	5.08%	5.08%	3.42%			4.14%	6/30/2016
	4.98%	4.98%	3.78%				
Bank Savings Option <i>FTSE 3-Month T-Bill</i>	0.30%	0.30%	0.89%			0.61%	6/30/2016
	0.60%	0.60%	2.11%				
Checking Option	0.00%	0.00%	0.00%			0.00%	1/26/2017
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.

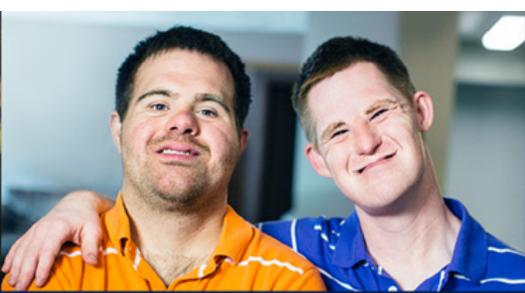
An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.EnableAL.com, which contains more information, should be read carefully before investing.

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.

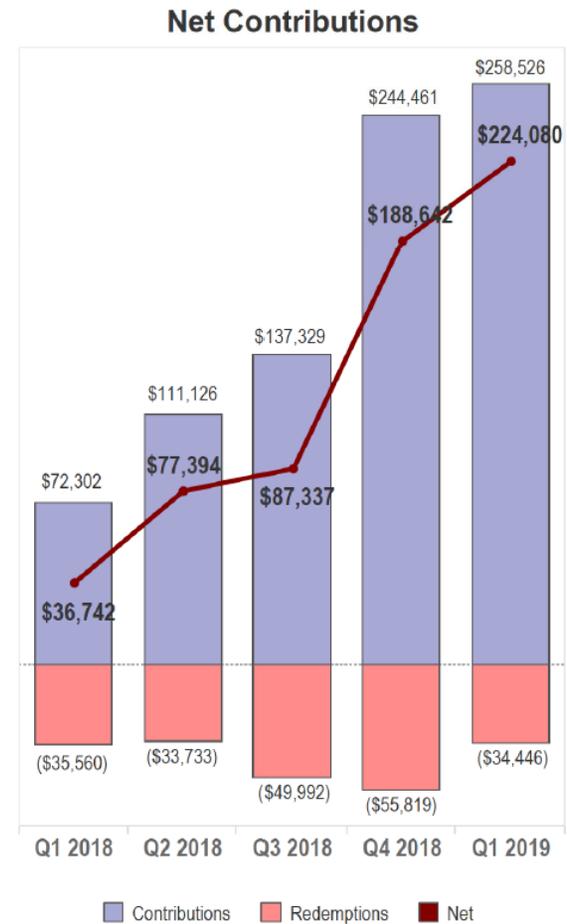


Contributions and Redemptions

Contributions	
QTD	YTD
\$258,526	\$258,526

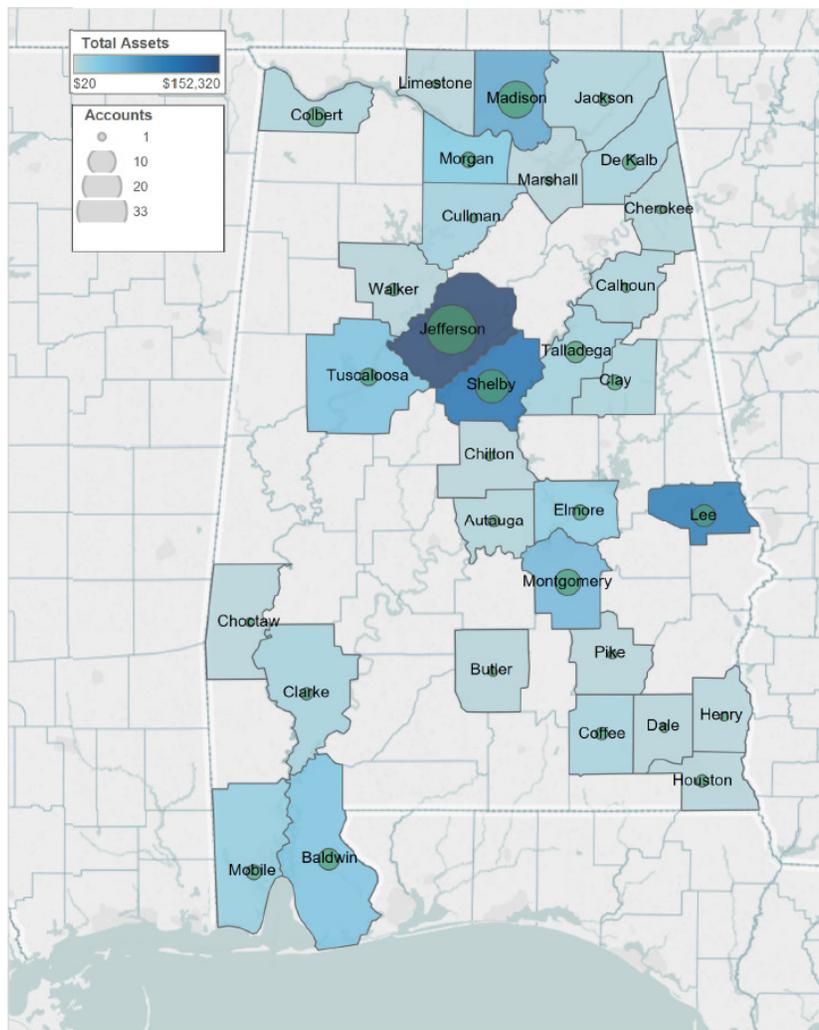
Redemptions	
QTD	YTD
(\$34,446)	(\$34,446)

Net Contributions	
QTD	YTD
\$224,080	\$224,080





Account Ownership by Alabama Counties

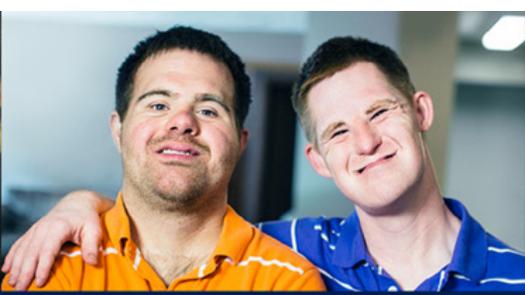


Top 10 Counties by Assets (by account owner's permanent address)

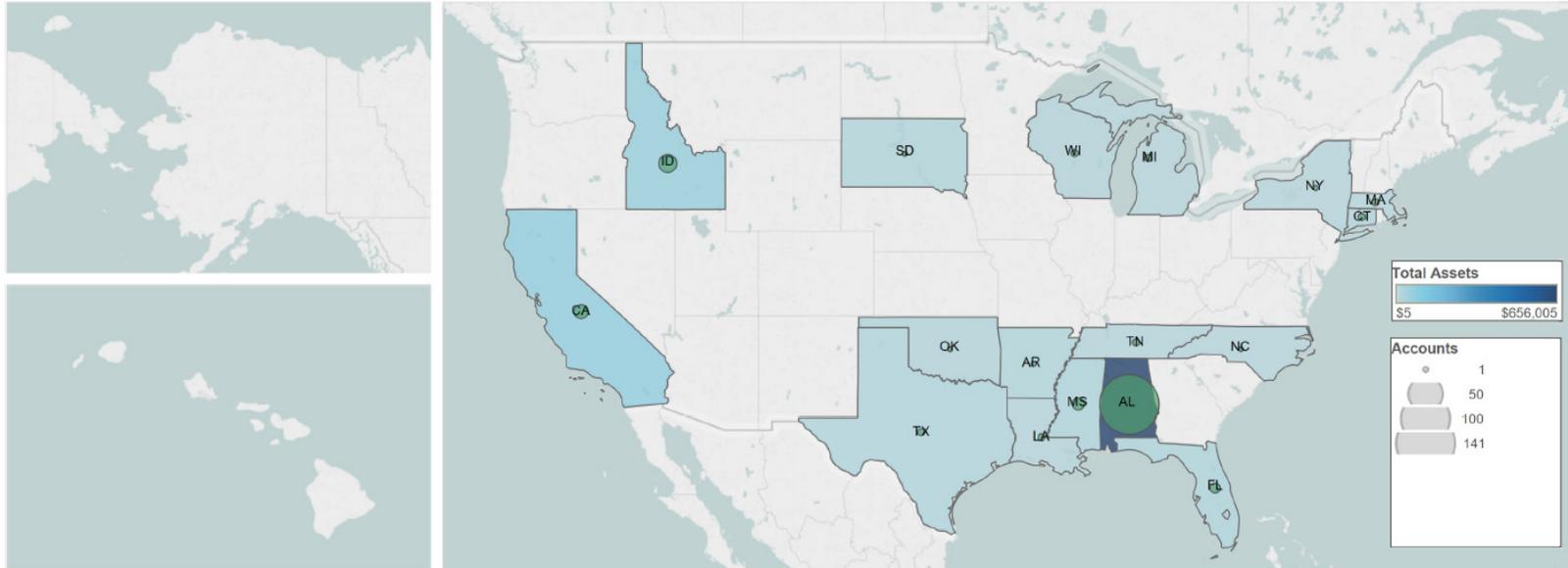
Jefferson	\$152,320	23%
Shelby	\$105,582	16%
Lee	\$95,175	15%
Madison	\$57,140	9%
Montgomery	\$43,825	7%
Tuscaloosa	\$32,723	5%
Baldwin	\$30,460	5%
Morgan	\$24,913	4%
Elmore	\$19,932	3%
Mobile	\$17,070	3%

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

Jefferson	29	22%
Madison	18	14%
Shelby	14	11%
Montgomery	9	7%
Lee	7	5%
Baldwin	6	5%
Colbert	5	4%
Talladega	5	4%
Tuscaloosa	4	3%
Clay	3	2%



Account Ownership All States

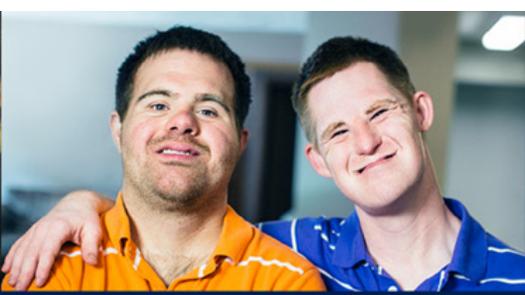


Top 10 States by Assets with % of Total
(by account owner's permanent address)

AL	\$656,005	75%
CA	\$66,048	8%
ID	\$54,986	6%
FL	\$16,132	2%
MS	\$13,945	2%
TX	\$13,418	2%
SD	\$11,003	1%
AR	\$10,931	1%
CT	\$9,416	1%
WI	\$7,006	1%

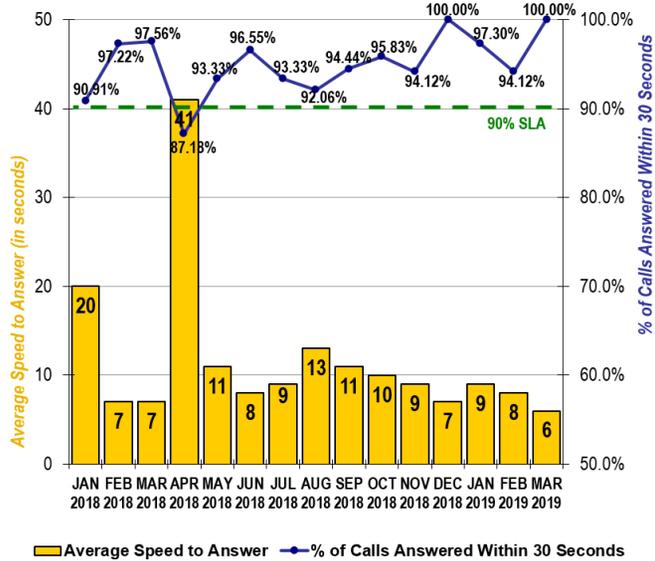
Top 10 States by Accounts with % of Total
(by account owner's permanent address)

AL	133	73%
ID	13	7%
CA	8	4%
MS	6	3%
FL	4	2%
CT	2	1%
LA	2	1%
MI	2	1%
TN	2	1%
TX	2	1%

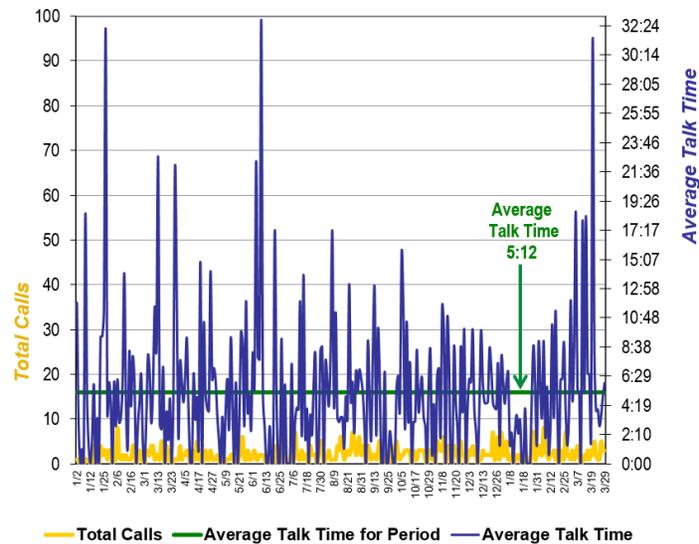


Customer Servicing

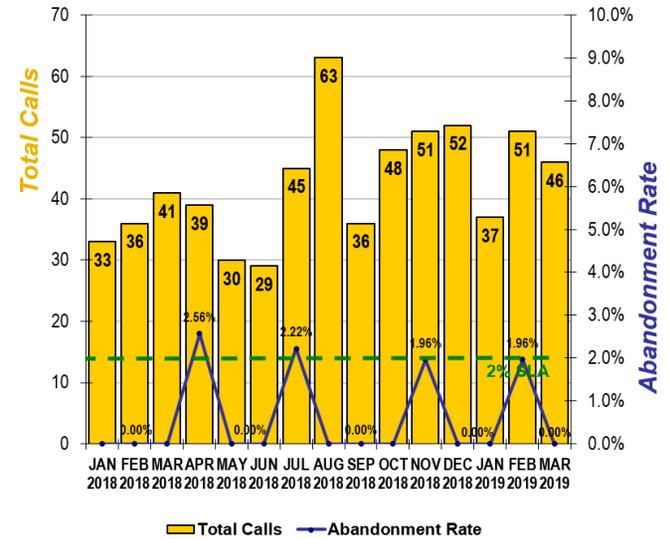
Speed To Answer



Average Talk Time vs. Total Calls



Abandonment Rate and Total Calls





Quarterly Newsletter and Email

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ALABAMA

Spring 2019

Possibilities

Tax Reform Refresher

Tax reforms affecting ABLÉ accounts have further improved savings options for qualified individuals with disabilities. These enhancements have provided Enable Savings Plan Alabama Account Owners with the added flexibility of:

- Annual Contribution Limit Increase:** Certain employed Account Owners may exceed the Annual Contribution Limit by the lesser of:
 - The compensation included in the Account Owner's gross income for the taxable year, or
 - The federal poverty line for a one-person household.
- Rollovers:** Families who have money saved in a 529 College Savings Plan can roll over up to \$15,000 per year into an ABLÉ account for the same qualified beneficiary or for a qualified beneficiary in the same family. This transfer is no longer subject to federal tax, a change that gives families the freedom to use their savings where they are most needed without facing penalties.

For more information, search EnableAL.com for recent IRS changes or call client services at 1-866-833-7949.

Frequently Asked Questions from Enable Alabama Account Owners

You asked, we answered. To help you stay informed about your Enable Alabama account we gathered some common Account Owner questions.

- What is the Guardianship Legislation?**
The Guardianship Legislation (Act 2018-280) affords guardians the right to open, invest in and manage an Enable Alabama account on behalf of individuals with disabilities. The law doesn't change the nature of

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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In like a lion, out like a lamb. Spring is here and that also means your latest edition of the Enable Alabama newsletter, *Possibilities* has arrived!

See what's happening in this issue, including:

- Tax Reform Refresher
- FAQ's from Enable Alabama Account Owners
- Q&A with the Autism Society of Alabama
- A Message from Alabama's 40th State Treasurer, John McMillan

Don't forget to stay up to date on Enable Alabama...follow and like @EnableSavingsPlanAlabama on Facebook.

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Facebook – Local Alabama Events



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Enable Savings Plan Alabama

Published by Mia Jo [?] · April 26 at 10:00 AM · 🌐

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#FlashbackFriday Markecia, an eighth grader with Down syndrome wrapped up her middle school cheer career in style. ABC 33/40



ABC3340.COM

Eighth-grader with Down Syndrome cheers her last game

TUSCALOOSA, Ala. (ABC 3340) A Tuscaloosa teen overcame a few...

Enable Savings Plan Alabama

Published by Mia Jo [?] · April 22 at 10:00 AM · 🌐

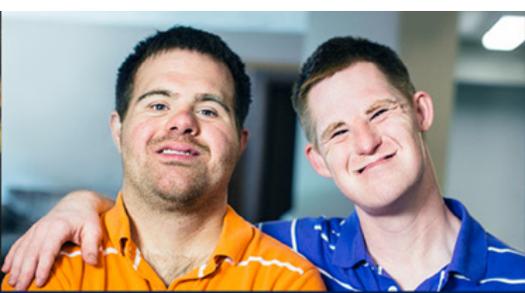
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In partnership with KultureCity, the Birmingham Airport now offers a sensory room for individuals with disabilities. al.com



AL.COM

Birmingham airport cuts ribbon on sensory room for people with autism



Blog Posts

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

The ABC's of the Enable Savings Plan Alabama

February 5, 2019

Author: Diane Stewart, Enable Outreach Specialist, First National Bank of Omaha

From building your savings to managing your finances, the Enable Alabama team is here to help you get the most out of your account. To keep you informed about all things Enable Alabama we've created a list of Enable Alabama ABC's – because understanding key terms should be as easy as 1, 2, 3.

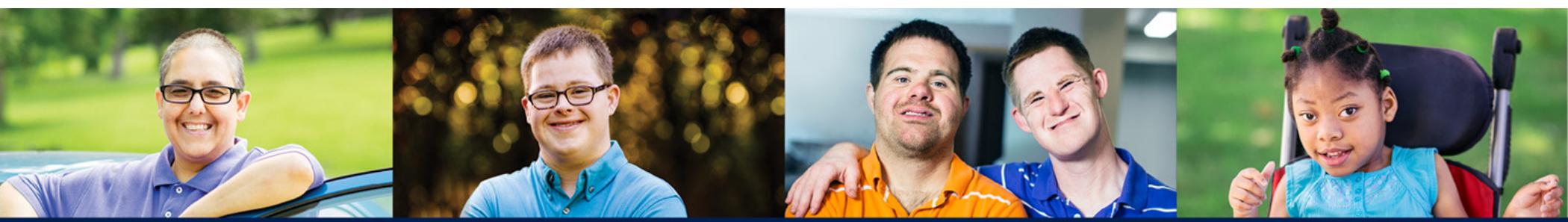
(ABLE) Achieving a Better Life Experience Act

In December 2014 the ABLE Act was signed into law, authorizing individuals with disabilities to open tax-exempt savings accounts to save for disability-related expenses without impacting eligibility for resource-based benefits. The Act permits individuals with disabilities to save more than a total of \$2,000 in assets (cash, savings, etc.) in their name in a qualified ABLE account.

Account Minimum/Maximums

The minimum contribution to your Enable Alabama account is \$50, or \$25 through an automatic





Outreach

January

- Strategic Planning with Anita Kelley for 2019. Collaboration of successful events and conferences.
- Proposal submitted and accepted for The Alabama Transition Conference, Auburn University Eagles Program

February

- Alabama Transition Conference in Birmingham. Speaker and Exhibitor on February 15th
- Dedicated a full day to work with families at Down Syndrome of Alabama, Sue Tolle pre-set eleven appointment on February 16th

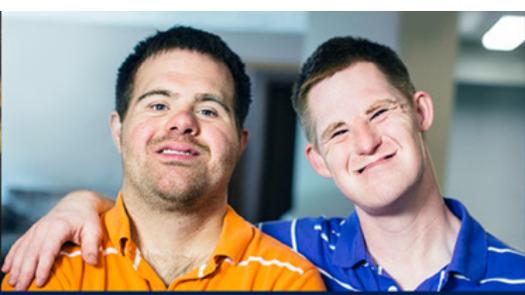
March

- Presentation at the Alabama Transition Conference, Auburn University Eagles Program in Opelika March 3-5
- Special Needs Expo in Prattville on March 9th, Anita staffed a table at this event



In Progress

- Submitted Proposal to Present at the APSE, Employment First Employment for All, Conference in Montgomery July 10-12
- Proposal accepted to Present at the Alabama disABILITY Conference in Birmingham Sept 9-12
- Working on Special Event with the Miracle League Baseball Team



Pictures



Team picture taken for World Autism Day. Left to right: Kayla Bankston, Anita Kelley, Amanda Parrish, Mary Glover



Left to right: Diane Stewart, FNBO; Ida Lockette, Alabama Dept. of Mental Health; Connie Ewing, Executive Director SOMI



Banner for River Region Disability 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