



DAY OF WEEK
MONTH
YEAR

Florida's 529A (ABLE) Saving and Investment Program

A Disability Savings and Investment Account

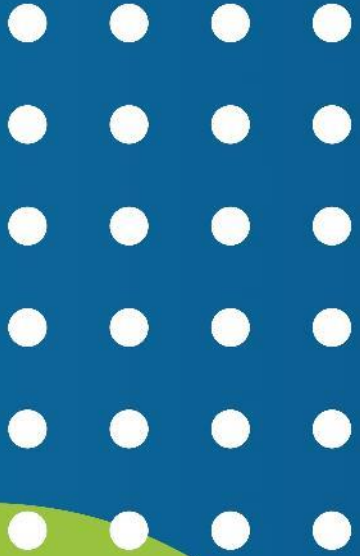




ABLE Outline

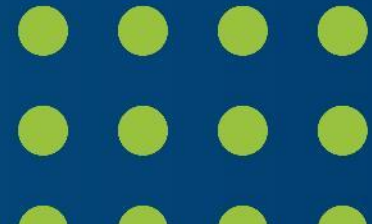
- History and Legislation
- ABLE Eligibility
- ABLE Account
- Public Benefits
- FAQs





History and Legislation

Federal and State





ABLE stands for “Achieving a Better Life Experience” –
it was made possible by the passage of the ABLE Act
in December 2014.

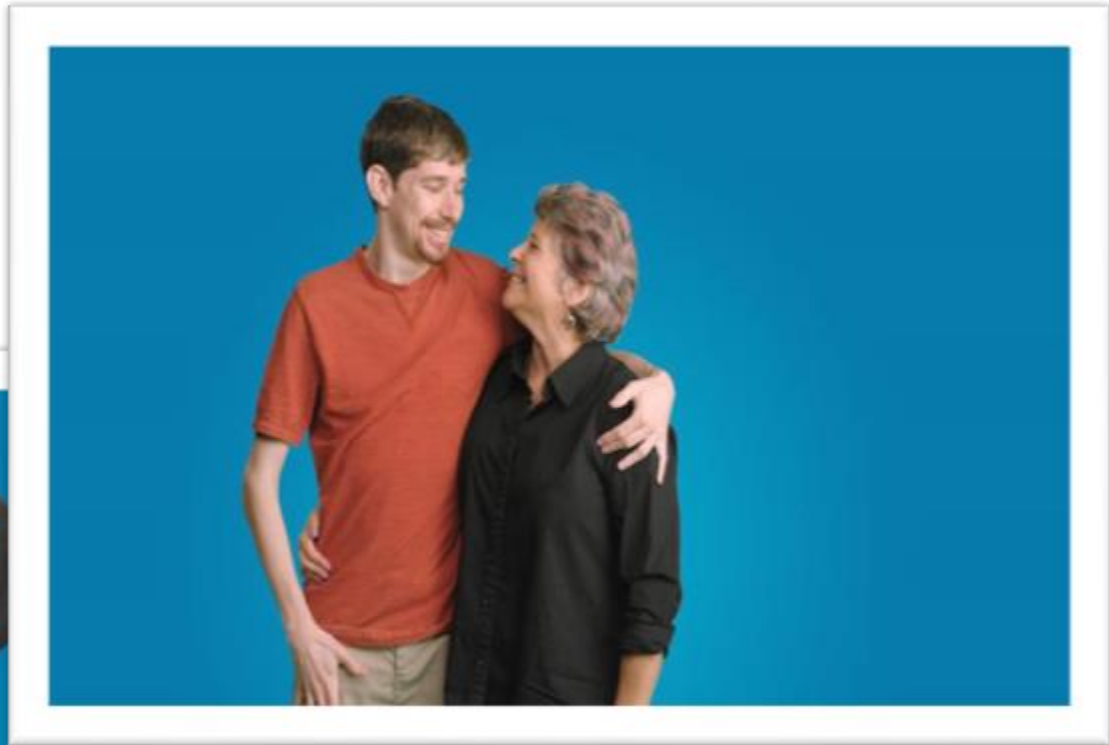
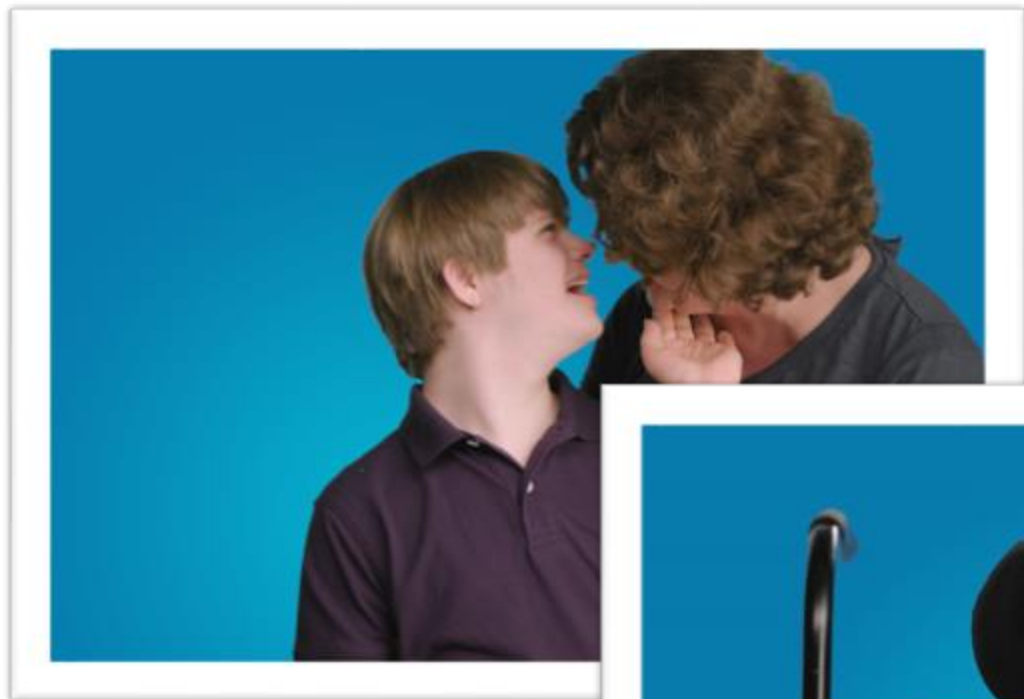


It's more than saving. It's investing for a better life.

An ABLÉ United account gives Floridians with a disability a tax-free way to save, without losing public benefits.



ABLE United





Florida Prepaid College Board

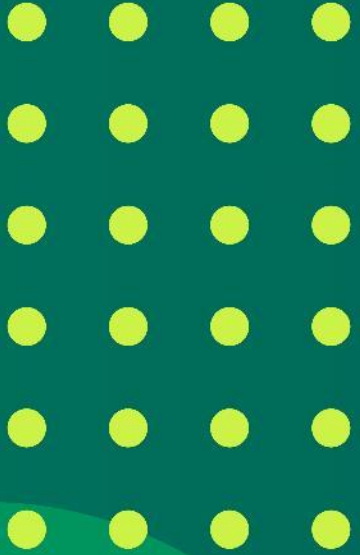
Launched in the 1980's and has helped over a million families save for higher education expenses.



Direct Support Organization

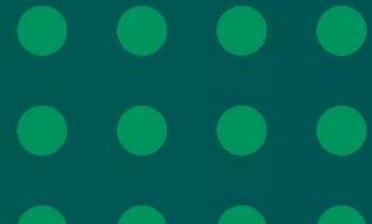
Serves as the State of Florida's ABLE Program created in Florida Statutes

Section 1009.986 – 1009.988



Eligibility

Who Qualifies / Who Can Manage





Florida Resident

Unique to ABLE United as being a program run by the State of Florida – our focus is on making this the best option for Floridians.



Onset prior to age 26

Doesn't matter current age, but diagnosis onset prior to age 26. This will change to age 46 on January 1, 2026.



Severity of diagnosis

Currently receiving Supplemental Security Income, Social Security Disability Insurance or self-certify that individual has a diagnosis of a physical or mental impairment with marked and severe functional limitations.



A **qualifying disability** includes individuals with a diagnosis such as:

- **Developmental Disorders:** Autistic Spectrum Disorder, Asperger's Disorder, developmental delays and learning disabilities
- **Intellectual Disability:** Mild, moderate, or severe intellectual disability
- **Psychiatric Disorders:** Schizophrenia, Major depressive disorder, Post-Traumatic Stress Disorder (PTSD), Anorexia Nervosa, Attention Deficit/Hyperactivity Disorder (AD/HD), Bipolar Disorder
- **Nervous Disorders:** Blindness, Deafness, Cerebral Palsy, Muscular Dystrophy, Spina Bifida, Juvenile-onset Huntington's Disease, Multiple Sclerosis, Severe sensorineural hearing loss, Congenital cataracts
- **Congenital Anomalies:** Chromosomal abnormalities, including Down Syndrome, Osteogenesis Imperfecta, Xeroderma Pigmentosum, Spinal muscular atrophy, Fragile X Syndrome, Edwards Syndrome
- **Respiratory Disorders:** Cystic Fibrosis
- **Other:** Tetralogy of Fallot, Hypoplastic left heart syndrome, End-stage liver disease, Juvenile-onset rheumatoid arthritis, Sickle cell disease, Hemophilia, and any other disability not listed



Ownership

The individual with a disability, or the beneficiary, is the owner of the ABLÉ account and can manage their account if capable. However, they may choose someone to have authorized signatory of their account.

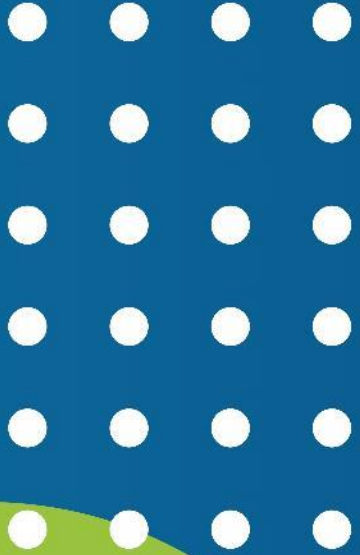


Management

Another person may have authorized signatory over the ABLÉ account such as:

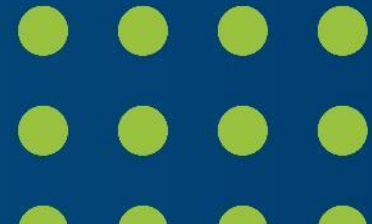
- Legal Guardian
- Power of Attorney
- Parent, Spouse, Sibling, Grandparent
- Social Security Representative Payee (Individual or Organization)

This authorized signatory is commonly referred to as the Authorized Legal Representative (ALR).



ABLE Account

*Enrollment, Account Management, Contributions,
Savings/Investments, and Distributions*





ENROLLMENT



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**It's more than saving.
It's investing for a
better life.**

An ABLE United account gives Floridians with a disability a tax-free way to save while protecting public benefits.

[Try Our Savings Calculator >](#)



www.ableunited.com



What you need to get started

- Email Address
- Date of Birth, address and SSN for beneficiary and ALR
- Eligibility requirements
- Contribute \$25
- Investment Selection

Open an ABLÉ United account

Get closer to achieving financial empowerment and start saving for a more independent and secure future.


What you'll need to get started

- The date of birth, address and Social Security Number / ITIN for the people on the account
- Still have questions? Download our helpful step-by-step guide here in [English](#) and en [Español](#).

Your Email *

youremail@domain.com

- The person I'm creating this account for lives in the state of Florida *
- I've read and accepted the terms of the [Program Description and Participation Agreement](#).
- I agree to Vestwell's [Site Terms of Use](#) and [Online Privacy Statement](#).

 Get started



Anyone can contribute to an ABLA Account.

Generally, contributions are considered gifts (not income) to the individual with a disability.

A total of \$19,000 per calendar year.

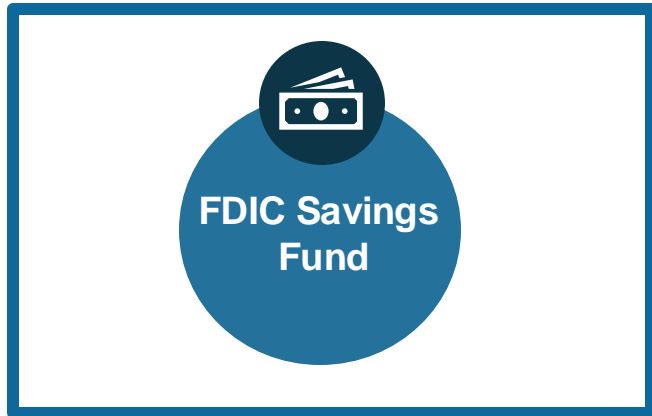
Rollover over 529 college savings plan.

Can contribute leftover SSA funds – additional rules

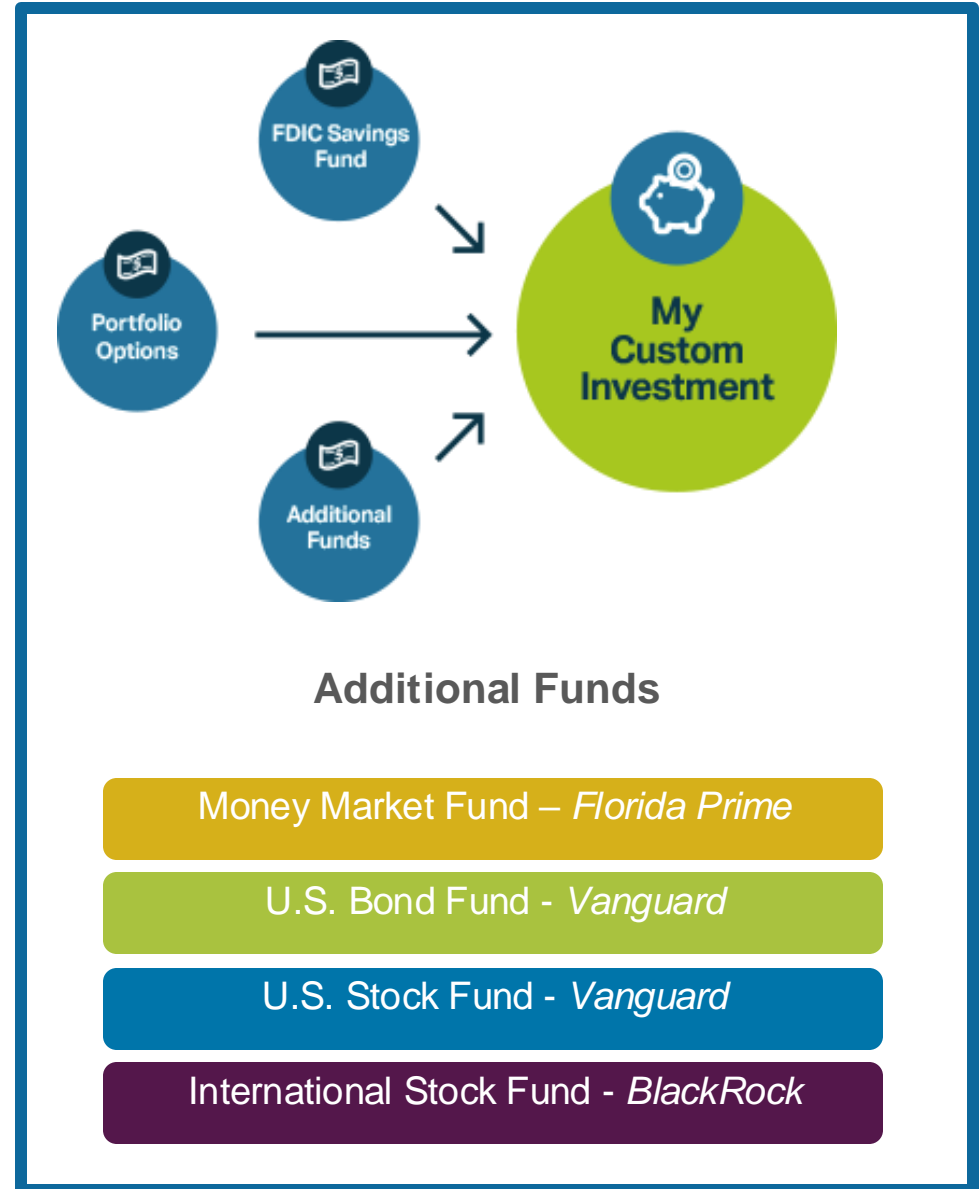
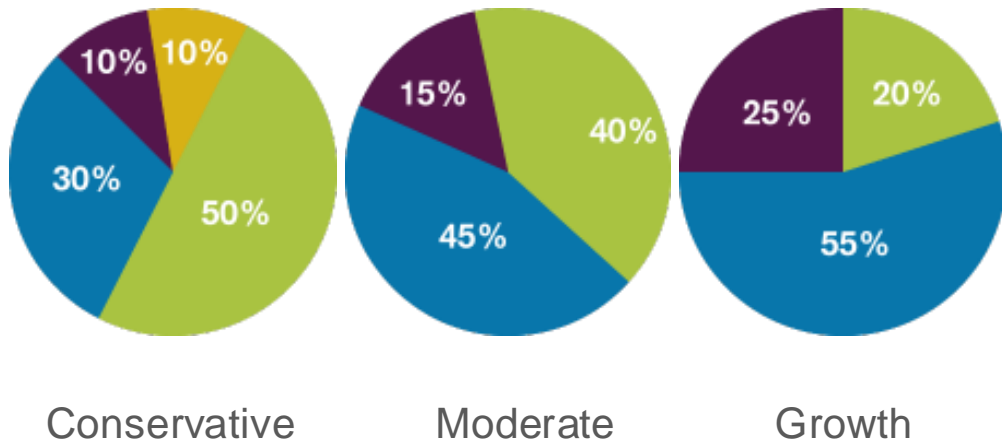
Income contributed to account still counts as income

ABLE to Work contribute above \$19,000 limit.

INVESTMENT AND SAVINGS OPTIONS



Predesigned Portfolio Options





ACH / Prepaid Card

2 – 3 Business Days

For fastest access to funds, request a withdraw via ACH to a connected bank account or Prepaid Card.

- Individuals can have multiple bank accounts tied to account; must belong to ALR or Beneficiary.
- The ABLE Visa® Prepaid Card is issued by Sunrise Banks N.A., St. Paul, MN 55103, Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card can be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.

Check request

5 – 7 Business Days

Online can preview check, select previous vendors, and add information on memo line.

- Can be sent to ALR, Beneficiary or third-party.
- Dependent on the USPS; option for overnight mail.

Either way, choose funds to withdraw from. Earnings are tax-free if used for Qualified Disability Expenses.

Recommend keeping documentation for IRS/SSA



QUALIFIED DISABILITY EXPENSE (QDE)



Health



Education



Housing



Transportation



Legal Fees



Financial
Management



Employment Training
And Support



Assistive Technology
and Personal Support



Oversight and
Monitoring



Funeral and Burial



Other Expenses Approved by the
Treasury Regulations



Health



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Housing



Transportation



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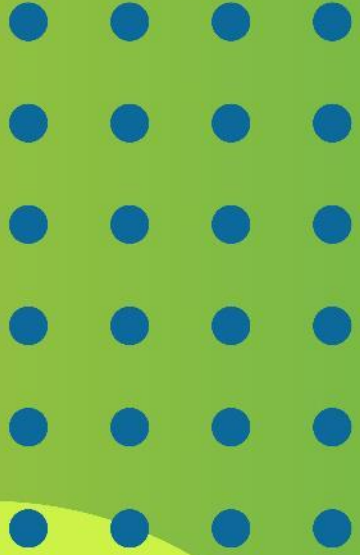
Best Value for Floridians

Free to enroll – no application fee, monthly maintenance fee or check request fee.

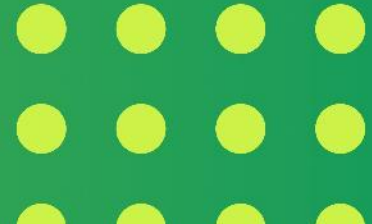
Investment administration fee ranges from 0% to 0.29% annualized (up to \$2.90 per \$1,000 each year)

Optional fees include paper statements (\$10) and Prepaid Card \$2.50 per month.





Public Benefits





Medicaid

Medicaid helps with medical costs for some people with limited income and resources.

Florida has Home and Community Based Care Service Waivers, such as the iBudget and Long-Term Care, that provide a robust set of services and supports to those with significant disabilities.

- Generally, funds in (or withdrawn from) an ABLE account are disregarded when determining eligibility for Medicaid.
- Recent Florida law states Medicaid may not file a claim on an ABLE account.
- Typically, after all outstanding qualified disability expenses have been paid, leftover funds go to the beneficiary's estate.



SSI is a Federal supplement program that provides cash to meet basic housing needs.

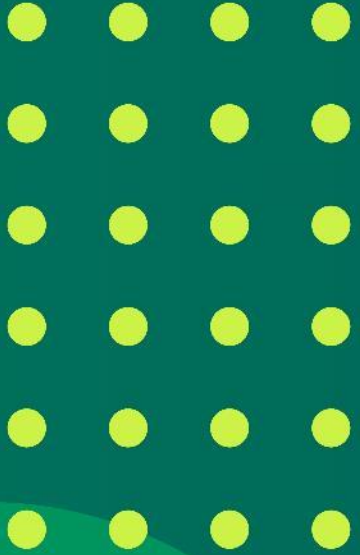
Generally, funds in (or withdrawn from) an ABLE account are disregarded as a resource when determining eligibility for SSI.

- ABLE United submits all account information to Social Security monthly to review SSI account holders who have ABLE accounts.
- For more information, review the Social Security Program Operations Manual System (POMS) <http://policy.ssa.gov/poms.nsf/lnx/0501130740>

Additional SSI rules and considerations

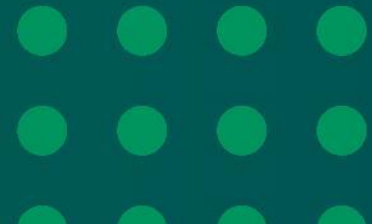
Social Security Administration has outlined some additional rules as it relates to ABLE accounts including deposits of SSA funds.

- For SSI Purposes the first \$100,000 in an ABLE Account does not count as a resource (typically a \$2,000 limit)
- Housing and non-qualified expenses withdrawn and not spent by end of month may count as a resource in the next month
- If Representative Payee assigned, SSA requests they be the one to manage the ABLE Account if SSA funds are being deposited



FAQs

Frequently Asked Questions and Q&A





FREQUENTLY ASKED QUESTIONS (FAQS)

What happens if beneficiary passes?

Typically, all outstanding QDEs are paid first and then the remaining funds are distributed to the estate of the beneficiary.

- Estate may be subject to Medicaid Recovery if over 55.
- Could be distributed to sibling who qualifies for ABLE.
- Goal is to use the funds to Achieve a Better Life Experience.

What happens if I move out of state?

You must be a resident of Florida at the time you enroll. After feel free to take the ABLE United account with you to your new state.

- Some states may offer unique benefits – such as tax credits.
- Other programs may have a checking option that may be better suited for your needs.

Is “this” or “that” a Qualified Disability Expense?

Ultimately, the Internal Revenue Service would determine if an expense is qualified or not.

- SSA may ask what the funds may be used for if withdrawn and not spent in the same month.
- Qualified expense include basic living expenses.
- Improve or maintain health, independence, or quality of life.



Connect with Us

- Visit us at ableunited.com/contact
- Spanish resources available at ableunited.com/espanol
- Customer Service
 - 1-888-524-2253,
 - Monday – Friday 9 am to 6 pm ET





ABLE United

Thank you!