

ABLEnow®

Tax-advantaged savings for individuals with disabilities



able to save
~~I'm scared~~ for her future.



Achieving a Better Life Experience

ABLEnow® is a new way to save, invest and pay for qualified disability-related expenses. Now, for the first time ever, eligible individuals can save up to \$15,000 a year without endangering certain means-tested benefits critical to their health and well-being.

ABLEnow accounts are made possible by the Achieving a Better Life Experience (ABLE) Act, which authorized states to establish tax-advantaged savings programs for individuals with disabilities and their families.

Who is Eligible?

Individuals who developed the onset of their disability before the age of 26 may be eligible to open an ABLEnow account. ABLEnow accounts are available to eligible U.S. citizens and legal residents, regardless of state residency.

Why Save with ABLEnow?

It's Flexible

ABLEnow accounts are designed to be flexible—easy to manage, easy to contribute and easy to use. There's no minimum to open an account. Pay for qualified expenses online or with the ABLEnow Card.

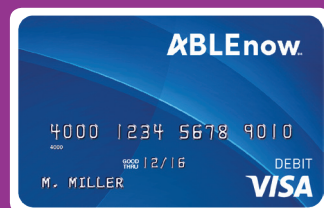
It's Tax-Advantaged

Earnings grow free from federal taxes. In addition, some states may offer state tax incentives. For example, in Virginia, earnings grow free from federal and state taxes. Virginia also offers an annual state income tax deduction of up to \$2,000 per contributor for contributions to an ABLEnow account.

It Doesn't Impact Benefits

Generally, funds in an ABLEnow account are disregarded when determining eligibility for most means-tested benefits programs, such as Medicaid and Supplemental Security Income (SSI). For these rules and details, please visit able-now.com.

ABLEnow Card



ABLEnow account holders receive the ABLEnow Card—a free debit card providing a simple, fast way to pay for qualified disability expenses.

Qualified Disability Expenses

ABLEnow accounts may be used to pay a variety of expenses related to maintaining health, independence and quality of life.



Basic living expenses



Health and wellness



Housing



Financial management



Transportation



Education and training



Assistive technology



Legal fees



“An ABLEnow account allows our family to save for Larry’s future. He can have his own money. The financial stability ABLEnow offers will give him freedom and independence.”



“ABLEnow allows many parents to plan for their child’s future for the first time. Anyone can contribute—family and friends—and money saved in this account won’t jeopardize disability benefits.”



“This offers hope for the future. Before ABLEnow, I could only have enough funds in my account to pay monthly bills. I couldn’t save. Now, I can start building a nest egg and not have to worry as much about the future.”

Start Your Savings

Find answers to your questions and open an account online
at **able-now.com**.

ABLEnow®

Visit **able-now.com**

Call 1-844-NOW-ABLE (1-844-669-2253)

Email customerservice@able-now.com



Call 1-844-NOW-ABLE or visit able-now.com to obtain information on the program. Seek the advice of a professional concerning any financial, tax, legal or federal or state benefit implications related to opening and maintaining an ABLEnow account. Participating in ABLEnow involves investment risk including the possible loss of principal. For non-Virginia residents: other states may sponsor an ABLE plan that offers state tax or other benefits not available through ABLEnow.

© 2018 Virginia College Savings Plan. All Rights Reserved.