

Now available: FDIC-insured  
savings option



**Start saving**  
like never before.

## Achieving a Better Life Experience

The Achieving a Better Life Experience (ABLE) Act authorized states to create tax-free savings and investment accounts for individuals with disabilities.



ABLE United, Florida's qualified ABLE program, was established to encourage and assist people with disabilities to save private funds to support health, independence and quality of life.





## Eligibility

- Florida resident
- Qualifying disability
- Onset prior to age 26

Check your eligibility at [ableunited.com](https://www.ableunited.com)





## Advantages

- Save without the risk of impacting federal benefits
- Save tax-free for qualified disability expenses
- Free to enroll and no monthly maintenance fee

## How it Works

Like a Roth IRA or a 529 college savings plan, an ABLE United account is a tax-free saving and investment account for your future. The individual with a disability owns the account, but an authorized person may establish and help oversee the account.

## Save for Your Future

Use your ABLÉ United account to save and invest for a variety of future expenses, including living expenses and the following:



Health



Housing



Education



Employment  
Training/Support



Professional Services



Assistive Technology  
& Support Services



Transportation



Funeral & Burial



Other Approved  
Expenses

## Contribute

- Set up automatic contributions for as little as \$5/month
- Invite family and friends to contribute through your gifting page
- Set savings goals to keep your plans on track

## Withdraw

Access your account online at any time, and withdraw funds as needed. You may transfer funds directly to a linked bank account or use the optional ABLE Visa Prepaid card for greater flexibility and convenience.

## Savings and Investment Options

Build your own portfolio.

Choose from the following funds based on your savings goals.

### **FDIC Savings Fund**

FDIC-insured savings account

### **Money Market Fund**

Highly rated, short-term, fixed-income securities

### **U.S. Bond Fund**

Broad representation of domestic government and corporate bonds

### **U.S. Stock Fund**

Broad representation of domestic equity securities

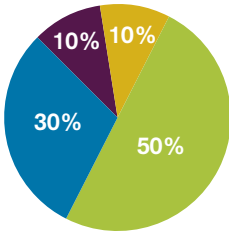
### **International Stock Fund**

Broad representation of global equity securities in developed markets

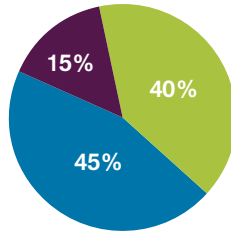


## Or select a predesigned portfolio.

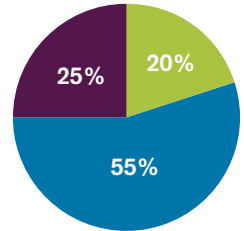
Choose from three diversified portfolios that are predesigned and professionally managed to help you meet your investment goals.



**Conservative**



**Moderate**



**Growth**

## Update your investment options.

Reallocate invested funds up to twice per year.

Our savings and investment managers



**Vanguard**

**BLACKROCK**<sup>®</sup>



**BNY MELLON**

## Start Saving Today

Open an account online at [ableunited.com](http://ableunited.com).  
Enrollment is quick, easy and free.

- Provide identifying information
- Certify eligibility
- Contribute as little as \$25 to get started





## Quick Facts

- If working, and not saving for retirement already, you can save additional funds in your ABLE United account.
- Your special needs trust can fund your ABLE United account.
- Roll over 529 college savings plans into your ABLE United account.



**ABLE** United

Save for a better life experience

## Ready To Learn More?

Connect with us at:

[www.ableunited.com](http://www.ableunited.com)

888-524-ABLE (2253)



This information is for general information purposes only and does not constitute legal tax or investment advice. Carefully consider objectives, risks, charges and expenses before investing. It is possible to lose money by investing in this program. Please read the Program Description and Participation Agreement. 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. True Link Financial, Inc. is required to periodically report certain Card information to the Visa Prepaid Clearinghouse Service (PCS) to assist in fraud prevention. Please contact PCS Customer Service for details regarding the information reported and on file with PCS. PCS Customer Service Department's business hours are Monday - Friday, 9:00 a.m. - 5:00 p.m. Eastern Time. Visa Prepaid Clearinghouse Service Customer Service Department: 5005 Rockside Road, Suite 600-27, Independence, OH 44131, Phone: 1-844-263-2111 Fax: 1-844-432-3609.