

Checking/debit on a daily basis

- Checking Account Option at Fifth Third Bank, National Association
- Account owners should retain documentation of all distributions for qualified disability expenses



Saving for future needs

With six investment options, the coloradoABLE plan offers a range of investments to match your goals.

Investment Options

- Aggressive
- Moderately Aggressive
- Growth
- Moderate
- Moderately Conservative
- Conservative



Giving those with disabilities the ability to save.



For more information about coloradoABLE, call 800-448-2424, or visit coloradoable.org to obtain Plan Disclosure Documents, which include investment objectives, risks, charges, expenses, and other important information; read and consider it 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 legal, tax advisor and/or other advisor regarding their specific legal, investment or tax situation.

The Member Plan is sponsored by the state of Colorado and administered by coloradoABLE @ CollegeInvest. The Member Plan is one of the qualified ABLE plans issued by the ABLE Consortium Trust. Ascensus College Savings Recordkeeping Services, LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services. The Member Plan offers a series of investment options within the ABLE Consortium Trust. The Member Plan is intended to operate as a qualified ABLE plan to be used only to save for Qualified Disability Expenses, pursuant to the Section 529A of the U.S. Internal Revenue Code, as amended.

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The National ABLE Alliance is a partnership of states focused on offering people with disabilities an ABLE investment product with low-cost financial options.

The new coloradoABLE plan helps individuals save, while preserving their SSI and Medicaid.



Making saving easier helps make life better.

There's no limit to what individuals with disabilities can do. Now, that includes saving, too.

The Achieving a Better Life Experience Act (ABLE) of 2014 allows those with disabilities and their families to save for many daily, disability-related expenses on a tax-deferred basis – without limiting their ability to benefit from supplemental security income (SSI), Medicaid and other federal programs.

You're eligible if:

The onset of disability occurred before the age of 26; and you must meet one of the following:

- Entitlement to Supplemental Security Income (SSI) benefits based on blindness or disability; or
- Entitlement to Social Security Disability Insurance (SSDI) benefits based on blindness or disability; or
- Self-certification of a similarly severe disability, if not entitled to SSI or SSDI.

Demonstrated by the following:

- Blindness as defined by the Social Security Act (SSA); or
- A medically determinable physical or mental impairment with marked and severe function limitation that has lasted, or is expected to last, at least 12 continuous months or result in death; and
- Have a written disability-related diagnosis signed by a physician.

Visit coloradoABLE.org to see the Plan Disclosure Documents for complete details.

Plan highlights

No impact on current benefits

- SSI unaffected if ABLE accounts are under \$100,000.
- You'll continue to be eligible for Medicaid, regardless of your account balance.

Contribution limits

- Account owner with earned income can contribute beyond the \$15,000 contribution limit.
- Additional funding if the Account Owner has earned income.

Special tax advantages

- Earnings on your investments are federally tax-deferred, maximizing your return.
- Withdrawals are federally tax-free, if used for qualified disability expenses.

User-friendly

- Open an account online with as little as \$25.
- Access your account by phone or online 24/7 from a PC, tablet, or mobile device.
- Select the checking option to easily access your funds via a debit card.
- With the easy-to-use Ugift® feature, anyone can contribute to your account.



What are qualified disability expenses?

These are ANY expenses that are incurred as a result of living with a disability and are intended to improve your quality of life. Qualified expenses include, but are not limited to:

- Education
- Health and wellness
- Housing
- Transportation
- Legal fees
- Financial management
- Employment training and support
- Assistive technology
- Personal support services
- Oversight and monitoring
- Funeral and burial expenses
- Basic living expenses.