

# Save Today, Enjoy Tomorrow

## Secure Your Financial Future with an ABLER Account

An ABLER account can help you manage your money and plan for the future. ABLER accounts are special savings accounts for people with disabilities. Whether you are saving for future goals or paying for today's needs, an ABLER account gives you that flexibility.



An ABLER account allows individuals with disabilities, their families and those who support them to contribute up to \$19,000<sup>1</sup> annually.

## Save Smart with ABLER: Protect your benefits now and in the future (Many accounts offer investment options!)

Supplemental Security Income (SSI) does not count up to \$100,000 in an ABLER account, so you can save money without affecting this benefit. ABLER account owners can save up to their state plan limits which can range from \$238,000 to \$596,000.<sup>2</sup>

ABLER savings do not affect other benefits like FAFSA, HUD, Medicaid, Medicare, SNAP or Social Security Disability Insurance (SSDI). Interest in the ABLER account and ABLER investment growth is not counted as income and is not taxable.

## Benefits of Opening an ABLER Account



An account for saving and investing.



ABLER contributions from friends and family are not counted as income.



Investment growth is tax-free.



Employed ABLER account owners may have even more advantages.<sup>3</sup>



Savings may be used as needed.

<sup>1</sup> Note that the \$19,000 annual contribution amount may change each year. Current ABLER Account Contribution Limits - ABLER National Resource Center ([ablenrc.org](http://ablenrc.org))

<sup>2</sup> Subject to change

<sup>3</sup> ABLER to Work Act - ABLER National Resource Center ([ablenrc.org](http://ablenrc.org))

## Take Charge of Your Money:

An ABLE account helps you learn how to manage your money.

## Imagine being able to cover your medical expenses:

Having an ABLE account is an excellent way to save for current needs and future goals.



### Are You Eligible?

- Do you have a disability that began before age 26?<sup>4</sup>
- Have you received SSI or SSDI since before age 26? If not, ask your doctor to sign a **disability certification** stating that your disability results in a severe functional limitation and started before age 26.<sup>4</sup>



**The ABLE account is always opened in the name of the person who has the disability that began before age 26<sup>4</sup>; the account may be opened at any age. Open yours today!**

### How to Start

- 1** Find your **state ABLE plan**.  
To open an ABLE account online, you'll need your name, address, date of birth, Social Security or Taxpayer Identification Number, phone number and email.
- 2**
- 3** You may be able to open an account with as little as \$25. Savings begin right away!

**Remember, you can also invite family, friends, a 529 Qualified Tuition Plan and/or a trust to deposit funds directly into your ABLE account, making it a community effort to maximize your savings!**

<sup>4</sup> On 1/1/26, eligibility expands to include people who have a disability that began before age 46!



For more information, visit the **ABLE National Resource Center** ([ablenrc.org](http://ablenrc.org)). Join the ABLE community and take your step toward securing your financial independence!

We believe in financial solutions that work for everyone. Our resources are designed to help people who have a disability, their family members and service providers learn of best practices and explore the positive impact of ABLE.