TEXAS able®

A SAVINGS PLAN FOR TEXANS WITH DISABILITIES

What Is an ABLE Account?

ABLE accounts are tax-advantaged savings accounts for eligible individuals with disabilities.

About Texas ABLE®



The Texas Achieving a Better Life Experience (Texas ABLE®) Program is a tax-advantaged savings program that encourages and assists individuals and families to save and pay for qualified disability expenses to maintain an eligible individual's health, independence and quality of life.

The program is administered by the Texas Prepaid Higher Education Tuition Board through the Texas Comptroller's Office.

Benefits

Texas ABLE accounts allow Texans with disabilities the ability to save up to $20,000* per year for qualified disability expenses without losing eligibility under SSI, Medicaid and certain other federal and state means-tested benefits.



Withdrawals are tax free if used to pay for qualified disability expenses, and any earnings on investments grow tax free.

** The expanded contribution limit for working individuals with disabilities under the Tax Cuts and Jobs Act may apply.*

Eligibility



The program is open to Texas residents of any age whose disability occurred before the age of 46 and who meet one of the following criteria:

- Are currently receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits based on blindness or disability, or entitlement to SSI benefits has been suspended solely based on excess income or resources, or
- Have a physician's diagnosis stating that the beneficiary is blind or has a physical or mental impairment that results in marked and severe limitations that can be expected to result in death or has lasted or is expected to last at least 12 months, or
- Have a condition on the Social SecurityAdministration's (SSA's) list of Compassionate Allowances Conditions.

Highlights

- An eligible individual at least 18 years of age can open and manage his or her own account, or an authorized legal representative may open and manage the account for the beneficiary according to the following hierarchy: an agent under a Power of Attorney, a legal guardian or conservator, spouse, parent, brother or sister, grandparent, or representative payee appointed by the SSA.
- Any person (including your friends and family) who is a U.S. citizen or permanent resident alien or a corporation, trust, or other legal entity may contribute to the account.
- Participants can enroll and manage account funds online.
- Participants can use the U.S. Bank® Focus Card — our prepaid debit card — to pay for disability expenses on the go or online. Accepted everywhere Visa® debit cards are accepted.

DON HUFFINES
TEXAS COMPTROLLER OF PUBLIC ACCOUNTS

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Using an ABLE Account

Funds in an ABLE account can be used to pay for qualified disability expenses that relate to the beneficiary's blindness or disability and are used to maintain or improve his or her health, independence or quality of life.

Any available funds remaining in an ABLE account after the beneficiary's death could be subject to a state of Texas reimbursement claim for medical assistance paid by Medicaid for the beneficiary during the period that their ABLE account was open.

Qualified disability expenses may include:

Education, housing,* transportation, employment training and support, assistive technology and personal support services, health, prevention and wellness, financial management and administrative services, legal fees, oversight and monitoring, funeral and burial and other expenses identified by the IRS.

** A distribution from an ABLE account for housing is an allowable expense. The withdrawal is disregarded for means-tested benefits as long as the distribution from the account and payment occur in the same month.*

Investment Options

The program offers five different investment options. Four are Managed Allocation options — Aggressive, Moderate, Moderately Conservative and Conservative — and one is an FDIC-insured Bank Savings Account option.

Learn more and enroll at

TexasABLE.org

Contributions

The annual contribution limit for an ABLE account is $20,000 and there is an account balance limit of $500,000.

$ Medicaid eligibility is not affected by funds kept in the account. An account balance of $100,000 or less does not impact eligibility for SSI. Certain working beneficiaries may be able to contribute above ABLE's annual contribution limit. See the Program Disclosure Statement or website for information and details.

The Texas ABLE® Program ("Program") is administered by the Texas Prepaid Higher Education Tuition Board ("Board"). Orion Advisor Solutions, Inc. is the manager of the Program, which is distributed by Northern Lights Distributors, LLC and maintained by Catalis Regulatory and Compliance, LLC, neither of which are affiliated with Orion. The Program and the Board do not provide legal, financial, benefit, or tax advice and you should consult a legal, financial, benefit, or tax advisor before participating.

An account could lose money including the principal invested. Other than the Bank Savings Account option, accounts are not insured or guaranteed by the FDIC. No part of an account is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. Interests in the Program have not been registered with or approved by the SEC or any state. Investors should carefully consider the tax consequences, impact on benefit eligibility, Medicaid recapture, investment objectives, risks, fees, charges, and expenses associated with the Program. The Board may suspend, modify, or terminate the Program or change investment approaches, offerings, and/or underlying investment funds at any time and without the consent of account owners, authorized legal representatives, or beneficiaries. The Program Disclosure Statement and Participation Agreement contain this and other important information about the Program and may be obtained by visiting **TexasABLE.org** or calling 844-4TX-ABLE (844-489-2253). Investors should read the Program Disclosure Statement and Participation Agreement, and all other Program documents carefully before investing.

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