

Incoming Rollover Form



PLEASE READ THE IMPORTANT INFORMATION BELOW

Please read the **Program Disclosure Statement and Participation Agreement** carefully before completing this form. You can access this document at: www.texasable.org/download/plan-disclosure-and-participation-agreement/.

Complete this form to:

- Roll over funds from another Qualified ABLE Program (QAP) to a Texas ABLE® Program Account.
- Roll over funds from a 529 College Savings Account to a Texas ABLE Program Account.

You must have an established Texas ABLE Program Account before completing this form. Rollovers from one ABLE program account to another ABLE program account for the same Beneficiary are limited to once every 12 months.

The Texas ABLE Program accepts two types of rollovers:

An Indirect Rollover where the ALR or Beneficiary of the other QAP Account or owner of the 529 College Savings Account received a refund and issues payment to Texas ABLE (must be within 60 days of the date of refund from the other QAP or 529 plan); or a Direct Rollover where the payment to Texas ABLE comes directly from the other QAP or 529 plan.

For both an Indirect Rollover and Direct Rollover, you must provide the required support documentation from the other plan detailing earnings and contributions or the entire amount of your rollover will be considered earnings.

If you are doing an Indirect Rollover where payment is coming from you, you must enclose a check payable to the Texas ABLE Program and provide the required support documentation from the other plan.

If you are doing a Direct Rollover where payment was sent from another QAP or 529 plan, this form must be submitted to provide the required support documentation from the other plan.

Type in the information below or print clearly, using uppercase letters with blue or black ink.

Please upload or mail the completed form and any required support documentation.

To Upload:

Log into your account at access.TexasABLE.org, select the Document tab at the top of your home page and click UPLOAD Documents.

To Mail:

Texas ABLE Program
P.O. Box 44035
Jacksonville, FL 32231

Questions? Call us at **844-4TX-ABLE (844-489-2253)**, Monday through Friday from 8am to 6pm, Central Time.

1 | TEXAS ABLE PROGRAM ACCOUNT INFORMATION

Texas ABLE Program Account Number (required)

Full Name of Beneficiary of Texas ABLE Program Account

Beneficiary Date of Birth

If the Beneficiary has an Authorized Legal Representative (ALR), please also complete the following information for the ALR:

Full Name of ALR

- Roll over funds from another Qualified ABLE Program (QAP) to your Texas ABLE Program Account – [Complete Section A.](#)
- Roll over funds from a 529 College Savings Account to your Texas ABLE Program Account – [Complete Section B.](#)

SECTION A. Roll over funds from another Qualified ABLE Program (QAP) to a Texas ABLE Program Account

You may roll over funds to your Texas ABLE Program Account from another QAP Account for the same Beneficiary or the QAP Account of the Beneficiary’s sibling who is a “Member of the Family” as defined by Section 529A of the Internal Revenue Code (the Beneficiary’s sibling, whether by blood or adoption, including a brother, sister, stepbrother, stepsister, half-brother, and half-sister).

Important information about rollovers from QAP Accounts

In order to be qualified as a rollover, funds withdrawn from another QAP Account must be deposited into the Texas ABLE Program Account within 60 days of distribution from the other QAP Account, otherwise any earnings may be subject to federal income tax and penalties.

Except during the rollover process, no Beneficiary may have more than one ABLE account in existence at the same time. For transfers for the same Beneficiary, please ensure the other QAP Account is closed within 60 days of the withdrawal.

Please note: *Unless you provide all of the below information or documentation detailing a breakdown of contributions and earnings, the entire rollover amount will be treated as earnings and will be reported as earnings for tax purposes. Qualified rollover contributions are not subject to federal income tax on the earnings or the additional federal tax of 10%. Non-qualified rollover contributions are subject to federal income tax on the earnings and an additional federal tax of 10%. A non-qualified rollover may also negatively affect your eligibility for federal or state benefits. See the Rollover Contributions section of the Texas ABLE Program Disclosure Statement and Participation Agreement on our website for more information.*

Here is what you will need:

- Support documentation from the other QAP showing the earnings portion of the rollover
- Support documentation from the other QAP showing the year-to-date contributions to the other QAP Account
- Number of year-to-date investment reallocations
- Signature of the Texas ABLE Program Account Beneficiary (or their Authorized Legal Representative, if any)

Tell us about your rollover:

Is the Beneficiary the same for both the other QAP Account and Texas ABLE Program Account?

- Yes
- No, and I certify that the new Beneficiary of the Texas ABLE Program Account is a sibling and a “Member of the Family” of the other QAP Account Beneficiary as defined by Section 529A of the Internal Revenue Code

Indicate whether this is an Indirect Rollover or a Direct Rollover from the other QAP (check one):

- Indirect Rollover (where payment is coming from you)
- Direct Rollover (where payment was sent from another QAP)

Dollar Amount of Rollover \$ _____

(this amount should be equal to the total amount of the check)

Earnings Portion of Rollover \$ _____

(amount earned on the other QAP Account)

Date of Establishment _____

(date the other QAP Account was originally established)

SECTION A. Roll over funds from another Qualified ABLE Program (QAP) to a Texas ABLE Program Account (continued)

If you made any contributions to another QAP Account in the same calendar year you are rolling over funds to a Texas ABLE Program Account, you must report those calendar year-to-date contributions, which will be counted toward the annual contribution limit. Working individuals with disabilities may be able to contribute more under the Tax Cuts and Jobs Act of 2017 (ABLE to Work).

Calendar Year-To-Date Contributions to the Other QAP Account	Other QAP Account Number
Amount of Standard Contributions (calendar year contributions up to the annual contribution limit)	Amount of ABLE to Work Contributions (calendar year contributions above the annual contribution limit)

Program Name of the Other QAP

You are limited to two investment reallocations per calendar year for a QAP Account. Please indicate below how many you have already made in the current calendar year for the other QAP Account:

- 0
- 1
- 2

Please note: *Unless notified otherwise at the time of your rollover contribution, the Texas ABLE Program will assume that you have completed the two allowed investment changes in the same calendar year you are rolling over funds.*

Signature of the Texas ABLE Program Account Beneficiary (or their Authorized Legal Representative, if any):

By signing below, I am certifying that it is my intent to accept a rollover from a QAP Account to my Texas ABLE Program Account. I understand that in order to be tax-free, rollovers must meet certain requirements that are summarized in the offering documents for the QAP Account and Texas ABLE Program Disclosure Statement and Participation Agreement.

All of the information provided by me on this form, including any support documentation submitted with this form, is true, complete, and correct.

I have the authority to make this request and have met the requirements for this transaction as set forth in the Texas ABLE Program Disclosure Statement and Participation Agreement. I have only one open ABLE account (other than the QAP Account that will terminate with the rollover).

If I am doing an Indirect Rollover where payment is coming from me, I have enclosed a check payable to the Texas ABLE Program and attached the required support documentation from the other QAP related to earnings and contributions. I understand that the full amount of my rollover will be considered earnings if I do not provide support documentation from the other plan.

If I am doing a Direct Rollover where payment was sent from another QAP, this form is being submitted to provide the required support documentation from the other QAP related to earnings and contributions. I understand that the full amount of my rollover will be considered earnings if I do not provide support documentation from the other plan.

X

Signature of the Texas ABLE Program Account Beneficiary (or their Authorized Legal Representative, if any)	Date
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SECTION B. Roll over funds from a 529 College Savings Account to a Texas ABLE Program Account

You may transfer funds to your Texas ABLE Program Account from a 529 College Savings Account for the same Beneficiary or the 529 College Savings Account of a “Member of the Family” as defined by Section 529 of the Internal Revenue Code.

Important information about rollovers from 529 College Savings Accounts

In order to be qualified as a rollover, funds withdrawn from the 529 College Savings Account must be deposited into the Texas ABLE Program Account within 60 days of distribution from the 529 College Savings Account, otherwise any earnings may be subject to federal income tax and penalties.

The Beneficiary of the Texas ABLE Program Account will become the owner of the rollover funds even if that Beneficiary was not the owner of the 529 College Savings Account.

All contributions to an ABLE Account combined, including any rollover from a 529 College Savings Account, cannot exceed the annual contribution limit for ABLE unless the expanded contribution for working individuals with disabilities under the Tax Cuts and Jobs Act of 2017 applies. If you have a remaining balance in your 529 College Savings Account after completing this rollover, you may take advantage of initiating indirect rollovers on an annual basis.

Please note: *Unless you provide all of the below information or documentation detailing a breakdown of earnings, the entire rollover amount will be treated as earnings and will be reported as earnings for tax purposes. Qualified rollover contributions are not subject to federal income tax on the earnings or the additional federal tax of 10%. Non-qualified rollover contributions are subject to federal income tax on the earnings and an additional federal tax of 10%. A non-qualified rollover may also negatively affect your eligibility for federal or state benefits. See the Rollover Contributions section of the Texas ABLE Program Disclosure Statement and Participation Agreement on our website for more information.*

Here is what you will need:

- Support documentation from the 529 College Savings Account showing the earnings portion of the rollover
- Signature of the Texas ABLE Program Account Beneficiary (or their Authorized Legal Representative, if any)

Tell us about your rollover:

Is the Beneficiary the same for both the 529 College Savings Account and the Texas ABLE Program Account?

- Yes
- No, and I certify that the new Beneficiary of the Texas ABLE Program Account is a “Member of the Family” of the 529 College Savings Account Beneficiary as defined by Section 529 of the Internal Revenue Code

Indicate whether this is an Indirect Rollover or a Direct Rollover from the other QAP (check one):

- Indirect Rollover (where payment is coming from you)
- Direct Rollover (where payment was sent from a 529 College Savings Account)

Dollar Amount of Rollover \$ _____

(this amount should be equal to the amount of the check enclosed with this form and should not exceed the ABLE annual contribution limit unless the Tax Cuts and Jobs Act of 2017 applies)

Earnings Portion of Rollover \$ _____

(amount earned on the 529 College Savings Account)

SECTION B. Roll over funds from a 529 College Savings Account to a Texas ABLE Program Account (continued)

Signature of the Texas ABLE Program Account Beneficiary (or their Authorized Legal Representative, if any)

By signing below, I am certifying that it is my intent to accept a complete or partial rollover from a 529 College Savings Account to my Texas ABLE Program Account. I understand that in order to be tax-free, rollovers must meet certain requirements that are summarized in the offering documents for the 529 College Savings Account and Texas ABLE Program Disclosure Statement and Participation Agreement.

All of the information provided by me on this form, including any support documentation submitted with this form, is true, complete, and correct.

I have the authority to make this request and have met the requirements for this transaction as set forth in the Texas ABLE Program Disclosure Statement and Participation Agreement.

If I am doing an Indirect Rollover where payment is coming from me, I have enclosed a check payable to the Texas ABLE Program and attached the required support documentation from the 529 plan related to earnings. I understand that the full amount of my rollover will be considered earnings if I do not provide support documentation from the other plan.

If I am doing a Direct Rollover where payment was sent from a 529 plan, this form is being submitted to provide the required support documentation from the 529 plan related to earnings. I understand that the full amount of my rollover will be considered earnings if I do not provide support documentation from the other plan.

X

Signature of the Texas ABLE Program Account Beneficiary
(or their Authorized Legal Representative, if any)

Date

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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