

New Savings Goals for the New Year

Create Savings Goals that are SMART

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Develop goals that are motivating, measurable and achievable.

Establishing financial goals helps play a part in knowing what we're saving for. Without the "why," it can be difficult to find motivation. Establishing a savings plan with specific, actionable steps helps set us on a path for success when it comes to saving. Creating SMART goals can help set you up for success by making your goals specific, measurable, attainable, relevant and time-bound.

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Reach Your Savings Goals One Step at a Time with Recurring Contributions

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You don't have to see the whole staircase, just take the first step. – Martin Luther King, Jr.

Looking at the price tag of something we're saving for might feel a bit like trying to scale a mountain. It's no secret establishing automatic savings can help you reach your savings goals faster by breaking that mountain down into individual steps.

Setting up recurring contributions can build the habit of saving regularly without having to put in a lot of effort toward your savings goals. Establishing how much and how often you'd like to save, you can set up recurring contributions bi-weekly, monthly or quarterly – whatever works best for you! [Log in to your account](#) to take that next step to help reach your savings goals.

[Set Up Recurring Contributions](#)

Ugift, the Gift That Always Fits

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Asking for a gift contribution for holidays and special events, just got easier.

Sometimes it's difficult to think of something on the spot when asked what we'd like as a gift for a birthday, holiday or other special occasion. Ugift® to the rescue! A contribution to your IABLE account is a meaningful way for family and friends to celebrate holidays and milestones throughout the year and help you work toward achieving your savings goals. Use one of our Wish List certificates to either print or send as an attachment to let your support system know a gift contribution is on your list!

Wish List Certificate 1

Wish List Certificate 2

To access your Ugift code:

1. Log in to your account.
2. Click **View and invite saving with Ugift** in the left menu.
3. Locate your Ugift code, which will be a combination of six characters and displayed like this: 1A2-B3C.
4. Share the Ugift code with family and friends so they can make direct contributions to your Account.

Instructions for Gift-Givers:

1. After receiving a Ugift code, visit UgiftABLE.com.
2. Enter the Ugift code, and you will be taken to the individual's gifting page.
3. Enter your name and the amount of your gift.
4. Make the contribution via electronic funds transfer or check.

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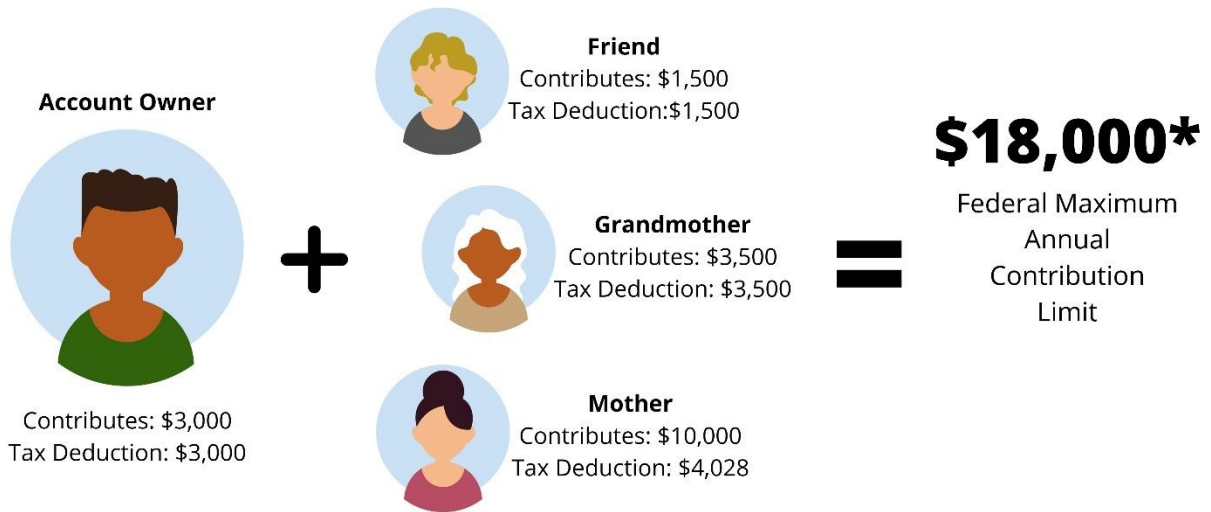
New Year, Higher Limits

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The state tax deduction and Annual Contribution Limit increase for 2024.

Iowa taxpayers can deduct even more of their contributions to an IABLE account from their taxable income. For 2024, the deductible amount rose to \$4,028. Any Iowa taxpayer can benefit from the state tax deduction, including the Account Owner, family and friends. Additionally, the Federal Annual Contribution Limit increased from \$17,000 to \$18,000 allowing Account Owners and their support system to save more in '24! For more information, consult the [Plan Disclosure Booklet](#).

2024 Income Tax Deduction for Iowa Taxpayers: \$4,028



*An Account Owner who is employed may contribute additional funds. Consult the [Plan Disclosure Booklet](#) for more information.