

Control How You Invest

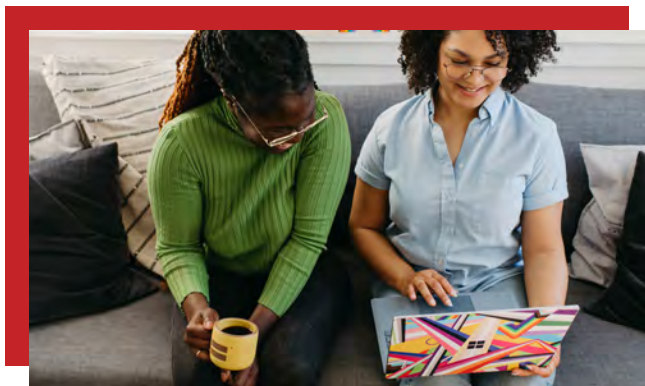
IABLE offers a variety of investment options, including a checking account, to fit your needs and risk tolerance. Choose one or combine options to customize a savings plan that is right for you.

- Six risk-based investment options ranging from conservative to aggressive
- One FDIC-insured checking account through Fifth Third Bank

Access Your Account Easily

- Manage your account online at any time
- Make withdrawals online, by phone or mail
- Fee-free transactions from checking option at AllPoint ATMs

Start Saving Today at [IAble.gov](https://www.iaable.gov)



Get started with just a few clicks.



1. Read the Plan Disclosure Documents for important details.
2. Gather required information:
 - Account Owner's name, contact information, Social Security or Tax ID number, birth date, disability type, basis for eligibility and a form of identification.
 - If applicable, the Authorized Individual's name, contact information, Social Security or Tax ID number, birth date and form of identification.
3. Research and choose your investment option(s).
4. Choose your contribution method: bank account information, paycheck or check.
5. Enroll at [IAble.gov](https://www.iaable.gov).

Contact Us

ia.clientservice@savewithable.com

888-609-8910

IAble

PO Box 219825
Kansas City, MO 64121

For more information about IABLE, call 1-888-609-8910, or visit [IAble.gov](https://www.iaable.gov) 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.

IABLE is sponsored by the State of Iowa and administered by Treasurer of the State. 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. IABLE is intended to operate as a qualified ABLE plan to be used only to save for Qualified Disability Expenses, pursuant to Section 529A of the U.S. Internal Revenue Code, as amended.



Helping individuals with disabilities achieve financial independence



What is IAble?

There's no limit to what individuals with disabilities can do – that includes saving, too. IAble, Iowa's Achieving a Better Life Experience (ABLE) plan, allows those with disabilities and their support systems to save for disability-related expenses without compromising their eligibility for federal needs-based benefits, including Supplemental Security Income (SSI), Medicaid and more.

Plan for today's expenses or tomorrow's needs. IAble helps persons with disabilities and their families save for a better life experience while still maintaining eligibility for federal assistance.



Plan Highlights

Maintain Benefits

- Balances under \$100,000 are excluded from the Supplemental Security Income (SSI) limit.¹
- Maintain eligibility for Medicaid, Housing and Urban Development (HUD), Supplemental Nutrition Assistance Programs (SNAP) and the Free Application for Federal Student Aid (FAFSA) regardless of account balance.

Save Money

- Contribute up to \$17,000 a year in an IAble account.²
- Each contribution can be as little as \$25.
- Anyone can make a contribution!

Earn Tax Breaks

- Any Iowa taxpayers who contribute to an IAble account can deduct up to \$3,785 in contributions from their adjusted gross income for 2023.³
- Account assets grow deferred from federal and state income taxes.
- Withdrawals are tax-free if used for qualified disability-related expenses.⁴

¹See the Plan Disclosure Documents for complete details on SSI suspension and any requirements on when you use the funds to prevent suspension of benefits.

²The Federal Annual Contribution Limit is \$17,000 in 2023. IAble account owners who earn income may exceed the annual contribution limit by an additional \$13,590 in 2023, which is adjusted annually by the federal government.

³If withdrawals are not qualified, the deductions must be added back to Iowa taxable income by the Account Owner. Adjusted annually for inflation.

⁴Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as applicable state and local income taxes.

Who is Eligible?

You may open an IAble account if:

You have a qualifying disability that began before your 26th birthday

AND

One of the following is true:

- Your qualifying disability or blindness entitles you to SSI or SSDI benefits
- You have a similarly severe disability with a written diagnosis signed by a physician
- Your disability is included on the Social Security Administration's list of Compassionate Allowances Conditions

Eligible individuals can open the account for themselves, or an Authorized Individual can open an account on their behalf. Visit IAble.gov to learn more.

Take the eligibility quiz online to see if you or a loved one qualifies to save with IAble.

The Account Owner or Authorized Individual must certify the disability. See Plan Disclosure Documents for details.



Pay for Qualified Disability Expenses

Use your account to pay for expenses related to your disability that help to improve or maintain quality of life, health or independence. Qualified disability-related expenses may 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