

## Checking/debit on a daily basis

- Checking Account Option at Fifth Third Bank, National Association
- Account owners should retain documentation of all distributions for qualified disability expenses



## Saving for future needs

With six investment options, the coloradoABLE plan offers a range of investments to match your goals.

### Investment Options

- Aggressive
- Moderately Aggressive
- Growth
- Moderate
- Moderately Conservative
- Conservative



**Giving those with disabilities the ability to save.**



For more information about Colorado ABLE (the “Plan”), call 888-609-3468, or visit [www.coloradoable.org](http://www.coloradoable.org) to obtain a Plan Disclosure Booklet, which includes information about eligibility, investment objectives, risks, charges, expenses, and other important information about the Plan. Please read and consider the Plan Disclosure Booklet carefully before investing.

Before investing in any ABLE program, you should consider whether your home state offers an ABLE program that provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state’s ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state’s ABLE program, or any other ABLE program, to learn more about those plans’ features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The Colorado ABLE Plan is sponsored by the state of Colorado and administered by CollegenInvest. The Plan is intended to be a qualified ABLE plan. 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.



**The new coloradoABLE plan helps individuals save, while preserving their SSI and Medicaid.**



## Making saving easier helps make life better.

There's no limit to what individuals with disabilities can do. Now, that includes saving, too.

The Achieving a Better Life Experience Act (ABLE) of 2014 allows those with disabilities and their families to save for many daily, disability-related expenses on a tax-deferred basis – without limiting their ability to benefit from supplemental security income (SSI), Medicaid and other federal programs.

### You're eligible if:

The onset of disability occurred before the age of 26; and you must meet one of the following:

- Entitlement to Supplemental Security Income (SSI) benefits based on blindness or disability; or
- Entitlement to Social Security Disability Insurance (SSDI) benefits based on blindness or disability; or
- Self-certification of a similarly severe disability, if not entitled to SSI or SSDI.

Demonstrated by the following:

- Blindness as defined by the Social Security Act (SSA); or
- A medically determinable physical or mental impairment with marked and severe function limitation that has lasted, or is expected to last, at least 12 continuous months or result in death; and
- Have a written disability-related diagnosis signed by a physician.

Visit [coloradoABLE.org](http://coloradoABLE.org) to see the Plan Disclosure Documents for complete details.

### Plan highlights

#### No impact on current benefits

- SSI unaffected if ABLE accounts are under \$100,000.
- You'll continue to be eligible for Medicaid, regardless of your account balance.

#### Contribution limits

- \$17,000 contribution limit.
- Contributions are tax-deductible on Colorado state taxes.
- Additional funding if the Account Owner has earned income.
- 529 rollovers allowed.

#### Special advantages

- Earnings on your investments are federally tax-deferred, maximizing your return.
- Withdrawals are federally tax-free, if used for qualified disability expenses.
- No Colorado Medicaid Recovery

#### User-friendly

- Open an account online with as little as \$25.
- Access your account by phone or online 24/7 from a PC, tablet, or mobile device.
- Select the checking option to easily access your funds via a debit card.
- With the easy-to-use Ugift® feature, anyone can contribute to your account.



### What are qualified disability expenses?

These are ANY expenses that are incurred as a result of living with a disability and are intended to improve your quality of life. Qualified expenses 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.