

Plan highlights.

Special tax advantages

- Earnings on your investments are federally tax-deferred, maximizing your return.
- Withdrawals are federally tax-free, if used for qualified disability expenses.¹

No impact on current benefits

- Balances under \$100,000 are excluded from the SSI resource limit.²
- You'll continue to be eligible for Medicaid, regardless of your account balance.

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.

¹Earnings 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.

²Please see the Plan Disclosure Documents for complete details on SSI suspension and any requirements on when you use the funds to prevent suspension of benefits.

nj.savewithable.com

Contact Us:

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For more information about NJ ABLE (the “Member Plan”), call 1-888-609-8869, or visit nj.savewithable.com 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.

The Member Plan is sponsored by the state of New Jersey and administered by the Department of the Treasury and the Department of Human Services. The Member Plan is one of the qualified ABLE plans issued by the ABLE Consortium Trust, 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 Member Plan offers a series of investment options within the ABLE Consortium Trust. The Member Plan is intended to operate as a qualified ABLE plan to be used only to save for Qualified Disability Expenses, pursuant to the Section 529A of the U.S. Internal Revenue Code, as amended.

Ugift is a registered service mark of ABD (Ascensus Broker Dealer Services, LLC). All other marks are the exclusive property of their respective owners.

NJ ABLE
A member of The National ABLE Alliance

The National ABLE Alliance is a partnership of states focused on offering people with disabilities an ABLE investment product with low-cost financial options.

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To all your abilities,
now add the ability to save.

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.



Who's eligible?

You can open the account for yourself, or an authorized individual can open one on your behalf, if:

- Your disability was present before the age of 26; and
- One of the following is true:
 - You experience blindness as determined by the Social Security Act; or
 - You are entitled to receive SSI or SSDI benefits or have a similarly severe disability with a written diagnosis from a licensed physician.

(The account owner or authorized individual must certify the disability. See Plan Disclosure Documents for details.)

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

(Withdrawals for non-qualified expenses will be taxed at the account owner's tax rate, and will be subject to a 10% federal tax penalty and applicable state taxes.)



Investment options to fit your needs.

NJ ABLE offers investment options that meet your needs - based on your unique plans and risk tolerance. Visit nj.savewithable.com to learn more about the options available.

Low fees.

- Fee-free transactions from checking option at AllPoint ATMs.
- Flat quarterly fee*, regardless of account balance.
- No transaction fees.

**Discounts may apply, please see Plan Disclosure Statement.*

Start saving today at
nj.savewithable.com

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