



**Start saving
like never before.**

Achieving a Better Life Experience

The Achieving a Better Life Experience (ABLE) Act authorizes states to create tax-free savings accounts for individuals with disabilities.



ABLE United, Florida's qualified ABLE program, was established to encourage and assist people with disabilities to save private funds to support health, independence and quality of life.



888-524-ABLE (2253)



Eligibility

- Florida resident
- Qualifying disability
- Onset prior to age 26

Check your eligibility at [ableunited.com](https://www.ableunited.com)





Advantages

- Save tax-free for future expenses
- Save while maintaining federal benefits
- Save on fees – ABLE United offers the best value for Florida residents

How it Works

Like a Roth IRA or a 529 college savings plan, an ABLE United account is a tax-free savings account for your future. The individual with a disability owns the account, but an authorized person may establish and help oversee the account.

Save for Your Future

Use your ABLE United account to save for a variety of future expenses, including living expenses and the following:



Health



Housing



Education



Employment Training/
Support



Professional Services



Assistive Technology
& Support Services



Transportation



Funeral & Burial



Other Approved
Expenses

Contribute

- Save up to \$14,000 per year
- Save with the help of family and friends
- Save without impacting Medicaid

Withdrawal

Easily access your funds online by requesting a check, or you may transfer funds directly into your bank account. For your convenience, you may pay expenses, such as rent, directly from your ABLE United account.

Savings and Investment Options

Build your own portfolio.

Choose from the following funds based on your savings goals.

Money Market

Highly rated, short-term, fixed-income securities

U.S. Bond Fund

Broad representation of domestic government and corporate bonds

U.S. Stock Fund

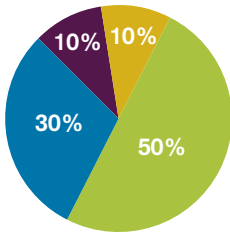
Broad representation of domestic equity securities

International Stock Fund

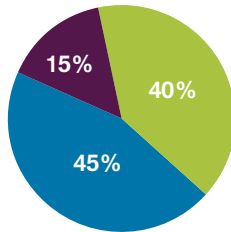
Broad representation of global equity securities in developed markets

Or, select a predesigned portfolio.

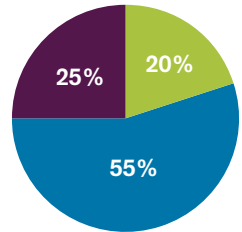
Choose from three portfolios predesigned for your investment approach.



Conservative



Moderate



Growth

Update your investment options.

Rebalance funds up to twice per year.

Our fund managers



Start Saving Today

Open an account online at [ableunited.com](https://www.ableunited.com) in less than 15 minutes.

- Provide identifying information
- Certify eligibility
- Choose savings and investment options





Quick Facts

- Save \$100,000 without impacting Supplemental Security Income (SSI)
- Pay housing expenses directly to help avoid the 1/3 reduction in SSI benefits
- Use for expenses that are not medically necessary or for the sole benefit of the individual with a disability



ABLE United

Save for a better life experience

Ready To Learn More?

Connect with us at:

www.ableunited.com

888-524-ABLE (2253)

customerservice@ableunited.com

This information is for general information purposes only and does not constitute tax or investment advice. Carefully consider objectives, risks, charges and expenses before investing. It is possible to lose money by investing in this program. Please read the Program Description and Participation Agreement.