Introduction:

Pam Williamson

I am Pam Williamson, assistant director of the Southeast ADA Center, based in Atlanta, Georgia. The Southeast ADA Center is a project of the Burton Blatt Institute at Syracuse University. We are funded by the National Institute on Disability, Independent Living, and Rehabilitation Research. Also known as NIDILRR. This is a center within the Center for Community Living, Department of Health and Human Services. We are one of ten centers in the ADA National Network. Their purpose is to provide informal technical guidance, training, and information on all aspects of the Americans with Disabilities Act.

The Burton Blatt Institute at Syracuse, University, is a leader in efforts to advance the civic, economic, and social participation of people with disabilities in a global society. For today's webinar, Understanding ABLE Accounts: Advancing Self-Sufficiency for Individuals with Disabilities and Their Families, we are pleased to welcome today's host, Michael Morris; and our presenters, LaKesha Page, Joanna Swanson, and Samara Heavrin.

Let me begin by introducing our host, Michael Morris. He is the founder and executive director of the National Disability Institute and member of the executive leadership team at the Burton Blatt Institute at Syracuse, University.

He served as formal legal counsel to the Senate Committee on key architect for the ABLE Act. He is a subject matter expert on financial inclusion and poverty reduction, concerning people with disabilities and provides this service to the FIDC, the Internal Revenue Service, the national council on disability and multiple state ABLE programs.

He was the first Kennedy Foundation Public Policy Fellow and also worked in the office of Senator Lowell Weicker. It is my privilege positive introduce you over to Michael Morris. I turn the webinar over to you.

Michael Morris

Thank you, Pam. It is a pleasure to be here and joining people from throughout the southeastern states and as well around the country. What I want to do is set a context for our excellent panelists who will follow me on this webinar. The ABLE Act was passed into law after about eight years of deliberation by Congress and signed by President Obama in December of 2014. ABLE stands for achieving better life
experience act. And before we hear from three panelists who will tell you about programs in three of our eight southeastern states, I want to share with you some basic information so that we kind of level the playing field about what you should know about the ABLE act. First, what is an ABLE account? An ABLE account is a tax advantaged savings account that helps individuals with disabilities and their families save for the purposes of purchasing disability-related expenses. How do funds in an ABLE account affect my benefits? Well, funds in an ABLE account will be not taken into consideration when determining an individual's eligibility for means-tested public benefits, including SSI, Supplemental Security Income, Medicaid, food and housing assistance. For many people who have been on SSI or other means-tested public benefits there always has been a barrier to savings. For the people who are eligible to open an ABLE account, what you have for the first time is an opportunity to have rainy day funds, short-term or really save for a long-term needs. You will learn more about that as I go on to tell you about key things to know about an ABLE account.

Why the need? Millions of individuals with disabilities and their families depend on a wide variety of public benefits for income, healthcare, food and housing assistance. Eligibility for these public benefits require meeting a means or resource test that often limits eligibility to individuals who can have no more than $2,000 in cash savings, retirement funds or other items of significant value. What this means, for many of you probably listening in is to be eligible for federal public benefits often as well means an individual must remain poor and can’t put money aside to any great extent in savings.

So let’s talk about who is eligible to be an ABLE account beneficiary? So there are two ways to become eligible. These tests of eligibility are the same whether you join an ABLE account, an ABLE program in a southeastern state or join one anywhere around the country. There is an age requirement. You must be disabled before the will age of 26. Then there is a second part to the definition of eligibility. You must have severity of disability determined to meet the disability requirements for SSI or SSDI, Social Security disability income under title 16 or Title II of the Social Security Act and are receiving those benefits.

So you are automatically eligible under scenario 1, age of disability, age of onset of disability before 26 and you are a current recipient and beneficiary of Social Security benefits. You could be 45, 41, but if your age of disability is determined by onset of disability, if it happened before age 26 you could be 50 years old and you could still open an ABLE account.

However, if you are not on Social Security benefits, but you still had a significant disability before the age of 26, there is a second way to become eligible. That is to submit a disability certification which comes from documentation of a licensed physician, signed by that physician, confirming that your needs or your functional disability criteria is equal to the severity of disability test in Title XVI or Title II of the Social Security Act. That is eligibility for SSI or SSDI with one important exception. That exception is, you do not have to prove you are unable to work. So very significant difference. So these are the two ways, always age of onset before age
26 and then either on SSI or SSDI, or if not you have a physician's letter certifying your significance of disability.

So next slide. Do I have to enroll in my state of residence? Well, in fact, no. The law was changed a year after it was passed in 2015 and that amendment allowed that regardless of where you might live and whether or not your state has decided to establish an ABLE program, you are free to enroll in any state's program that is accepting out-of-state residents.

Most of the states, there are 33 states now with ABLE programs. Most of the states do allow and accept out-of-state residents who meet the eligibility criteria. However, there are some states that do not. An example in the southeast is the state of Florida. You will hear about other states with that exception as well.

Next slide, please. Are there limits on account contributions? Yes, there are. And in 2018 anyone contributing to a person's ABLE account, that could be the individual with a disability, that could be family members, friends, even an employer. The total amount that can be contributed in one year is $15,000. That is expected to be adjusted annually to account for inflation.

The total amount limit over time, so not just annually but over the length of time you might use an ABLE account is typically for most states about $300,000. Some states have a little bit less. Some states have more. And often they have tied that total dollar limit that can be in your account to what they had established in their education-related 529 savings plans or accounts.

Okay? Next slide. So what might the funds in an ABLE account be used for? Here is what is very exciting. The distributions from an ABLE account which the money comes out tax free. So you put money in. It grows depending on your choice of investments that the state ABLE program offers. Those monies when you distribute them, when you take them out for qualified disability expenses, do not count as income. You pay no income tax.

Qualified disability expenses are for the benefit of the designated beneficiary in maintaining or improving his or her health, independence or quality of life. So what we know now is unlike college savings plans, if you have heard of them or use them, which are only exclusively for covering tuition costs to go to college, and housing costs while you are in college, the expenses here for qualified disability expenses are very much broader. Expenses do not need to prove medical necessity. And others could benefit from monies you spend coming out of your ABLE account. For example, use of means of transportation or purchase of a house as two examples.

Next slide will give you the list of what other expenses qualify. It includes education, housing, transportation, employment training and assistance, purchase of assistive technology or personal support services, health, prevention and wellness; financial management and administrative services, legal fees, expenses for oversight and monitoring; basic living expenses, funeral and burial expenses and any other expenses approved by the secretary of the Treasury under regulations consistent with the purpose of the program to increase health and wellness, productivity, and independence.
Distributions from an ABLE account that are not qualified don't meet this criteria, will be subject to a tax and may affect eligibility for federal means-tested benefits as well.

Now that you understand a little bit more about ABLE accounts and benefits of ABLE accounts, where are your choices? Since 2014, the end of the year, December 14 of 2014, 33 states now have opened ABLE programs. With the exception of New York, Missouri, Georgia, Alabama, Florida and Kentucky, all the currently launch states are taking people from outside their state. So they are enrolling nationwide.

Enrollment and maintenance of the account is most frequently done entirely online. I would recommend to you that you may want to look at a website that is called ABLE national resource center. The ABLE National Resource Center -- next slide, please, is a collaborative whose supporters share the goal of accelerating the design and availability of ABLE accounts for the benefit of individuals with disabilities and their families.

This particular website, NRC.org allows you to look at a map. You can touch a state on the map and find out the current status in terms of an ABLE program. It also has a tool on that website which allows you to compare at the same time three state ABLE programs to look at do they only accept enrollment from people in their state? Is there a minimum contribution to establish the ABLE program? Are there special benefits of that state ABLE program? So a variety of questions are answered and it allows you to compare three states at a time.

So I do hope as you want to learn more about ABLE national resource center that you have the opportunity to visit this website and really learn a lot more about the opportunities and benefits of ABLE programs.

Now that we have some background and context for the ABLE programs across the country, we want to zero in and have invited guest speakers from three programs in the southeast. I believe if we go to the next slide what we are going to hear first from is LaKesha Page, who is the director of the program for ABLE in the state of Tennessee. ABLE has been operating in Tennessee since December of 2017 and I think that may not be the right date but I'll leave it to LaKesha to correct me. LaKesha has been with the Department of Treasury since 2001. She holds a bachelor degree in political science with emphasis in public administration from Fisk University. She is also a graduate of the state of Tennessee government management institute. LaKesha, let me turn it over to share with people to understand more. What is the state of Tennessee offering folks around the country?

LaKesha Page:

Awesome, Michael. Thank you so much for the introduction. And I'm so glad to be part of the webinar. I guess we'll get started with our next slide. So ABLE Tennessee, our ABLE Tennessee actually launched in June of 2016. We were the second ABLE plan to launch. We were two weeks behind ABLE in Ohio. But essentially it is a savings program take is administered here in the state of Tennessee Treasury Department under the leadership of our treasurer David little lard junior. Our program
is designed to help individuals with physical and or intellectual disabilities to set aside money to pay for qualified disability expenses.

We were the second plan in the nation to appear and of course we opened our doors to anyone nationwide. In fact, we were excited to see a proliferation of growth in our plan for a lot of individuals nationwide.

Has Michael mentioned there are 33 plans that are offered throughout the nation today and we just recently, in February of 2018 we restricted enrollment in ABLE Tennessee to Tennessee residents. Everyone who was in ABLE Tennessee prior to that date got grandfathered in. They still can receive direct benefits from our program. This enables us to focus on Tennesseans and their needs knowing there are many other offerings nationwide. We wanted to fill that void until other states opened their plan. That is one development recently with our ABLE Tennessee plan.

Well, in terms of contributions, Michael kind of touched on this. Of course, the annual maximum limit was increased for 2018 to 15,000. If you were in our ABLE Tennessee plan it was 2,014,000 in 2017 it was 14,000. This is the first time we experienced an increase for 2018 and I know participants have been excited about that change. That is a federal increase, not anything specific to our program.

The second bullet point here is a federal limit in terms of affecting benefits, in terms of the $100,000 threshold. Move down to the next bullet point, the $350,000 balance limitation, that is specific to our program. As Michael alluded to, we like other states align that total contribution limit with our contribution limit in our 529 college savings program. They are at the same threshold.

When individuals contribute to their ABLE Tennessee program, it can be done via check or electronic funds transfer meaning you can direct money directly from your bank savings or checking account. We do accept qualified 529 plan rollovers and I'll get to this later about the new tax law that was passed in December of 2017. We do accept rollovers from a 529 college savings program into an ABLE program.

We have in the state of Tennessee an individualized education account program offered I our Department of Education. We do allow contributions from that individualized education account program into an ABLE Tennessee account.

We do allow ABLE program to program transfers. If there is money held in another state ABLE program and an individual wants to roll over or transfer those amounts to ABLE Tennessee we accept those as a method of contribution. One caveat about rollovers, they are not capped at the annual $15,000 annual maximum limit. You are able to roll over the entire account balance. That is one caveat for rollovers that you can transfer your entire account balance.

The other two methods to contribute would be an automatic investment plan or recurring contributions to the account from your bank savings or connecting account. Where if you wanted to contribute $100 a month, $50 a amount, whatever amount you want to contribute you can set that to occur monthly or any other way that works well for you.

Finally we do have a way for individuals to invite families and friends to gift their online gifting portal which is basically a way for them to have a special code and go online and enter transactions to gift into the account.
With our plan, we offer I think we are among the states to offer the widest range of investment options. I'll tell you the impetus for that is we aligned the investment offering with our college savings plan offering. That was one way to keep the cost low. But we have kind of three categories. We have six growth options which are growth or primarily equity options invested in a stock portfolio and designed to seek maximum returns for investors with higher risk tolerance. With those options they come with some volatility. Of course, we have that category for individuals to invest.

We also have three balanced investment options. Of course, these are blended with stocks and bonds. It is just kind of modest appreciation and with moderate risk. Where the risk tolerance is not as high, we have to balance options to choose from. We also offer five conservative options. Fixed income and one insured option within that category. Any individual can invest in one or a myriad of the options or combination of the options offered by our plan.

So in choosing it, you can also seek financial advice from a financial professional if you like or from family and friends in terms of a combination of the investment options. We do have a wide range of investment options to hopefully meet everyone’s needs, those who really want to have an allocation that is sophisticated or those who want to be in one or two funds.

Well, Michael actually alluded to this as well. In terms of the categories, these are just kind of denoting the categories. We align with the law in Tennessee for the categories in which ABLE funds can be disbursed, education, health, transportation, assistive technology, financial management, legal fees, a myriad of categories. Of course, because an individual with a disability may differ, the individual can determine whether or not, kind of make a determination whether or not their withdrawals or the monies within the fund are used for qualified disability expenses unique to their own situation.

If there is ever a question, of course, the IRS does issue publication 907 for ABLE participants when using those funds. So it's guidance on the tax treatment relative to those funds. It is IRS guidance. As a program we make disbursements based on the requests of the individual. It is not with respect to whether the participant has certified that the expense when they are withdrawing the money, they certify that it is a qualified expense.

Well, this is just another overview. You'll see I repeat a couple of things throughout my presentation. I will say again, of course, we have the 14 diverse investment options. Of course, and this is what every ABLE program, you can reallocate exists funds twice per calendar year. If you were to enroll in ABLE Tennessee today, you have two times before the end of 2018 to change your investment option selection for your existing funds. There is some flexibility there.

In Tennessee we offer a very simple, low cost fee structure. Sometimes plans are offered by states and people wonder why is there a fee attached to the plan? Well, we just charge a one fee, that is an annual asset-based fee ranging from zero for the interest bearing option, most options are 35, what we call basis points or 35 cents for every $100 every year. The highest cost option is 64 basis points for 64 cents per
year for every $100 held in that investment option. Our fees are relatively low compared to a lot of our peer plans. It is just one asset-based fee.

Our plan is primarily supported by an appropriation from our general assembly. Just so that we can offer a low cost simple plan to our participants.

One thing that we do offer as a value add is an interactive eligibility guide on our front facing website. If there is any question as to whether you are eligible for an ABLE account, we have an guide. Visit ABLE TN.gov. You are able to go to the interactive guide. We have convenient online access and many of the account through an online portal. Again visiting that website, you can enroll online and maintain the account online from not only enrollment but also through contributions, making contributions to the account and also requesting withdrawals from the account all online. Withdrawals from the account can be requested either in the form of a check or an electronic funds transfer from your ABLE account into a banking or savings or checking account that you specified on the account.

Again if you have a code where you can invite family and friends, if they have the special code they can electronically contribute to your ABLE Tennessee accounts. With most ABLE accounts there is no recertification. Once you qualify, if you are qualified for the ABLE Tennessee can, you don't have to recertify. Once you qualify at the time of enrollment no recertification is necessary.

We do have a community outreach plan. We find of, even though we restricted our enrollment to Tennessee residents, we want to reach out and we have a plan to reap out and we do. We -- reach out and we do. We meet with organizations and any time there's an invitation. We like to visit. If anyone on the webinar is in Tennessee and you would like an ABLE Tennessee representative to come speak to a group or provide resources, we definitely seek to do that. We want to make sure that the information about the plan to anyone who wants to save and invest.

Of course, if there are ever questions we have our client service representatives available and there is the phone number there. We will have that also later in the presentation.

Again we talk about costs. I kind of mentioned before that most of the investment options are 35 basis points, one is zero and 64 percent for our prime cat investment option.

In terms of we do -- this explains how we take out the fee from the account. We just shift it to a method where we actually had that fee as part of our daily price calculation in terms of affecting the fee base. We don't have any annual maintenance or cost. We are having the costs, monthly costs and no costs in terms of the way you request withdrawals or anything like that. Just that one cost as it relates to the asset based fee.

This is something that I think probably can apply to most ABLE plans in terms of the designated beneficiary is the sole owner of funds in an ABLE Tennessee can. That means the individuals with disabilities even if it is a minor, the ABLE account is established in that person's name. If it's an minor ABLE Tennessee account, it is required that there is a parent or guardian who acts on behalf of the minor until the minor reaches majority, which is age 18.
We do allow guardians and legal representatives for adult ABLE Tennessee beneficiaries. That's to be accomplished by completing an LPLA form or providing appropriate court documentation to show if there is a guardian or a conservator who would assist with the account. With this, we do have in terms of managing the account, not only is that managed by the parent and by the authorized agent or legal representative on the account as well.

In order to open an ABLE Tennessee account, again you can go to our website, able TN.gov. You use the guide to determine eligibility for an ABLE account. We encourage you to review the program disclosure. That's where you will find more information about the features and benefits of the program and more in depth information about the programs offered by the plan. When you are ready to open in the account, you click on enroll now and it takes minutes to open the account once we have the investment options, we have all the information, social, date of birth all those registration elements in order to open the account.

This is just a reminder again. I'm sure that a lot of my colleagues on the webinar today will remind you as well of things that are new for the current year. This is as a result of the tax bill that passed in December of 2017. Of course, the increase to $15,000, which aligns with the gift tax inclusion, in terms of annual contribution limits.

The ABLE to work, there are new situations now where you can contribute beyond the $15,000. There is no participation in employers retirement plan and there are limitations in terms of not being above the federal poverty limit per individual. But because it is so new, like other colleagues in the industry we are figuring out how to address able to work, but know that is a new feature relative to ABLE plans and relative to ABLE Tennessee. Of course, the 529 college savings accounts, ABLE Tennessee rollovers, that is a new enhancement for ABLE accountings. We actually had questions prior to the passage of the federal law as to whether if an individual had a college savings account, could they move those monies into an ABLE account. We were excited that it is allowed by the federal law. Any child that was savings, they can roll those monies over to an ABLE account.

So the same beneficiary or member of the beneficiary family is the restriction as to the roll over and the rollovers have to be within the $15,000 annual contribution level is how we are interpreting those provisions.

We are awaiting federal guidance as it relates to a lot of the new provisions with the tax law. So we, of course, like our other colleagues in the industry, as these enhancements give more direction on these enhancements we will be able to roll those out within our plan.

This is just, if you want to know where ABLE Tennessee fits relative to other plans, we are very excited to report that as of December of 2017 we had about 1562 total funded accounts in the plan. That is funded accounts, accounts that do have money and $8.2 million in terms of total assets.

So we are excited that the program is growing. We are excited that more individuals are able to save not only under our plan but other ABLE plans nationwide. The industry and Michael you may know this more, but the ABLE industry is between 40 and $50 million. So we are excited to see that even since the inception of the first
plan in June of 2016 families are taking advantage of the offerings, ABLE offerings nationwide.

This is just our contact information. It has been a pleasure to be on the webinar this an. I look forward to staying around answer any questions that you may have. Our website is ABLETN.gov. There is the phone number. You can reach us at ABLETN and ABLE.TN@TN.gov and on Twitter and Facebook. We do like to engage in social media. That is the end of my presentation and I'll turn it back over to Michael.

MICHAEL MORRIS: Thank you, LaKesha. A great presentation. And I do know since we follow ABLE programs all over the country that I think you have two distinctions that I hear about regularly from people who call asking for more information about comparing plans. One is I believe you have the most investment choices of any of the 30-plus ABLE programs in the country. And second is I believe you are about the lowest in annual fees. And at least that is information that has been regularly shared with us. So I congratulate you on what feedback we are getting. I appreciate you staying around for the other presentations. Then we'll get to questions.

ENABLE:

Let’s turn next to Enable which is the Alabama ABLE savings plan. Alabama's program is working in conjunction with folks in Nebraska and with the Nebraska ABLE program. Joining us to speak today is Joanna Swanson who is with the First National Bank, which is behind the Alabama and Nebraska plans. She joined First National Bank in 2007 and has been working closely with advisors, employers and community organizations to increase awareness of the Alabama and Nebraska programs.

JOANNA SWANSON:

Great. Thank you, Michael. If we can go to the next slide I'll start talking specifically about the Enable Alabama program. Michael did a great job of covering the rules of ABLE. So I will keep my comments just to our specific program. And he spoke a little bit that I work for First National Bank based in Omaha, Nebraska. This slide basically brings out that structure that we have. Alabama launched in February of 2017. So we just hit our year mark, which has been really good. So we basically manage this program on behalf of the state treasurer's office in Alabama and the treasurer's office in Nebraska to bring this program to ours and other states in the country because this is a nationally sold program.

I'll talk about the Enable account features next. What is specific to our Enable program. So some of this is, repetitive of the Federal Rules. One reason that you'll see that, the Federal Rules are strict on how ABLE programs are create and executed. All our programs tend to be slightly similar. Anyone can contribute to an account, with I is the best part. If it makes sense for an account owner, they can do so. Friends, family, companies, trusts, inheritance. Our first account owner in Alabama put funds from a go fund me page in her account. She needed a new service dog. Her service dog was aging out and she created a new go fund me page so she could purchase a new service dog. She was getting too close to resource limit with that go fund me page. Luckily with we were able to come in and educate her on ABLE and we were able to get her
account open and put the funds in there. Creative ways that individuals can put money into any ABLE plan or Enable.

You have heard this already. The most that can be put in per year is $15,000. We don't let individuals go over that. So it is not that you can put in 16,000 be penalized. It is set up, once you hit $15,000 we no longer allow any more contributions.

How can you contribute? A check can be mailed, AIPs, automatic contributions, EFT is a one-time electronic transfer. Using a banking, savings, checking account that you already have to contribute to these plans. Or that anyone may have. Or payroll deduction. For those individual account owners that are working, they can contribute money from payroll or friends and family from payroll. Lots of ways to do this. No one way better than the next. Just what makes sense for each individual.

So withdrawals from our program. Probably similar to what you see in other programs with a few differences. The idea being easy to contribute, easy to withdraw. All withdrawals are considered a qualified disability expense. You are not having to prove it to Enable that it is a qualified expense. We tell individuals, keep your receipts. You want to show where the money came from in case it would come up that you need to show it. But you are not proving it to us.

So you can go online or call our call center and request a withdrawal. How that is done, you can have a check sent to the account owner. And you can do that to reimburse for an expense that already has been paid or you can do that before an expense needs to be paid and then use the fund to pay the expense.

A check to a third-party. Maybe you need to pay a medical bill off. You want the check sent directly to the medical company. We can do that. EFT, electronic funds transfer to the account owner's bank account or if there's an authorized individual on the account and you want the money just to be directly electronically transferred, we can do that. Again just saying I need to reimburse myself or put money in because I know an expense is coming up.

Systematic withdrawals. That might be the most often used and the best example I can give for this is I have families that I work with who have trusts. One thing that many special needs trusts cannot do is pay for housing. But ABLE plans can. So what families will do is they will maybe do, depending on the trust and how it is set up, maybe a yearly contribution to the ABLE program. Then from that ABLE program they are using the money to help pay for rent. Maybe above and beyond what they are getting in that SSI payment.

So maybe $100 every month is sent to pay rent to help subsidize the cost of rent. That is something that would be reoccurring that would be set up and have done.

The other option we offer is a debit card with checks. The checks are optional. This is an option that is not necessarily right for every account owner, but it can be very convenient for others. The idea is that if the individual or authorized individual helping manage the account wants to have a little bit more easy access to the money, they will pay a smaller transaction, write checks. I have a lovely woman I work with that due to cerebral palsy uses a wheelchair. She rides the city transportation. And to
pay in our city for the bus you have to write checks. So she took checks out to pay for those bus tickets.

Lots of different things you can use them for. With that debit card you can use the checking option and if you have more frequent withdrawals of the money and you think this could be helpful, it could be a nice option but not necessarily right for everyone.

This breaks it down a little bit further. I won't go into all of them. What I will say if you look at the bottom of the slide, the last bullet point states other expenses to enhance the account owner equality of life. The idea of ABLE was to help in individuals to enhance their lives. To save money as Michael mentioned to Enable people to save as they weren't able to do before. If they are tied to the disabilities, they are a qualified expense. When you look at this list there's so many things you can use the money for. One example I love to give is an individual I work with as well that has some mobility issues. She is saving for a recliner with a lift. It's difficult for her to get in and out of a chair. That lift helps her get in and out. Is this a disability expense? Absolutely. You need a better chair to enhance your quality of life. That's a great use for the money. Sometimes travel comes up quite a bit when I'm out in the community. What I tell families is with an individual that experiences a disability, travel is sometimes a little more difficult. You need a special plane ticket or park entrance ticket. Do you need special transportation? Does the person need support service to travel? All of those types of expenses that are incurred again tie back to the disability, enhance the account owner equality of life and are considered qualified expenses. So just an example, I'm sure you'll hear more today as well.

So tax advantages. So obviously one of the best pieces of ABLE and all of our ABLE programs is that the money is sheltered from the resource limits of SSI and Medicaid. Fantastic, best benefit. Other benefits of these programs, the earnings are tax deferred and facts free when used for qualified disability expenses.

And the idea basically is that you put money in there, especially I talked about our woman that was saving for the service dog in Alabama. That is more of a long-term savings that she is doing. Make it takes two, three, five years to save for the expense an individual has in mind. Well, by putting the money in this account not only is it sheltered from SSI and Medicaid, it is also having growth depending on how you invest it. If it has that growth you are not paying taxes on that growth. That is a nice benefit for those long-term savings goals.

Some states do have tax advantages. You can take a tax deduction on contributions. Alabama is not a state that has that.

Next slide. So Alabama Medicaid. One thing that I know that we hear across the country is: Does Medicaid, does SSI, CMS, do they understand ABLE? That is what groups like Michael and NCI are doing. We have an ABLE Consortium that works at the national level on that. Yes, these do understand our programs and I have sat down with the office of Alabama Medicaid and talked to them and did a presentation about Enable. So they do understand that it exists. They do understand that if someone is reporting their assets and they see that the individual has an Enable program, they can not take away their Medicaid. That is really great.
So as the slide said, assets in an Enable account are an excluded resource for Medicaid, including childhood disability benefits and waiver recipients. Account owners will report assets in Enable accounts to Medicaid at a minimum annually. That is a state reporting requirement. More and more we are seeing offices start to ask: Do you have an Enable account or ABLE account?

Wages are still subject to existing Medicaid income guidelines. The nice thing is, these organizations are aware. They understand how they work. They understand that you can save money in them. Very good news story, especially the longer ABLE plans are around.

Next slide. So the investment options of ABLE. And our Enable program. We kept our investment lineup very, in a much smaller amount of options. We basically broke it down as listed. Three target risk investment options. Low cost Vanguard mutual fund. I will show you more on the next page when I get there. Those are for your long-term savings. You have that goal in mind that is three to five years from now. One of those target risk options could be great. The bank savings option, the nice thing, it's like putting it in a bank savings account at your local bank which has FIDC insurance. You don't want to take the money out for whatever this is for this particular contribution. You just want to know it is there and put it in a bank savings option.

For those individuals who want more flexibility, how often they can take money in and out, ease of access, the checking option is nice as well.

With any of these options you don't have to choose just one. If you have a long-term goal and want to choose one of the target risk Vanguard options you can do that with some of your contribution but you want some in the savings or bank checking option as well. You can always do that. You choose the one that pest makes sense to you or the combination that makes best sense for you and the goals that you have for your account and your money.

So when you go online and/or do our paper form to enroll. I talked about this is how you'll see our options, growth, moderate, conservative. I always say the best way to truly understand the difference between growth, moderate and conservative is to go on the website. It's in more depth than I can ever put in a Power Point presentation. Growth meaning mostly in the stock market. Moderate meaning investment in the stock market with some exposure to bonds and conservative meaning a lot more bonds, some cash options and very little in the stock market. You choose one of those. You can add on to bank savings, just do the bank savings, choose the checking. You decide how much you want to do in each or one. As long as the total is 100 percent.

The idea is to, when you do your initial enrollment, you decide and mail us a check or do EFT contribution, you say how is this contribution to be invested? You can always invest additional contributions a different way. You can tell us I want this lump sum, $50, $500, whatever it is, invested differently than the current balance I have in my account. And as was mentioned in the last presentation, that lump sum that sits in your account, you can change that and have that invested twice per year. New contributions you can change at any time. Lump sum is that twice per year federal rule
Enable target risk options. Again this goes back to what I talked about earlier, the difference between growth, moderate and conservative. I always feel like make it a little bit better explanation and again much, much more detail on our website. The domestic equity being stock. International equity being international stock. Fixed income is bonds and the cash equivalent. It shows you in a nice pie chart how we break those down.

So our account fees. We do charge a $45 flat fee per year to have this account. It is charged per quarter. You get quarterly statements with this. It is an investment account, investment accounts do have quarterly statements. That's how you'll see the charge come up. It will be on that quarterly statement. You'll see 11 dollars and 25 cents come out. We talked about asset-based fees in the last presentation. That's based on the mutual fund. If you're in the Vanguard fund, depending which one it is, it can prank from .5 to 5.5 percent. That is taken out in the back end and then so you don't see the money come out. You would see, you will get a 5 percent return one quartered, at the end of the year. If you had a 5 percent return you actually had a 5.5 percent return.

Again, more detail on how those fit into each of those Vanguard options is on the website. Checking option fees. If you decided that option makes sense for you, we do charge six dollars for a box of 50 checks. If you think you are someone who will write a lot of checks we always recommend don't go with our checks. Go to one of the online check stores where you can get hundreds of checks for six dollars. You will going to write a lot of checks, it's sometimes cheaper, whatever makes sense to you. You can waive having even physical checks. I have some people who just use a debit card.

You need a minimum of $25 in the checking option to order the checks but you need to have $50 to open an Enable account. Any other questions about the checking account, it's available on the website. There is no other fees to withdraw, withdraw, change investments, whatever the these are the fees.

Next slide, please. So I talked about this a little bit. Account minimum. It takes $50 to get enrolled in Enable. You can do 25 if you are going to do that automatic contribution, like monthly contribution. And use that to maintain that 50-dollar account balance. The minimum obviously $45 per year fee. Our total account balance limit is 400,000. I say focus on the $100,000 account balance imposed by SSI. It will be about ten years before we see anybody reach that. I don't feel like it's an issue, but we always like to be fair and full disclosure on how our programs work. We see the high numbers and we put them out there so everyone has all the information.

Basically then the other bullet points that go under account balance limit. Again when I do this for an audience they laugh and say I wish I had that much money. I don't read all the bullet points. I can tell compliance that I went over them but it is not going to be an issue for a long, long time.

Opening an account. Opening any ABLE account is fairly easy. All of us want this to be a fairly easy process for our account owners and potential account owners. Enable we always say read the program disclosure document. That is our legal
document that explains every nitty gritty piece of our plan that you want to know or don't want to know.

Really it's six steps to enroll. If an individual is opening the account for themselves or their own guardian, they can go online do so. If mom and dad are opening it for a minor child with a disability, they can do it online as well.

If the account is being opened for an individual who has a guardian, conservator or power of attorney, that legal individual helps fill out the paperwork and they mail it into us. They need to provide that paper documentation proving they are either guardian, conservator or power of attorney.

You choose online or paper depending on your situation. It eel actually pretty easy. We need to know if you are the owner and managing your own account, we need Social Security number, date of birth and address. If there is an authorized individual, we need that as well. Tell us how you are going to invest the options, how you want it funded, and delivery. Do you want your statements emailed or mailed and you are ready to go. It is that easy. Sometimes you look at the forms and they can be intimidated. I sit down with families all the way and help them open accounts, my team and I do. I know sometimes you need a little bit of help when you do something like this. But it is amazing. We get done and the families say: That's it? That's so much easier than I thought it was going to be. Once you get comfortable with it it doesn't take long to open the program. I say dip your toe in the water, start with $100 see how it goes. Feel comfortable? Add a little more. It is a great place that you can put money that is protected as a resource.

So connecting with Enable Alabama. Our website that I keep referring to is Enable AL.com. You can visit our page. We have a resource page where our enrollment forms are. Lots of information. We have videos that are showing information on how to enroll, show information about the families and the individuals we work with in our program. Talking about why they opened accountings. You can join our email list. It is not solicitation. It is just updates. If there's legal changes, if there is new information out there that we want to get out, that's what we share in our email.

If you have questions that you want to send to us directly, we have our email address right there. And if you are part of an organization, you lead an organization or you just belong to an organization and you feel like you would love to have a 30-minute, hour presentation in your area we would love to hear that. Feel free to let us know. We want to get out into the community and continue to educate the community about this program. All ABLE programs, we just want to be in the community. We know boots on the ground is what is going to create more awareness about these programs, create more comfort with these programs and continue to see people use these programs. We are also on Facebook, always putting fun new posts out there, whether we are sharing really great other posts we are seeing in the disability community or just sharing ideas from us or hearing from other people. That's a great way to reach out. For those technical questions, withdrawal questions, whatever it might be, we have a fabulous call center. They are listed here. They
answer the phone 8:00 a.m. to 8:00 p.m. We do central standard time because that's the time zone they are in.

I will say our call center is wonderful. I've met with them and educated them. We hand picked individuals to answer Enable calls because we know when individuals are calling about Enable, sometimes their questions are very in depth. You're talking about serious subject matters like SSI, Medicaid and your benefits. We also know that sometimes these calls don't take two minutes like when you are calling another call center. Sometimes these calls take 30 minutes and our call center is ready for that. They understand they sometimes have to be on the phone with you for 30 minutes to get all your questions answered. They will do that. Please know if you want to reach out to get some information, our call center will always be there to help you and you can email us as well. My team answers those emails. We are always there to provide the information that you need.

MICHAEL MORRIS: Okay, Joanna, that's a wonderful presentation. And I have a better understanding of the Alabama program, very much in partnership with First National Bank and the state of Nebraska. And let's turn now to our third state and I am going to call on Samara, who is going to tell us about the Kentucky ABLE plan which is also another partnership, Kentucky partners with the Ohio STABLE program. Samara, let me turn it over to you.

Stable Kentucky:

SAMARA HEAVRIN: I'm excited to be here today. Thanks for asking me to be here. If you go to the next slide, we'll get started. What is STABLE Kentucky? Stable COAT is Kentucky's ABLE plan and offered through the Kentuckians through the partnership with the Ohio STABLE account program. It is administered with the state treasurer Allison Ball. Launched in December of 2016 and you must be a Kentucky resident to be part of STABLE Kentucky. This is instead of being the first to start an ABLE plan in Kentucky, we wanted to be the best. So we partnered with Ohio. So for enrollment, it is online enrollment, like several of the other ABLE plans everything can be done online which is a great option. It is free, takes approximately 20 minutes to fill out your enrollment paperwork online. Then there's a 50-dollar minimum opening deposit which is common for financial institutions. I know when I opened up my personal bank account I had to have a minimum deposit.

So the account costs STABLE Kentucky accountings about $42 annually or $3.50 per month. What is great about this, actually it decreased. Last April it changed. It was $60 annually. But it has decreased. Then our asset-based fees are between .19 percent and .33 percent. That is a very reasonable, very reasonable percentage asset fee. Then as Tennessee and Alabama talked about, these are necessary to sustain the program and are common for investment options.

Next contributions there's a $15,000 annual limit. As an employee you may be able to contribute an additional $12,000 of income, part of the able 2.0 bill that passed Congress last year. $462,000 is the lifetime limit. Incredible. We are excited to see accounts come to that level at some point. For gifting we do have a great, probably one of my favorite things about STABLE Kentucky. There are several things, but for
gifting you can create an E gift event, holiday, birthday and send out notes to friends and family and ask them to donate money to your STABLE account. So the system tracks contributions for sending thank you notes and replies which is great. My mom always made me send out thank you notes and I do that as an adult. I think that's a great way. Too for looking at your funds you are able to have that all there in order for you.

I was talking to Ohio about this a few weeks ago and asked if they could give me an example of an E gift event. One constituent needed money to buy hearing aids. He created an E gift event and sent out notices to all of his family and let them know what was going on he was able to raise the fund for that. It's a great example of how friends, family, and the community can come together to help you.

So with the investment options, there are four investment options through Vanguard mutual fund that range from aggressive to conservative. We have the aggressive, LifeStrategy growth fund and a growth fund. One FIDC insured option which is principal protected, more like a bank account rather than and investment option.

So this is another one of my favorite things about STABLE Kentucky. The STABLE card. This is a loadable debit card that does not pull from the account. You can do all your, has online spending records. You can notate the expenses, which is good. It reminding me of a check register. There's no commingling with funds from other accounts, protection, no limiting of merchants, no cash access, no overdraft.

One example of limiting the merchants, it means you can go to a tobacco store or anything that is not a qualified expense, you couldn't gamble with it or pull cash from the card. What is great about this loadable debit card, it pulls from your account and if you have $100 on it and you accidentally lose the card, $100 is hard to lose, I would be sick to my stomach, but it wouldn't be the thousands of dollars in your STABLE Kentucky account. That is a great way to limit, for spending money. And also I think it's great there is no overdraft. Kind of an example of that, you go to Walgreens to pick up something that would be a qualified expense. Say you are picking up your medicine. And you go and you have $100 on your card but the total ends up to be $120. What it does, the STABLE card will automatically be rejected. You are not going to be able to put $100 towards it and owe 20. It automatically rejects, which I think is important too.

Next, please. What I want to talk to you about today more specifically, since STABLE Kentucky outreach efforts. Along with the STABLE Kentucky, what we are doing to reach out to the disability community as well as some of the ADA compliant measures we take here working through Ohio. So we’ll start with the STABLE Kentucky outreach effort. We have two goals for outreach. That is to build relationships and to inform Kentuckians about STABLE Kentucky accounts.

Next, please. So with this, we have several different types of media. We have press conferences. I’m not sure if you have heard about ABLE to save month, something we do in August forgetting the community involved and inform people. When I say community, I mean Kentucky and on a national level too. It gets information out there about ABLE accounts. We do Facebook, Twitter and Instagram.
We do videos. We are working on STABLE Kentucky promotional video right now that we are excited about to kind of let other people see owe social media what the treasurer is doing. We do print media so we will reach out with local newspaper articles and a great magazine, exceptional family Kentucky, a resource magazine dedicated to Kentuckians with disabilities. It is a great way to share our message, what we are doing and be a resource to families out there.

Next, please. So events around Kentucky. We do webinars. Such as this. We work with the human development institute at the University of Kentucky about lunch and learns. We do online presentations, we do rallies. Kentucky saves week is part of America saves week, a financial literacy initiative. We participate in than and talk about STABLE Kentucky accounts. We work with different associations. This is our legislative session right now in Kentucky, January through April. We have been trying to participate at rallies in the capitol rotunda. This week we actually participated in Down’s syndrome day where the treasurer went to talk about ABLE accountings. We do annual advocacy groups, government entities, businesses, exhibitor booths. We had a convention in Louisville and we go to receptions if we can. The Special Olympics will be here for the legislative session and we’ll go there. This is a way to promote the accountings and we have been intentional in reaching out to different groups to share that. I think firsthand experience and people who have STABLE accounts, they are more willing to share with others about STABLE Kentucky accounts.

Next please. I started a monthly newsletter whenever I became the STABLE Kentucky director. Some of the things that we send out to constituents are milestone account must bees. We hit 200 accounts on Monday. We are excited to see that Kentucky STABLE accounts are continuously growing. We send out annual limit increases. That’s stuff that is changed at the federal level. When the changes come through we try to send those out to STABLE Kentucky owners and those interested in STABLE Kentucky, how to get involved with the STABLE Kentucky outreach coalition, ABLE to save mob and annual updates.

The STABLE Kentucky outreach coalition has been my baby as I started STABLE Kentucky and have been trying to help the treasurer get this off the ground. The vision is to have a coalition to have Kentuckians and others who are dedicated and passionate about helping others sharing information on STABLE Kentucky in their local communities and including disability advocacy groups.

Next, please.

So I set out several expectations to have, if someone wanted to be interested in the STABLE Kentucky outreach coalition to be the most effective. So we have asked people who are interested to present STABLE Kentucky presentations quarterly, to forward monthly STABLE Kentucky emails from the state treasurer, Allison Ball to the personal contact list, to participate in monthly advocate phone calls with the director to discuss program updates. Once a month I set up a phone calm and share updates on STABLE Kentucky accounts, what the numbers are, what the data shows. We have an open conversation which is so helpful for me to help STABLE Kentucky grow, to see the issues that they might be hearing from people. It is just a great way to learn more
for my sell and for the treasurer. Of course, to attend and annual meeting with coalition members in Frankfurt, Kentucky, which is where the capital is.

Now I'll talk about some of the ADA compliance efforts we have worked on in Kentucky with STABLE Kentucky. This is a good reminder to always be on our toes as well and continue to be ADA compliant. I think there's always more that you can do.

Next, please. So on the STABLE Kentucky website, the online account management system is ADA compliant. The account system is third-party tested to ensure compliance.

So while designing the website, Ohio really took into consideration font size, color blocking and eliminating pop-ups, moving/swiping icons and videos that auto play.

So for the materials, all of our materials like the brochure and handouts that we give are designed with considering overall size and font size to be important.

The plan disclosure is a PDF. It had to be actually sent out to a third-party company to have it coded for browser readers.

In Ohio, they were actually able to print their brochure in braille. That is something we would love to do as soon as we get more funding as well. STABLE Kentucky customer service. Customer service is very important to STABLE accounts. Their staffers are familiar with TTY and RTT. We have a written method of communication for customers who cannot call in.

Our customer service in STABLE Kentucky is phenomenal. For all the STABLE accounts, they are a joy to work with. I have had several account holders come up to me and talk about how easy they are to deal with and also they will work with you. On our end, too, they are always great to work with. So for the Kentucky state Treasury website for constituents using screen readers, we made a conscious effort to not unnecessarily bold, underline or italicize text. We have easy to read font. Features we have to be ADA compliance is to host a video presentation on the website with captions, to connect with interpreters around Kentucky and continue to learn more from people. I think being willing to learn from the people that you talk to is something that is really important.

So spread the message. You can follow us on Facebook at treasurer Ball or on Twitter at KY treasurer. We try to post weekly, or every other week and of course we have the monthly newsletter.

If you go to the next slide. Here is my contact information. Like I said, I'm the STABLE Kentucky director. Please feel free to jot down that email. If you have any questions at all, I'm happy to talk to you personally, especially if you're a Kentuckian interested in an ABLE account. Thank you all so much for listening to me today. I appreciate you taking time out of your schedule to hear what we had to say from Tennessee and Alabama as well.

Questions:

MICHAEL MORRIS: Thank you, Samara. I appreciate all three presentations really which gave all of us a lot of insight to, of course, there are similarities but differences, too. Hopefully people picked up on some of those differences. I do want us to turn
now to questions and I believe Marcia or whoever is changing slides, there should be some questions that were pre-prepared that should be coming up next.

So this is, I’m going down on to one of the questions in the middle. I often get questioned by individuals with disabilities or families who don’t have access to the Internet and want to know, can they enroll by phone? Let me just ask in Tennessee, can you enroll by phone?

**Lakesha Page:** In Tennessee we do have the ability for our client service person, we have new functionality as of February. It is not the preferred method. We do have paper forms that we do allow for enrollment as well, but in the event that an individual is unable to enroll either online or unable to complete the paper form, we would accommodate those individuals in those circumstances.

**MICHAEL MORRIS:** Okay. And Joanna, in Alabama, can you enroll by phone?

**JOANNA SWANSON:** No, you cannot. We have to have signed documentation if they are online or paper. You can do online or paper.

**MICHAEL MORRIS:** Okay. And Samara, in Kentucky?

**SAMARA HEAVRIN:** Yes, you can. You can call our customer service line and they are always happy to help set up accounts.

**MICHAEL MORRIS:** Okay. Another question I often get is: For each of your states, do you have a rough sense, what percent of parents opening accounts for children versus adults with disabilities? And let’s start again with Tennessee. Do you have a rough idea?

**Lakesha Page:** Yes. I think roughly around, I think it's a 40-60 split, I have to confirm that to be honest with you. It is relatively even. We do have a healthy number of accountings for minor beneficiaries but a healthy number of accountings opened for adult beneficiaries.

**MICHAEL MORRIS:** How about Alabama?

**JOANNA SWANSON:** I would say only about 30 percent of our accounts are where the account owner is the minor.

**MICHAEL MORRIS:** Okay, interesting. How about Kentucky?

**SAMARA HEAVRIN:** I'll be honest evidences, I am not exactly sure. The affirm age is 31 years old. That's the information I have on hand. I will be happy to work with Ohio to see if I can figure it out.

**MICHAEL MORRIS:** Okay. Last question is, do you offer any type of financial literacy program for those people who have already opened accounts? Maybe we'll go backwards and start with Kentucky.

**SAMARA HEAVRIN:** Yes. So we are actually working on that right now. Kentucky state treasure Allison Ball made one of our biggest initiatives financial literacy. The state level we had legislation passed that made financial literacy a requirement for high school graduation for 2020. We are working on a database at Treasury.KY.gov that will provide financial literacy information, including for Kentuckians with disabilities. While we are working on than and gathering information that should be out here in the next month or so. Yes, we are working on that to have resources.

**MICHAEL MORRIS:** That's great. How about Alabama?
JOANNA SWANSON: Yes. We have a number of financial literacy, financial education type of documents, information that is already on our website.

MICHAEL MORRIS: Okay. And how about Tennessee?

LaKESHA PAGE: Yes, if you visit our website and scroll down to the bottom of the page, kick start your financial literacy today. This is through the literacy commission attached to the Treasury Department. We have a series of videos. And they are for adults and youth. They are about two minutes in length to about five minutes in length that cover various topics, but we do have some financial literacy resources available or people can visit the website and get to those resources.

MICHAEL MORRIS: Fantastic. Pam, let me go to you. If you have some questions from the audience.

PAMELA WILLIAMSON: Thanks, Michael. Yes, we do have quite a few questions from the audience. One question that was asked and these are more general. Any of you feel free to answer. Would vacations be considered as a qualified disability expense, especially under health and wellness?

LaKESHA PAGE: Michael, I don't know if you want to answer this. And this is LaKesha from Tennessee. We don't make that determination. We refer individuals to IRS guidance and that is publication 907 from the IRS, that provides IRS guidance in terms of expenses that qualify and how to handle those relative to tax reporting, things like that. I don't know, to the extent I think there was an example in the Treasury first issued guidance that talked about not a vacation but iPad. They said is iPad considered an expense? Some may say no, it isn't, but they were able to say as an assistive technology device there are incidents where it can qualify. I don't want to say -- I would think in general possibly not, but I think that to the extent given the nature of the disability for the individual, it could possibly. But that would be an issue between the individual and the Internal Revenue Service. I'll let my colleagues on the panel also weigh in if they would like to weigh in as well.

JOANNA SWANSON: The only thing I would add to that, this is Joanna from Enable Alabama. I mentioned some other examples. Again, as was said, you know, really the idea is the expense is tied back to the disability. So when, depending on the individual and their disability and maybe the expenses incurred, if they need a personal support service to travel, that personal support service, if there are fees for the person to travel to come along, that could be a qualified expense. If special transportation is needed, that could be a qualified expense. So I tend to look at what are the expenses that are incurred for a vacation and are there expenses that are incurred based on the disability? And I think that's a good way to start to decide: Am I using the money in a way that is deemed as a qualified expense?

MICHAEL MORRIS: This is Michael. I'll add to that. So much is dependent on how you classify that expense. I would never classify an expense as a vacation. I would instead say that it could be a part of learning opportunity. Or developing independent living skills. It could relate to health and wellness. So again, the state programs are not required to qualify the expense. The individual will have to qualify the expense when they file their income tax returns and really only those randomly audited will ever have to justify. But I would never call something a vacation. Or I often get asked, going to
the movies. No, don't qualify it as going to the movies. It could be part of learning, independent living. So think of again the terms that make something a qualified disability expense and stay away from general terms which someone might leave reasonable doubt that maybe that isn't a qualified expense.

**SAMARA HEAVRIN:** I was going to say I think it's important to remember the two-part test. One, does it relate to the disability? Two, does it help you maintain your health, independence or quality of life. That's what I go back to when I'm talking to constituents.

**PAMELA WILLIAMSON:** Excellent, excellent. Another question that we have that is related to, in the event of the death of the account owner, can a beneficiary be named understand? And what is the structure of release of funds? And I'm not sure who would answer that. Michael, I'll turn it to you first and then to our presenters.

**MICHAEL MORRIS:** Maybe I can answer it fast so you can go to another question. You are entitled, the beneficiary dies you are entitled to name an alternative beneficiary if it's a member of the same family, a sibling who would also have to qualify to meet the eligibility criteria for an ABLE account. I don't know if anyone has additional things to say about that, but that's the general rule.

**PAMELA WILLIAMSON:** All right. The next question I want to ask, this is for LaKesha, I think, for you in Tennessee, right? Someone asked about your online gifting portal. And could you please give an example of how that would be used? I know that one of our other presenters, I believe it was Kentucky, mentioned something about an E gift portal. I think this is similar but I would love for you to expand on that.

**LaKESHA PAGE:** Absolutely. When an individual is logged in online on their account, they can create a gifting code. So they would follow the prompts to create a gifting code and it will be a alpha numeric code that they can provide to any one, family or friend. Then the person who receives that code will go to a website location, a URL and they will type in that code and that code, they can then once they type in the code, it is uniquely linked to the individual's ABLE account. The person who has the ABLE account, they have they don't have to divulge things like their account number to others. Once that code is entered online that individual can make a contribution, electronic funds transfer, provide a coupon, a check. This enables a third-party to get the money to the right location absent the owner of the ABLE account kind of giving out their specific account information to family and friends. So it drives from the owner of the ABLE account creating that code through their online login and then sharing that same code with family and friends for them to then gift into the account. If anyone has other questions, of course, there's more information about gifting on our website, ABLE TN.gov.

**Closing Remarks:**

**PAMELA WILLIAMSON:**

Excellent. Folks, we are at the end of our time. I know there are several of you who did not get your questions answered. Again, I will follow up with all of our presenters today and we will get those questions answered. And post them to our website so that you have access to the information. We do appreciate you joining us today. And I want to let you know
that a certificate of participation will be issued for these three webinars. In order to earn this credit, you must have either attended all three webinars either live or via the archive session. You have to complete the post test for each webinar and request a verification of completion from the Southeast ADA Center. We also want you to know that your feedback is very important to us. We do ask that you please take a minute to complete the evaluation form.

Now, either of the links either on this page or on the website and that we will also want to let you know that we thank you for being with us today. We hope you have enjoyed the webinar series. If you have any questions about the Americans with Disabilities Act in the future, you can contact your Regional ADA Center, the southeast at (404)541-9001 or by email at ADA southeast@SYR.EDU. All emails and calls are confidential.

Last but not least I want to express my appreciation to Michael, Samara, Joanna, and LaKesha for joining us today. This has been an excellent presentation and I think we have all learned more about ABLE accounts. I look forward to the expansion of the program and to looking at more economic self-sufficiency for people with disabilities.

MICHAEL MORRIS:

Thank you, Pam. Thanks, everyone. That will be the end of the program.

(The event concluded at 3:33 p.m. EDT.) (CART captioner signing off.)