Able UP
your savings

Illinois State Treasurer
MICHAEL FRERICHS

START SAVING FOR YOUR CHILD NOW

Kindergarten? Planning for college? Transitioning to adult services?
It's never too early to open a tax-free [1] Able UP account for your child.

Protect Your Child's Current & Future Federal Benefits

Whether your child is receiving benefits or will be in the future, you can save above the $2,000 SSI resource limit—up to $100,000. Account balances will not impact other federal benefits such as Medicaid.

Be in Control Now & in the Future

Use the Able UP account now or later—tax-free—to pay for a wide range of eligible expenses, such as therapy, education, job coaching, personal support, assistive technology, and more.

Your Child's Able UP Account Earnings are Tax Free[1]

Able UP offers seven investment options including an FDIC-Insured Savings Option. You can request a free customizable True Link Visa® Prepaid Card™, which can be preloaded from any of the investment options, for spending on qualified expenses. Earnings are tax-free, as long as they are used for qualified eligible expenses.[1]

Contributions may be Tax-Deductible

Anyone can contribute to your child's Able UP account, and Illinois taxpayers who contribute to any Able UP account may be able to take a state income tax deduction.

Roll Over a 529 College Savings Account

It's easy to roll your child's 529 college savings account into an Able UP account. Able UP does not charge fees or penalize you for the rollover.

Special Needs Trusts and Able UP Go Hand in Hand

Your child can have an Able UP account without having a special needs trust. Or, an Able UP account can complement a special needs trust.

For detailed information, read the Program Disclosure Statement.

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Open an Able UP account.
Save for your child's future with unlimited possibilities.

"Now our daughter can save for a wide range of things such as continuing education, purchasing an apartment, and a car."

—PARENT OF AN ABLE UP ACCOUNT OWNER

GO TO ABLEUPSAVINGS.COM
OR CALL (888) 609-8683
MONDAY-FRIDAY, 8 AM – 7 PM CT
ABLEUP@VESTWELL.COM

Able UP is sponsored by the State of Illinois and administered by the Office of the Illinois State Treasurer ("Treasurer"). Accounts in Able UP are not guaranteed or insured by the State of Illinois, the Treasurer, the Trust, Able UP, the Program Manager, the Program Investment Advisor, or any other entity (except as provided in the Program Disclosure Statement solely with respect to the FDIC-insured Savings Option). An Account Owner could lose money by investing in Able UP. **An investor should consider investment objectives, as well as the risks, charges, and expenses associated with an investment in Able UP before investing. This and other important information are contained in the Program Disclosure Statement, which can be obtained at ableupsavings.com or by calling (888) 609-8683. You should carefully read the Program Disclosure Statement before investing.** Before investing in any ABLE plan, you should consider whether the state in which the Account Owner or Authorized Legal Representative reside and/or pay taxes offers an ABLE plan with favorable state tax incentives or other benefits that are only available through investment in that state's ABLE plan. You should also consult your financial, tax, or other advisor to learn more about how state-based benefits, or any limitations, would apply to your specific circumstance. Capitalized terms not otherwise defined in this material have the meaning attributed to them in the Program Disclosure Statement. Information in this brochure is subject to change without prior notice.

(1) Investment earnings grow tax-deferred from federal and Illinois income tax, and the earnings portion of qualified withdrawals is not subject to federal or Illinois state income tax.