THE ABLE ACT

HAVE YOU HEARD THE **GOOD NEWS?**

AZ ABLE

Achieving a Better Life Experience

SAVINGS AND INVESTMENT SOLUTIONS FOR PEOPLE WITH DISABILITIES

AZ ABLE
Achieving a Better Life Experience

DEPARTMENT OF ECONOMIC SECURITY

THE RULES HAVE CHANGED...

STABLE Accounts are made possible by the Achieving a Better Life Experience (ABLE) Act that allows individuals with disabilities the ability to save and invest up to $15,000 per year without losing government benefits such as Medicaid or SSI.

GETTING STARTED...

Go to **az-able.com** and follow the steps below:

CREATE AN ACCOUNT

Open your account online at **www.az-able.com**

FUND YOUR ACCOUNT

Deposit up to $15,000 in your STABLE account every year

Open an account with as little as $50

SAVE, INVEST & SPEND

Balances and distributions do not affect needs-based financial aid such as Medicaid or SSI

Subject to some limitations

Enroll online at az-able.com

ELIGIBILITY

Individuals who developed disabilities before the age of 26 may be eligible to open an account.

Take our Eligibility Quiz on az-able.com to see if you or someone you know qualifies.

SAVING AND INVESTING

DIVERSE CHOICES
You can put your money in up to five different saving and investment options, including four mutual fund based options and a FDIC-insured savings option.

TAX-FREE EARNINGS
Investment earnings are tax-free when used to pay for qualified expenses.

EASY ONLINE ACCESS
Monitor your investments, make contributions, and request withdrawals all online.

QUALIFIED EXPENSES

Use the money in your STABLE account to pay for disability-related expenses.

- Basic Living Expenses
- Housing
- Transportation
- Assistive Technology
- Employment Training
- Education
- Health & Wellness
- Financial Management
- Legal Fees

THE STABLE CARD

Participants can request their own STABLE Card that can be used to spend STABLE funds and track qualified expenses.

The STABLE Prepaid MasterCard is issued by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from MasterCard International Incorporated. MasterCard and MasterCard® Brand Mark are registered trademarks of MasterCard® International Incorporated. "Metropolitan" and "Metropolitan Commercial Bank" are registered trademarks of Metropolitan Commercial Bank © 2014

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AZ ABLE

Achieving a Better Life Experience

Visit **az-able.com** or call
1-800-439-1653 for more information.

Equal Opportunity Employer/Program • Under Titles VI and VII of the Civil Rights Act of 1964 (Title VI & VII), and the Americans with Disabilities Act of 1990 (ADA), Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and Title II of the Genetic Information Nondiscrimination Act (GINA) of 2008; the Department prohibits discrimination in admissions, programs, services, activities, or employment based on race, color, religion, sex, national origin, age, disability, genetics and retaliation. To request this document in alternative format or for further information about this policy, contact your local office; TTY/TDD Services: 7-1-1. • Free language assistance for DES services is available upon request.

az-able.com

DISCLAIMER

STABLE Accounts are not guaranteed or insured by any state, any state agency or subdivision thereof, or their authorized agents or affiliates. You could lose money by investing in a STABLE Account. Consider investment objectives, risks, charges and expenses before investing. Before you open an account, you should carefully read and understand the STABLE Account Plan Disclosure Statement and Participation Agreement. Arizona ABLE is offered through a partnership with the Ohio Treasurer's Office, the administrator of the STABLE Account Plan.

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