



ACHIEVING A BETTER LIFE EXPERIENCE

Helping Tennesseans with disabilities maintain independence and quality of life

Administered by the Tennessee Department of Treasury, ABLE TN is a savings program designed to help Tennesseans with disabilities set aside money to pay for future qualified expenses. These accounts provide the opportunity to save and invest with tax-free earnings to help participants maintain independence and quality of life.

WHY ABLE TN?

SAVE ABOVE YOUR RESOURCE LIMIT

An ABLE TN account allows you to save above your resource limit without impacting eligibility for federal benefits such as Supplemental Security Income (SSI) or Medicaid.

There is no impact on federal means-tested benefits as long as your ABLE TN account balance is less than \$100,000. Funds in excess of \$100,000 will be treated as a resource.



AM I ELIGIBLE?

Tennessee residents who have been diagnosed with a qualifying disability on or before age 26 may qualify by meeting one of the following:

The individual:

- Is eligible to receive Supplemental Security Income (SSI).
- Is eligible to receive Social Security Disability Insurance (SSDI).
- Has been diagnosed by a qualified physician as having a physical or mental disability resulting in marked and severe functional limitations that is expected to last no less than 12 months.

ABLE Assist, our interactive guide on AbleTN.gov, can help you determine if you or someone you care for may be eligible for an ABLE account.

CONTRIBUTIONS

Anyone can contribute, as long as total contributions do not exceed the annual contribution limit of \$15,000. You can even invite friends and family to help you celebrate special milestones with gift contributions to your account using Ugift®.

MANAGING YOUR ACCOUNT

Our online portal allows you to manage your account when and where it is convenient for you. From your phone, tablet, laptop, or desktop, you will be able to view your account and make contributions and withdrawals.

QUALIFIED EXPENSES

A qualified expense is one that is related to the individual's disability. Categories of qualified disability expenses include:



HOUSING



ASSISTIVE
TECHNOLOGY



HEALTH,
PREVENTION,
& WELLNESS



EDUCATION

A full list of qualified disability expense categories provided under federal and state law can be found at ABLETN.gov

CONTACT US

For more information, call a Client Service Representative at **855-922-5386** Monday through Friday between 8:00 a.m. and 4:30 p.m. Central Time.



Accounts can be
opened online



with as little
as \$25



in just 10
minutes



and earnings
grow tax-free

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Treasury Department January 2019;
100 copies. This public document was
promulgated at a cost of 55¢ each.

Before investing, carefully consider the Program's investment objectives, risks, fees and expenses. This information and more may be found in the official statement available online at ABLETN.gov or by contacting us at 855-922-5386. The Program closed to non-Tennessee residents on February 23, 2018. Qualified ABLE Programs offered by other states may offer tax or other state benefits to taxpayers or residents of those states that are not available with regard to ABLE TN.