

## Am I Eligible?

- You may have a PA ABLE account if you have a qualifying disability or blindness that began before age 26.
- A qualifying disability is one that entitles you to Social Security disability benefits (SSI or SSDI) or is similarly severe and you have a written disability-related diagnosis signed by a physician.
- If you are the parent, guardian, or have a power of attorney for an eligible child or an adult who lacks the capacity to contract, you may open an account on their behalf.

Yes, please send me PA ABLE Savings Program information.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

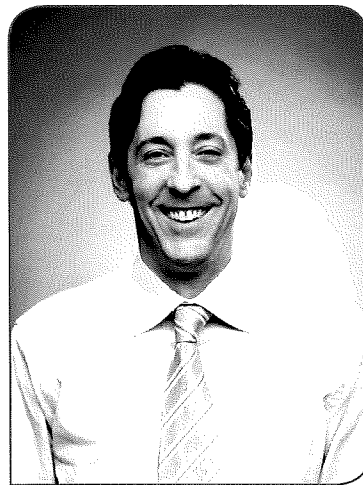
PHONE NUMBER (       ) \_\_\_\_\_

Cut along the dotted line and return to the PA ABLE Savings Program



*"PA ABLE represents a fresh approach to building the financial security of people with disabilities. I'm thrilled that Pennsylvanians now have this opportunity. Please go online or call us today to learn more and enroll."*

*- Joe Torsella,  
State Treasurer*



**Learn More and Enroll at [PAABLE.gov](http://PAABLE.gov)**

*The Pennsylvania ABLE Savings Program is administered by the Pennsylvania Treasury Department. Before investing, please carefully read the disclosure statement (available at [PAABLE.gov](http://PAABLE.gov) or by calling 855-529-2253) to learn more about the program, including its effect on federal and state benefits, investment objectives, risks, fees, and tax implications.*

**PA ABLE**

Joe Torsella, State Treasurer  
[PAABLE.gov](http://PAABLE.gov) | 855-529-ABLE (2253)  
[INFO@PAABLE.gov](mailto:INFO@PAABLE.gov)

**PA ABLE**



**A Savings Plan for People  
with Disabilities**

## To All Your Abilities, Now Add the Ability to Save

The Pennsylvania ABLE Savings Program (PA ABLE) is an extraordinary, new, low-cost saving vehicle that allows people with disabilities and their families to have greater control of their finances and to plan for a more financially secure future.

## Program Highlights

### Save Without Jeopardizing Government Benefits

- PA ABLE savings are not counted against you for ANY federal needs-based benefits including Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Medical Assistance (Medicaid), housing assistance programs student financial aid, and more.
- For Supplemental Security Income (SSI), you can save up to \$100,000 without affecting your benefits. Above that, your SSI will be suspended but not terminated and your Medical Assistance benefits will continue.
- Your Pennsylvania needs-based benefits for health, disability, and student financial aid are also protected.

### Pick the Best Saving Option for You

- Choose from six mutual-fund-like options ranging from mostly stocks to mostly bonds and cash.
- Choose a FDIC-insured interest bearing checking account with debit card.
- You can choose one or any combination of options to customize the savings plan that is right for you.

## Save What You Want, When You Want

- Contribute as little as \$25 per deposit at any time.
- Send a check, make an electronic transfer, or set up automatic bank account transfers or payroll deductions.
- Anyone can contribute.
- Contribute up to \$14,000 annually.

## Access Your Money Easily

- Write checks, make ATM withdrawals, or use your debit card from your PA ABLE checking account.
- Request withdrawals online or by calling or writing.

## Get Great Tax Benefits

You won't pay any federal or Pennsylvania income taxes on any growth on your savings while they are in your account (tax-deferral) or when you withdraw your funds to pay for qualified disability expenses – which are very inclusive.

## Additional Pennsylvania-Only Benefits

In addition to the Pennsylvania benefit protections and income tax-advantages, there are several other benefits for Pennsylvanians who save with a PA ABLE account that you may not get if you open an account in another state. Your account is:

- Not subject to Pennsylvania inheritance tax – a savings for your heirs of up to 15 percent of the account value.
- Not subject to a claim for repayment of Medical Assistance (but, under limited circumstances, your estate may be).
- Protected in state legal proceedings from your creditors or creditors of others who contributed to your account.

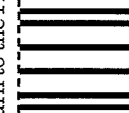
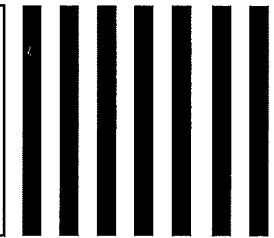
## Qualified Disability Expenses

Use your account to pay for expenses related to the eligible person's disability including, but not limited to:

- Basic living expenses
- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and personal support services
- Health
- Prevention and wellness
- Financial management and administrative services
- Legal fees
- Oversight and monitoring
- Funeral and burial

Cut along the dotted line and return to the PA ABLE Savings Program.

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 7220  
HARRISBURG, PA

POSTAGE WILL BE PAID BY ADDRESSEE

PA ABLE SAVINGS PROGRAM  
PO BOX 62220  
HARRISBURG PA 17106-9923

