

ABLE accounts at a glance

An ABLE account is a savings account that offers tax benefits, ABLE accounts help individuals with disabilities and special needs and their families save for their financial goals, without jeopardizing government benefits eligibility.

Why ABLE?

- Low opening deposits¹
- Assets grow tax free if used for qualified expenses
- Save without jeopardizing government eligibility
- May be eligible, if disability occurred before age 26
- Learn to manage money — ABLE accounts allow people to make their own financial decisions

Who would benefit from opening an ABLE account

- Parents who want to save for their child's future disability-related expenses.
- Individuals with disabilities or special needs who are employed and want to save for their own financial goals.
- People who want to gift or bequest to a loved one who has a disability or special needs but don't want to interrupt their government benefits.

Want to learn more? Visit [VoyaCares.com](https://www.voyacares.com).

Did you know?

63% of employees with disabilities and special needs say an ABLE account is a valuable employee benefit.¹

¹Findings from an online survey of 510 HR Decision Makers respondents and an online survey of 1,815 employee respondents, both conducted by Voya Cares in partnership with Lieberman Research Worldwide (LRW) during the period of December 2, 2018 — January 14, 2019.

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What are people using their ABLE accounts for?



Housing



Medical expenses



Transportation



Recreation



Education



Financial Independence

- To save for a home, start a business, and/or pay for higher education
- To cover the gap between what medical insurance pays and the actual cost of medications
- To pay for a new car, or to modify a vehicle to be accessible
- To save for the goal of starting a family, and the costs that go along with it, such as moving to a different home and additional medical expenses due to pregnancy
- To save for emergencies and have a sense of financial security
- To work towards financial independence and to avoid having to ask for money for daily wants/needs, such as groceries and bills
- To pay for recreation, sporting events, clothing, dining out, and other items not covered by government benefits that increase quality of life