

Delivering more possibilities

CalABLE can enhance the lives of people with disabilities, offering peace of mind and the opportunity to be financially secure in the future. If you receive SSI benefits, you are able to save as much as **\$100,000** in your account with no effect on receiving federal or California state benefits.



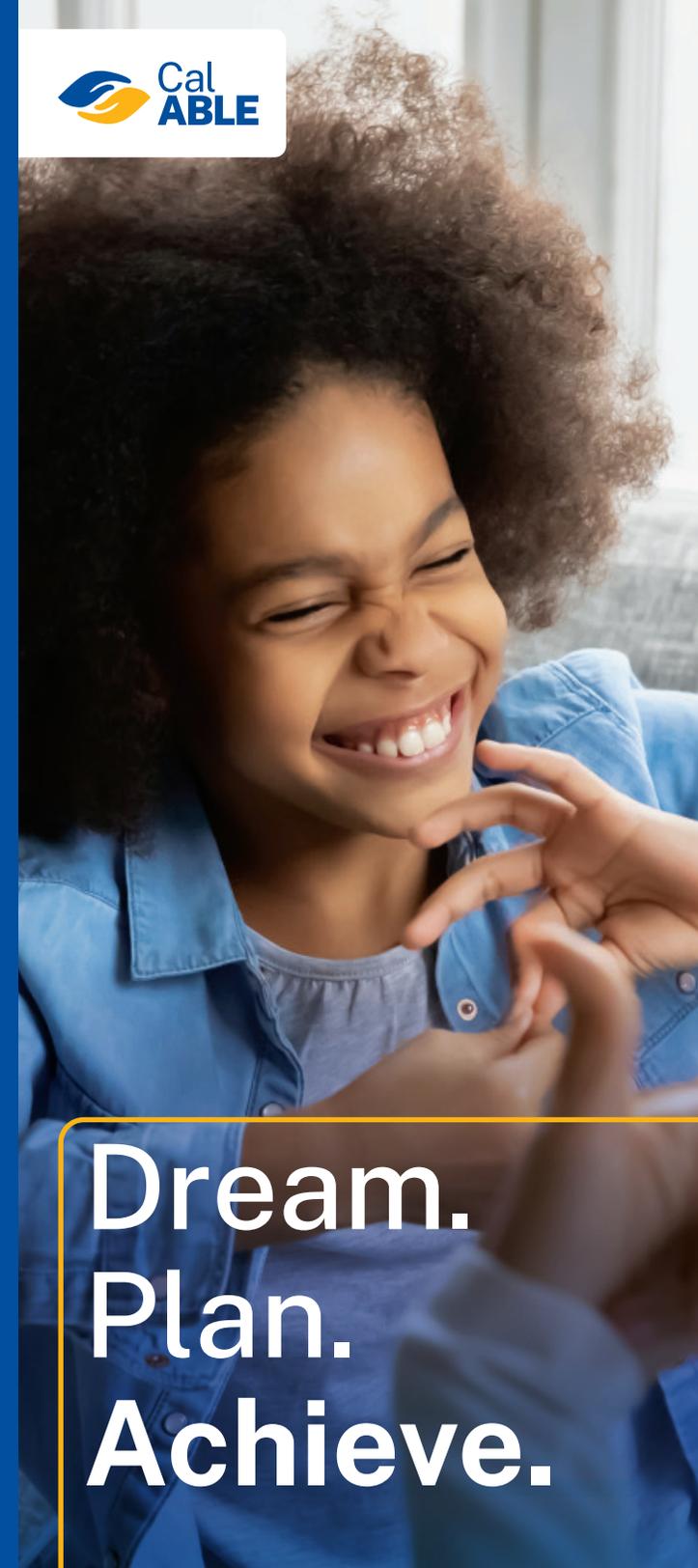
*Earnings used on non-qualified expenses will face a tax penalty. Also, keep in mind that any non-eligible withdrawals are considered income for the month and could negatively affect your eligibility for Supplemental Security Income (SSI) benefits or Medicaid.

CalABLE's investment options are selected by the California ABLE Act Board. Account balances in CalABLE will vary with market conditions and are not guaranteed or insured by the California ABLE Act Board, the State of California, the Federal Deposit Insurance Corporation ("FDIC"), Vestwell, or any other organization.

Neither Vestwell nor the California ABLE Act Board are investment or tax advisors and do not provide tax, legal, financial, or other investment advice. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments. Consider the investment objectives, risks, charges and expenses before investing in the CalABLE. Please call toll-free 833-CAL ABLE for a Disclosure Statement containing this and other information. Read it carefully. Before investing in any savings program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's savings program.

You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's savings program, or any other state savings program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The FDIC-Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission.



Dream. Plan. Achieve.



Feel empowered to achieve greater financial security, more independence, and a better quality of life with CalABLE

Eligible individuals, family, friends, and employers may contribute up to \$18,000 a year without affecting the account beneficiary's public disability benefits. ABLE beneficiaries who work may contribute even more to their accounts.

Best of all, earnings spent on qualified expenses from a CalABLE account are federal and California state tax-free.* Find the best fit for your savings goals from the eight savings and investment choices available, ranging from FDIC-Insured to Growth focused.

Easily access your funds for all your qualified expenses

Access your funds easily with your ABLE Visa® Prepaid Card, anywhere Visa debit cards are accepted.

Savings in a CalABLE account can be used for many different disability-related expenses including:

-  Education
-  Housing
-  Transportation
-  Employment Support
-  Health, Prevention, and Wellness
-  Assistive Technology and Personal Support
-  Miscellaneous

Save for your future

Open a CalABLE account today!

Opening an account is **easy** and **can be done completely online**.

We are CalABLE



Visit CalABLE.ca.gov today to get started.

Phone number:
833-CAL-ABLE

