IL ABLE

Savings for People with Disabilities

START SAVING NOW FOR YOUR CHILD

Kindergarten? Planning for college? Transitioning to adult services? It's never too early to open a tax-free IL ABLE Account for your child.

SAVE SMART AND PROTECT YOUR CHILD'S CURRENT & FUTURE FEDERAL BENEFITS

Whether your child is already receiving benefits or will be in the future, you can save above the $2000 SSI asset cap - up to $100,000. Account Balances will not impact other federal benefits such as Medicaid.

BE IN CONTROL NOW AND IN THE FUTURE

Use the IL ABLE Account now or later – tax-free – to pay for a wide range of expenses - such as therapy, education, job coaching, personal support, assistive technology, and more.

YOUR CHILD'S IL ABLE ACCOUNT EARNINGS ARE TAX FREE

IL ABLE offers seven high-quality, low-cost Investment Options, plus an FDIC-insured Checking Account Option with a debit card and no overdraft fees. Earnings are tax-free, as long as they are used for Qualified Disability Expenses.

CONTRIBUTIONS MAY BE TAX-DEDUCTIBLE

Anyone can contribute to your child's IL ABLE Account, and Illinois taxpayers who contribute to any IL ABLE Account may be able to take a state tax income tax deduction.

ROLL OVER A 529 COLLEGE SAVINGS ACCOUNT

It's easy to roll your child's 529 college savings account into an IL ABLE Account. IL ABLE does not charge fees or penalize you for the rollover.

SPECIAL NEEDS TRUSTS AND IL ABLE CAN GO HAND-IN-HAND

Your child can have an IL ABLE Account without having a special needs trust. And, a special needs trust can work hand-in-hand with an IL ABLE Account.

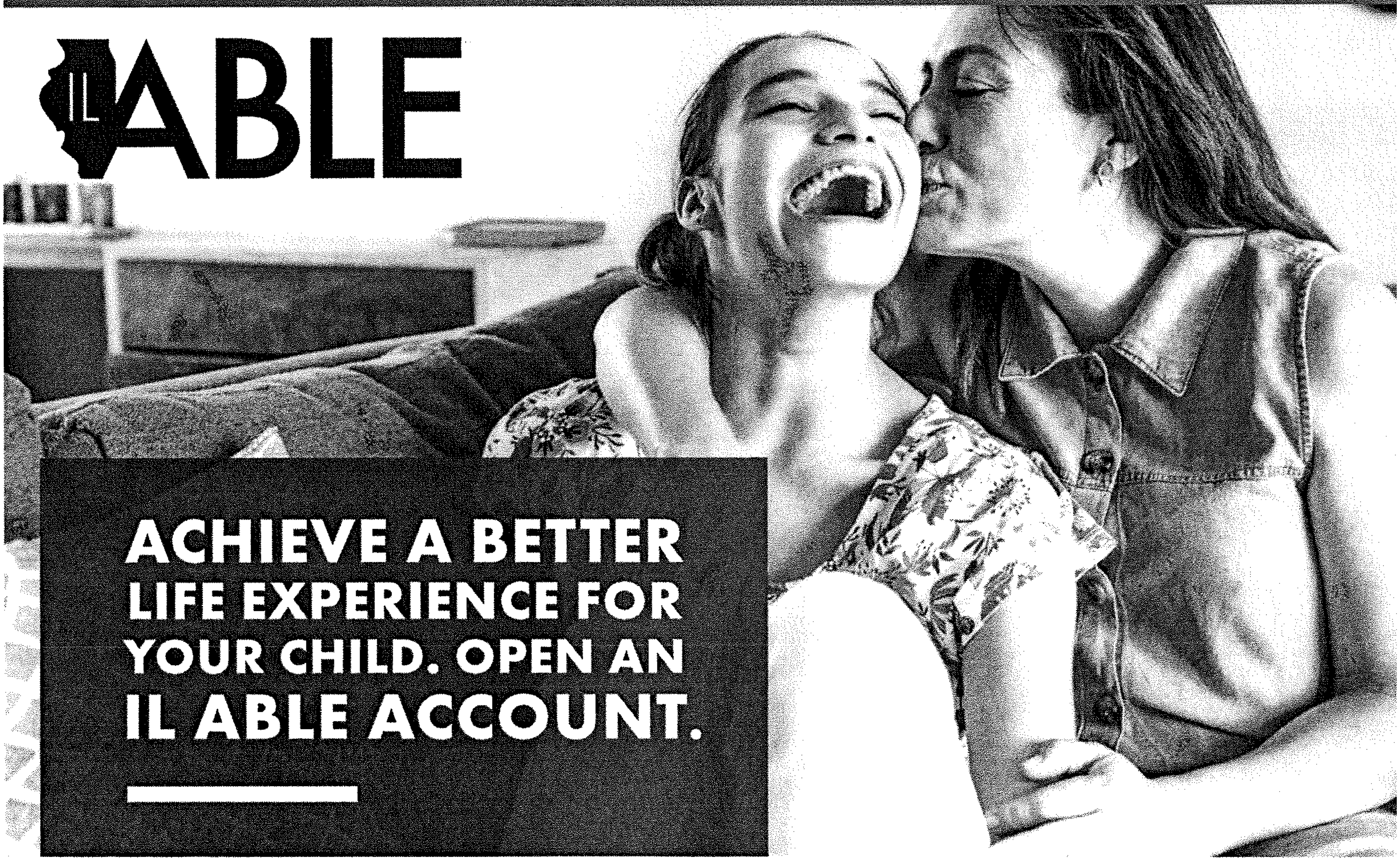
**Investment earnings grow tax-deferred from federal and Illinois income tax and the earnings portion of qualified withdrawals is not subject to federal or Illinois state income tax.*

Illinois State Treasurer
MICHAEL FRERICHS

OPEN AN IL ABLE ACCOUNT AT ILLINOISABLE.COM

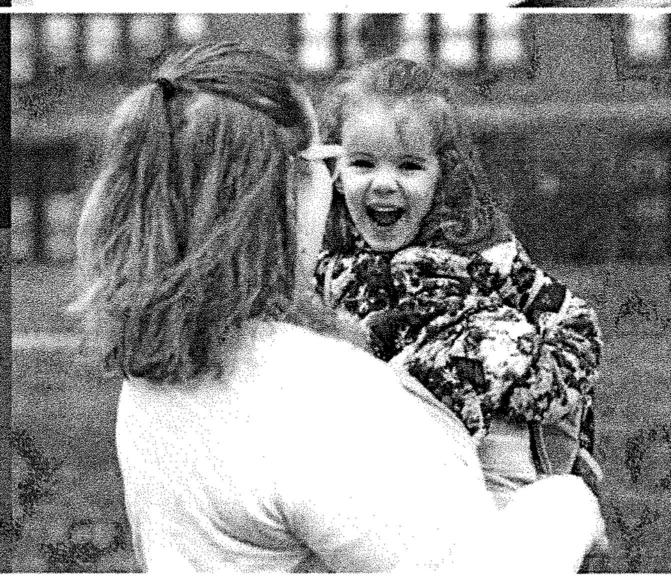
(888) 609-8683 • MONDAY-FRIDAY 8 AM – 5 PM CT

IL ABLE



ACHIEVE A BETTER LIFE EXPERIENCE FOR YOUR CHILD. OPEN AN IL ABLE ACCOUNT.

GO TO ILLINOISABLE.COM
OR **CALL (888) 609-8683**
(MONDAY-FRIDAY, 8 AM – 5 PM CT)



"Now our daughter can save for a wide range of things such as participating in the Special Olympics, continuing education, purchasing an apartment, and a car."

—Rebecca, Parent of an IL ABLE Account Owner

The Illinois Achieving a Better Life Experience ("IL ABLE") plan is sponsored by the State of Illinois and administered by the Office of the Illinois State Treasurer ("Treasurer"). Accounts in the IL ABLE plan are not guaranteed or insured by the State of Illinois, the Treasurer, the Trust, IL ABLE, the Program Manager, the Program Investment Advisor, or any other entity (except as provided in the Plan Disclosure Booklet solely with respect to the FDIC-insured Checking Account Option). An Account Owner could lose money by investing in the IL ABLE plan. **An investor should consider investment objectives, as well as the risks, charges, and expenses associated with an investment in the IL ABLE plan before investing. This and other important in formation are contained in the Plan Disclosure Booklet, which can be obtained at illinoisable.com or by calling (888) 609-8683. You should carefully read the Plan Disclosure Booklet before investing.** Before investing in any ABLE plan, you should consider whether the state in which you reside and/or pay taxes offers an ABLE plan with favorable state tax incentives or other benefits that are only available through investment in that state's ABLE plan. You should also consult your financial, tax, or other advisor to learn more about how state-based benefits, or any limitations, would apply to your specific circumstance. Capitalized terms not otherwise defined in this material have the meaning attributed to them in the Plan Disclosure Booklet. Information in this brochure subject to change without prior notice.