

STABLE

ACCOUNT

It's more than just investing.
It's investing for a better life.



Administered by
Office of Ohio Treasurer, Robert Sprague

STABLEACCOUNT.COM



What is an ABLE account?

The *Achieving a Better Life Experience (ABLE) Act* of 2014 created savings and investment accounts for individuals living with disabilities.

- **ABLE accounts** are tax-advantaged savings options for individuals with disabilities.
- **ABLE accounts** empower financial independence and allow individuals to **invest and save** for **goals** and **qualified disability-related expenses**.
- Funds **do not affect eligibility** for means-tested benefits like **Supplemental Security Income (SSI)** and **Medicaid**.



STABLE Account Program Overview

- **STABLE Account** is a national ABLER plan
- Administered by the **Ohio Treasurer's office**
- Launched **June 1, 2016**
- First and **most-used ABLER plan** in **America**



STABLE 
ACCOUNT



STABLE Account

Benefits of Account Ownership

OWNERSHIP = SELF-ESTEEM

- Helps families and individuals with financial planning and peace of mind.
- Account is owned by the individual living with the disability.

FINANCIAL INDEPENDENCE

- Eliminate spend-down and increase the amount of short-term and / or long-term savings



STABLE Account Financial Empowerment

Contributions by Family Members or Others



Gifts

Parents, grandparents, siblings, guardians and many others can contribute to a STABLE account.



529 College Savings Plan

Up to \$20,000* from a 529 education savings account can be rolled over into a STABLE account if the beneficiary has a qualifying disability, offering flexibility in the use of these funds.



Trusts

Special Needs Trust or **Pooled Trust** can be used with STABLE Account funds to support financial goals and financial planning for families and guardians



Tax Advantages

Tax-Free Growth

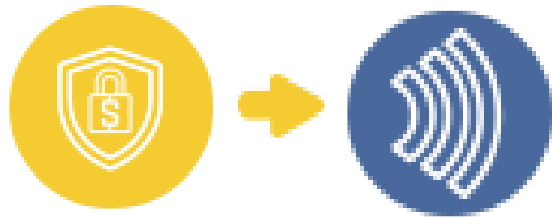
Earnings in a STABLE account **grows tax-free** as long as withdrawals are used for qualified disability expenses.

State Income Tax Deduction (OH)

Contributions are **deductible up to \$4,000 per year**, per STABLE account, with unlimited carry forward.



STABLE Account & Special Needs Trusts



**Complementary tools that
can be used together:**

- ✓ Trusts can **make distributions** to STABLE Accounts.
- ✓ Trusts **can accept unlimited cash** and non-cash assets.

Unique STABLE Account Benefits



- ✓ **Broader spending power.**
- ✓ **State income tax deduction** for STABLE contributions.
- ✓ **No federal or state income tax** on earnings.
- ✓ **Can be established, administered and owned by an individual with a disability.**

STABLE Account

Who is Eligible?



Take the Eligibility Quiz
stableaccount.com

1. Individual must have developed their disability before the age of 46.

This requirement does not exclude individuals diagnosed after turning 46, provided the condition or disability began prior to that age.

2. Plus, ONE of the following:

- ✓ Eligible to receive SSI or SSDI due to disability; or
- ✓ Condition listed on SSA's "*List of Compassionate Allowances Conditions*"; **or** Self-certification



STABLE Account

Who Can Enroll?



**Individual
with a Disability
(Accountholder)**

or

**Authorized Legal
Representative (ALR)**

1. Appointed by Accountholder
2. Agent under a Power of Attorney
3. Conservator / Legal Guardian
4. Spouse
5. Parent
6. Sibling
7. Grandparent
8. Social Security Representative Payee

***Additionally, both private and public organizations may manage accounts on behalf of individuals with disabilities**



STABLE Account

Easy Online Enrollment

- ✓ **Free online enrollment** at stableaccount.com
- ✓ **Quick & easy process** with accessibility features
- ✓ **\$25 minimum** opening deposit



Grow your money **faster** than ever before.

Introducing the **STABLE Account**

Enrollment Incentive

Receive a match on the first
\$25 deposited into a new account.

Enroll Today!



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STABLE Account

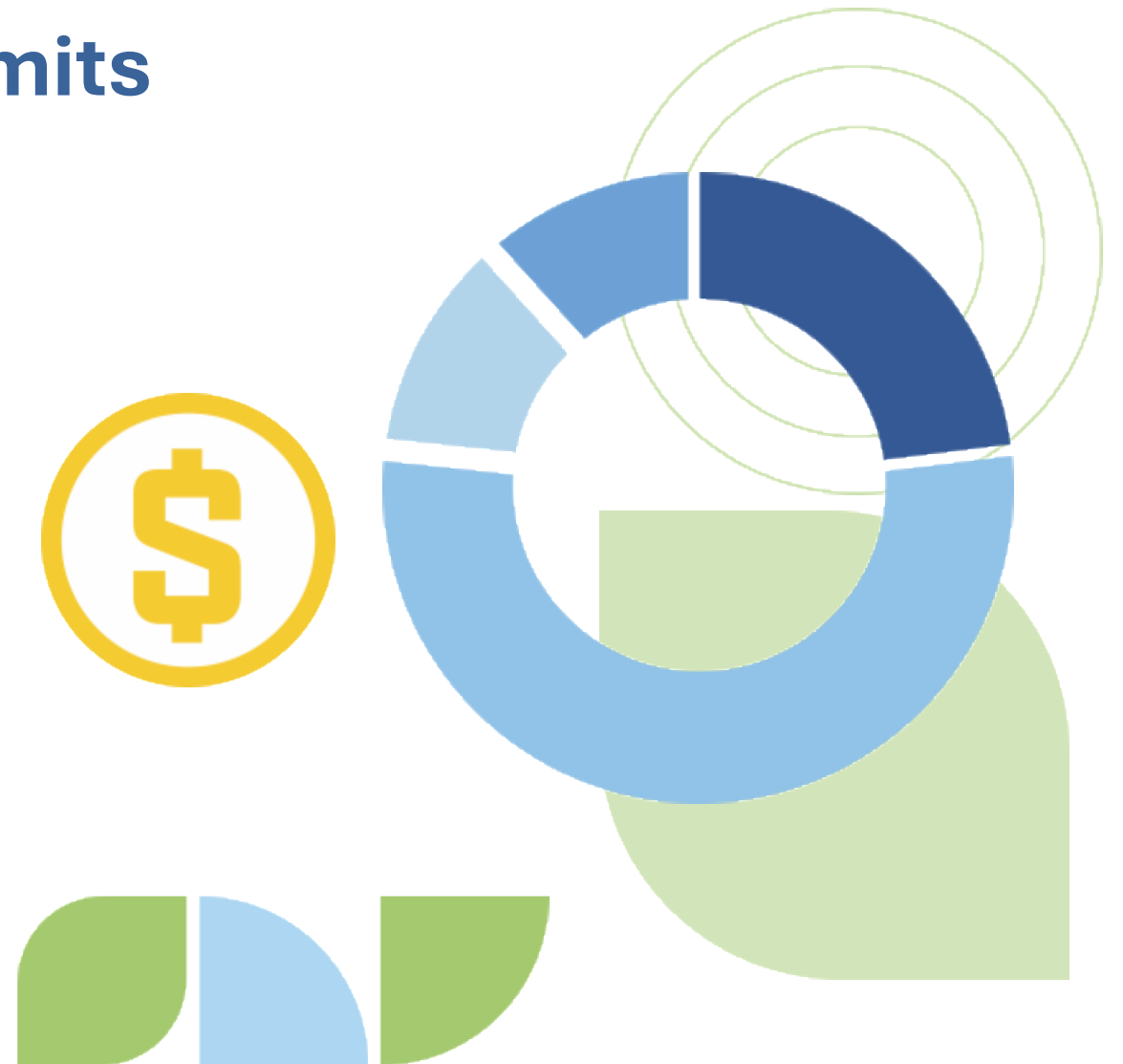
2026 ABL Contribution Limits

General Annual Contribution:

- \$20,000 from all sources per year

If the Accountholder is Employed:

- \$20,000 + earnings up to an additional \$15,650
(contribute up to \$35,650 per year!)



STABLE Account

Ways to Fund Your Account



Check



Payroll & SSA Direct Deposit



Gifting Feature



EFT (Electronic Funds Transfer)



STABLE Account Investment Options

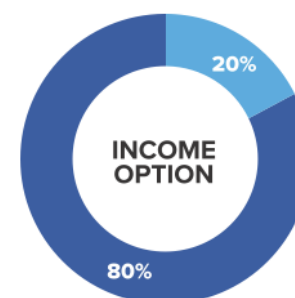
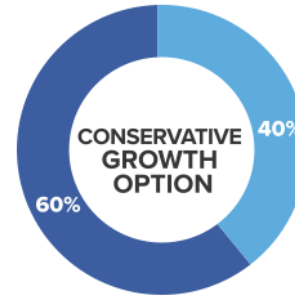
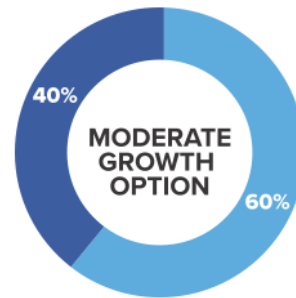
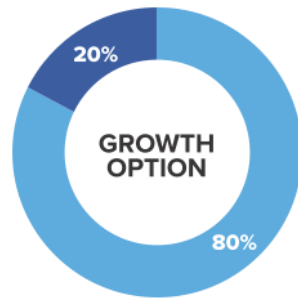
Step 1: Add funds to your account

Step 2: Choose from one of five investment options:

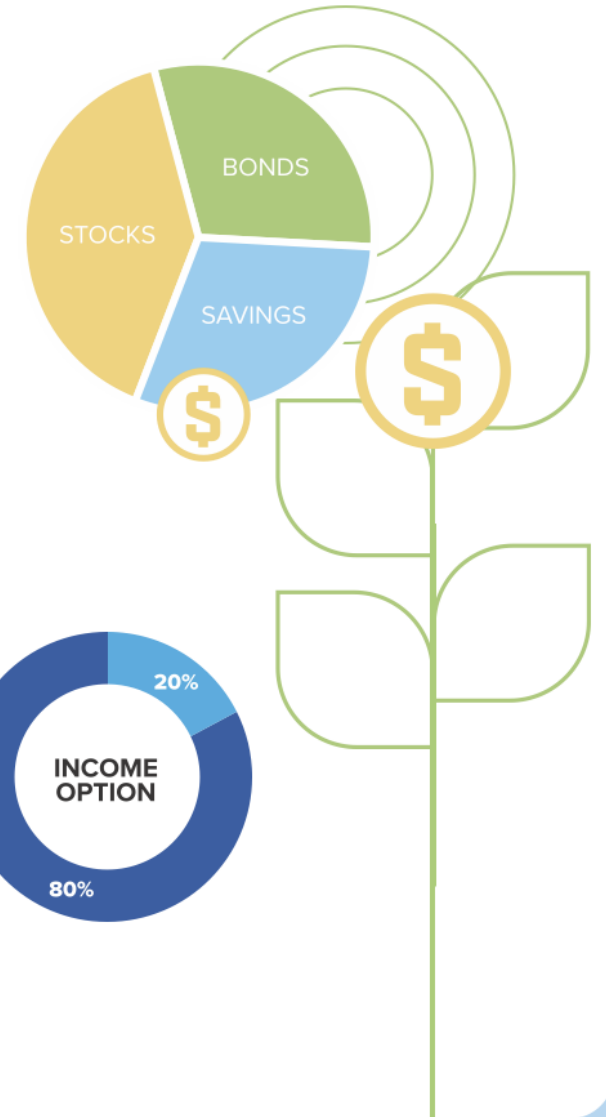
- Four Vanguard **Mutual Funds** (ranging from aggressive to conservative)
- One **Savings** option (principal-protected FDIC-Insured)



STABLE Savings
(principal-protected
FDIC-Insured)



Vanguard Mutual Funds
(ranging from aggressive to conservative)



STABLE Account

Spending from Your Account



1

CHECKING & SAVINGS ACCOUNT

Transfer money to your personal checking or savings account



2

THIRD-PARTY CHECK

Pay with a third-party check



3

STABLE VISA® CARD

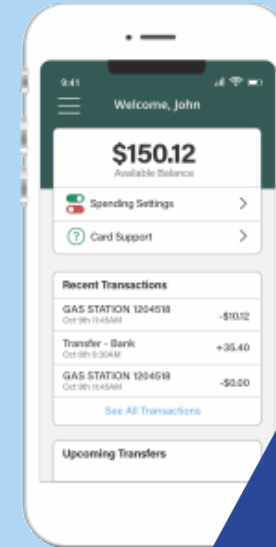
Transfer money to your STABLE Visa® Card



STABLE Account

VISA® Card + Online App

The **STABLE Visa Card** is a **loadable/prepaid card** that can be used anywhere Visa is accepted.



LOADABLE

Provides controlled access spending.



PROTECTIONS

No overdraft, no cash access, able to limit merchants and types of expenses.



TRACK EXPENSES

Online app spending records with ability to add notes.



ALERT

Notifications to monitor spending and low balances

STABLE Account

Spending Your Funds

Funds from your STABLE account can be used for **qualified disability expenses**. The expenses must relate to the disability, help maintain or improve health, independence, or quality of life



Meet Nate!

Nate has utilized his STABLE account to save for significant milestones, including purchasing an accessible vehicle, making a down payment on a home, travel and planning for retirement.

Qualified Disability Expenses



STABLE Account

Account Fees & Cost



MAINTENANCE FEES

Ohio Residents & Partner States

\$0 fee per year (No account fees for Partner States)*

*As of January 2026

All Other States

\$12.00 fee per year

\$3.00 fee charged to the account quarterly

ASSET-BASED FEES

Ohio Residents & Partner States

Between **0.19%** and **0.33%**

All Other States

Between **0.45%** and **0.59%**



-Account will pass to the accountholder's estate

- **Estate Administrator** (probate court) or **Executor** (will) notifies STABLE Account and can take over the account access
- The STABLE account will go through the normal probate process or as determined by instructions in the will

-STABLE account successor designated beneficiary

- A **successor designated beneficiary** for a STABLE account must be a sibling, step-sibling, or half-sibling of the **beneficiary**.
- Additionally, the successor must qualify for a STABLE account. *(note that the successor must be added to the account before the death of the **beneficiary**)*
- Currently, STABLE Account is not pursuing a change in who can be **successor designated beneficiary**

STABLE Account

Contact Us!

Toll-Free

1-800-439-1653

Monday - Friday (9am– 8pm EST)

Email:

stableaccount@tos.ohio.gov

Website / Account Setup:

stableaccount.com

