



Overview of PA ABLE Savings Program

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- What is ABLE?
- Who is eligible?
- Opening and Managing an Account
 - Investment and checking options
 - Contributing and withdrawing
 - Qualified withdrawals
- Additional Details and Considerations



An ABLE account is a savings account for disability-related expenses.

It gives eligible individuals with qualified disabilities, and their families and friends, a tax-free way to save for disability-related expenses, **while maintaining government benefits** (with a limitation for Supplemental Security Income).



The PA ABLE Savings Program was created by the Pennsylvania General Assembly and is administered by the Pennsylvania Treasury Department.

Note: Some federal agencies have not yet provided guidance on how ABLE accounts will impact their services – leaving a number of questions unanswered.



Save While Maintaining Government Benefits

- Savings placed in a PA ABLE account do **NOT** count against **ANY** federal need-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.
- PA ABLE assets are not counted for Pennsylvania needs-based disability, health and student financial aid.
- Supplemental Security Income (SSI) recipients can save up to \$100,000 while maintaining benefits. Above that, SSI will be suspended, but not terminated, and Medical Assistance benefits will continue.
- ABLE account owners who don't receive SSI can save more \$500,000 in ABLE.



- An Eligible Individual can open ONE ABLE account nationwide.
- Several benefits are only available to Pennsylvanians who use a **PA ABLE** account.
- Enroll online at **PAABLE.gov** or with a paper application available online or by calling 855-529-ABLE (2253).



Tax Benefits of PA ABLE

Deductions and credits:

- Any PA taxpayer's contributions to a PA ABLE account may be deducted from state taxable income up to \$15,000 per person, per year.

Only contributions to a PA ABLE account qualify for the PA state income tax deduction.

- Account owners 18 or older may be eligible for a federal credit up to \$2,000 for contributions to their ABLE account if they are not full-time students and not claimed as a dependent on another person's return.

Earnings:

Earnings in a PA ABLE account grow federal and PA **income tax deferred** and withdrawals for qualified disability expenses are federal and PA **income tax free**.

Other:

PA ABLE assets excluded from PA inheritance tax (both the principal and earnings) and also protected from creditors of the Account Owner or contributor in PA state proceedings.



- ABLE Accounts with balance over \$100,000 will impact SSI benefits
- ABLE account assets are not subject to Medicaid (Medical Assistance) repayment to the PA Department of Human Services (once in estate, this is no longer case)
- ABLE accounts used for non-qualified withdrawals or housing may impact benefits (timing is important)
- Contributions made as a gift to eligible individual should be made directly to ABLE account



To be eligible for an ABLE account, a person must:

1. Have a qualifying disability that started before 26th birthday;

AND

- 2a. Be eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)

OR

- 2b. Self-certify they meet certain disability standards (*next slide*)



To self-certify, the qualifying disability must be:

- Blindness, OR
- A “Medically determinable physical or mental impairment,”
- That results in “marked and severe functional limitations,” AND
- Is expected to last for 12 continuous months or result in death.

Anyone who self-certifies eligibility must possess a written diagnosis* related to the impairment signed by a physician who meets Social Security Administration criteria.

**While not required to enroll, the written diagnosis must be provided if requested.*



- Enroll online at **PAABLE.gov** or with a paper application available online or by calling 855-529-ABLE (2253).
 - PA ABLE accounts are **FREE to open** (other fees apply).
- **Eligible Individual** must open account if 18 or older with legal capacity to contract.
- To establish an account for minors or adults who lack the capacity to contract, an authorized individual can open an account.
- **Authorized Individual** may be parent, guardian, or power of attorney. Pennsylvania also allows Representative Payees to open accounts on behalf of an individual with a disability.



- **Level 1**: The ability to obtain information about the account and receive duplicate account statements.
- **Level 2**: Access of Level 1 + can move money among investment options within the account.
- **Level 3**: Access of Level 2 + can withdraw money from the account in accordance with PA ABLE procedures.
- **Level 4**: Full control over the account.

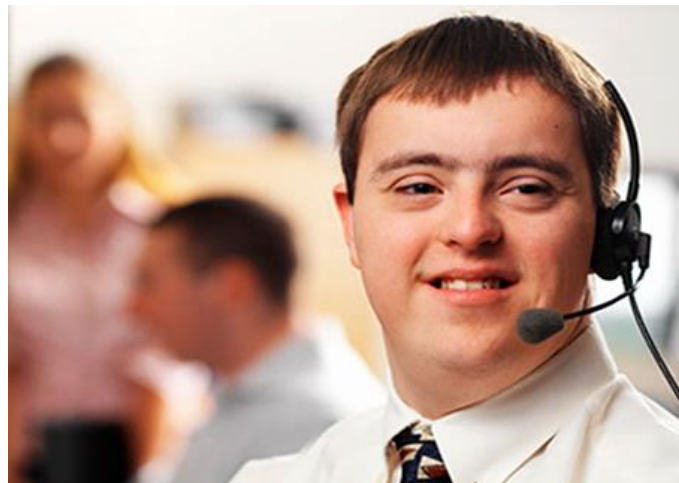


13 Opening and Maintaining – Contributing to a PA ABLE account

- Contributions can be made online, by check, money order, via payroll deduction, or automatically from a bank.
 - Anyone may make a contribution.
 - Family and friends can also contribute with Ugift (<https://www.ugiftable.com/>)
- **New!** Individuals who receive SSI or SSDI may directly deposit these benefits into an ABLE account if the individuals do not have rep payees.
- Annual account contribution maximum of \$15,000 (from all sources).
- Roll over 529 College and Career Savings account funds into a PA ABLE account owned by you or a member of your family (limitations apply).
- Contributions are considered a completed gift to the Account Owner.
 - Importance for gifting – should be directly to ABLE account to avoid impacting benefits.



- **Government stimulus payments** during the COVID-19 pandemic can be deposited into ABLE accounts. Stimulus payments **MUST** be either spent or deposited into an ABLE account within 12 months. Otherwise these funds will count as assets and could reduce benefits.
- **Unemployment payments**, including the extra \$600 per week because of COVID-19, are counted as unearned income for SSI.
- By saving **stimulus payments** and/or **unemployment funds** in an ABLE account they will not count as assets in the future and will not be counted toward the SSI \$2,000 asset limit.



Account owners can contribute above the annual limit \$15,000 if they:

- Are employed, and
- Have not contributed to a defined contribution plan (including 401K), annuity contract or deferred compensation plan during a tax year

The added amount they can contribute is whichever is less:

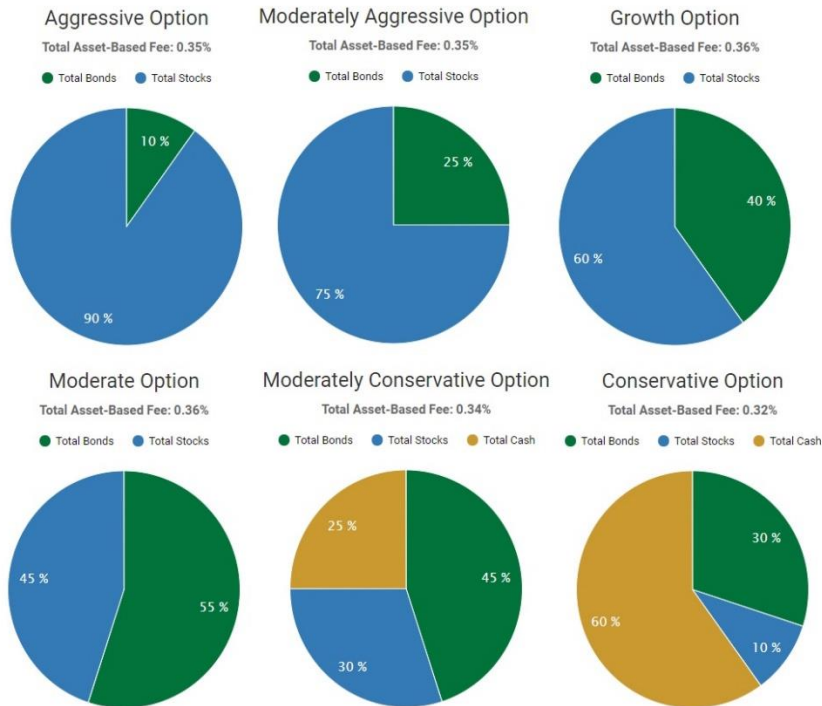
- The amount they earn or
- The federal poverty level for the prior year (FPL was \$12,760 in 2020)

Any contribution above the annual contribution limit may only be made by an account owner. The account owner must submit the ABLE to Work Self Certification Form, which is available on [PAABLE.gov](https://paable.gov) or by calling 855-529-2253.

We encourage you to consult a qualified tax advisor about your personal situation.



Opening and Maintaining – Investment Options



- Six Asset-allocation Options with varying mixes of stocks, bonds, and cash investments ranging from aggressive to conservative.
- Choose from one or all.
- Move funds among options twice in a calendar year.
- At any time, designate another option for new contributions.
- Next slide – Checking Option

- 100 percent of assets are invested in an FDIC-insured interest bearing checking account with Fifth Third Bank, National Association (N.A.), which includes debit card (checks available for additional fee).
- \$0 charge for ATM card if used at one of the 55,000 Fifth Third Bank and partner ATMs (Allpoint and Presto). Out-of-Network ATM fee may apply (\$2.75 per use).
- Monthly service charge of \$2.00 is waived with electronic statements or an average monthly balance of at least \$250.00.
- \$0 overdraft or returned payment fees.
- More at www.53.com - including ATM locator.



- PA ABLE accounts are **free to open**.
- All PA ABLE accounts have a \$5 monthly account maintenance fee (charged \$15 quarterly).
- If you select e-delivery of statements, confirmations, and plan disclosure documents, the monthly fee is reduced to \$3.75 (\$11.25 quarterly).
- Asset-based fees on investment portfolios (range: 0.32% - 0.36%)
- Checking account option fees (\$2 or \$0 monthly)



You may request a withdrawal:

- Online
- By phone
- In writing

You may also withdraw from the checking account option by:

- Using your debit card at the point of sale
- Making an ATM cash withdrawal
- Writing checks



QUALIFIED DISABILITY EXPENSES

- Education
- Housing (some limitations)
- Transportation
- Employment training and support
- Assistive technology and personal support services
- Health
- Prevention and wellness
- Financial management and administrative services
- Legal fees
- Expenses for oversight and monitoring
- Funeral and burial expenses

Proposed IRS regulations includes “basic living expenses” and explain all expenses need not be “medically necessary” or for the SOLE benefit of the Eligible Individual.

Account owners should always keep receipts.



- Withdrawals used for **qualified disability expenses** are not subject to taxes.
- Withdrawals used for **non-qualified expenses** are subject to income tax on any earnings at the taxpayer's tax rate plus an additional 10% penalty on the earnings.
- **Consequences for SSI recipients**
 - Withdrawals intended to be used for **qualified disability expenses** do not impact SSI benefits
 - **Withdrawals for non-qualified expenses and housing can impact SSI benefits unless used in the same month the withdrawal is taken.**
- Who determines if expense is qualified or non-qualified?
 - The account owner – subject to an IRS audit or review by the Social Security Administration. ***Documentation should be maintained.***

- Account value over \$100,000 counted as an asset
 - SSI benefits suspended. Not terminated.
 - Doesn't impact Medical Assistance (Medicaid) eligibility
- Contributions directly into an ABLE account do not affect SSI benefits (up to \$100,000 account balance.)
- States and recipients report to Social Security Administration



- Withdrawals for housing and non-qualified withdrawals can reduce SSI benefits
 - Timing is critical
 - If used in the same month the withdrawal is taken there is no impact
 - If used in a different month from when the withdrawal is taken their benefits may be reduced
- **Example:** If rent is due on the first of the month, a recipient can take their withdrawal and pay their rent in the prior month. If they take their withdrawal in the prior month but pay their rent on the first of the next month, they may have their benefits reduced. Non-qualified withdrawals are addressed in a similar manner with regard to SSI benefits (however there are still tax consequences on the non-qualified withdrawal).

For SSI purposes, housing expenses include:

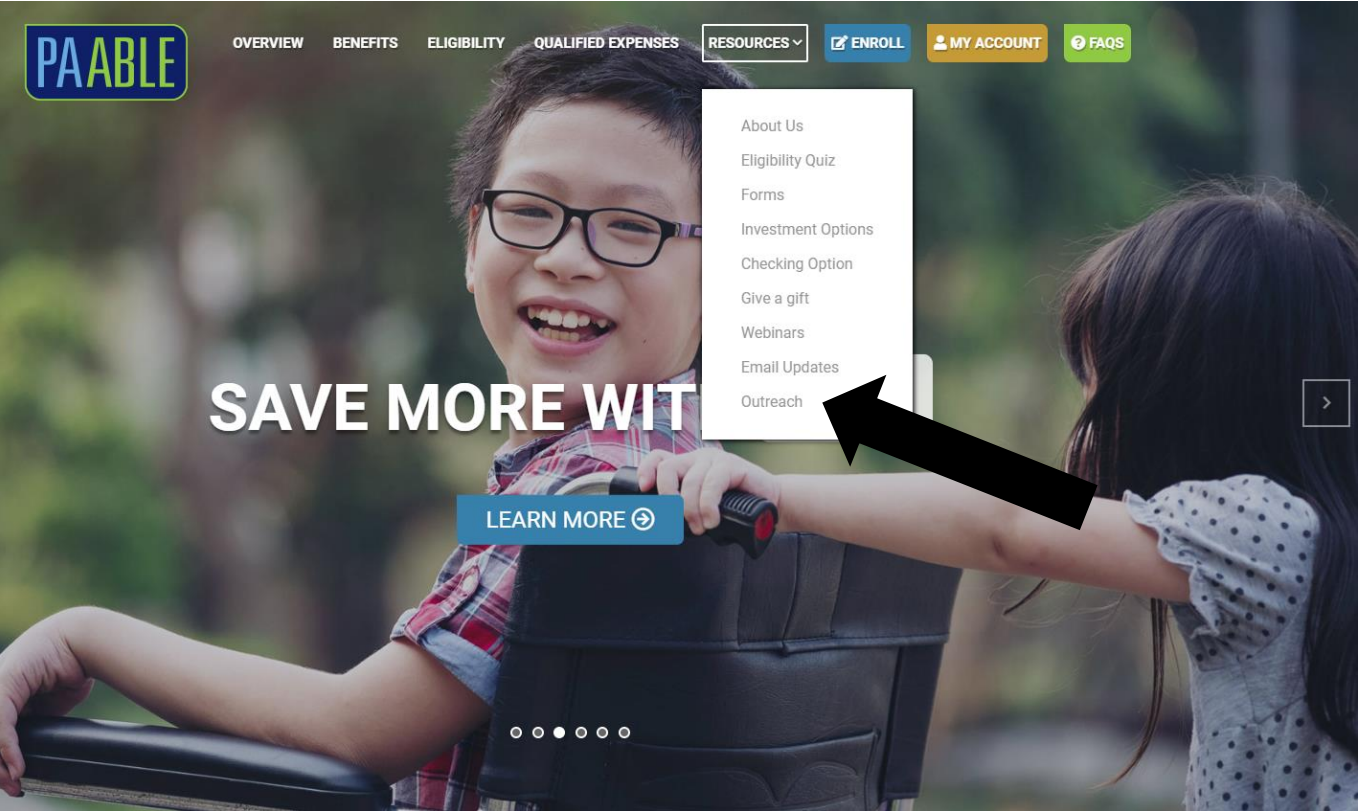
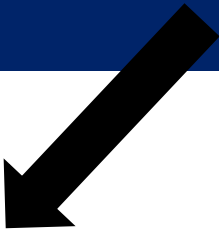
- mortgage (including property insurance required by the mortgage company)
- real property taxes
- rent
- heating fuel
- gas
- water
- sewer
- garbage removal

While federal ABLE law permits a state to file a claim **against an ABLE account** for Medicaid paid during the time the beneficiary had an ABLE account, PA's ABLE law prohibits it.

However, federal Medicaid law requires the state agency (PA Department of Human Services) to seek repayment of Medical Assistance **from the estate** if the beneficiary was 55 or older when he died, whether or not there is an ABLE account.

- For expenses incurred after the beneficiary turned 55, which were for
 - Nursing facility services
 - Home and community-based services
 - Related hospital and prescription drug services
- However, repayment will be delayed when the deceased beneficiary is survived by:
 - A spouse;
 - Child under 21;
 - A disabled child of any age
- The PA Department of Human Services may seek repayment from the beneficiary's estate once the reason for the delay no longer exists.





For more PA ABLE resources, visit **PAABLE.gov** and click on the **RESOURCES** button from the top menu then click **OUTREACH** from the drop down menu.



The Pennsylvania Treasury offers materials to disability and mental health organizations to help them share information about PA ABLE accounts with their staff, members or the individuals they serve.

Please click the boxes below to request PA ABLE brochures; email updates; a live webinar specifically for your organization; a staff-person to attend your event; or messaging for your website, newsletter or social media.

PA ABLE MATERIALS

☒ PA ABLE brochures

☒ PA ABLE low-vision brochures

☒ Live PA ABLE webinar for your organization

☒ In-person presentation (dependent on staff availability)

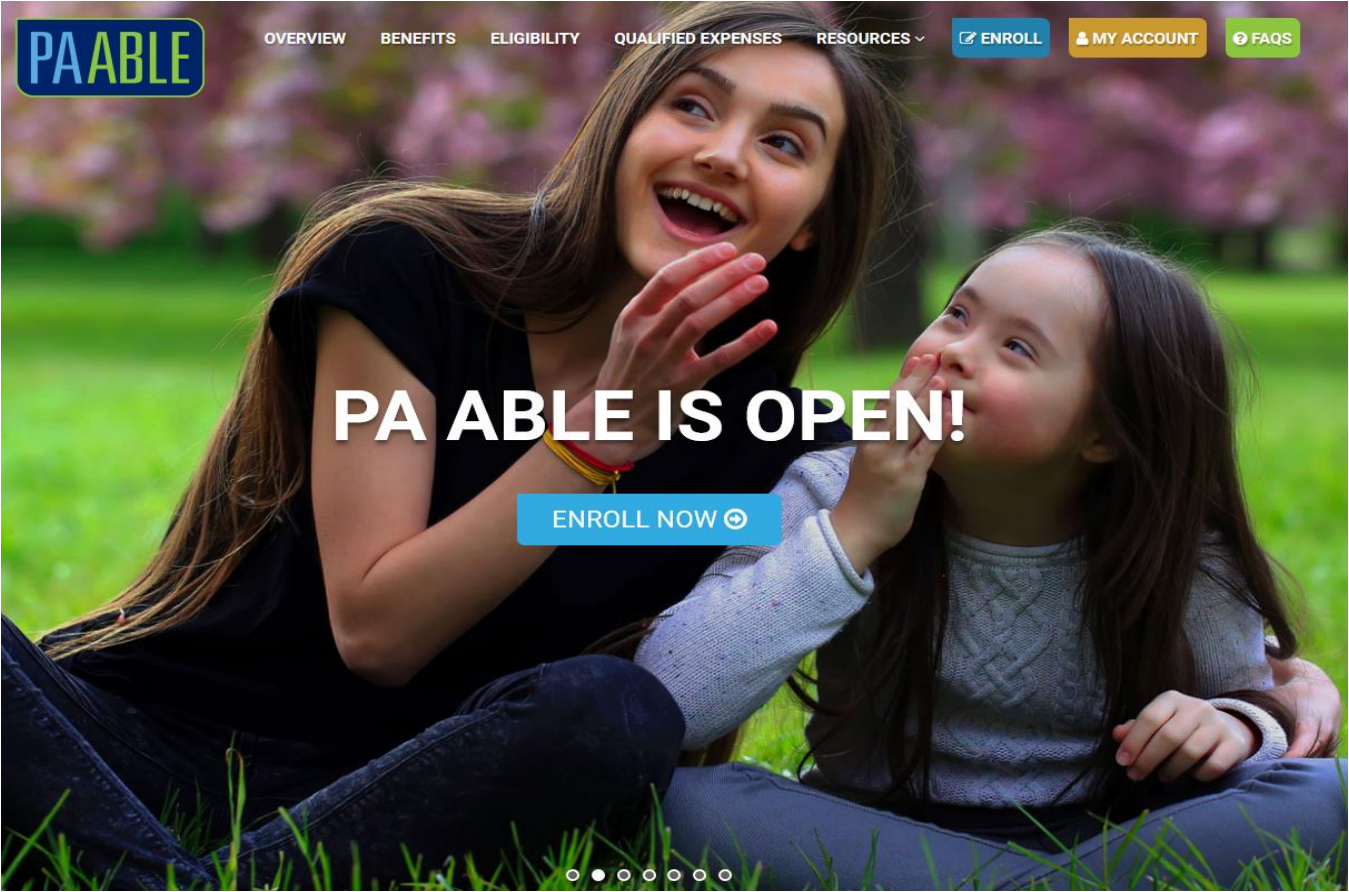
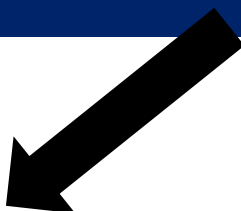
☒ Staff for your conference or summit vendor table (dependent on staff availability)

MATERIAL ORDER FORM

From the OUTREACH page, you can:

- Request free PA ABLE materials
- Find messages and graphics for your newsletter or social media.
- Sign up for email updates.
- View webinar slides.





To enroll, visit **PAABLE.gov** and click on the “ENROLL” button from the top menu or call **855-529-ABLE** to request a paper enrollment guide.



Setting up your PA ABLE account

Thank you for choosing PA ABLE.

There are just three easy steps to open a new account.

- 1. Read the Program Disclosure Statement
- 2. Choose the best Investment Option for you
- 3. Gather information
 - a. Residential street address
 - b. Social security or taxpayer identification number
 - c. Birth date
 - d. Your personal bank account number (to pre-schedule contributions from your personal checking or savings account)

*We are required by federal law to obtain, verify, and record information that identifies each person who opens an account. If you don't provide the requested information, we may not be able to open your account. If we are unable to verify your identity, the Plan reserves the right to close your account or take other steps we deem reasonable.

Obtain a [saved enrollment](#).

Enter New Account Owner's Information

To open a new account, fill in the information below and click **continue**.

Note: Enter the email address in which you would like to receive email communications from the Plan - enter only one email address.

First Name

Last Name

Email

Primary Telephone

--

continue



PA ABLE
Enrollment Walk-Through

Enter the new
account owner
(Eligible
Individual)
information and
click **Continue**.



PA ABLE Enrollment Walk-Through

Enter the additional information requested, including who is opening the account.

Steps

1 about you


2 about your Authorized Individual

3 choose investments

4 pick a funding method

5 select a delivery option

6 complete your account


 tips

Who can be an Account Owner?

You can open an account if you:

- Are an Eligible Individual as defined in the Plan Disclosure Statement.
- Are a U.S. citizen or legal resident alien
- Have a Social Security or taxpayer identification number (required by federal law)
- Have a Permanent U.S. street address (not a P.O. box)
- If you represent the Account Owner as an Authorized Individual, you must mail the documentation showing your legal authority to act on behalf of the Account Owner.

step 1 2 3 4 5 6



your new account type

The person opening the account:

☐ I am opening the account for myself


☐ I am the Parent or Guardian of the minor eligible Account Owner

☐ I am the Authorized Individual of an eligible adult Account Owner.

IMPORTANT: You must mail your initial contribution along with the appropriate authorizing documentation to verify your authority to open, transact, and maintain an Account on behalf of the Account Owner. The authorizing documentation must show that you have the authority to manage an ABLE account on behalf of the Account Owner or otherwise manage all financial affairs of the Account Owner.

Please note: After you have created this account online, your account will be under a "freeze" status until we have received, reviewed and approved all the required paperwork from you.

If the authorizing documentation requires the authority of two or multiple signatories, you cannot enroll online. Please print and complete an [enrollment form](#) and mail it to the Plan accompanied with the authorizing documentation.



about the Account Owner

This is the Eligible Individual whose qualified disability expenses will be paid from this account.

First name

MI

Last name

Eligible

Individual

Permanent address (No P.O. Box)

City

State

Zip

--

-

☐ Check if your mailing address is the same as your permanent address



Please select the Account Owner's disability, the onset of which occurred prior to their 26th birthday:

(The following information is required by the federal government and will only be used for aggregate reporting purposes. Report only one primary code number for an Account Owner. If more than one code applies, select the most significant code)

- ☒ **Code 1** - Developmental Disorders: Autistic Spectrum Disorder, Asperger's Disorder, Developmental Delays and Learning Disabilities
- ☐ **Code 2** - Intellectual Disability: May be reported as mild, moderate, or severe intellectual disability
- ☐ **Code 3** - Psychiatric Disorders: Schizophrenia, Major depressive disorder, Post-traumatic stress disorder (PTSD), Anorexia nervosa, Attention deficit/hyperactivity disorder (AD/HD), Bipolar disorder
- ☐ **Code 4** - Nervous Disorders: Blindness, Deafness, Cerebral Palsy, Muscular Dystrophy, Spina Bifida Juvenile-onset Huntington's disease, Multiple sclerosis, Severe sensorineural hearing loss, Congenital cataracts
- ☐ **Code 5** - Congenital Anomalies: Chromosomal abnormalities, including Down Syndrome, Osteogenesis imperfecta, Xeroderma pigmentosum, Spinal muscular atrophy, Fragile X syndrome, Edwards syndrome
- ☐ **Code 6** - Respiratory Disorders: Cystic Fibrosis
- ☐ **Code 7** - Other: Includes Tetralogy of Fallot, Hypoplastic left heart syndrome, End-stage liver disease, Juvenile-onset rheumatoid arthritis, Sickle cell disease, Hemophilia, and any other disability not listed under Codes 1 - 6

Basis under which ABLE eligibility is asserted: (Select only one)

- ☐ The Account Owner is entitled to Supplemental Security Income benefits under Title XVI of the Social Security Act. (SSI Benefits Eligibility)
- ☐ The Account Owner is entitled to Social Security Disability benefits under Title XVI of the Social Security Act. (SSDI Benefits Eligibility)
- ☒ The Account Owner self-certifies that he or she meets the Disability Certification requirement, including possessing a written disability-related diagnosis signed by a physician who meets Social Security Act criteria. (Certification Eligibility) Please **DO NOT** submit your written disability-related diagnosis, only check this button and keep your diagnosis documentation with you.

account owner's identity verification

To help the government prevent the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Driver's license or state issued I.D card number

Issuing state

--

Expiration date

MM

DD

YYYY

I.D. card type

Select an option

Mother's maiden name



Enter additional information regarding the eligible individual's disability.



Steps

- 1 about you
- 2 about your Authorized Individual
- 3 choose investments
- 4 pick a funding method
- 5 select a delivery option
- 6 complete your account

tips

How you invest can depend on several factors:

Time horizon: When you need the assets.

Risk tolerance: Do you believe in taking some risks or are you a conservative investor?

Please see the Investment section of the website or the Plan Disclosure Documents for additional information about the Investment Options including risks.



choose investments

Choose how you'd like your money to be invested from the options below

Please select one or more Investment Options from the choices below. If you choose one Investment Option, please indicate 100% next to that option. If you choose more than one Investment Option, please indicate the percentage amount of the contribution you would like invested into each of the selected Investment Options.

- Use whole percentages only.
- Your total Investment Option percentages must equal 100%.

Aggressive Option	<input type="text"/> %
Moderately Aggressive Option	<input type="text"/> %
Growth Option	<input type="text"/> %
Moderate Option	<input type="text"/> %
Moderately Conservative Option	<input type="text"/> %
Conservative Option	<input type="text"/> %
Checking Option	<input type="text"/> %
TOTAL	<input type="text"/> %



Select your investment options.

You may select any combination of the seven total options.

- Steps
- 1 about you


2 about your Authorized Individual

3 choose investments

4 pick a funding method


5 select a delivery option

6 complete your account

 tips

While you must select one funding method as your initial contribution, you can set up additional contribution methods after your account is established by logging into your account.

step 1 2 3 4 5 6

 pick a funding method

How do you want to fund your account?

Any initial and additional contribution must be at least \$25.

☐ From my bank account - automatic regular contributions

You can setup a recurring contribution so contributions are made on a regular basis.

☐ From my bank account - single contribution

This will be a one-time transfer from your bank via Electronic Funds Transfer (EFT). By selecting this option you will be prompted to provide your bank information. We will keep the bank instructions on file for future EFT contributions. The Plan may place a limit on the total dollar amount per day you may contribute to an account by EFT.

☐ From my paycheck

If you want to make contributions to your PA ABLE account directly from a paycheck you must contact your employer's payroll office to verify that you can participate. Payroll Direct Deposit contributions will not be made to your ABLE Savings Plan until you have received a Payroll Direct Deposit Confirmation Form from the ABLE Savings Plan, provided your signature and Social Security or taxpayer identification number on the Form, and submitted the Form to your employer's payroll office. You'll be able to print out a form for this option when you've completed this enrollment.

☐ With a check

You'll be able to print out a form to send in with your check when you've completed this enrollment.

back

save

next



Determine how you will initially fund your account. You may set up recurring contributions now or any time in the future.


- Steps**
- 1 about you
 - 2 about your Authorized Individual
 - 3 choose investments
 - 4 pick a funding method
 - 5 select a delivery option**
 - 6 complete your account

tips

Go green!
Sign up for online account statements and updates.

E-delivery can help you:

- Reduce clutter
- Save paper
- Get faster access to statements and confirmations (versus by mail)

 **select a delivery option**

Choose your delivery method

If you choose e-delivery notification for statements and confirmations, your \$15 Quarterly Account Maintenance Fee will be discounted by \$3.75. By selecting e-delivery, you confirm that you are able to receive e-mail messages containing electronic documents, or e-mail notices that electronic documents are available for viewing online. You may provide, update or remove your e-mail address at any time by accessing your account.

Please note: If you plan to or have invested in the Checking Option, you will need to log into 53.com to change your delivery preferences. By selecting electronic statement delivery you will be eligible to receive a waiver of the monthly maintenance fee of \$2.00. To update your statement delivery preferences for your Checking Option, please log into 53.com once you obtain your free debit card.

Quarterly Statements and Plan Disclosure Document Updates

- ☒ Notify by email for all online statements/updates
- ☐ Notify by email for online statements/updates; mail year-end statement
- ☐ Mail all statements/updates

Transaction & Profile Confirmations

- ☒ Notify by email
- ☐ Mail confirmations

Tax Forms

- ☒ Notify by email
- ☐ Mail tax forms

Determine your statement and notification delivery method.

Note: Receiving statements & disclosure updates and transaction & profile confirmations by email decreases your annual ABLE account fee from \$60 to \$45.

One last step before you review the application
Fill out the information below to set up your username, password, security questions and security image.

Create Username and Password

You will be able to use this username and password to access your account.

Username
(Must be 6-25 characters)

Password
(Your password must be at least 8 characters long and contain at least 3 of the 4 following criteria: upper case, lower case, numeric, or special characters such as !, @, #, \$, % etc.)

Retype Password

Security Questions

If you forget your password, you will be asked to answer one of these questions to reset your password. Please enter a unique answer for each of the 3 security questions. The answers must be alphanumeric and at least 2 characters long.

Question

Answer

Retype answer

Question

Answer

Retype answer

Question

Answer

Retype answer

PA ABLE Enrollment Walk-Through

Create an online profile with a username and password for 24/7 online access.

This presentation provides only highlights of the PA ABLE Savings Program (PA ABLE).

*The Pennsylvania ABLE Savings Program is administered by the Pennsylvania Treasury Department. Before investing, **please carefully read the Disclosure Statement (available at 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.*



Keystone Scholars, Fund My Future, PA 529

**Age 0 -18:
Register for
Fund My Future**



**Age 0 -18+:
Open a
PA 529 Account**



**Age 0:
Register for
Keystone Scholars**





**A savings account in a child's
name can build hope and make
future dreams a reality.
Saving for a child's future is
easy and fun.**



Pledge. Save. Win!

- **PLEDGE** to save for your child's future.
- **SAVE** for education with PA 529.
- **WIN** monthly prizes from Fund My Future.



Fund My Future

The Pennsylvania 529 College and Career Savings Program sponsors three plans – the PA 529 Guaranteed Savings Plan (GSP), the PA 529 Investment Plan (IP), and Keystone Scholars. The guarantee of the PA 529 Guaranteed Savings Plan is an obligation of the GSP Fund, not the Commonwealth of Pennsylvania or any state agency. Before investing in either PA 529 plan, please carefully read that plan's disclosure statement (available at www.PA529.com or by calling 1-800-440-4000) to learn more about that plan, including investment objectives, risks, fees, and tax implications. Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program.

Keystone Scholars is open to Pennsylvania residents born after December 31, 2018 and children born after December 31, 2018 who are subsequently adopted by a Pennsylvania resident. The child must be a Pennsylvania resident at birth or adoption and at the time the Keystone Scholars funds are used. The child must also be the Beneficiary of a PA 529 account other than the Keystone Scholars Account at the time Keystone Scholars funds are used. If not used by the beneficiary's 29th birthday, the funds will be returned to the Pennsylvania Treasury Department (Treasury). Funds in a Keystone Scholars Account will be invested in a PA 529 GSP account and will remain under the sole custody of Treasury until they are used for the purposes of paying for qualified higher education expenses at an institution of higher education. A list of qualified higher education expenses may be found at www.pa529.com. No additional funds may be contributed to a Keystone Scholars Account. However, families are encouraged to save in their own PA 529 account.

Fund My Future (FMF), a program administered by Propel Schools Foundation, offers reminders as well as financial and other incentives designed to encourage families to open a savings account in their child's name and save for their future education. Employees of the Pennsylvania Treasury Department and their immediate families (parents, siblings, children, and spouse) and household members of each, whether related or not, are not eligible to participate.

Participation in FMF is optional and separate from the Pennsylvania 529 College and Career Savings Program (PA 529) and Keystone Scholars and is not affiliated with the Commonwealth of Pennsylvania or the Pennsylvania Treasury Department. By participating in FMF, you are agreeing to allow the Pennsylvania Treasury Department to share with FMF certain information related to your PA 529 account for verification purposes, including but not limited to the fact that you own a PA 529 account and the amount and frequency of contributions. If you agree to receive emails and text messages when registering for FMF, message and data rates may apply. Please visit fundmyfuturepa.org and read the PA 529 GSP/IP Disclosure Statements at pa529.com for more information.



Questions? Need brochures or an ABLE presentation?

*Contact Us at 855-529-2253 or
info@PAABLE.gov*

Sign up for email updates or an informational webinar at **PAABLE.gov**

