

MO ABLE

POWERED BY STABLE» ACCOUNTS

moable.com





- Creates tax-advantaged investment accounts for individuals with disabilities
 - Assets in your account do not affect eligibility for federal means-tested benefits programs like SSI or Medicaid
- Hybrid of 529 college savings account + checking account + Special Needs Trust



- Provides financial independence for people with disabilities
- Account is owned by the individual with the disability
- Dramatically increases ability to save
 - Before ABLE , individuals could only save around \$2,000 of their own money before risking loss of health care and other benefits
- Tax free earnings – federal and state

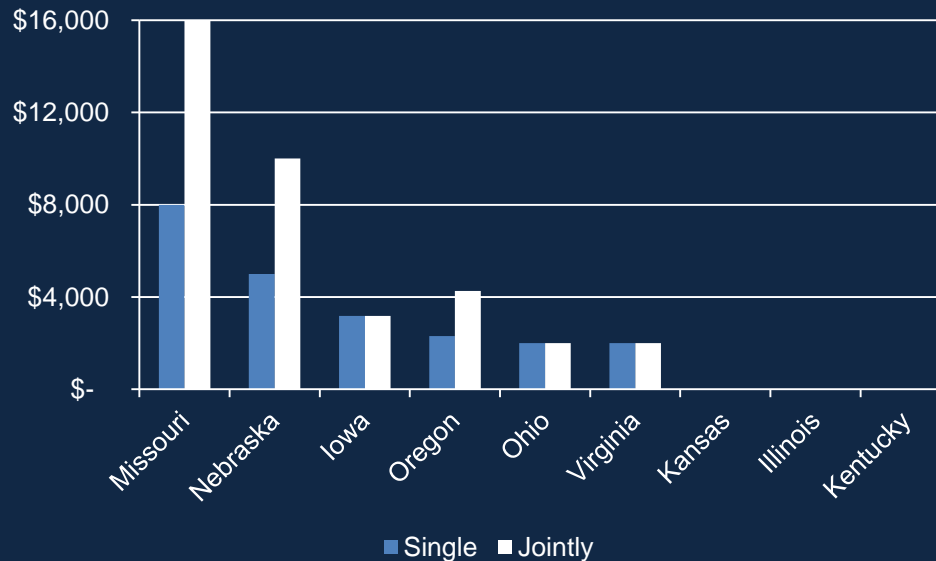
MOABLE Missouri's Tax Deduction

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- Missouri has the highest tax deductions in the nation
- Anyone who contributes to an account can receive a state income tax deduction for their own contributions of up to \$8,000 (\$16,000 if filing jointly).

State Tax Deductions





- Eligibility Quiz at moable.com
- Individuals with disabilities that occurred prior to age 26
- Must also have a disability.



- Online Enrollment
- Takes approx. 15 minutes
- \$50.00 minimum deposit to open account
- Can be done by individual with disability (“Beneficiary”) or an Authorized Legal Representative (ALR)
 - ALR = parent, guardian, power of attorney



▪ Contributions

- \$15,000 annual limit
- \$462,000 lifetime limit
- Anyone can contribute to an ABLÉ account

▪ Gifting

- Create an eGift Event (birthday, holiday, etc.) ~ system will send out an email to friends and family
- System tracks contributors for sending thank-you notes/replies

How Can You Spend MO ABLE funds?



- Withdrawals must be used on “Qualified Disability Expenses”
 - Anything that (1) relates to your disability and (2) helps to maintain or improve your health, independence, or quality of life



Basic Living Expenses



Housing



Transportation



Education



Assistive Technology



Employment Training



Personal Support Services



Legal Fees



Health & Wellness



Financial Management



STABLE 
ACCOUNT

5342 3552 4544 2464

YOUR NAME

VALID THRU
03/17



- Loadable debit card
- Does not pull from account
- Online spending records + notate expenses
- Protection – limiting of merchants, no cash access, no overdraft



The Lowest Cost Plan in the Nation!

**Monthly
Maintenance Fees**

\$3.50 (\$42.00 Annually)

**Annual Asset-based
Fees**

Between 0.19% and 0.33%



- Hundreds of families are using MO ABLE to financially empower those with disabilities
- MO ABLE has one of the highest enrollments in the nation, even though it is only open to MO residents
- Missouri has 2 percent of the nation's population, yet currently MO ABLE has 4 percent of ABLE accounts nationwide.

MOABLE Spread the Message

POWERED BY STABLE ACCOUNTS



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[@MissouriABLE](#)

Go on Twitter now and Retweet our Pinned Tweet to promote the MO ABLE program!



Helpful Resources

Customer Service

team@stableaccount.com

1-800-439-1653

Mon-Fri 9a-6p EST

moable.com