



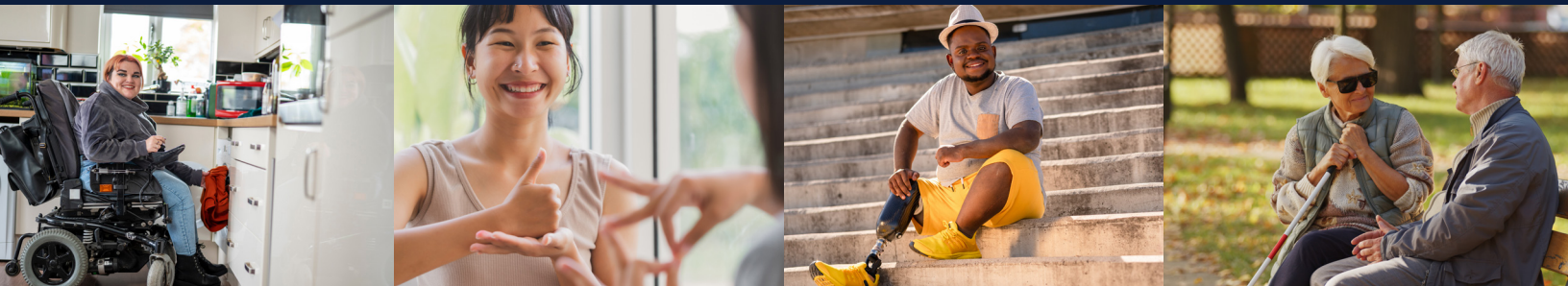
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# Starting January 1, 2026! More People Can Save With an IL ABLE Account

Greater financial strength for people whose disability began before age 46



## ABLE eligibility expands for millions

Beginning January 1, 2026, the ABLE Age Adjustment Act increases the age of eligibility to include people whose disability began before the age of 46, instead of 26—making **millions of Americans' eligible** to own an ABLE account.

To qualify, an individual:

- Has a disability that occurred before age 46, AND
- Eligible for SSI or SSDI, OR
- The disability or blindness meets the Social Security Administration's (SSA) criteria defined as resulting in marked and significant functional limitations which has lasted or expected to last for at least 12 months or is terminal.
- They do not need to be receiving, nor have received benefits to be eligible. Employment status and income have no effect on eligibility.

## What is an IL ABLE account and why is it important?

An IL ABLE account is a flexible, tax-advantaged way for people with disabilities to save for short- and long-term goals, making it easier to **achieve greater financial independence**.

- Easily open an account and contribute up to \$19,000 annually<sup>2</sup>—friends and family can contribute too!
- Use savings for a wide range of qualified expenses including housing, education, transportation, healthcare, employment support and more.

## What are the key benefits?

- **Enjoy tax advantages:** Any potential earnings can grow tax-deferred, and withdrawals are tax-free when used for qualified expenses.<sup>3</sup>
- **Protect assets and critical benefits:** Up to \$100,000 of savings in an ABLE account does not count toward the Supplemental Security Income (SSI) resource limit. Plus, any amount of ABLE savings up to the plan's total limit are disregarded by other federal benefits programs such as Medicaid and HUD.
- **Invest your money based on your goals:** Seven investment options ranging from conservative to more aggressive strategies, plus an FDIC-insured checking account, allow you to choose the options that best fit your needs.



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learn  
more.



Go to [illinoisable.com](https://www.illinoisable.com) or call 888-609-8683 to find out how an IL ABLE account can help you save and invest for a greater quality of life.

<sup>1</sup> ABLE National Resource Center, "The ABLE Age Adjustment Act Fact Sheet," ABLE National Resource Center, accessed September 15, 2025. <https://www.ablenrc.org/the-able-age-adjustment-act-fact-sheet/>

<sup>2</sup> Subject to the annual contribution limit/federal poverty level and adjusts periodically to account for inflation.

<sup>3</sup> The earnings portion of a non-qualified withdrawal will be counted as income, taxed at the account owner's tax rate, and subject to a 10% federal tax penalty and any applicable state taxes.

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 information are contained in the Plan Disclosure Booklet, which can be obtained at [illinoisable.com](https://www.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 is subject to change without prior notice.