

# THE RULES HAVE CHANGED...



# WVABLE

Powered by **STABLE** 

A program of the West Virginia State Treasurer's Office

SAVINGS AND INVESTMENT SOLUTIONS FOR PEOPLE WITH DISABILITIES

## THE RULES HAVE CHANGED...

STABLE Accounts are made possible by the Achieving a Better Life Experience (ABLE) Act that allows individuals with disabilities the ability to save and invest up to \$15,000 per year without losing government benefits such as Medicaid or SSI.

## GETTING STARTED...

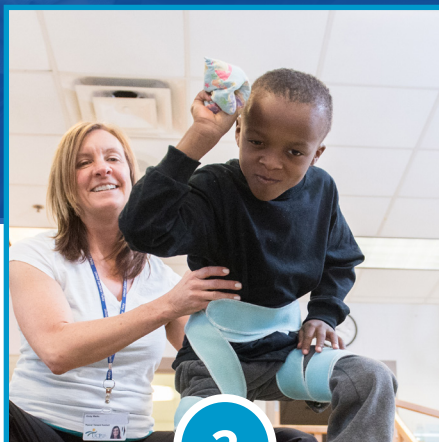
Go to **wvable.com** and follow the steps below:



1

### CREATE AN ACCOUNT

Open your account online at  
**wvable.com**.



2

### FUND YOUR ACCOUNT

Establish an account with  
as little as \$50.

Deposit up to \$15,000 in your  
STABLE account every year.



3

### SAVE, INVEST & SPEND

Balances and distributions do not  
affect needs-based financial aid  
such as Medicaid or SSI.

*Subject to some limitations.*

**Enroll online at wvable.com**





## ELIGIBILITY

Individuals who developed disabilities before the age of 26 may be eligible to open an account.

Take our **Eligibility Quiz** on [wvabe.com](http://wvabe.com) to see if you or someone you know qualifies.

## SAVING AND INVESTING

### DIVERSE CHOICES

You can put your money in up to five different saving and investment options, including four mutual fund based options and an FDIC-insured savings option.

### TAX-FREE EARNINGS

Investment earnings are tax-free when used to pay for qualified expenses.

### EASY ONLINE ACCESS

Monitor your investments, make contributions, and request withdrawals all online.

## QUALIFIED EXPENSES

Use the money in your STABLE account to pay for disability-related expenses.



Basic Living Expenses



Housing



Transportation



Assistive Technology



Employment Training



Education



Health & Wellness



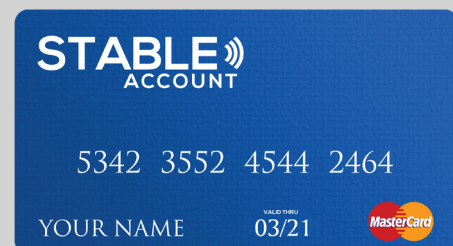
Financial Management



Legal Fees

## THE STABLE CARD

Participants can request their own STABLE Card that can be used to spend STABLE funds and track qualified expenses.



The STABLE Prepaid MasterCard is issued by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from MasterCard International Incorporated. MasterCard and MasterCard® Brand Mark are registered trademarks of MasterCard® International Incorporated. "Metropolitan" and "Metropolitan Commercial Bank" are registered trademarks of Metropolitan Commercial Bank © 2014.

**Enroll online at [wvabe.com](http://wvabe.com)**



STABLE Accounts offer savings and investment solutions for people with disabilities.

Visit **wwable.com** or call **1-800-439-1653** for more information.



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[wwable.com](http://wwable.com)

## DISCLAIMER

STABLE Accounts are not guaranteed or insured by any state, any state agency or subdivision thereof, or their authorized agents or affiliates. You could lose money by investing in a STABLE Account. Consider investment objectives, risks, charges and expenses before investing. Before you open an account, you should carefully read and understand the STABLE Account Plan Disclosure Statement and Participation Agreement. WVABLE is offered through a partnership with the Ohio Treasurer's Office, the administrator of the STABLE Account Plan.