



## START SAVING NOW FOR YOUR CHILD

Kindergarten? Planning for college?  
Transitioning to adult services? It's never  
too early to open a tax-free IL ABLE  
Account for your child.



### SAVE SMART AND PROTECT YOUR CHILD'S CURRENT & FUTURE FEDERAL BENEFITS

Whether your child is already receiving benefits  
or will be in the future, you can save above  
the \$2000 SSI asset cap - up to \$100,000.  
Account Balances will not impact other federal  
benefits such as Medicaid.



### BE IN CONTROL NOW AND IN THE FUTURE

Use the IL ABLE Account now or later – tax-free  
– to pay for a wide range of expenses - such  
as therapy, education, job coaching, personal  
support, assistive technology, and more.



### YOUR CHILD'S IL ABLE ACCOUNT EARNINGS ARE TAX FREE

IL ABLE offers seven high-quality, low-cost  
Investment Options, plus an FDIC-insured  
Checking Account Option with a debit card  
and no overdraft fees. Earnings are tax-free,  
as long as they are used for Qualified  
Disability Expenses.



### CONTRIBUTIONS MAY BE TAX-DEDUCTIBLE

Anyone can contribute to your child's IL ABLE  
Account, and Illinois taxpayers who contribute  
to any IL ABLE Account may be able to take a  
state tax income tax deduction.



### ROLL OVER A 529 COLLEGE SAVINGS ACCOUNT

It's easy to roll your child's 529 college savings  
account into an IL ABLE Account. IL ABLE does  
not charge fees or penalize you for the rollover.



### SPECIAL NEEDS TRUSTS AND IL ABLE CAN GO HAND-IN-HAND

Your child can have an IL ABLE Account without  
having a special needs trust. And, a special  
needs trust can work hand-in-hand with an  
IL ABLE Account.

*\*Investment earnings grow tax-deferred from federal  
and Illinois income tax and the earnings portion of  
qualified withdrawals is not subject to federal or  
Illinois state income tax.*



Illinois State Treasurer  
**MICHAEL FRERICHS**



OPEN AN IL ABLE  
ACCOUNT AT  
**ILLINOISABLE.COM**



**(888) 609-8683 • MONDAY-FRIDAY  
8 AM – 5 PM CT**

A photograph of a woman with red hair, wearing a blue denim vest, kissing a young girl on the cheek. The girl is laughing joyfully, wearing a floral patterned shirt. They are sitting on a blue couch.

## ACHIEVE A BETTER LIFE EXPERIENCE FOR YOUR CHILD. OPEN AN IL ABLE ACCOUNT.

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**GO TO [ILLINOISABLE.COM](https://illinoisable.com)**  
**OR CALL (888) 609-8683**  
**(MONDAY-FRIDAY, 8 AM – 5 PM CT)**



**“Now our daughter can save for a wide  
range of things such as participating in the  
Special Olympics, continuing education,  
purchasing an apartment, and a car.”**

**—Rebecca, Parent of an IL ABLE Account Owner**



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://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 subject to change without prior notice.