

THE RULES HAVE CHANGED...



WYABLE

SAVINGS AND INVESTMENT SOLUTIONS FOR PEOPLE WITH DISABILITIES



WYABLE



Wyoming Governor's Council
on Developmental Disabilities

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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 **wyable.com** and follow the steps below:



1

CREATE AN ACCOUNT

Open your account online at
www.wyable.com



2

FUND YOUR ACCOUNT

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

Open an account with
as little as \$50



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 wyable.com



ELIGIBILITY

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

Take our **Eligibility Quiz** on wyable.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 a 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.

STABLE
ACCOUNT

5342 3552 4544 2464

YOUR NAME

VALID THRU
03/17



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 wyable.com



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

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



wyable.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. Wyoming ABLE is offered through a partnership with the Ohio Treasurer's Office, the administrator of the STABLE Account Plan.