

Break free from spending down. Without asset limits holding you back, you can save through IAble and get where you want to go, on your own terms.

Roby Smith
Iowa State Treasurer



Financial Freedom for Your Life

IAble

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A better quality of life. A better way to save.

SAVE WITHOUT PUTTING YOUR BENEFITS AT RISK. You can save up to $100,000 without affecting SSI eligibility. There are no limits on what you can save when it comes to eligibility for SSDI, Medicaid, SNAP, FAFSA, HUD and other needs-based benefits.

SHORT- AND LONG-TERM SAVINGS, YOUR WAY. Anything from aggressive to conservative, choose from seven investment options or a checking account option that comes with a debit card. Whether you select a single option or a mix, there are many ways to meet your short- and long-term goals.

ENJOY EASY ACCESS. Make contributions, track activity, set up payroll direct deposit and more at any time. Make withdrawals online, by phone or by mail.

INVOLVE YOUR SUPPORT SYSTEM. In 2026, you can contribute up to $20,000 per year to an IAble account. The money can come from any source, including the account owner, family and friends. If the account owner is employed, they can contribute up to an additional $15,650 based on their income.

GET A TAX BREAK TOO. Any Iowa taxpayer contributing to an IAble account can deduct up to $6,100 in contributions to an IAble account from their adjusted gross income for 2026.[1] Earnings are free from state and federal taxes when used for qualified expenses.[2]

Are you eligible?

An IAble account can be opened at any age, but the individual must have a qualifying disability that began before age 46. A minor or adult without legal capacity to manage their finances must have another person open and manage the account on their behalf.

SCAN THE QR CODE to take our eligibility quiz and find out if you or someone you know qualifies to save with IAble!





Don’t let asset limits hold you back.

Break free from spending down.

Administered by State Treasurer Roby Smith, IAble® lets you plan for the future, cover extra expenses and access your money with ease.

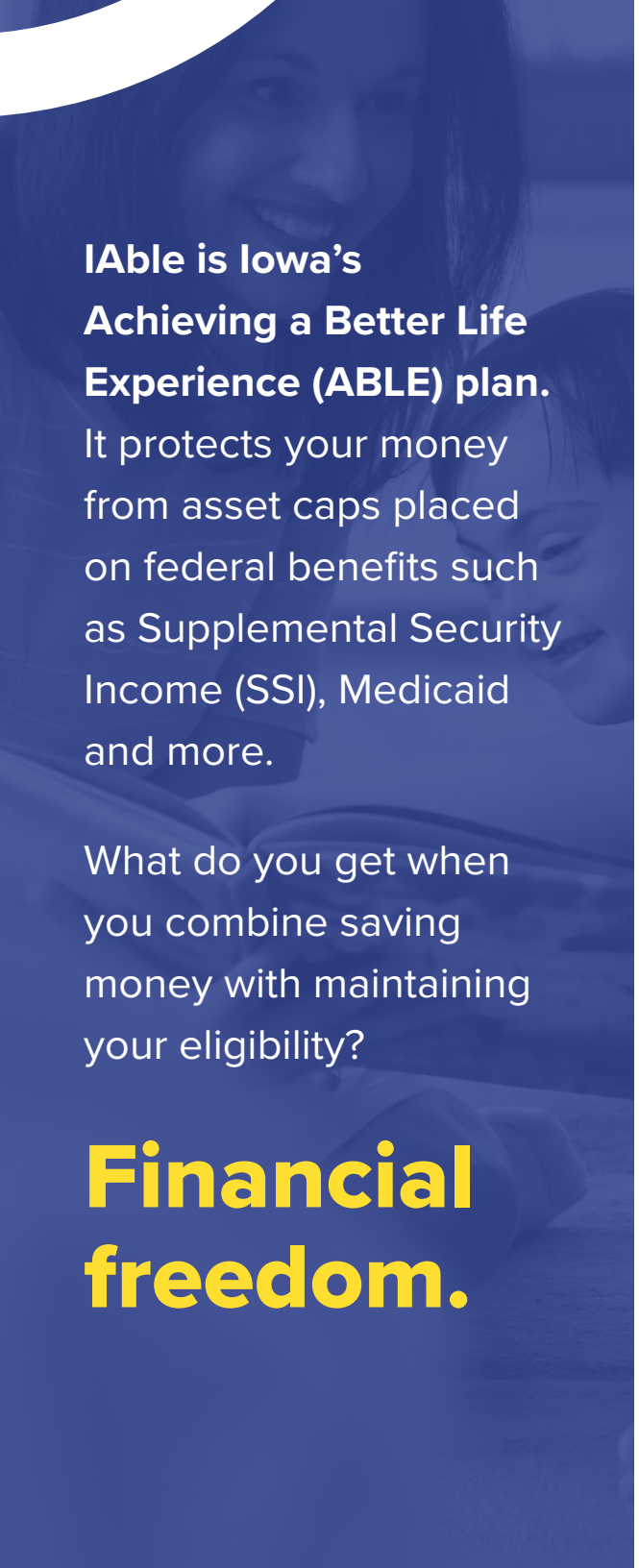
And the best part? You can save without impacting your existing needs-based government benefits.

It’s your money. Spend it your way.

Use funds in your IAble account to pay for these expenses and more:

- ☑ Basic living expenses
- ☑ Education
- ☑ Health and wellness
- ☑ Housing
- ☑ Transportation
- ☑ Legal fees
- ☑ Financial management
- ☑ Employment and support
- ☑ Assistive technology
- ☑ Personal support services
- ☑ Oversight and monitoring
- ☑ Funeral and burial expenses

[1] If withdrawals are not qualified, the deductions must be added back to Iowa taxable income by the Account Owner. Adjusted annually for inflation.
[2] Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as applicable state and local income taxes.



IAble is Iowa's Achieving a Better Life Experience (ABLE) plan. It protects your money from asset caps placed on federal benefits such as Supplemental Security Income (SSI), Medicaid and more.

What do you get when you combine saving money with maintaining your eligibility?

Financial freedom.

IAble

Contact us

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For more information about IAble, call 1-888-609-8910, or visit IAble.gov to obtain a Plan Disclosure Booklet, which includes investment objectives, risks, charges, expenses and other important information; read it carefully before investing.

Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments in such state's qualified ABLE program and should consult their legal, tax and/or other advisor regarding their specific situation.

The Treasurer of the State of Iowa acts as trustee of the ABLE Savings Plan Trust, which is administered by the Iowa State Treasurer's Office. Ascensus College Savings Recordkeeping Services, LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping, and administrative services. IAble is intended to operate as a qualified ABLE plan to be used only to save for Qualified Disability Expenses, pursuant to Section 529A of the U.S. Internal Revenue Code, as amended.

IAble and the IAble logo are trademarks of the Trustee of the Iowa ABLE Savings Plan Trust.