

## Maintain Benefits, Gain Independence with IAble



Have you heard about [IAble](#) and want to learn more? Do you know someone with a disability who might benefit from opening an IAble account? Look no further – I have answers. -----

IAble is Iowa's dedicated Achieving a Better Life Experience (ABLE) plan. It allows individuals with disabilities and their families the opportunity to save and invest their money for disability-related expenses. All of this is possible without risking essential federal government benefits.

Many individuals with disabilities and their families depend on federal benefits like Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Medicaid and more. The money placed in an IAble account is protected from these programs' asset caps, so account owners can maintain benefits and gain independence to achieve their version of a better life experience.

Additionally, the earnings on investments are federally tax-deferred and tax-free if used for qualified disability-related expenses such as food, housing, assistive technology, legal fees and more.\* Plus, any Iowa taxpayer contributing to an IAble account, not just the account owner, can deduct up to \$3,474 from their 2021 state taxes.\*\*

Take the [IAble Eligibility Quiz](#) today to determine if you or someone you know is eligible to open an account!

Visit [IAble.gov](#) for more information about saving with the plan. You may also contact our specialists at (888) 609-8910 or [ia.clientservice@savewithable.com](mailto:ia.clientservice@savewithable.com).

*\*Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state income taxes*

*\*\*Adjusted annually for inflation. If withdrawals are not qualified, the deductions must be added back to Iowa taxable income.*