

The Attainable[®] Savings Plan Managed by Fidelity

26%

of individuals in the U.S. live with a disability¹

<https://www.fidelity.com/able/attainable/overview>

ABLE to save. ABLE to dream.



Why an ABLE account?

With an Attainable[®] Savings Plan, individuals with disabilities and their families can save for expenses while keeping benefits such as Supplemental Security Income (SSI) and Medicaid.



Benefit to Employees

Get help saving more:

Any earnings will grow tax deferred and are federal income tax free when used for qualified disability expenses.

Individuals can make annual contributions up to \$19,000 for 2025 (up to \$34,060 per year for a designated beneficiary who is employed and has employment income)*

Keep disability benefits:

Money in the account does not impact Medicaid benefits, and balances below \$100,000 do not impact SSI benefits.

Plan for the future:

Save for disability related expenses and access your money whenever you need it.



Benefit to Employers

An Attainable[®] account gives your employees an easy and accessible way to plan, save, and invest for their own or their child's qualified disability expenses.

Seamless Fidelity experience through Netbenefits[®] - shows the ABLE account alongside their workplace savings account with just one login.

¹ Center for Disease Control, 2018, Morbidity and Mortality report.

See back side for additional information.



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Executive overview	An Attainable [®] account is an easy and accessible way to invest and save for qualified disability expenses. Users can choose from a range of professionally managed investment portfolios while saving and paying for qualified disability expenses over the short and long term.
Cost to participants	There is no minimum to open an account and no annual account fee.

*Aggregate annual contributions to an Attainable account may not exceed the federal annual gift-tax exclusion amount, which is currently \$19,000 for 2025 but may change in the future. If, however, a Designated Beneficiary is employed and has employment income, he or she may contribute an additional amount to his or her Attainable account up to the lesser of (1) the Designated Beneficiary's compensation for the taxable year, or (2) an amount equal to the Federal Poverty Level for a one person household, which is currently at \$15,060 for 2025 but may change in the future. See the [Attainable Disclosure Document \(PDF\)](#) for additional details.

The Attainable Savings Plan is offered by the Massachusetts Educational Financing Authority and managed by Fidelity Investments. Qualified ABLE programs offered by other states may provide their residents or taxpayers with state tax benefits that are not available through the Attainable Savings Plan. You should consider whether your home state offers its residents or taxpayers state tax advantages or benefits for investing in its qualified ABLE program before making an investment in the Attainable Savings Plan.

Units of the portfolios are municipal fund securities and are subject to market fluctuation and volatility. You may have a gain or loss when you sell your units.

Please carefully consider the Attainable Savings Plan's investment objectives, risks, charges, and expenses before investing. For this and other information, contact Fidelity for a free Disclosure Document or view one online. Read it carefully before you invest or send money.

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