

What Is Attainable?

The Attainable Savings Plan is an investment account that allows qualified individuals with disabilities to save and invest money for short-term and long-term planning. Eligible individuals can save up to the federal gift tax exclusion amount each year while remaining eligible to receive disability benefits. Investment earnings and withdrawals are free from federal taxes when used to pay for qualified disability expenses.

Attainable accounts are made possible by the Achieving a Better Life Experience (ABLE) Act, which authorized states to establish tax-advantaged savings programs for individuals with disabilities and their families.

Qualified Expenses

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|  Health |  Assistive Technology Support |
|  Housing |  Employment Training & Support |
|  Education |  Personal Support Services |
|  Transportation |  Basic Living Needs |

Who Is Eligible?

Individuals are eligible if the applicable disability occurred before the individual turned 26 years old and one of the following:

- The individual is eligible to receive SSI or SSDI due to a disability
- The individual meets Social Security's definition and criteria regarding significant functional limitations and receives a letter of certification from a licensed physician

You do not need to produce a copy of your diagnosis in order to open an account, but you must have a record of the diagnosis.

How Do I Enroll?

An Attainable account can be opened by a qualifying person with a disability, the parent or legal guardian of an eligible individual, or a designated Power of Attorney. Online enrollment is easy, and there is no minimum deposit to open an account.

To learn more, visit mefa.org/attainable
To open an Attainable account, visit fidelity.com/attainable

