

MAKE THE MOST OF YOUR MONEY.



Set up an account online.

It only takes a \$25 contribution for you, or an Authorized Legal Representative, to open an account.



Customize the way you save.

Grow your account with gift contributions, BottleDrop returns, and direct deposits from your paycheck or SSA benefits. Plus, you can roll over a 529 college savings plan into an Oregon ABLE account without penalties.



Manage your savings, your way.

Quickly transfer funds, make withdrawals, and set up a prepaid card for convenient everyday purchases from your online account.

“You don’t have to sacrifice your dreams to meet your needs.”
— Corinne Brown,
ABLE Ambassador

TAKE CHARGE OF YOUR FINANCIAL FUTURE. ➤



**OREGON ABLE
SAVINGS PLAN**

Need more info? Let's get in touch.



Phone

1-844-999-2253

Our call center is available to help in more than 200 languages.

(Available Monday-Friday, 9am-5pm PT)



Telecommunications

Dial 711 to access TRS from a phone or TTY.



AI Chatbot

Automated support available 24/7 in our Vestwell portal.



Check our website regularly for updates.

OregonABLEsavings.com



FINANCIAL INDEPENDENCE FOR EVERYONE.

Helping people with disabilities and their families plan for tomorrow.



**OREGON ABLE
SAVINGS PLAN**

GET TO KNOW OREGON ABLE.

The Achieving a Better Life Experience (ABLE) Act, passed by Congress in 2014, empowers people with disabilities to save and invest without jeopardizing essential state or federal benefits.

We offer the Oregon ABLE Savings Plan to help Oregonians with disabilities and their families achieve financial independence and reach their goals.

EARN A TAX CREDIT.

Receive a state tax credit worth up to \$360 each year for contributions made to an ABLE account. You may also qualify for other credits, even if you don't owe taxes.

WHO'S ELIGIBLE FOR AN ACCOUNT?

To qualify for an account, you need to:

- Have a disability that started before the age of 26 (expanding to 46 in 2026)
- Live in Oregon
- Confirm that one of the following is true for you or your loved one:
 - Is eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) because of a disability.
 - Experiences blindness as determined by the Social Security Act.
 - Can produce a signed diagnosis form by a licensed physician if requested.

WHO CAN MANAGE AN ACCOUNT?

Accounts can be self-managed or managed by Authorized Legal Representatives (ALRs), including parents and guardians, or organizational ALRs, like nonprofits, government institutions, or representative payees.



CONVENIENT. FLEXIBLE. MADE WITH YOU IN MIND.

Keep disability benefits while you save.

You don't need to spend down your savings to stay eligible for benefits like SSI or Medicaid.

Save more with ABLE to Work.

If the beneficiary is working, they can contribute an extra \$15,060 to their Oregon ABLE account each year, on top of the \$19,000 annual limit.

Pay for what you need.

Use your funds for a wide range of qualified expenses — including housing, medical costs, and even a vacation.

Grow your savings tax-free.

Invest your funds and get tax-free earnings and withdrawals for all qualified expenses.

Gift contributions made easy.

With a secure online gifting page, it's simple for friends and family to add funds to your account.

