

FINALLY... YOU CAN SAVE MONEY AND KEEP YOUR HEALTHCARE BENEFITS

STABLE Accounts allow individuals with disabilities the ability to save and invest without losing benefits such as Medicaid or SSI.

GETTING STARTED...

Go to **wvable.com** and follow the steps below:



1

CREATE AN ACCOUNT

Open your account online at
www.wvable.com

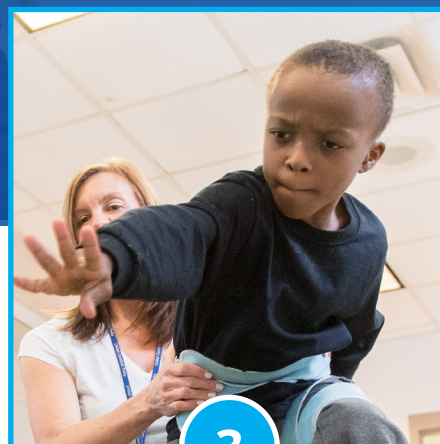


2

FUND YOUR ACCOUNT

Open your account with
as little as \$25

Deposit up to \$16,000 in your
STABLE account every year.



3

SAVE, INVEST & SPEND

Balances and distributions do not
affect needs-based financial aid
such as Medicaid or SSI

Subject to some limitations

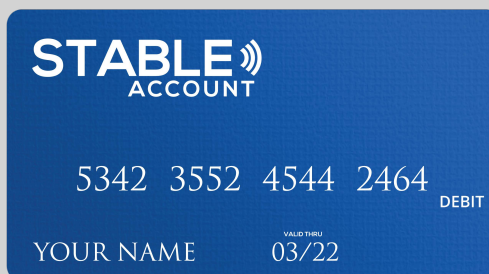
Enroll online at wvable.com



For more information,
visit **wvable.com**
or call **304-340-5050**

THE STABLE CARD

Participants can request their own STABLE Card that can be used to spend STABLE funds and track qualified expenses.



ELIGIBILITY

Individuals who developed disabilities before the age of 26 may be eligible to open an account.

Take our **Eligibility Quiz** on **wvable.com** to see if you or someone you know qualifies.

SAVING AND INVESTING

DIVERSE CHOICES

You can put your money in up to five different saving and investment options, including four mutual fund based options and a FDIC-insured savings option.

TAX-FREE EARNINGS

Investment earnings are tax-free when used to pay for qualified expenses.

EASY ONLINE ACCESS

Monitor your investments, make contributions, and request withdrawals all online.

QUALIFIED EXPENSES

Use the money in your STABLE account to pay for disability-related expenses.



Basic Living Expenses



Housing



Transportation



Assistive Technology



Employment Training



Education



Health & Wellness



Financial Management



Legal Fees

STABLE Accounts are not guaranteed or insured by any state, any state agency or subdivision thereof, or their authorized agents or affiliates. You could lose money by investing in a STABLE Account. Consider investment objectives, risks, charges and expenses before investing. Before you open an account, you should carefully read and understand the STABLE Account Plan Disclosure Statement and Participation Agreement. West Virginia ABLE is offered through a partnership with the Ohio Treasurer's Office, the administrator of the STABLE Account Plan.

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