

ABLEAmerica®

Tax-advantaged savings plan for
individuals with disabilities



**CAPITAL
GROUP®**

**AMERICAN
FUNDS®**



**Saving now for a
better future tomorrow**

ABLEAmerica is a nationwide plan sponsored by

Veritas Capital

ABLEAmerica is a nationwide plan sponsored by  **Commonwealth
Savers**

Life with a disability has its own challenges and rewards. That's why we've designed ABLEAmerica to help meet your needs and pursue your goals.



GOAL: GROWTH

Building savings

Sarah's daughter, Mia, was diagnosed with epilepsy. Knowing that it is expensive to raise a child, not to mention a child with special needs, Sarah began to worry about the additional costs associated with caring for Mia later in life, such as education and/or ongoing medical care. Sarah talked with her financial professional about how best to prepare and decided to invest in growth-oriented funds to build savings for Mia's future.



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Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Building blocks for a better life



WHO IS ELIGIBLE?

- ABLE accounts are available to U.S. citizens and permanent residents who can legally own securities, including individuals who are blind or disabled from a condition that began prior to age 26.
- Those who meet the age requirement and may be eligible for SSI or SSDI benefits because of their disability.
- Individuals with a written, signed diagnosis from a licensed physician.



WHO OWNS THE ACCOUNT?

- The beneficiary*



WHO CAN CONTRIBUTE?

Anyone can contribute to an ABLE account, including:

- Parents
- Grandparents
- Extended family
- Friends
- Beneficiary
- Charity/trust

A better path forward

People with disabilities and their families no longer have to face the hard choice of either saving for the future or qualifying for federal disability benefits. In 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law. Refer to the advantages below.

BEFORE ABLE	WITH ABLE
Can only have \$2,000 in savings to qualify for need-based government programs	Starting in 2025, can save up to \$19,000 per calendar year
	Can have up to \$100,000 in the account without the amount being counted against the \$2,000 limit on personal assets to qualify for Supplemental Security Income (SSI)
	Savings grow free from federal taxes and may be free from state tax if used for qualified disability expenses. (Tax-advantaged treatment applies to savings used for qualified disability expenses. State tax treatment varies.)
	Money can be withdrawn tax-free to pay for qualified disability expenses. If withdrawals are used for purposes other than qualified disability expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax.

* If the beneficiary cannot or chooses not to establish and manage the account, an individual legally authorized to act on his or her behalf (such as a parent, legal guardian, or person acting under a power of attorney) may open and manage the account.

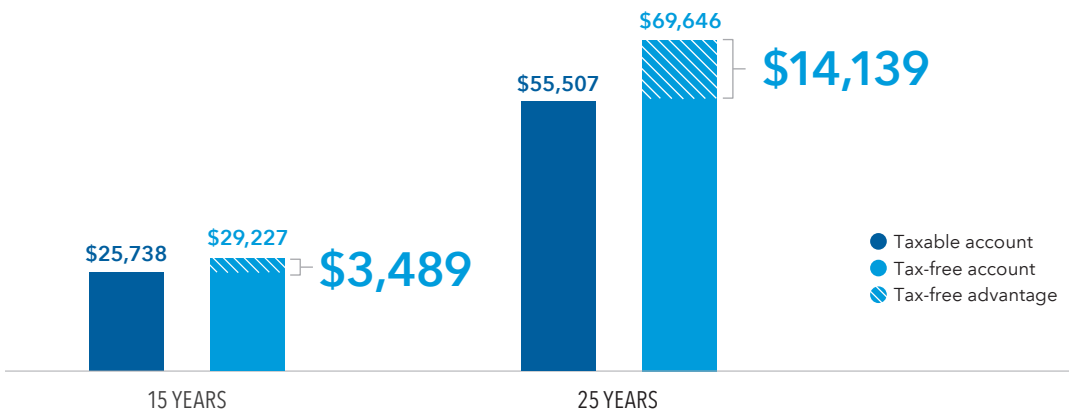
Fostering health, independence and quality of life

With an ABLEAmerica account, individuals with disabilities can make tax-free withdrawals for qualified disability expenses (QDEs). A QDE includes, but is not limited to:



Give your savings a tax-free advantage

Imagine you saved \$100 a month in a tax-free ABLE account. Over time, you would have a higher balance than if you invested the same amount in a taxable account (assuming no withdrawals were taken).



Assumes a 6% average annual rate of return (compounded monthly) for both investments and an effective federal income tax rate of 25% and no state income tax. Example assumes taxes were paid annually out of account. Your tax rate may vary. Current minimum tax rates on capital gains and dividends could make taxable investment returns higher, thus reducing the difference between the two ending values. Results shown are hypothetical and are not intended to represent an investment in a specific fund. Your investment experience will differ. Regular investing does not ensure a profit or protect against loss. You should consider your willingness to keep investing when share prices are declining.

People living with disabilities may face extra costs of living, often totaling **several thousand dollars** more per year. These costs may add up over time, creating a significant financial burden on households.

Source: "The Extra Costs of Living with a Disability in the U.S. – Resetting the Policy Table" (October 2020). National Disability Institute.



GOAL: GROWTH AND INCOME



Paying expenses now and saving for later

A car accident in his teens left Marco with lasting physical complications. Several years ago, his financial professional suggested an ABL account to help meet his financial goals. Today, Marco invests his assets in growth-and-income portfolios, taking tax-free withdrawals to pay for his transportation and assistive technology needs now, while also saving for the future.



GOAL: PRESERVATION AND INCOME

Preparing for a rainy day

Sandy was diagnosed with autism as a child. Now in her 20s, she lives independently and works part-time, relying on government need-based programs for the rest of her income. Although Sandy has put most of her ABLÉ investments in growth funds, she also asked her financial professional for ideas on how to preserve her assets during market declines and help pay emergency expenses. After discussing her options, she decided to make additional investments in preservation-and-income funds.



Investments aligned with your goals

Your financial professional can help you find the right fit

Selecting the right investments can be challenging. We believe that working with a financial professional, who can weigh the benefits and considerations of each investment, is the best way to make these types of decisions. As the nation’s only advisor-sold ABLE plan, we’ve backed up that belief with a well-designed solution to help you pursue your goals.

ABLEAmerica offers investment options managed by Capital Group, home of American Funds, to help you build and protect your savings. Low expenses mean more of your money goes to work for you or your loved one.

INVESTOR GOALS

Build wealth

Spend wealth

Conserve wealth

INVESTMENT OBJECTIVES

Growth

Long-term growth of capital

**American Funds
Global Growth Portfolio**

**American Funds
Growth Portfolio**

Growth and income

Long-term growth of capital and income

**American Funds Growth
and Income Portfolio**

**American Funds
Moderate Growth
and Income Portfolio**

**American Funds
Conservative Growth
and Income Portfolio**

Preservation and income

Current income and capital preservation

**American Funds
Preservation Portfolio**

**American Funds
U.S. Government
Money Market Fund**

The ABLEAmerica advantage

- The nation’s only advisor-sold ABLE plan gives you access to professional advice and helps you build a comprehensive plan
- Wide-ranging investment options allow you to put more money to work to pursue your goals
- Broadly diversified objective-based investments allow you to select portfolios tailored to your goals and needs

Work with your financial professional to build a better life with ABLEAmerica.

Portfolio allocations may not achieve investment objectives. The portfolios’ risks are related to the risks of the underlying funds as described in their prospectuses, in proportion to their allocations.

The Capital Advantage[®]

Since 1931, Capital Group, home of American Funds, has helped investors pursue long-term investment success. Our consistent approach – in combination with The Capital System[™] – has resulted in superior outcomes.

Aligned with investor success

We base our decisions on a long-term perspective, which we believe aligns our goals with the interests of our clients. Our portfolio managers average 28 years of investment industry experience, including 22 years at our company, reflecting a career commitment to our long-term approach.¹

The Capital System

The Capital System combines individual accountability with teamwork. Funds using The Capital System are divided into portions that are managed independently by investment professionals with diverse backgrounds, ages and investment approaches. An extensive global research effort is the backbone of our system.

American Funds' superior outcomes

Equity-focused funds have beaten their Lipper peer indexes in 84% of 10-year periods and 97% of 20-year periods.² Relative to their peers, our fixed income funds have helped investors achieve better diversification through attention to correlation between bonds and equities.³ Fund management fees have been among the lowest in the industry.⁴

¹ Investment industry experience as of December 31, 2023.

² Based on Class F-2 share results for rolling monthly 10- and 20-year periods starting with the first 10- or 20-year period after each mutual fund's inception through December 31, 2023. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Past results are not predictive of results in future periods.

³ Based on Class F-2 share results as of December 31, 2023. Thirteen of the 18 fixed income American Funds that have been in existence for the three-year period showed a three-year correlation lower than their respective Morningstar peer group averages. S&P 500 Index was used as an equity market proxy. Correlation based on monthly total returns. Correlation is a statistical measure of how a security and an index move in relation to each other. A correlation ranges from -1 to 1. A positive correlation close to 1 implies that as one moved, either up or down, the other moved in "lockstep," in the same direction. A negative correlation close to -1 indicates the two have moved in the opposite direction.

⁴ On average, our mutual fund management fees were in the lowest quintile 55% of the time, based on the 20-year period ended December 31, 2023, versus comparable Lipper categories, excluding funds of funds.

Class F-2 shares were first offered on August 1, 2008. Class F-2 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after August 1, 2008, also include hypothetical returns because those funds' Class F-2 shares sold after the funds' date of first offering. Refer to capitalgroup.com for more information on specific expense adjustments and the actual dates of first sale.

Capital Group manages equity assets through three investment groups. These groups make investment and proxy voting decisions independently. Fixed income investment professionals provide fixed income research and investment management across the Capital organization; however, for securities with equity characteristics, they act solely on behalf of one of the three equity investment groups.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectus and ABLEAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing. ABLEAmerica is distributed by Capital Client Group, Inc. and sold through unaffiliated intermediaries.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits not available through ABLEAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.

Capital Client Group, Inc.

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