



# CalABLE and Social Security

6/12/2024



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# Webinar Setup



## Spanish Interpreter

Click Interpretation in webinar controls and click Spanish



## ASL Interpreters

View the speaker gallery to find a video feed of our ASL interpreters



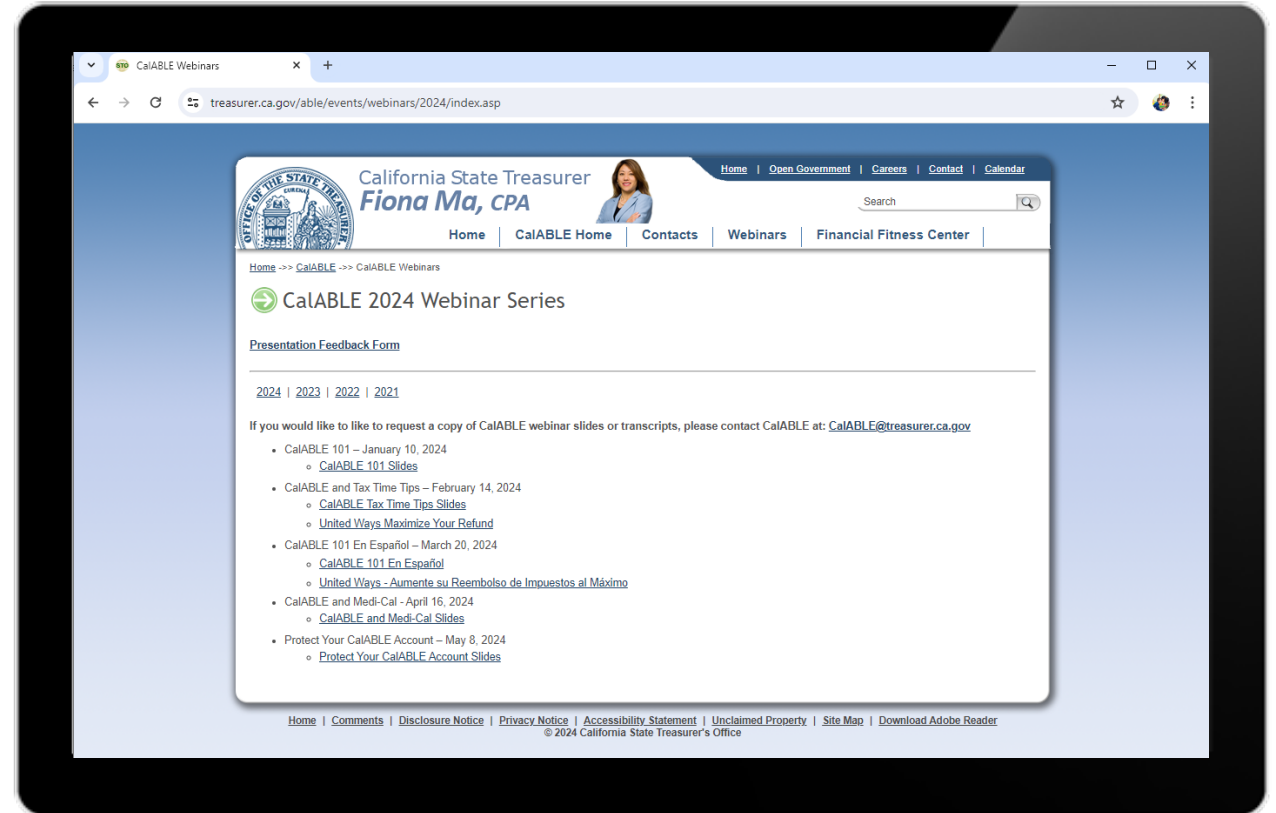
## Captioning

Turn on Closed Captioning in the webinar controls  
A transcript view is also available

# Presentation Slides

Please visit the CalABLE website for a copy of today's CalABLE slides.

<https://www.treasurer.ca.gov/able/events/webinars/2024/index.asp>



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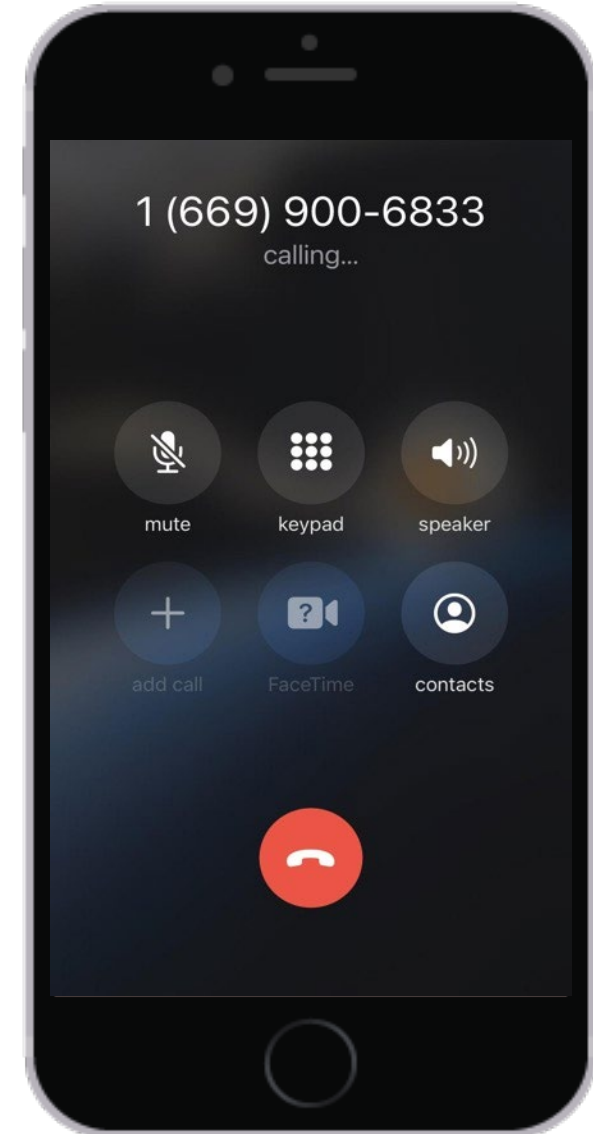
## Audio Options for the Webinar: Telephone

### Via your computer speakers

Please make sure your speakers are turned on or your headphones are plugged in.

### Via telephone:

1. Call: 1-669-900-6833
2. Enter Webinar ID: 839 5875 4079



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## Submitting Questions

### Q&A Box

Submit your questions using the Q&A box at any time

### Email Us

Audio-only participants may email us at [CalABLE@treasurer.ca.gov](mailto:CalABLE@treasurer.ca.gov)

### Survey

Submit your feedback and unanswered questions



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## Q&A Portion

Our team members will be answering questions in the Q&A during the webinar. We will also select a few questions to answer live at the end of the webinar.

We will answer as many questions as possible.

Please note, we cannot answer questions about specific personal situations, but we can direct you to resources.





# Welcome

Fiona Ma  
*California State Treasurer*





# CalABLE and Social Security

6/12/2024





# Poll: I am a...

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- Account owner
- Authorized legal representative / Parent

- State Employee
- Service Provider

- Potential CalABLE participant
- Other



# Poll:

## Do you receive Social Security Income (SSI)?

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Yes

I'm thinking  
of applying

No





# Poll:

## Do you receive Social Security Disability Insurance (SSDI)?

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Yes

I'm thinking  
of applying

No





# **CalABLE Basics and Social Security**



CalABLE is a tax-advantaged savings and investment program designed to help people with disabilities achieve their financial dreams.

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ABLE stands for "Achieving a Better Life Experience."

It is a federal program signed into law in 2014.

With CalABLE, you can save money without losing your eligibility for other benefits.



## Who is Eligible for CalABLE?

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You have a disability that began before age 26

- You meet the eligibility criteria for disability benefits like Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI).

Or

- You can self certify if your disability is on the SSA List of Compassionate Allowances or Blue Book listing
  - You may be asked to provide a [signed letter](#) from a qualified physician

\* The age limit for onset of disability to increase from 26 to 46 starting in 2026 (ABLE Age Adjustment Press Release)





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## How much you can contribute to your CalABLE account in 2024?

**\$18,000**

Amount contribution cap

*(contributions only)*

**\$100,000**

Total cap of recipients  
of SSI benefits

*(contributions + earnings)*

**\$529,000**

Total contribution cap  
for CalABLE

*(contributions + earnings)*

*CalABLE will automatically reject excess contributions*

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## Save more with ABLE to Work

The ABLE to Work program permits working account owners to contribute above the \$18,000 annual contribution limit, if they or their employer are not contributing to a retirement plan **that calendar year**.

### ABLE to Work Contributions

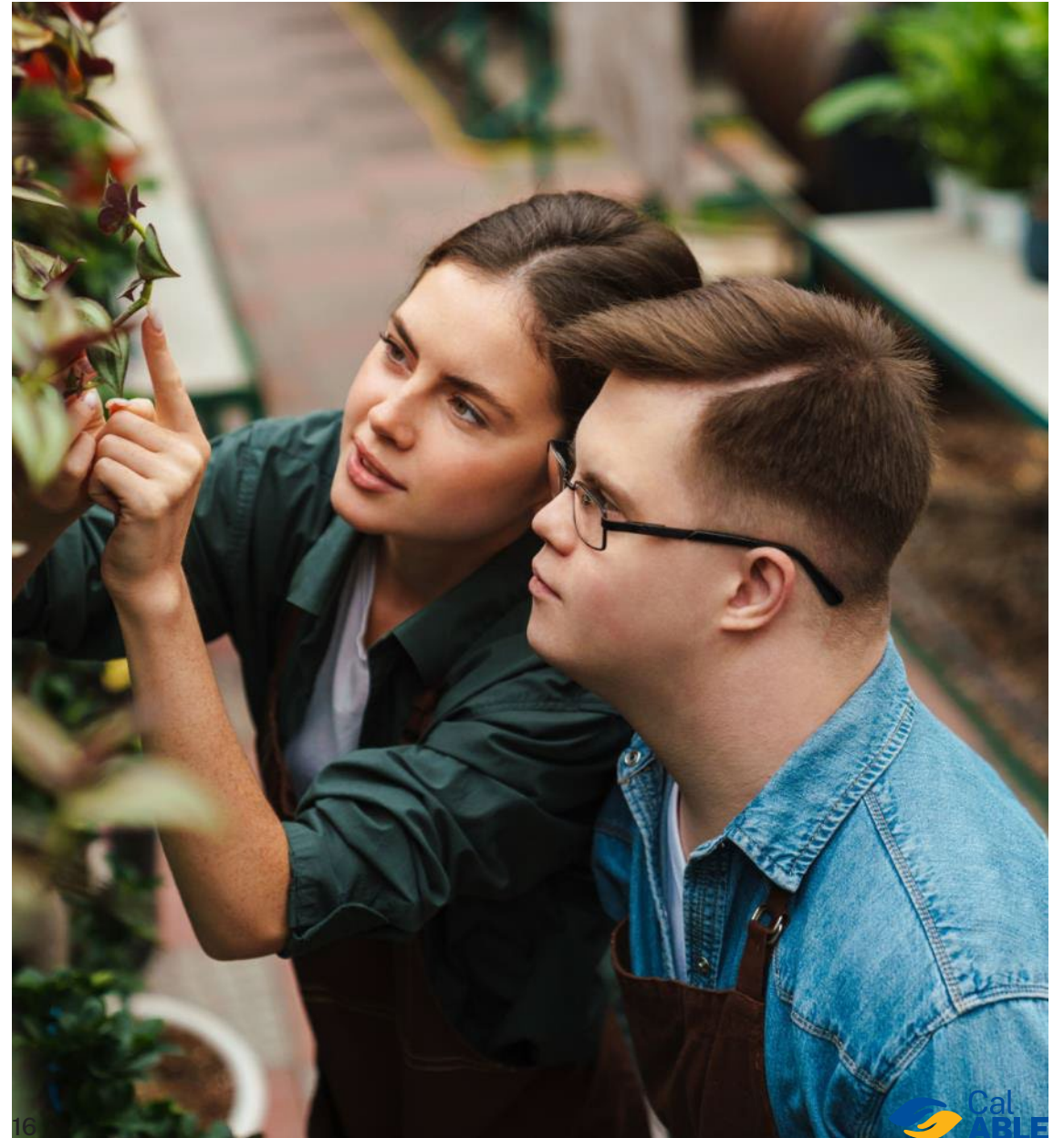
For a potential maximum of \$32,580 per year (\$18,000+\$14,580), account holders can contribute whichever of the following is less:

- Amount equal to annual gross salary

OR

- Federal poverty level (\$14,580 in 2024)

**Potential total of  
\$32,580**





## CalABLE protects SSI benefits

SSA Program Operations Manual System for ABLE Accounts:

<https://secure.ssa.gov/poms.nsf/lnx/0501130740>

Contributions are not considered income\*

Distributions are not considered income

Distributions for qualified disability expenses are excluded from countable resources

- Housing expenses must be withdrawn and spent in the same calendar month

\* Please note: Income contributed into a CalABLE account is still considered income



If you're on SSI, you could not save more than

**\$2,000**



Now with CalABLE you can save up to

**\$100,000**



# Additional Agency Guidance

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SSDI: No asset limit

**Medi-Cal:** As of January 1, 2024, the Medi-Cal asset limit has been eliminated

- <https://www.treasurer.ca.gov/able/Medi-Cal-FS.pdf>

**HUD / Section 8:** CalABLE account excluded when determining eligibility

- <https://www.hud.gov/sites/dfiles/PIH/documents/PIH-2019-09.pdf>

**CalFresh:** CalABLE account excluded when determining eligibility

- <https://www.treasurer.ca.gov/able/resources/acl.pdf>

\* CalABLE is currently working with these agencies to update the yearly contribution limits listed. Please use these letters for guidance.

## Please note:

CalABLE staff are not experts on benefits. If you have specific questions on benefits eligibility or reporting your CalABLE account, please reach out to your benefits providers directly.

If you are eligible for these means-tested benefits through SSI, you will want to keep the \$100,000 limit in mind.

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## Who can contribute to a CalABLE account?

### Beneficiary

- Earnings/Benefits (counted as income)
- May contribute above the annual limit if working
- Asset protected

### 3<sup>rd</sup> Party

- Family, friends, entities, etc.
- Not counted as income or in-kind contribution
- Won't affect benefits award

**Contribution Limit:  
\$18,000**

# Social Security Direct Deposits

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1. Log in to your ABLE account and click on “Direct Deposit” on the Total Balance tile. Or, once logged in, go to “Transfers > Direct Deposit.”
2. Enter your information and retrieve your direct deposit details that can be provided to the SSA — including a unique routing and account numbers.
3. Enroll and enter your unique routing and account number with the [Social Security Administration](#). If you are receiving SSI benefits, you will need to update your direct deposit details by phone at +1 800-772-1213 (for TTY call +1 800-325-0778) or by visiting your local Social Security Administration office.

Call the CalABLE Customer Service Center for help finding your unique routing and account numbers:

**833-225-2253**



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# Invest your money

- CalABLE offers 8 professionally managed investment portfolios
- Potential tax-free growth
- Opportunity to build wealth through compound earnings
  - **SSI Guidance:** Investment earnings are excluded from the income of the designated beneficiary
- Low annual fee of \$30
  - Investment and state administrative fees generally total between 0.28% - 0.45% of the account's balance per year



# Poll:

## What are you saving for?

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First home

Education

Service dog

Recreation and vacation

Accessible vehicle

Technology or equipment

Health and wellness



# What can I spend my money on?

Any expense that helps the account holder maintain or improve their health, independence, or quality of life.

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**Education**

**Housing\***

**Transportation**

**Employment training  
and support**

**Assistive technology and  
related services**

**Personal support services**

**Health, Prevention,  
and Wellness**

**Funeral and burial**

**Legal fees**

**Expenses for ABLÉ account  
oversight and monitoring**

**Financial management and  
administrative services**

**And more**

## SSI Guidance:

Distributions are not considered income.

Distributions for qualified disability expenses are excluded from countable resources.

\* Housing expenses must be withdrawn and spent in the same calendar month.



# POMS Housing Expense Examples

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**Mortgage (including property insurance required by the mortgage holder)**

**Real property taxes**

**Rent**

**Heating fuel**

**Gas**

**Electricity**

**Water**

**Sewer**

**Garbage removal**

For SSI purposes, housing expenses must be withdrawn and spent in the same calendar month

Housing expenses for purposes of a CalABLE account are similar to household costs for in-kind support and maintenance purposes.

However, for CalABLE purposes, food is considered a qualified disability expense (basic living expense), but not a housing expense.

# Example:

## Housing Expense

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Amy takes a distribution of \$500 from her ABLE account in **May** to pay a housing expense for **June**. She deposits the \$500 into her checking account in May, withdraws \$500 in cash on June 3, and pays her landlord.

This distribution is a housing expense and part of her checking account balance as of June 1, which makes it a **countable resource** for the month of June.

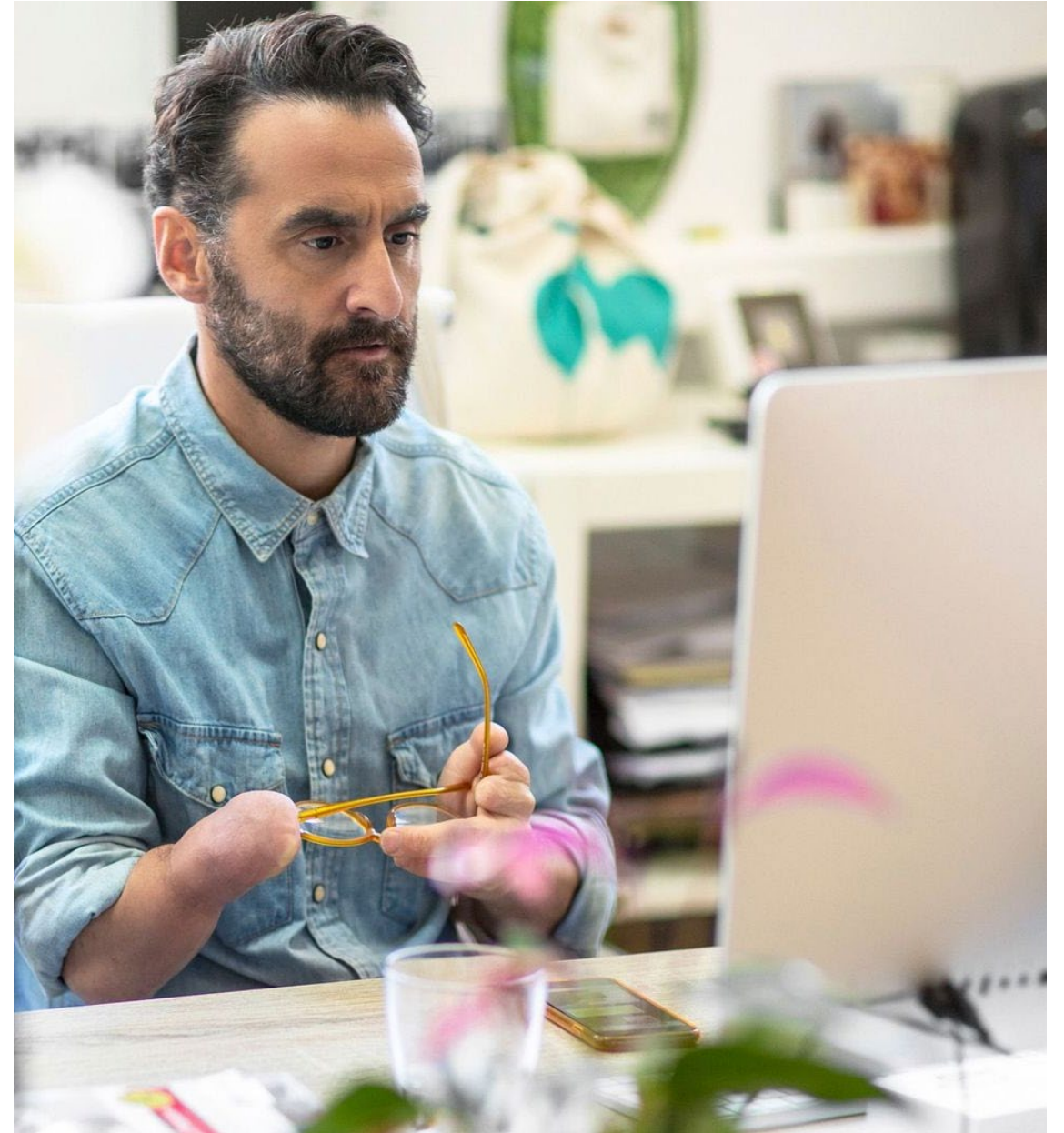




## Best Practices for Record Keeping

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- Keep receipts in a secure and safe area
- Record notes (records of the purchased item and the amount of the CalABLE withdrawal)
- The IRS recommends keeping records for 3 years from the date you filed your original return or 2 years from the date you paid the tax.
- Organize receipts by date to easily find them
- Scan receipts and notes, store them on a computer
- You can upload receipt photos to your prepaid card portal





## How do I open an account?

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### What do I need to know before I open an account?

- Participants can only have one ABLE account
- The person with a disability is always the ABLE account owner and beneficiary of the funds
- Account can be opened by the person with a disability or an Authorized Legal Representative



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## Who can be an Authorized Representative:

**Power of attorney**

**Legal guardian/conservator**

**Spouse**

**Parent**

**Sibling**

**Grandparent**

**Representative payee appointed for the eligible individual by the Social Security Administration**

**Anyone requested by the account owner**

## The role of the Authorized Legal Representative

An Authorized Legal Representative (ALR) is someone who is allowed under state and federal law to make decisions for the CalABLE account beneficiary. There can be only one ALR per account, but regardless of who opens the account, the beneficiary is the sole owner of all the funds.





# Get started today: CalABLE.ca.gov

The screenshot shows the CalABLE website interface. At the top left is the CalABLE logo. To its right are buttons for "Open an Account" and "Log In", followed by a language selector for "Español" and a search icon. A navigation menu below includes "How it works", "Benefits", "Investment options", "Prepaid Card", "Resources", and "ALR Info". The main content area features a blue background with a photograph of two young women smiling and hugging. The text on the left reads: "CalABLE equips you to save for the future without affecting eligibility for public benefits. Since inception, CalABLE is changing the way people with disabilities can plan and save for their financial futures." Below this is an "Open an account" button. A lower section titled "See how it works" includes a video player showing a man speaking, a grid of 12 person icons with the number "10,000" in the center, and a text block explaining that members of the disability community shouldn't have to struggle to build financial security because of the risk of losing public benefits and the high cost of expenses. With CalABLE, they can save for needs and dreams, and afford to live their best life.



Open an Account

Log In

Español



How it works | Benefits | Investment options | Prepaid Card | Resources | ALR Info

## CalABLE equips you to save for the future without affecting eligibility for public benefits

Since inception, CalABLE is changing the way people with disabilities can plan and save for their financial futures.

Open an account



### See how it works

Members of the disability community shouldn't have to struggle to build financial security because of the risk of losing public benefits and the high cost of expenses. With CalABLE, you can save for needs and dreams, and afford to live your best life.

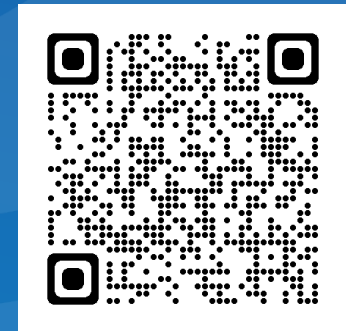
# Reminders



# Contact Us

## CalABLE Service Center

- Phone: 833-Cal-ABLE (833-225-2253) between 6am and 5pm PT
  - For those with a hearing impairment, please contact us at the number above via a relay service
- Customer Support: <https://www.sumday.com/customer-support/calable>
- You can sign up to receive our emails, newsletters and information by scanning the QR code.



# CalABLE Ambassador Compilation Video



# CalABLE Resources

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[Partner Toolkit](#)



[YouTube](#)



Brochures



[Twitter](#)



[Instagram](#)



[Facebook](#)

*Stay up to date with the latest news and join the conversation on social media*

# SSA Links

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SSA encourages all members to apply for a [mySocial Security](#) account to gain access to their personal information.

Here are links from the SSA website [www.ssa.gov](http://www.ssa.gov) where the information can be found in e-format:

- [Supplemental Security Income \(SSI\)](#)
- [Disability](#)
- [Retirement Publications](#)
- [Medicare Publications](#)
- [Survivor Publications](#)
- [Spouses](#)





# Using Your CalABLE Account

July 10, 2024

2:00 P.M. - 3:30 P.M. PT

This program is free and open to the general public.

Dial in by calling 1-669-900-6833

Webinar ID: 890 5468 8544



## CalABLE Monthly Webinar Series

Register now:



[https://us06web.zoom.us/webinar/register/WN\\_QApPPlxYQZGyoiJn86R7KA](https://us06web.zoom.us/webinar/register/WN_QApPPlxYQZGyoiJn86R7KA)

CalABLE is governed by the California ABLE Act Board, an instrumentality of the State of California. Vestwell State Savings, LLC ("Vestwell") is the program administrator. More information about the program can be found at [calable.ca.gov](http://calable.ca.gov).

CalABLE is a savings and investment program offered by the state of California to people with disabilities that began before reaching age 26.

In this webinar, we will explore:

- CalABLE Basics
- Contributions and Withdrawals
- CalABLE Account Features

Featuring CalABLE Ambassadors  
Tianni and Curtis



Detalles en español en el post de abajo



## Fill out the anonymous webinar survey!

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1. I am a... CalABLE participant, ALR, potential CalABLE participant, service provider, State employee, other.
2. Do you have any questions we didn't answer?
3. Email or phone number (optional if you would like follow-up)
4. What did you like most about this event?
5. What could we have done better?
6. After this presentation, do you have enough information to open a CalABLE account?
7. Things I wish I knew when I started CalABLE



# Disclosure

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# Disclosure

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CalABLE's investment options are selected by the California ABLE Act Board. Account balances in CalABLE will vary with market conditions and are not guaranteed or insured by the California ABLE Act Board, the State of California, the Federal Deposit Insurance Corporation (“FDIC”), Vestwell, or any other organization.

Neither Vestwell nor the California ABLE Act Board are investment or tax advisors and do not provide tax, legal, financial, or other investment advice. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments. Consider the investment objectives, risks, charges and expenses before investing in the CalABLE. Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully. Before investing in any savings program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's savings program.

You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's savings program, or any other state savings program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The FDIC-Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission.



**Thank you!**



# Q & A

# Appendix



# Appendix Table of Contents

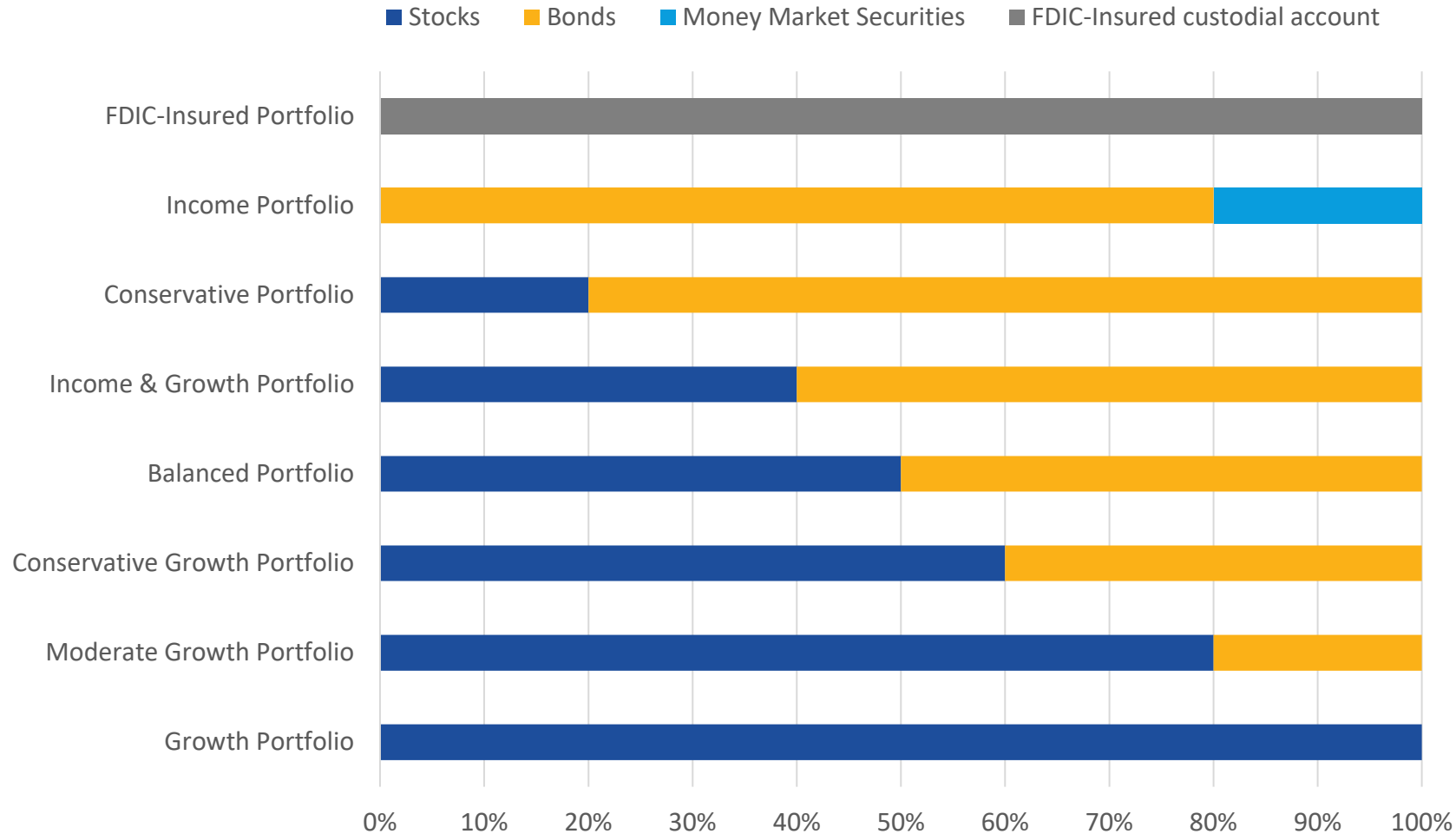
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- [Account Fees Example](#)
- [CalABLE versus Special Needs Trusts Additional Comparison](#)
- [Creating Your Gifting Page](#)
- [Why Choose CalABLE?](#)

# CalABLE Investment Portfolio Options



# CalABLE Investment Portfolio Options



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# CalABLE Investment Portfolio Options

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FDIC Account



Income Portfolio



Conservative Portfolio



Income and  
Growth Portfolio



Balanced Portfolio



Conservative Growth  
Portfolio



Moderate Growth Portfolio



Growth Portfolio

# CalABLE Investment Portfolio Options 1-4

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## FDIC Account

The FDIC account offers insurance protection for amounts contributed to the Cash Option, up to FDIC-permitted limits. The Cash Option allocates 100% of its assets to a demand deposit account established by the Trust at the Bank (the “Bank Account”).



## Income Portfolio

The Income Portfolio seeks to provide investors limited capital appreciation with minimal risk to principal. The Portfolio is designed for investors with a very low tolerance for short-term market fluctuations who want low risk to principal and have a high desire for current income with limited capital appreciation. The Portfolio investments include a mix of fixed income investments with a significant cash (Money Market Fund) position.



## Conservative Portfolio

The Portfolios included in the Conservative Year are designed for investors with a low tolerance for short-term market fluctuations who expect modest capital appreciation with limited risk to principal.



## Income and Growth Portfolio

The Income and Growth Portfolio seeks to conservatively grow the Portfolio with modest income at higher risk. The Portfolio is designed for investors with a moderate tolerance for short-term market fluctuations that who expect moderate capital appreciation and have a modest desire for income. The Portfolio investments include exposure to a mix of bonds with a blend of globally diversified equity securities.

# CalABLE Investment Portfolio Options 5-8

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## Balanced Portfolio

The Balanced Portfolio seeks to provide a balanced mix of steady return and growth but comes with additional risk. The Portfolio is designed for investors with a modest tolerance for short-term market fluctuations and a desire for income and moderate capital appreciation. The Portfolio investments include a balanced mix of bonds and globally diversified equity securities.



## Conservative Growth Portfolio

The Conservative Growth Portfolio seeks to grow the Portfolio moderately with low income but comes with increasing degree of risk. The Portfolio is designed for investors with a moderately high tolerance for short-term market fluctuations who expect significant capital appreciation and have a minimal desire for current income. The Portfolio investments include a blend of globally diversified equity securities with exposure to a mix of bonds.



## Moderate Growth Portfolio

The Moderate Growth Portfolio seeks capital appreciation but comes with high degree of risk. The Portfolio is designed for investors with a high tolerance for short-term equity market fluctuations who expect capital appreciation and have low desire for income. The Portfolio investments are generally a blend of globally diversified equity securities.



## Growth Portfolio

The Growth Portfolio seeks to maximize growth but comes with the highest degree of risk. The Portfolio is designed for investors with a very high tolerance for short-term equity market fluctuations who expect maximum capital appreciation and have no desire for income. The Portfolio investments are generally a blend of globally diversified equity securities.

## Allocation of Underlying Mutual Funds by Target Risk Investment Option

Each Target Risk Investment Option pursues its investment objective by investing in certain underlying mutual funds. The table to the right reflects the target allocations of underlying mutual funds for each of the Target Risk Investment Options, as well as the FDIC-Insured Investment Option, under the Plan's investment policy.

Fund Name	Ticker	Percent Allocation of Investment Option						
		Income Portfolio	Conservative Portfolio	Income and Growth Portfolio	Balanced Portfolio	Conservative Growth Portfolio	Moderate Growth Portfolio	Growth Portfolio
Fidelity® Total Market Index Fund	FSKAX	0%	7%	13%	17%	20%	26%	33%
Schwab Total Stock Market Index Fund®	SWTSX	0%	6%	13%	16%	19%	26%	32%
Fidelity® International Index Fund	FSPSX	0%	5%	10%	12%	15%	20%	25%
Fidelity® Emerging Markets Index Fund	FPADX	0%	2%	4%	5%	6%	8%	10%
Fidelity® U.S. Bond Index Fund	FXNAX	30%	30%	25%	22%	17%	9%	0%
Schwab U.S. Aggregate Bond Index Fund	SWAGX	30%	30%	25%	20%	17%	8%	0%
Fidelity® Long-Term Treasury Bond Index Fund	FNBGX	5%	5%	4%	4%	4%	3%	0%
Schwab Treasury Inflation Protected Securities Index Fund	SWRSX	3%	3%	2%	2%	2%	0%	0%
Vanguard Emerging Markets Bond Fund Admiral Shares	VEGBX	6%	6%	2%	1%	0%	0%	0%
Vanguard High-Yield Corporate Fund Admiral Shares	VWEAX	6%	6%	2%	1%	0%	0%	0%
Vanguard Cash Reserves Federal Money Market Fund Admiral Shares	VMRXX	20%	0%	0%	0%	0%	0%	0%



# Changing investment selections

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You may change the way in which future contributions are invested at any time. However, you may only change your investment choices **twice per calendar year** once the money is in your account.

## Please note:

Before investing, carefully consider the Plan's investment objectives, risks, fees, and expenses. This information and more about the Plan may be found in the CalABLE Account Plan Disclosure Booklet, which should be read fully and carefully before investing. The investment option descriptions contained on this website are provided for informational purposes only and do not constitute financial, investment, or other advice nor is any information presented to you intended as an offer, recommendation, endorsement, or solicitation to purchase any investments. Beneficiaries or their Authorized Legal Representatives are solely responsible for the selection of their investment options.

# Account Fees Example

## What are the account fees?

\$3,000 Assumed Assets

	FDIC-Insured Portfolio	Investment Portfolios
Account Maintenance Fee	\$ 30.00	\$ 30.00
Underlying Investment Fees*	\$ 0.00	\$ 0.92 – \$ 2.23
Program Management Fee	\$ 0.00	\$ 3.00
State Administrative Fees	\$ 8.40	\$ 8.40
<b>Total Annual Fees**</b>	<b>\$ 38.40</b>	<b>\$ 42.32 – \$ 46.63</b>

\* 0.000% FDIC  
0.074% Income

0.060% Conservative  
0.041% Income and Growth

0.036% Balanced  
0.032% Conservative Growth

0.031% Moderate Growth  
0.031% Growth

\*\* An additional \$10 fee will be assessed if paper statements are selected. There is no fee for e-delivery of statements.

# CalABLE vs Special Needs Trusts

# CalABLE vs. Special Needs Trusts

	CalABLE	Special Needs Trusts
Set Up	Can open by yourself online in 20 minutes or less.	Generally, need to work with an attorney to create.
Ownership & Control	Individual with a disability is the owner. They, or an Authorized Legal Representative, can manage and spend the money.	A Trustee manages the Trust and has sole discretion over spending.
Purchases	Broad range of allowable uses, including food and housing.	Broad range of allowable uses, but not food or housing.
Cost	Free to open. Fees start at just \$30 a year. Investment fees will vary.	Varies; anywhere from a few hundred to a few thousand to start, plus ongoing costs.
Contribution Limits	Anyone can contribute. Deposits limited to \$17K/year (possibly more if individual is employed)	Contributors are limited (may not include Beneficiary). No deposit limits.
Medi-Cal Payback	Medi-Cal will not seek recovery from a CA resident and CalABLE account.	Only first-party (self-settled) trusts must pay back Medi-Cal.
Investment Options?	Yes, eight options. Offers ability to grow your money. Account owner chooses how to invest.	Yes, options vary. Offers ability to grow your money. Trustee chooses how to invest.
Taxes	Tax-free withdrawals for qualified expenses.	Earnings are taxed.



# Creating Your Gifting Page



## How do I set up my gifting page?

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1. Sign in: Click the gifting link on your account overview page.
2. Choose what people see: Select whether or not you want to share the progress you've made toward your gifting limit.
3. Review & Publish: Get a preview of what it will look like when someone visits your gifting pages and click on “Go Live” if everything looks good.
4. Share: Once your page is created, you'll get a direct link to it that you can post directly on social media or send to friends and family.
5. Received Contributions: You'll get an email to let you know every time someone makes a gift contribution to your account.

# Why Choose CalABLE?



## 5. Why choose CalABLE?

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- CalABLE empowers you to save and plan for your future – You are in the driver's seat
- Your benefits are protected
- Your money is protected from Medi-Cal recovery
- Family and friends can contribute to your account
- You can grow your money tax-free
- You can spend your money on items and experiences that make your life better
- You become a part of the CalABLE Community – **We are CalABLE**



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## Ask family and friends to contribute via Gifting!

- Set up a gifting page, and anyone who has a link can contribute towards your goal!
- Gift contributions do not count as income
- Gift contributions count toward your yearly contribution limit. So, if you've already reached the limit, your page will remain public, but no one can contribute again until next year.

