



CalABLE 101

Everything you need to know about
CalABLE for 2025

January 22, 2025



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 slides.

<https://www.treasurer.ca.gov/able/events/webinars/2025/index.asp>



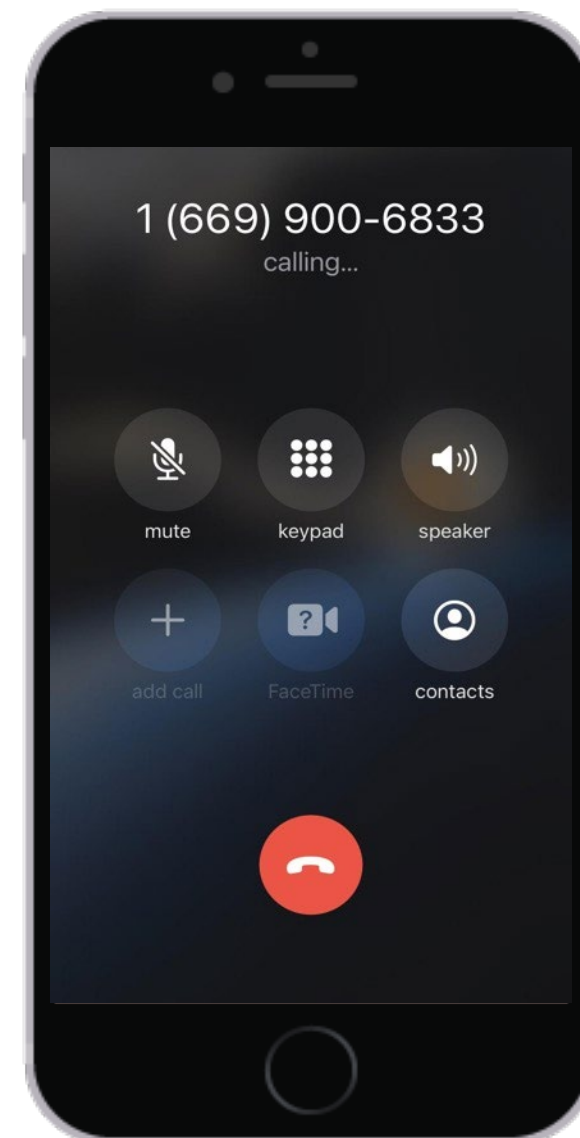
Audio Options for the Webinar: Telephone

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: 836 0976 3295



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

Survey

Submit your feedback and unanswered questions

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 101

Everything you need to know about
CalABLE for 2025

January 22, 2025



Poll: I am a...

Account owner

Authorized legal representative / Parent

State Employee / Service Provider

Nonprofit / Resource provider

Potential CalABLE participant

Other



Poll:

Have you attended a CalABLE Webinar Before?

Yes

No





What is CalABLE?



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

ABLE stands for **"Achieving a Better Life Experience."**

It is a federal program signed into law in 2014.

The money in these accounts can be used for qualified disability-related expenses, such as education, housing, and transportation.

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

About CalABLE



CalABLE is administered by the State of California and chaired by the State Treasurer



The CalABLE community currently has more than **\$170 million** in assets under management



More than **13,000 people** trust CalABLE with their savings and investments



The CalABLE program is available to anyone whose disability started **before age 26**

Key Benefits of CalABLE



Save



Grow



Spend

Our Top Ten Questions

1

Who is eligible?

2

How much can I save?

3

How does CalABLE work with benefits?

4

What are my options to save and invest?

5

What can I spend my money on?

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How much does CalABLE cost?

7

What happens when the account holder passes away?

8

How do I open an account?

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Why choose CalABLE?

10

How can I get help?

Question 1

Who is eligible?



Who is Eligible for CalABLE?

You can open an account at any age, but you must have a disability that began before age 26* and:

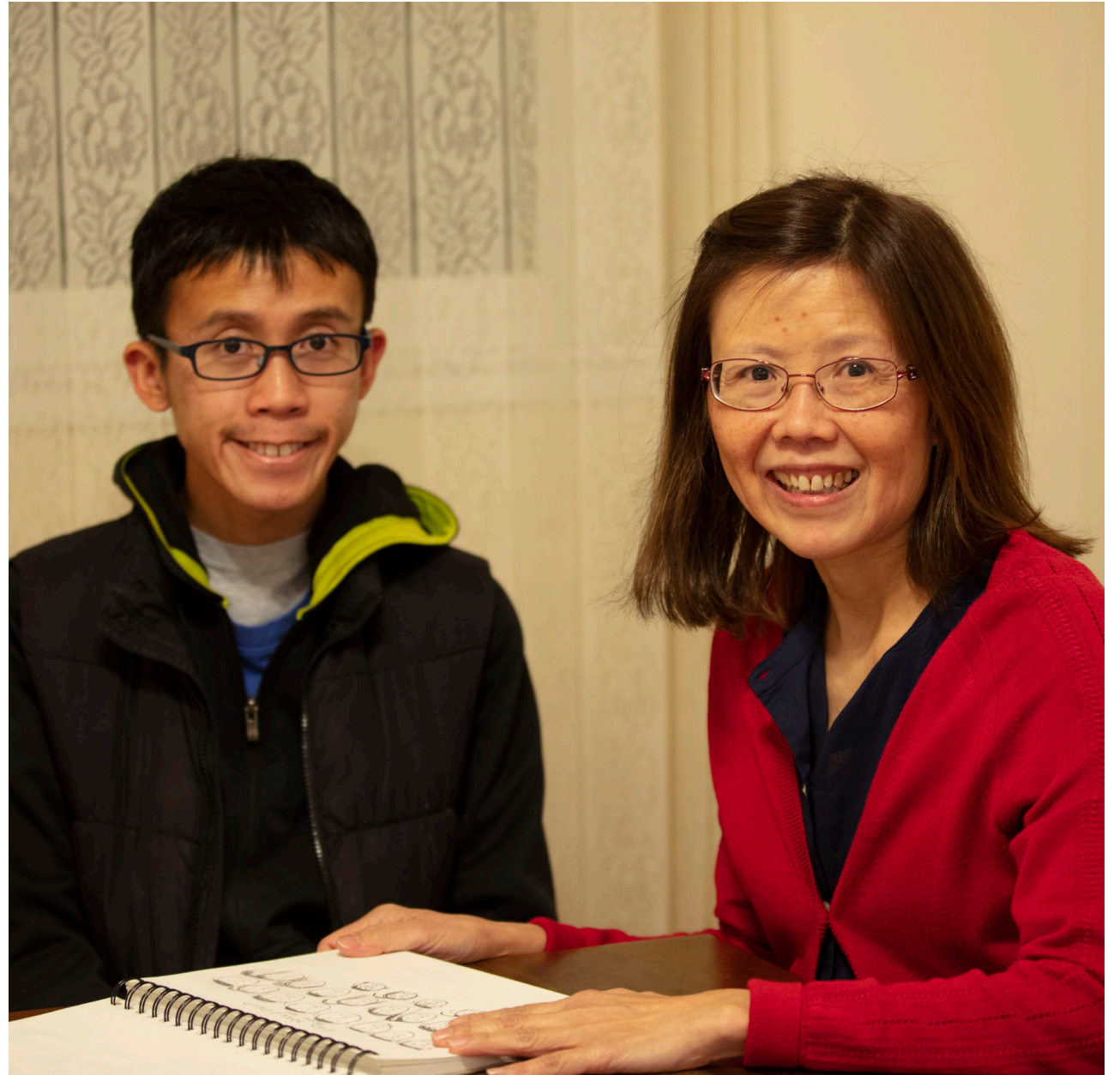
- You meet the eligibility criteria for disability benefits like Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI).
- Or**
- You can self certify if your disability is on the SSA List of Compassionate Allowances or Blue Book (Listing of Impairments)
 - You may be asked to provide a [signed letter](#) from a qualified physician

18 * The age limit for onset of disability to increase from 26 to 46 starting in 2026



Additional requirements:

- Have a Social Security number or a tax identification number
- Have a U.S. permanent address that is not a Post Office Box



Question 2

How much can I save?

How much you can contribute to your CalABLE account?

\$19,000

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

Save more with ABLE to Work

The ABLE to Work program permits working account owners to contribute above the \$19,000 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 \$34,060 per year (\$19k+\$15,060), account holders can contribute whichever of the following is less:

- Amount equal to annual gross salary

OR

- Federal poverty level (\$15,060 in 2025)



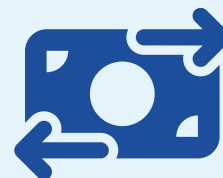
How do I contribute to my account?



**Set up one-time or
recurring contributions**



**Set up direct deposit
of SSA/SSI benefits**



**Set up direct deposit
at work**



By check

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.
- Promote your gift page with your own personalized link that you can post to social media or send via email.





“[For my birthday] I asked folks... this is my ABLE account, you can make a donation. And I ended up getting enough money to put down a downpayment for a two-bedroom, two-bathroom mobile home.”

Héctor Ramírez

Account Holder and CalABLE Ambassador

Question 3

**How does CalABLE work with
benefits?**



“Without CalABLE, I feel like I would be constantly looking over my shoulder, checking my bank balance, making sure it was under \$2,000. With CalABLE, I’ve been able to achieve financial peace-of-mind.”

Raymond Juballa

Account holder & ambassador



CalABLE protects SSI benefits

Contributions 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

SSA Program Operations Manual System for ABLE Accounts:

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

* 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

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. The \$100,000 limit does not apply to SSDI recipients.

Question 4

What are my options to save and invest?

Invest your money

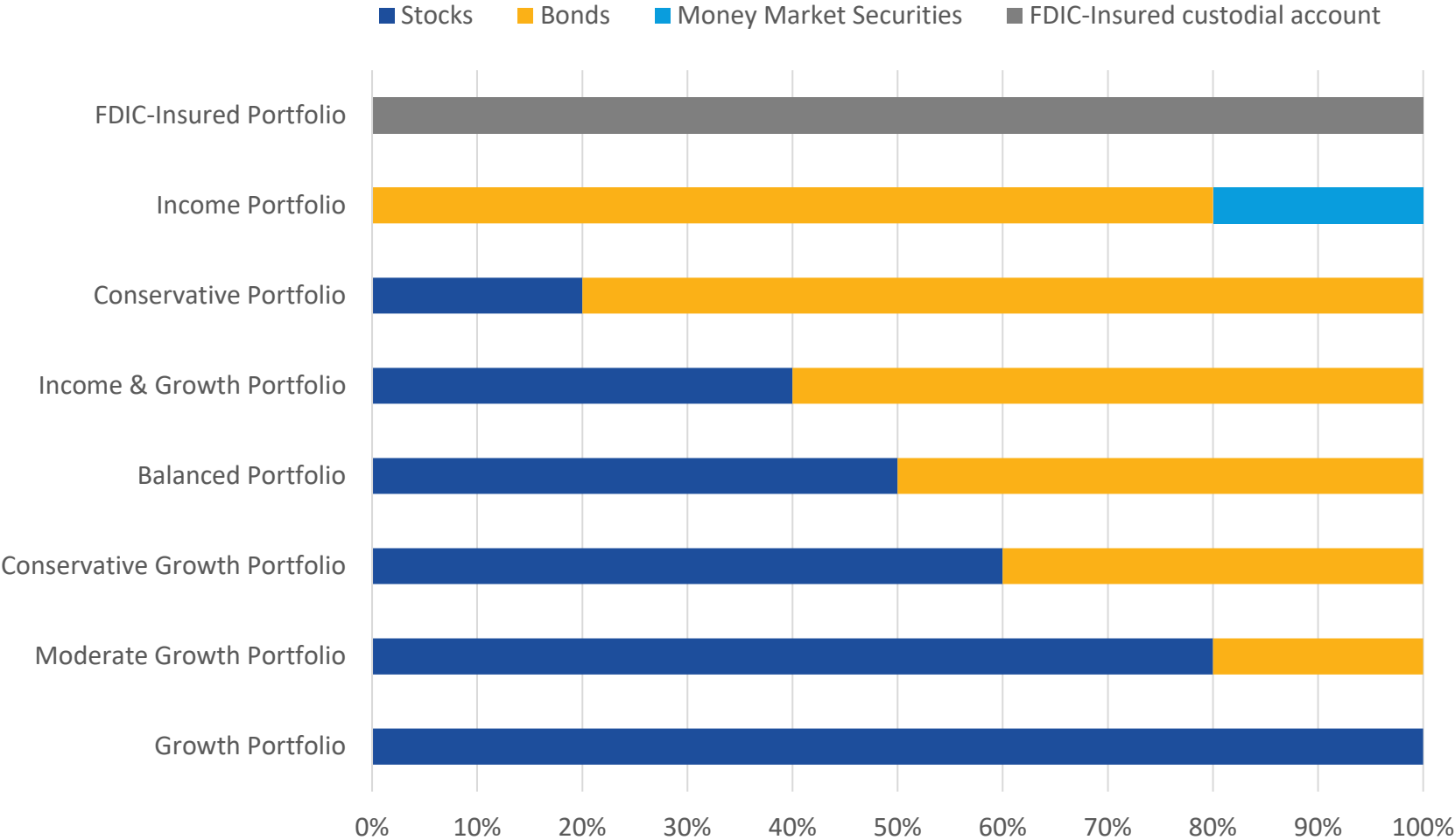
- CalABLE offers professionally managed investment portfolios
- Potential **tax-free** growth
- Opportunity to build wealth through compound earnings



The [allocation of underlying mutual funds by target risk investment option](#) can be found on CalABLE.ca.gov.



CalABLE Investment Portfolio Options



This presentation or other promotional materials do not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation of any security or any other product or service by Vestwell State Savings, LLC or any of its parents, subsidiaries, affiliates (collectively, "Vestwell") or another third party. Vestwell does not make any representations regarding the appropriateness or suitability of any securities, products, investments, or services and Vestwell does not provide legal, tax, financial, or investment advice to any individual. Vestwell State Savings, LLC is a service provider to certain state-sponsored retirement, college savings, and ABLE programs ("Program"). Any information on or in our website, presentations, blogs, or marketing materials relating to any Program is provided for general education purposes only and should not be used or interpreted by anyone for any other purpose. All investments involve risk, including the total or partial loss of principal, market fluctuations, liquidity and interest rate risks, domestic and international risks, and inflation-related risks, among many others and investors should consult their own investment or financial advisor.



“I am still very young; that is the perfect time to start investing. CalABLE has given me that tool to be able to invest in my future. Just like everyone else.”

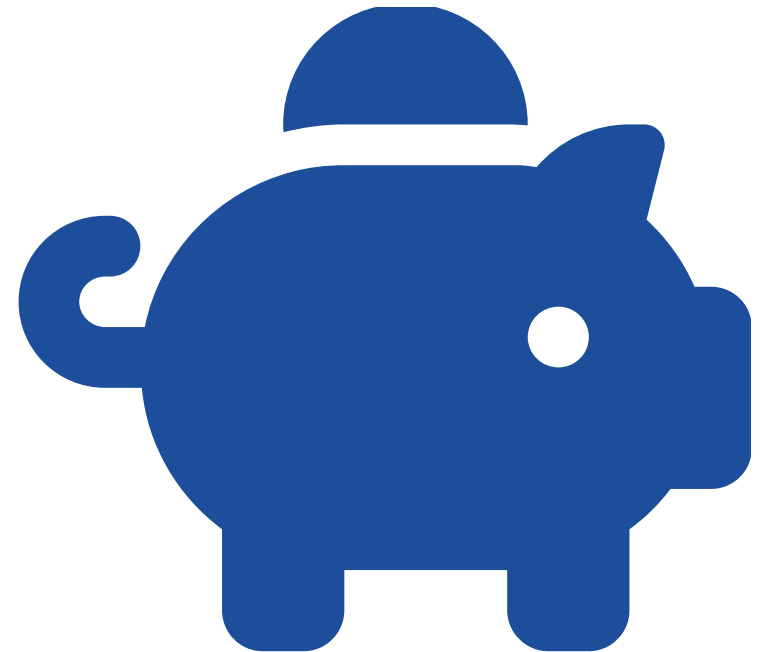
Otto Lana

Account holder & ambassador

Poll:

What are your goals for your CalABLE account?

- Use for day-to-day expenses
- Saving for specific item
- Saving for the future
- Mix of goals
- Other
- Not sure
- Not applicable



Choosing your investment option

We know everyone’s approach to choosing investments may not be the same. Your investment decisions can differ from other program savers or throughout your lifetime based on your unique circumstances, financial constraints, timelines, and overall savings goals. Some examples of investment goals and selections are listed below.*

Goal	Investment Options	Reason
Save money for the long term	You might consider any of the available options	There are portfolios designed for a variety of goals and risk tolerance levels
Use funds to pay for qualified expenses throughout the year	FDIC-Insured Portfolio	This option is like cash and limits worry about short-term market changes when making frequent withdrawals
Saving for both long-term and paying for qualified expenses	Spread savings among several portfolios	Account owners can select how much money they contribute to each portfolio, making sure there are enough funds available for frequent withdrawals as well as to put toward achieving your future savings goals

Investment Resources on CalABLE.ca.gov

For descriptions of the investment portfolios visit:

<https://calable.ca.gov/investment-options>

For historical performance visit:

<https://calable.ca.gov/historical-performance>

Choosing your Investment Options (Pages 53 – 69) in the Program Disclosure Booklet:

<https://calable.ca.gov/assets/docs/program-description.pdf>

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.

Question 5

What can I spend my money on?

Poll:

What are you saving for?

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.

Education	Housing*	Transportation and travel
Employment training and support	Basic Needs including food	Recreation and entertainment
Health, prevention, and support services	Assistive technology and related services	Legal fees
Financial management and administrative services	Funeral and burial expenses	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.

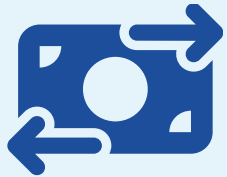


“We sold our old car and used the money in our CalABLE account to have extra money to buy a bigger, nicer car and it fits his wheelchair amazingly.”

Ashley Mannheim

Parent / ALR and CalABLE Ambassador

How do I access my money?



Electronic withdrawals



By check



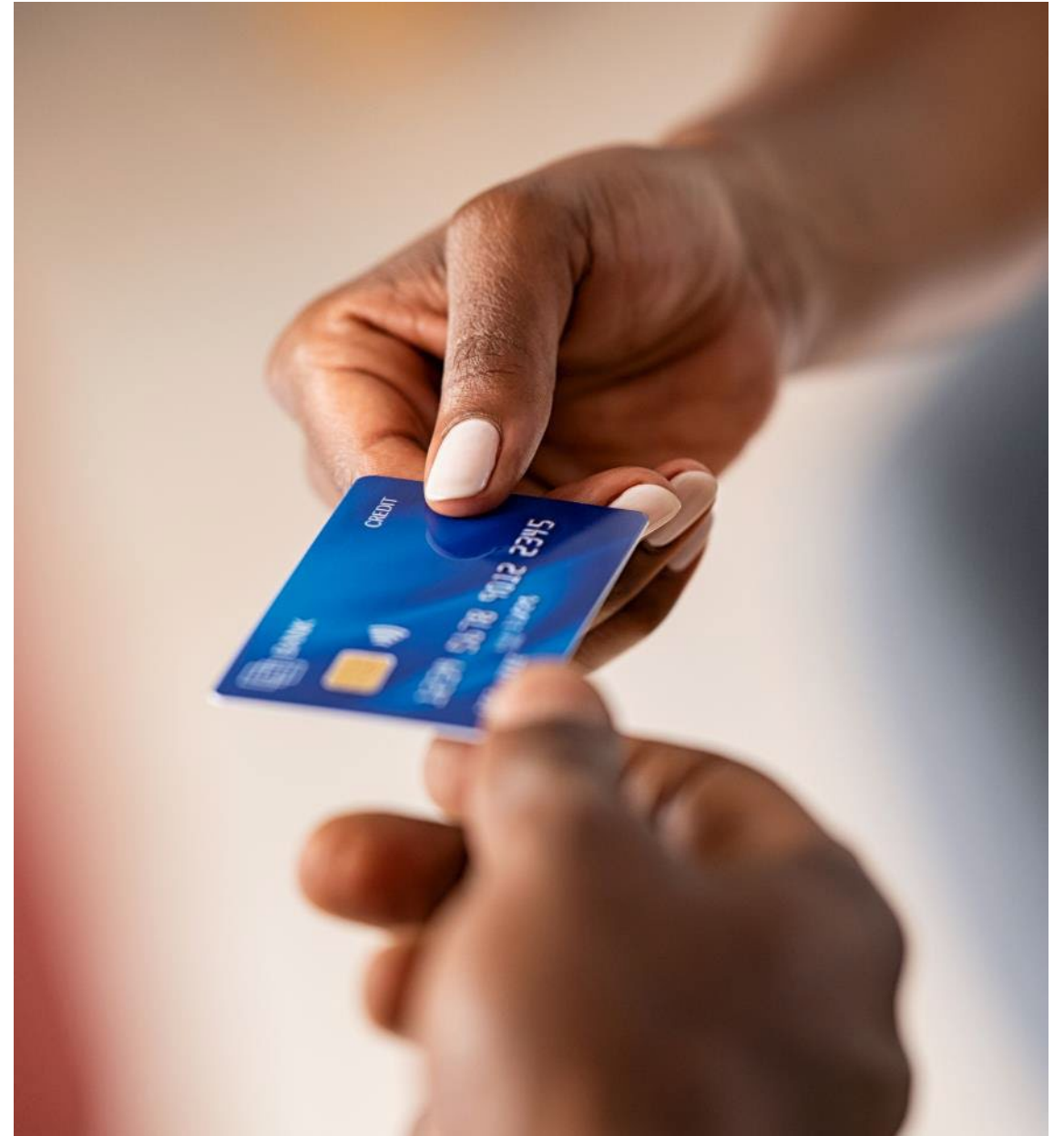
Monthly Withdrawals



Prepaid Card

Access your money easily with a prepaid card

- Load funds onto your prepaid card anytime from your CalABLE account
- Use it to pay for qualified disability expenses anywhere Visa® cards are accepted
- Customize your spending - set where your card will and won't work to avoid fraud
- Track your spending and upload receipts
- You can have two separate cards - one for the beneficiary and one for the authorized legal representative
- No monthly fees



Question 6

How much does CalABLE cost?

What are the account fees?

\$3,000 Assumed Assets

	FDIC-Insured Portfolio	Investment Portfolios
Account Maintenance Fee	\$ 30.00	\$ 30.00
State Administrative Fee (0.28%)	\$ 8.40	\$ 8.40
Investment Fees*	\$ 0.00	\$ 3.78 – \$ 5.10
Total Annual Fees**	\$ 38.40	\$ 42.18 – \$ 43.50

* 0.000% FDIC
0.170% Income

0.155% Conservative
0.136% Income and Growth

0.131% Balanced
0.126% Conservative Growth

0.126% Moderate Growth
0.126% Growth

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

Question 7

What happens when a CalABLE account holder passes away?

Death of Beneficiary

Funds from a CalABLE account can be used by his or her estate to repay any outstanding eligible expenses, funeral, and burial costs.

When CalABLE is notified of a Beneficiary's death, CalABLE will request satisfactory proof of death and documentation from the executor or administrator of the Beneficiary's estate. Upon receipt of such proof of death, CalABLE will suspend all Account activity, except that the executor or administrator of the Beneficiary's estate will be permitted to take withdrawals from the Account.

Death of Beneficiary Form:

<https://calable.ca.gov/assets/docs/death-of-beneficiary-form.pdf>

An executor or administrator of a Beneficiary's estate should consult with qualified tax and legal advisors regarding the tax treatment of such withdrawals and the potential for Medicaid/Medical recapture by Medicaid/Medical or other states.

Medi-Cal Recovery

CalABLE accounts for CA residents are protected against Medi-Cal recovery (SB 218, AB 2216).

However, the state may recover on assets that have transferred from a CalABLE account to an estate, if ALL of the following conditions apply:

The deceased Medi-Cal member was aged 55 or older.

The member leaves an estate that is subject to formal probate. Under current law, only estates that exceed \$184,500 in value are subject to formal probate.

The member received nursing facility services or home and community-based services, including related hospital and prescription drug services.

The member is not survived by a spouse or registered domestic partner, child under 21 years of age, or disabled child of any age.

* As of 1/1/2023, ABLE accounts for CA residents not established in CA are subject to Medi-Cal recover claim

Successor Designated Beneficiary

- A Successor Designated Beneficiary for a CalABLE account must be an ABLE-eligible sibling, step-sibling, or halfsibling of the designated beneficiary.

AND

- The Successor Designated Beneficiary must have or establish an ABLE account.
- A successor must be named on the account before the death of the beneficiary.*
- You can add a successor in the CalABLE portal or using a paper form:
<https://calable.ca.gov/assets/docs/add-edit-remove-successor-designated-beneficiary-form.pdf>



Currently, CalABLE does not have the ability to list a successor Authorized Legal Representative. In the case of the ALR's death, please use the Change of Authorized Legal Representative Form:

<https://calable.ca.gov/assets/docs/change-of-alr-form.pdf>

Question 8

How do I open an account?



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

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



Who can be an Authorized Representative:

Legal guardian/conservator

Spouse

Parent

Sibling

Grandparent

Power of attorney

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.

Information needed for enrollment:

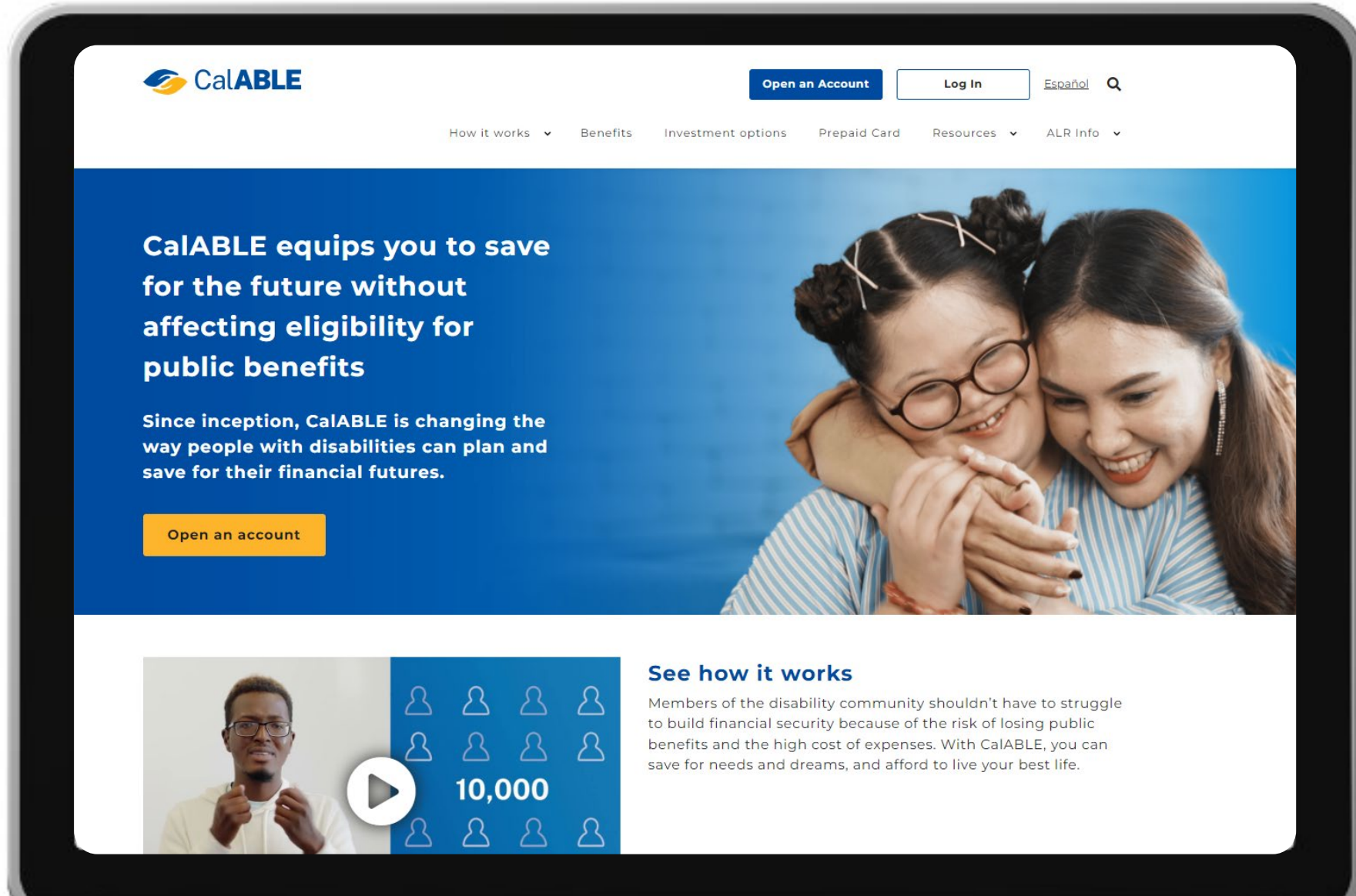
- Your email address;
- Your birthday;
- Social Security Number or Tax Identification Number;
- Residency address.

If you're an Authorized Legal Representative, you'll need the same information as the beneficiary's, plus your work status.





Get started today: CalABLE.ca.gov



Registration of a new account

Scenario: ALR with Adult Beneficiary





[Open an account](#)

[Retrieve an account](#)

[Sign in](#)



Open a CaLABLE account

Get closer to achieving financial empowerment and start saving for a more independent and secure future.

What you'll need to get started

- The date of birth, address and Social Security Number / ITIN for the people on the account

Your Email *

- I've read and accepted the terms of the [Program Disclosure Statement](#)
- I agree to Vestwell's [Site Terms of Use](#) and [Online Privacy Statement](#) .

Get started

*If you are NOT the beneficiary



Need help? Call Us 1-833-Cal-ABLE(833-225-2253) or for TTY dial 711



1 2 3 4 5 6

Tell us about the beneficiary

Are you the beneficiary? *

The beneficiary is the individual with the disability who owns and benefits from the funds in the account. The information entered below will also be used for tax purposes.

Yes

No

Beneficiary first name *

Beneficiary last name *

Social Security Number / ITIN *

Date of birth *

Identifies as *

Residential address

No P.O. boxes or military addresses accepted.

Street address *

Street address 2

City *

State *

ZIP Code *

Back

Next



Need help? Call Us 1-833-Cal-ABLE(833-225-2253) or for TTY dial 711



1 2 3 4 5 6

Tell us about the beneficiary

Are you the beneficiary? *

The beneficiary is the individual with the disability who owns and benefits from the funds in the account. The information entered below will also be used for tax purposes.

Yes

No

The beneficiary has served in the military.

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Next

*If you ARE the beneficiary



Need help? Call Us **1-833-Cal-ABLE(833-225-2253)** or for TTY dial **711**




Verify your identity

We partner with Plaid to verify your identity as the account owner.

[Back](#)

[Verify me →](#)

 **Don't have a mobile phone?**

[Click here to receive a voice call instead.](#)



Need help? Call Us 1-833-Cal-ABLE(833-225-2253) or for TTY dial 711



About you

Name Leslie Smith

Social Security Number / ITIN ●●● - ●● - 9174

Date of birth 01/19/1960

Identifies as He

Phone number 941-581-5717

Residential address Los Angeles Avenue
Los Angeles, CA 90063

How we are using this information

- Your Social Security Number / ITIN, phone number, and date of birth are used to help verify your identity and this account.

Cancel

Next



Eligibility information

This determines what makes the beneficiary eligible for an ABLE account.

Which option applies to the beneficiary? *

I certify under the penalties of perjury that:

- The beneficiary is entitled during the current year to Supplemental Security Income (SSI) benefits based on blindness or disability under title XVI of the Social Security Act
- The beneficiary is entitled during the current year to Social Security Disability Insurance (SSDI) benefits based on blindness or disability under title II of the Social Security Act
- The beneficiary has
- a. a medically determinable physical or mental impairment that results in marked and severe functional limitation (see definition below) ¹ and can be expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months; OR is blind (see definition below) ².
- AND
- b. a signed diagnosis ([in this form](#)) from a licensed physician (as defined below) ³ as to the condition described in (a)
- I understand that I am required to retain such signed diagnosis and to provide it to the Plan or the IRS upon request, and I agree to do so.

What is the diagnosis code? *

Is this disability permanent? *



- Yes
- No

I certify under the penalties of perjury that: *

- The above disability or blindness developed before the age of 26.
- The beneficiary has no other ABLE account, or the beneficiary is in the process of rolling over a previous ABLE account to a new ABLE account within the next 60 days. (A rollover form, which can be found on the Forms page of this ABLE plan's website, must be used to complete this process.)

How we are using this information

- The diagnosis information is used to confirm the beneficiary's eligibility and for tax purposes
- If the beneficiary has a signed diagnosis form, please keep it for tax purposes in case the IRS or the ABLE plan asks for it
- If, in the future, the beneficiary no longer experiences an eligible disability, they no longer qualify for an ABLE Account and will need to update their eligibility in the account's settings or call customer service. Once ineligible, they may continue using their account until the end of the year. After that only withdrawals will be allowed, however there may be tax consequences or impacts to federal benefits.

[Learn more](#)

Back

Next



Communications preferences

Choose how you want to receive notifications and statements about your account. You can update these preferences at any time.

Select one *

- Email me when quarterly statements, Program Disclosure Statements and tax forms can be viewed and downloaded
- Email me when quarterly statements and Program Disclosure Statements can be viewed and downloaded, but send my tax forms via U.S. mail
- I do not want electronic communication. Send my quarterly statements, Program Disclosure Statements and tax forms by U.S. Mail. I understand that I will be billed \$10 annually per account for this option.

Get email updates

- Yes, send me updates about new Plan and site features

Mailing address

P.O. boxes and military addresses are accepted.

Select a mailing address *

Please select an address.

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Next



Need help? Call Us 1-833-Cal-ABLE(833-225-2253) or for TTY dial 711



Create your login

Your email is used to contact you and sign in. Your password must be at least ten (10) characters long with a mix of letters, numbers, and special characters.

Email *

Password *

Confirm Password *

[Back](#)

[Next](#)

Your password must:

- ✗ Avoid context-specific words (eg. username, email)
- ✗ Have at least 10 characters
- ✗ Avoid obvious and simple english words
- ✗ Have at least 1 Number
- ✗ Have at least 1 Special Character
- ✗ Avoid repetitive characters (eg. aaaa, 1234, aaaa4321)



Please review your information

Double check all the info you've provided before you move on.

Beneficiary information



You are the beneficiary

About you

VERIFIED

Name Leslie Smith

Social Security Number / ITIN *** - ** - 9174

Date of birth 01/19/1960

Identifies as He

Phone number 941-581-5717

Residential address Los Angeles Avenue
Los Angeles, CA 90063

Eligibility information



Eligibility reason Eligible for SSI

Diagnosis information Code 1 Developmental Disorder

Permanent disability Yes

Communication Preferences



Email quarterly statements and tax forms

Email news and product updates

Mailing address Los Angeles Avenue
Los Angeles, CA 90063

Email and password



Email sinan.basagic+25@vestwell.com

Password *****

Create my account

Account Setup



 **CalABLE**
Leslie Smith •••••••6326



Let's finish setting up this account.


- 1 Choose a funding method
- 2 Select your investments
- 3 Fund your investments

[Set up account](#)

Choose a funding method

Choose a funding method to make an initial contribution.

Choose initial funding method *

- Sign in to your bank account
Use Plaid to securely sign in and connect your bank account
- Manually connect bank account
Enter an account and routing number (ADA Compliant)
- Mail a check 
Print a pre-filled contribution form and mail with your check.
- Add a promo code
Fund your new account with a promotion code

Back





Next





Choose your strategy and add money

Choose how you want to invest your first contribution. You can change your investment allocation for future contributions at any time. There is a \$1 minimum per portfolio, and you must contribute \$25 total. You can change your selection(s) twice per calendar year.

[Compare all investment options](#)

Investment Option

Investment Option	Amount
 FDIC-Insured Portfolio ↗ This investment option offers FDIC insurance protection for amounts contributed up to FDIC-permitted limits.	Amount <input type="text" value="\$ 0"/>
 Income Portfolio ↗ The Income Portfolio seeks to provide investors limited capital appreciation with minimal risk to principal.	Amount <input type="text" value="\$ 0"/>
 Conservative Portfolio ↗ The Portfolio seeks to provide current income and some growth by investing in a portfolio of mutual funds intended to produce an overall investment exposure of approximately 20% stocks and 80% bonds.	Amount <input type="text" value="\$ 0"/>
 Income and Growth Portfolio ↗ The Income and Growth Portfolio seeks to provide current income and some growth by investing in a portfolio of mutual funds intended to produce an overall investment exposure of approximately 40% stocks and 60% bonds.	Amount <input type="text" value="\$ 0"/>


 Balanced Portfolio ↗ The Balanced Portfolio seeks to provide a balanced mix of steady return and growth but comes with additional risk and invests in a portfolio of mutual funds intended to produce an overall investment exposure of approximately 50% stocks and 50% bonds.	Amount <input type="text" value="\$ 0"/>
 Conservative Growth Portfolio ↗ The Conservative Growth Portfolio seeks to provide a combination of growth and current income by investing in a portfolio of mutual funds intended to produce an overall investment exposure of approximately 60% stocks and 40% bonds.	Amount <input type="text" value="\$ 0"/>
 Moderate Growth Portfolio ↗ The Moderate Growth Portfolio seeks to provide the potential for asset growth by investing in a portfolio of mutual funds intended to produce an overall investment exposure of approximately 80% stocks and 20% bonds.	Amount <input type="text" value="\$ 0"/>
 Growth Portfolio ↗ The Growth Portfolio seeks to aggressively pursue growth opportunities by investing in a portfolio of mutual funds intended to produce an overall investment exposure of approximately 100% stocks.	Amount <input type="text" value="\$ 0"/>
Total <input type="text" value="\$ 0"/>	


The investment information on this page has been provided by Vestwell Advisors, LLC, the investment advisor for CaABLE. Before you make a decision, review the [Program Disclosure Statement](#) to learn about the important details and risks of an investment and/or cash option.




Review your information


Double check all the info you provided for the account before you move on.

Bank account 

 Plaid Checking
.....0000

Investment selection and contribution 

FDIC-Insured Portfolio	\$25.00
<hr/>	
Total contribution today	\$25.00

Recurring monthly contribution 

Automatic investments	Not set up
-----------------------	------------

Finish account setup



You're all set

Go explore your account.

[Take a look](#)

Question 9

Why choose CalABLE?



Why choose CalABLE?

- 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**



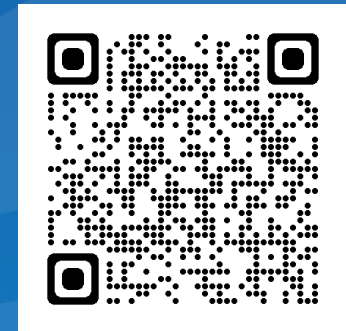
Question 10

How can I get help?

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.**



Resources



[Partner Toolkit](#)



[YouTube](#)



[Brochures](#)



[X](#)



[Instagram](#)



[Facebook](#)

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



CalABLE and Tax Time Tips

February 26, 2025
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:
873 2182 4436



CalABLE Monthly Webinar Series

Register now:



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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.

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
- How to maximize your tax return
- Tax time resources



Detalles en español en el post de abajo



Fill out the anonymous webinar survey!

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 Part 1

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Disclosure Part 2

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