



Living your
dreams





More possibilities than ever before

Now ABLE-eligible individuals and their families can save and invest for the future with no impact on their public disability benefits.¹

That's all within reach since the Achieving a Better Life Experience (ABLE) Act was passed into law, making CalABLE possible.

¹If you receive SSI benefits, you can save as much as \$100,000 in your account with no effect on federal or California state benefits. Read Disclosure Statement for complete details.

More independence, greater financial security and a better quality of life with CalABLE

Eligible individuals, family, friends, and employers can contribute up to \$17,000 a year without affecting the account beneficiary's public disability benefits. ABLE beneficiaries who work can contribute even more to their accounts.

If you receive SSI benefits, you can save as much as \$100,000 in your account with no effect on federal and California state benefits.

Best of all, earnings on qualified withdrawals from a CalABLE account are federal and California state tax-free.²

Choose among four savings and investment choices, ranging from FDIC-Insured to Aggressive Growth.

Request a Visa® Prepaid Card which allows you to easily access the funds you need everywhere Visa debit cards are accepted.

²If funds aren't used for qualified expenses, the earnings portion of a non-qualified withdrawal is subject to federal income tax, possibly including the additional federal tax. Non-qualified withdrawals may also be subject to state and/or local income tax. For those beneficiaries subject to California income tax, the earnings portion of a non-qualified withdrawal is subject to California income tax and the additional California tax.

Savings in a CalABLE account can be used for many different disability-related expenses including:



Education



Housing



Transportation



Employment Support



**Health, Prevention,
and Wellness**



**Assistive Technology
and Personal Support**

Start living your dream. Open a CalABLE account today!



Opening an account is easy and
it's all online. No paper forms.

» Visit CalABLE.ca.gov
today to get started.

» Or call **833-CAL-ABLE**
to speak to us.



Consider the investment objectives, risks, charges, and expenses before investing in the California 529A Qualified ABLE Program (CalABLE Program). Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully.

Before investing in any ABLE 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 ABLE 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 ABLE program, or any other ABLE 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 CalABLE Program is offered by the State of California. TIAA-CREF Tuition Financing, Inc. (TFI), program manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter.

None of the State of California, its agencies, TFI or TCS nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment option, and you may lose the principal amount invested. 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.

Visa® Prepaid Card can be used everywhere Visa debit cards are accepted.

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