



# CalABLE

## Partner Toolkit





Dear Friends,

We're pleased to share the CalABLE program with you and, by extension, those you care for and about. CalABLE is truly a life-changing tool that is creating financial freedom and equity for people living with disabilities.

Opening a CalABLE account allows people living with disabilities to invest in their futures while preserving certain benefits. Before CalABLE accounts existed, people with disabilities receiving government benefits couldn't save more than \$2,000 or they were at risk of losing key benefits. Today, anyone with an account can save up to \$100,000 and continue receiving government benefits.

With CalABLE, Californians with disabilities are achieving a new level of financial empowerment. In just a short amount of time, more than 10,000 CalABLE account holders have saved and invested more than \$100 million to improve the quality of their lives. As State Treasurer, I am devoted to ensuring that we continue to extend this opportunity to achieve financial stability to as many people as possible.

CalABLE accounts can be used for many different disability-related expenses, including education, employment support, housing, transportation, assistive technology, and healthcare.

On the following pages, we share basic information about the program, and a range of ways to share the program with the people you know.

We welcome you to the CalABLE community, and hope you find this guide helpful.



**Fiona Ma, CPA**  
California State Treasurer

# A Partner's Guide to CalABLE



CalABLE is a savings and investment plan offered by the state of California to individuals living with disabilities.

If you live with, work with, support, teach, advocate for, or simply know people living with disabilities, this **CalABLE toolkit is for you.**

On the following pages, you'll find these sections:

- 1 CalABLE 101**
- 2 CalABLE Fact Sheet**
- 3 CalABLE Promotion Guide**
- 4 CalABLE Resources**

# CalABLE 101



Inside this section, we share the five key facts we're most often asked about the program.

- 1 What is CalABLE?**
- 2 Who is eligible for an account?**
- 3 Who can open an account?**
- 4 How much can people save?**
- 5 What do individuals need to open an account?**

# 1

## What is CalABLE?

A CalABLE account is a savings and investment account. Earnings and withdrawals in a CalABLE account receive tax-free treatment, provided the funds are used for [Qualified Disability Expenses](#).

CalABLE is one of the fastest growing ABLE programs in the United States. While CalABLE is California's ABLE Plan, any eligible individual in the country can open an account.

# 2

## Who is eligible for a CalABLE account?

Individuals anywhere in the United States with a disability that occurred before age 26 are eligible to open a CalABLE account.

Those who meet this age requirement, and receive benefits under SSI (Supplemental Security Income) and/or SSDI (Social Security Disability Insurance), are automatically eligible to open a CalABLE account.

If an individual is not a recipient of SSI and/or SSDI, but still meets the age requirement, they could still be eligible if they meet [Social Security's](#) definition and criteria regarding significant functional limitations and receive a letter of certification from a licensed physician.

## Eligibility Expands in 2026!

Beginning in 2026, newly passed legislation will raise the eligibility age from the onset of disability before age 26 to before age 46. CalABLE and the Legislative Affairs team are already hard at work to ensure that





federal and state law are aligned by the time this change goes into effect.

If you work with people whose disabilities occurred between age 26 and 46, now is a great time to share the CalABLE program with them and help them prepare to enroll when the time comes.

You can even work with your clients on ways to start saving now:

- Get in the habit of saving and develop a monthly savings plan based on current asset limits for SSI
- Automate their savings now - start putting aside a certain amount of money per month to encourage saving habits
- Set savings goals

When it comes time to open a CalABLE account, they will be ahead of the game!

## 3

### Who can open an account?

- [An Eligible Individual](#)
- An Authorized Legal Representative (person selected by the account owner, power of attorney, conservator or legal guardian, the spouse, a parent, a sibling, a grandparent, or a representative payee (whether an individual or organization) appointed by the SSA)
- A group, like a non-profit, a resource center, school, the foster care system, financial advisors, and more.

# Empower your clients to save for their future. Become a **CalABLE Group Authorized Legal Representative**

CalABLE accounts allow for management by an Authorized Legal Representative (ALR). An Authorized Legal Representative may include:

- Person with Power of Attorney
- Legal Guardian/Conservator
- Spouse
- Parent
- Sibling
- Grandparent
- Representative payee appointed by the Social Security Administration or a Social Security Administration representative payee

If your organization manages the finances of your clients with disabilities, group enrollment in CalABLE can help your clients save and invest for their future. Through the group enrollment process, you can manage and track their savings and create reports on a clear, easy to use, single sign-on dashboard.

If you already manage SSI finances for your clients, placing funds in the CalABLE account can prevent spend downs and givebacks to SSI. You can also continue to manage accounts if/when an employee within the group leaves/changes.

To learn more about registering as an organization, [\*\*click here!\*\*](#)

## 4

### How much money can people **save** in an account?

For the tax year 2024, eligible individuals (and their friends, family and employers) may contribute up to \$18,000 a year to a CalABLE account without jeopardizing public benefits such as SSI and Medicaid/MediCal, and at any time they can have up to \$100,000 in their account.

Working CalABLE account owners can contribute an additional \$14,580 per year if they are not participating in an employer sponsored retirement plan and provided this additional contribution comes from their own earned income.

CalABLE account holders may access their funds through an ABLÉ Visa® Prepaid Card (powered by [True Link](#)). This is a reloadable prepaid debit card on which you can load up to \$20,000 from your CalABLE account. It allows you increased flexibility in using the funds in your CalABLE account for qualified disability expenses.

## 5

### What do applicants need to open an account?

- Social Security Number or Tax Identification Number (TIN), date of birth and contact information for the beneficiary
- Social Security number for the authorized legal representative (if different from the account owner/beneficiary)
- Bank account information (account number and bank routing number)
- Minimum \$25 deposit



Visit [gocalable.com/info](https://gocalable.com/info) to get started!



# CalABLE Fact Sheet



Inside this section, we include a fact sheet for you to share with the people you serve.

## CalABLE can help you plan for tomorrow with flexibility today!

California Achieving a Better Life Experience (CalABLE) is a savings and investment plan offered by the state of California to individuals who developed a disability by age 26. **For the tax year 2024** eligible individuals, family, friends, and employers can contribute up to \$18,000 per year, and up to \$100,000 total, without affecting eligibility for public disability benefits. CalABLE account owners who work can contribute even more to their accounts. Best of all, earnings on qualified withdrawals are federal and California state tax-free when used for qualified expenses.

---

### Maximizing your CalABLE Account

**Contribute**

- Link a bank account and set up recurring contributions
- Mail a check
- Direct deposit social security benefits or payroll checks
- Rollover a 529 college savings plan

**E-Gifting**

- Set up a gifting page, and anyone who has the link can contribute towards your goal
- Third party contributions are not considered income
- Promote your gifting page on social media

**ABLE to Work**

- Contribute above the \$18,000 annual contribution limit, if you or your employer are not contributing to a retirement plan that calendar year
- Contribute up to an additional \$14,850 from your annual salary

**Prepaid Card**

- Load funds onto your prepaid debit card
- Pay for qualified disability expenses everywhere Visa debit cards are accepted
- Easily track your expenses
- No monthly fees

---

### Saving and Investing with CalABLE

CalABLE has eight saving and investment portfolios that are weighted by risk. Account holders can choose one or a combination of the eight options and change allocations twice per year.

Portfolio	Stocks	Bonds	Money Market Securities	FDIC-insured custodial account
FDIC-Insure Portfolio	0%	0%	0%	100%
Income Portfolio	~15%	~85%	0%	0%
Conservative Portfolio	~25%	~75%	0%	0%
Income & Growth Portfolio	~45%	~55%	0%	0%
Balanced Portfolio	~55%	~45%	0%	0%
Conservative Growth Portfolio	~65%	~35%	0%	0%
Moderate Growth Portfolio	~80%	~20%	0%	0%
Growth Portfolio	~95%	~5%	0%	0%

---

is my ABLE and I ended up a downpayment mobile home."

**o: .ca.gov CAL-ABLE**

### Here's What You'll Need To Open a CalABLE Account

- Social Security Number (SSN), date of birth and verifiable address for beneficiary and authorized legal representative
- Bank account information
- \$25 minimum initial deposit

**Open an account in 15 minutes!**

**CalABLE Disclosure**

Neither Vestwell nor CalABLE 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 program.

[Download the Fact Sheet here](#)



# CalABLE Promotion Guide



Inside this section, we give you the steps and tools to help you promote CalABLE via email communications and through your social media channels. It includes:

- 1 Introducing CalABLE in your emails and newsletters**  
with headlines and copy
- 2 Sharing CalABLE on social media**  
with copy and images
- 3 Social media accessibility tips**
- 4 A starter calendar**  
with special dates to support your constituents and share your advocacy
- 5 CalABLE Brand Assets**

# CalABLE

## in Email

We've found that many wonderful partners like to share CalABLE to their email lists and newsletter subscribers. We're making it easy for you to share CalABLE with yours!

### Eblast about CalABLE

**[SUBJECT]**

A financial program for people living with disabilities

**[SUPER SUBJECT]**

Learn about a savings and investment plan offered by the state of California

**[HEADLINE]**

Discover CalABLE

**[BODY]**

As an ally and advocate of people living with disabilities, our organization is continually seeking ways to help our loved ones and clients achieve their goals. That's why we're sharing information about CalABLE, a financial program offered through the state of California but available to anyone in the United States.

With a CalABLE account, people with disabilities can save up to \$100,000 and keep receiving government benefits, like SSI and Medicaid / MediCal. This can be a life-changing program that is creating financial freedom and equity for people living with disabilities.

Imagine how opening a tax-advantaged CalABLE account can help you, your family, or anyone you know living with a disability.

**[CALL TO ACTION]**

Get started today! <https://www.calable.ca.gov>

### Newsletter Blurb About CalABLE

**[HEADLINE]**

An important state program for people with disabilities

**[BLURB]**

CalABLE is a groundbreaking financial savings and investment program that helps you save money – tax-free – to pay for disability-related qualified expenses. Are you or someone you know eligible to open a CalABLE account?

Visit [www.calable.ca.gov](http://www.calable.ca.gov) to learn about who qualifies, plus the benefits of opening a CalABLE account.

# CalABLE

## on Social Media

Follow CalABLE and join the conversation at:

**Instagram:** [@wearecalable](#)

**X:** [@wearecalable](#)

**Facebook:** [/CalABLE](#)

**YouTube:** [@CalABLE](#)

**LinkedIn:** [Click Here](#)

**Hashtag:** #WeAreCalABLE

---

## Sample Posts for Facebook, Instagram and LinkedIn

[STATIC IMAGE OR VIDEO]



[Download video here](#)

[POST COPY]

At **[name of organization]** we support people with disabilities. Part of our mission is to help our **[members, students, participants, clients, etc]** access programs and resources to live their best lives. CalABLE is one of those programs.

CalABLE accounts help people living with disabilities to invest in their futures while preserving their benefits. Before CalABLE accounts existed, people with disabilities receiving government benefits couldn't save more than \$2,000 or they were at risk of losing their benefits. Today, anyone with an account can save up to \$100,000 and keep receiving government benefits.

CalABLE accounts can be used for many different qualified disability-related expenses, including education, employment support, housing, transportation, assistive technology and healthcare.

Brenda above is saving for her son's future. What would you save for?

You can learn more about this amazing program and see if you are eligible to open an account at [calable.ca.gov/open](http://calable.ca.gov/open)!

[IMAGE CAPTION]

A woman is helping her school-age son walk down a ramp outside their front door. She is holding him under his arm for support and they are both smiling.

**Tip: Tag CalABLE social accounts in your posts!**



## Sample Post for X (280 Characters Max)

[STATIC IMAGE OR VIDEO]



[Download video here](#)

[POST COPY]

Brenda is saving for her son's future.

CalABLE allows people living with disabilities to invest in their futures while preserving their benefits. What would you like to save for?

You can learn more and see if you are eligible at [calable.ca.gov/open](https://calable.ca.gov/open)

# Social Media Accessibility Tips

Here are some best practices for making your social posts more accessible via [digital.gov](https://www.digital.gov):

1. Make your contact information available on your social media account page.
  - This includes a primary phone number, email address and/or a link to your website.
2. Write social posts in plain language. Avoid abbreviation and spell out acronyms on first reference.
  - Use this Document [Checklist for Plain Language on the Web](#) when writing social media posts.
  - Follow this [5-step checklist provided by the Center for Plain Language](#) to ensure that your social media posts communicate your message effectively.
  - For before and after examples of plain language, visit [PlainLanguage.gov's list of Before-and-After Comparisons](#).
3. Use camel case when appropriate (i.e., capitalize the first letters of compound words as in #SocialGov).
  - The use of camel case helps make multi-word hashtags easier to read, including for those using a screen reader.
  - Overall, limit your use of hashtags, abbreviations and acronyms.
4. Describe your photos in the caption of social media posts on Facebook and Instagram. The captions do not need to be very long, but they should describe what the scene is, and how elements of the image appear and provide context for the image.



5. Use @mentions to tag other organizations on social media and use relevant hashtags on keywords and phrases to categorize posts.
6. Consider providing an indication that a link in a post is a photo, video or audio file (e.g. [PIC], [VIDEO], [AUDIO]). This allows people using screen readers to know what to expect before opening any link. Use uppercase formats for further clarity to sighted users.
7. If your post links to a photo, video or audio content, make your post act as a descriptive caption so it provides context for the item, and then link back to a website page that hosts a tagged photo, captioned video or audio with full caption. Or, send a follow-up post with a description.
8. Ensure that you link to accessible content, i.e., a tagged photo, captioned video or audio with written transcript.
  - A tagged photo simply has alternative text associated with it that describes the image. For more details on alternative text, please visit <http://webaim.org/articles/gonewild/#alttext>.

**For further accessibility tips and information, visit [Digital.gov](https://www.digital.gov)**

# The **CaLABLE** Calendar

Here is a high-level list (it is not exhaustive!) of some important dates to help you continue to advocate for those living with disabilities. [Click here](#) for a full list via Disability:IN.

## **January**

- National Braille Literacy Month
  - National Glaucoma Awareness Month
  - National Birth Defects Prevention Month
- 

## **February**

- AMD/Low Vision Month
  - Rare Disease Day
- 

## **March**

- Disabilities Awareness Month
  - Developmental Disabilities Awareness Month
  - Brain Injury Awareness Month
  - Cerebral Palsy Awareness Month
- 

## **April**

- Financial Capability Month
- National Autism Awareness Month
- Paralyzed Veterans of America Month

## May

- National Mental Health Month
  - ALS Awareness Month
  - Arthritis Awareness Month
  - Multiple Sclerosis Awareness Month
- 

## June

- **June 18** Autistic Pride Day
  - Alzheimer's and Brain Awareness Month
- 

## July

- **July 26** Americans with Disabilities Act Anniversary
  - Disability Pride
- 

## August

- ABLE National Resource Center #ABLEtoSave Month
  - Spinal Muscular Atrophy Awareness Month
- 

## September

- National Guide Dog Month
- Pain Awareness Month
- Spinal Cord Injury Awareness Month

## October

- National Disability Employment Awareness Month
  - Depression Education & Awareness Month
  - National Down Syndrome Month
  - Learning Disabilities Awareness Month
- 

## November

- Family Caregivers Month
  - National Long-Term Care Month
  - COPD Awareness Month
  - American Diabetes Month
  - National Epilepsy Awareness Month
- 

## December

- **Dec 3** International Day of Persons with Disabilities
- **Dec 19** Achieving a Better Life Experience (ABLE) Act Anniversary
- Gifting to CalABLE Account Month

# CalABLE Brand Assets



You can find instructions and information regarding typography, colors, logo usage and other CalABLE brand assets in the brand guide.

**Download Brand Guide [here.](#)**

You can download all versions of the CalABLE logo in our logo library.

**Download logo library [here.](#)**



# CalABLE Resources and Links



Dive deeper with CalABLE through these links and videos:

## **Unlocking Financial Freedom with CalABLE**

### **[In American Sign Language \(ASL\)](#)**

### **[En Español](#)**

CalABLE's first videos in American Sign Language (ASL) and Spanish walk you through program eligibility, benefits, what you can spend your money on, how to get started, and more!

### **[CalABLE Anthem Video](#)**

Hear from account holders throughout the state on how saving with CalABLE has changed their lives.

### **[CalABLE 2.0](#)**

This webinar covers CalABLE basics, CalABLE program updates, and new features to explore in your account.

## **CalABLE's Ambassadors**

Using their personal stories, our ambassadors promote the benefits of CalABLE, empower individuals with disabilities to have greater independence, more financial security and an overall better quality of life.

### **[Meet the 2022 Ambassadors](#)**

### **[Meet the 2024 Ambassadors](#)**



# Disclosure

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’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.

This website, presentation, and any blogs 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. Any link from this website to a third-party website, including any link to a website of any Program website is not an endorsement or recommendation of such Program or regarding any investment options available in such Program, nor is it a statement or opinion as to the accuracy or completeness of any information.

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. Investors are solely responsible for determining whether any investment, investment strategy, security, or transaction affecting their account in any such Program is appropriate for them. Investors should consider consulting their own business advisor, attorney, or tax and accounting advisor regarding their specific business, legal or tax situation, and should review the offering document or other disclosure provided by the Program or issuer of any security before deciding whether to make an investment.