

## PROGRAM HIGHLIGHTS AND BENEFITS

- The ability to save and invest without losing needs-based benefits.
- Account holders can save and invest up to \$19,000 a year in their WVABLE Account.\*
- Employed beneficiaries may contribute an additional \$15,060 of their employment earnings (grand total of \$34,060 annually).\*
- Contributions can come from any source including family, employer, 529 rollovers, transfers from a Special Needs Trust, and more.
- Earnings from the investments grow tax-free and are not subject to federal or West Virginia income tax as long as funds are spent on Qualified Disability Expenses.
- A free STABLE Visa® Card is available to all WVABLE Account holders and allows easy access to your funds.
- Access to the STABLE Mobile App by Vestwell Program Manager for both Apple iOS and Android users.

### ADDITIONAL WV-ONLY BENEFITS

West Virginians who save with a WVABLE account also receive these exclusive benefits:

- Contributions by West Virginia taxpayers qualify for a West Virginia state tax deduction.
- Funds in a WVABLE account are not subject to Medicaid clawback claims by WV DHS except as required by federal law.

*\*All numbers included in this brochure are based on 2025 limits. Certain conditions apply. Visit [wvable.com](http://wvable.com) for complete details.*

## OVERVIEW AND ELIGIBILITY

Any resident of West Virginia who developed a qualifying disability before the age of 26\* is eligible for a WVABLE account.

If someone cannot open an account themselves, an Authorized Legal Representative (also known as an ALR) can do it for them.

A simple quiz on [wvable.com](http://wvable.com) can help an individual determine eligibility.

*\*Beginning January 1, 2026, the age of onset of disability increases to before age 46.*

### HOW DOES IT WORK?

The account can be managed online, so it's easy to access, contribute, or withdraw money.

Contributions can come from any source and may be made by check, electronic fund transfer, payroll and SSA benefit direct deposit and through gifting.

With the E-Gifting page, friends and relatives can easily contribute to the account.

### ENJOY DIVERSE INVESTMENT CHOICES

Meet your short- and long-term investment goals by choosing from five different investment options, including four mutual fund-based investments and one FDIC-insured savings option.

## WHAT ARE QUALIFIED EXPENSES?

Money in your account can be used at any time for everyday needs, as well as unexpected events. The qualified expenses are geared toward improving health, independence, and quality of life for the account owner. The following are examples of qualified disability expenses:

- Basic living expenses
- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology
- Personal support services
- Health, prevention, and wellness
- Financial management
- Administrative services
- Legal fees
- Oversight and monitoring
- Funeral and burial



# WVABLE SAVINGS PROGRAM

It's more than just investing.  
It's investing for a better life.

## CONTACT US



### GETTING STARTED...

Go to [wvable.com](http://wvable.com) and follow the steps below:



#### STEP 1 - CREATE AN ACCOUNT

Open your account online at  
[wvable.com](http://wvable.com)



#### STEP 2 - FUND YOUR ACCOUNT

It only takes an initial contribution of \$25.



#### STEP 3 - SAVE, INVEST, & SPEND

Balances and distributions do not affect needs-based public benefits programs, including Supplemental Security Income (SSI), Medicaid, SNAP and HUD.\*

*\*Subject to some limitations*

### LEARN MORE AND ENROLL

[WVABLE.com](http://WVABLE.com)

### CALL STABLE CUSTOMER SERVICE

1-800-439-1653

### REGISTER FOR A WVABLE WEBINAR

[wvtreasury.gov/wvable/events](http://wvtreasury.gov/wvable/events)

### QUESTIONS FOR WVABLE

304-340-5050

[wvable@wvsto.gov](mailto:wvable@wvsto.gov)

### WVABLE PARTNER RESOURCES

[wvtreasury.gov/wvable/resources](http://wvtreasury.gov/wvable/resources)

### STAY CONNECTED

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*West Virginia ABLE is offered through a partnership with the Ohio Treasurer's Office, the administrator of the STABLE Account Plan. STABLE Accounts are not guaranteed or insured by any state, any state agency or subdivision thereof, or their authorized agents or affiliates. You could lose money by investing in a STABLE Account. Consider investment objectives, risks, charges and expenses before investing. Before you open an account, you should carefully read and understand the STABLE Account Plan Disclosure Statement and Participation Agreement.*



# SAVE. INVEST. KEEP YOUR BENEFITS.

WVABLE is helping eligible West Virginians with disabilities achieve greater independence and financial security through the power of the STABLE Account Plan.



A Program of the  
West Virginia State  
Treasurer's Office



SEE IF YOU ARE  
ELIGIBLE TODAY!



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