



MOABLE
POWERED BY STABLE ACCOUNTS

DIRECT DEPOSIT

MO ABLE DIRECT DEPOSIT CHANGES LIVES FOR EMPLOYEES WITH DISABILITIES AND THEIR FAMILIES

INCLUSION

BENEFITS FOR YOUR COMPANY

- » Adds a **no-cost** benefit for your company and employees
- » Provides every employee the opportunity to save and invest for their future
- » Promotes inclusion and brings financial parity to your workforce

EMPOWERMENT

BENEFITS FOR YOUR EMPLOYEES

- » Employees with disabilities can now save more money and keep public benefits
- » Easily set up direct deposit for themselves or family members with disabilities
- » MO ABLE offers diverse saving and investment options

“We are honored to be the first organization in Missouri to partner with the Treasurer’s Office on this initiative. MO ABLE is a great program for those who need it. It’s very exciting to have this partnership, and help offer this extra support to our employees.”

--Andy Hedgpeth, Vice President of Human Resources at CoxHealth

DIRECT DEPOSIT PARTNER FAQs

WHAT ARE MO ABLE ACCOUNTS?

The Federal Achieving a Better Life Experience Act of 2014 (ABLE Act) allowed for the creation of MO ABLE. This changed the rules for people with disabilities to save more, work more, and invest in their future like never before.

MO ABLE partners with Ohio STABLE, the national leader for investment and savings accounts that allow individuals with disabilities the opportunity to save and invest money, tax-free, without losing eligibility for their benefits, such as Supplemental Security Income (SSI) and Medicaid.

HOW DOES THE MO ABLE PARTNERSHIP WORK WITH YOUR COMPANY?

Adding this benefit will allow your employees with a disability (or parent/guardian/power of attorney) to set up a direct deposit option. If the employee has a disability, they can direct deposit into their own account. If the employee has a child with disabilities, they can also set it up for them.

WHAT WILL THIS COST YOUR COMPANY?

This is a **no-cost** benefit for your company. We're just asking you to join with us to provide the information to your employees and make it easier for eligible employees to save for the future.

WILL YOUR HR DEPARTMENT NEED TO FIELD QUESTIONS ABOUT MO ABLE?

We will provide detailed instructions on how to set up the account and also have customer support available Monday through Friday to answer any employee questions.

To learn more, visit: stableaccount.com/directdeposit

MO ABLE accounts are not guaranteed or insured by the Missouri State Treasurer's Office, the State of Missouri, any state agency or subdivision thereof, or their authorized agents or affiliates. You could lose money by investing in the MO ABLE program. Consider investment objectives, risks, charges and expenses before investing. Non-Missouri taxpayers or residents should consider whether their home state plan offers any benefits not available through the MO ABLE program. Before you open an account, you should carefully read and understand the MO ABLE Plan Disclosure Statement and Participation Agreement, which has many important details not discussed above. This product was funded through a grant from the MODDC, under the provisions with PL. 106-42, the Developmental Disabilities Act.