



June 17th, 2024

The Honorable Eric Schmitt
387 Russell Senate Office Building
Washington, DC 20510

The Honorable Bob Casey
393 Russell Senate Office Building
Washington, DC 20510

RE: Letter of support for S. 4541, Ensuring Nationwide Access to a Better Life Experience Act

Dear Senators Schmitt and Casey:

The National Down Syndrome Society (NDSS) empowers individuals with Down syndrome and their families by driving policy change, providing resources, engaging with local communities, and shifting public perceptions. We write today in strong support of the passage of S. 4541, the Ensuring Nationwide Access to A Better Experience (ENABLE) Act, which would make permanent three important provisions of ABLE accounts that would otherwise expire in 2025. Without the permanent extension of these provisions, individuals with disabilities would face limited opportunities to save for their independence and futures.

Originally created as a result of the 2014 Stephen Beck Jr. Achieving a Better Life Experience (ABLE) Act, named after former NDSS board member Mr. Stephen Beck Jr., ABLE accounts are an important tool for individuals with disabilities to save money and achieve greater financial independence. Currently, individuals with disabilities can only have assets up to \$2,000 or face jeopardizing their access to critical benefits such as SSI, SSDI, and Medicaid. ABLE accounts allow individuals with disabilities to save up to the annual maximum contribution limit, exempt from federal means-tested benefits program determinations, and use those funds for expenses related to the disability of the account owner.

In 2025, three provisions of the Tax Cuts and Jobs Act of 2017 (TCJA) that relate to ABLE accounts will expire. The first provision, set forward originally by the ABLE to Work Act of 2017, allows an employed beneficiary to contribute an additional contribution to the account as long as the contribution does not exceed the prior year's federal poverty level for a one-person household (\$15,060 in 2024) or the beneficiary's annual compensation. The second provision is the ABLE Saver's Credit, which allows qualified beneficiaries to qualify for a nonrefundable saver's credit of up to \$1,000. The third provision is the 529 to ABLE rollover, which would allow qualified beneficiaries to roll over 529 education savings account into ABLE accounts penalty free if the contributions are less than or equal to the annual ABLE contribution limit. These three crucial provisions give qualified beneficiaries the ability to work, earn, and save for their futures and ensure that ABLE accounts provide the strongest possible opportunity to help millions of Americans with disabilities lift themselves out of poverty.



NDSS strives to ensure all individuals with Down syndrome are assured their human rights and valued by a more inclusive society. Consistent with our many years of leadership and advocacy in support of ABLE accounts, we urge Congress to take action on ensuring ABLE accounts can be utilized their fullest extent and we thank you for your leadership regarding this important piece of legislation.

Sincerely,

A handwritten signature in black ink that reads "Kandi Pickard". The signature is fluid and cursive, with a large, looping flourish at the end.

Kandi Pickard
President and CEO
National Down Syndrome Society