



August 4, 2025

The Honorable Eric Schmitt  
404 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Amy Klobuchar  
425 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Brian Fitzpatrick  
271 Cannon House Office Building  
Washington, D.C. 20515

The Honorable Sharice Davids  
2435 Longworth House Office Building  
Washington, D.C. 20515

Dear Senators Klobuchar and Schmitt and Representatives Davids and Fitzpatrick:

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 the *ABLE Employment Flexibility Act of 2025* (S. 2459/H.R. 4644), which would allow employers of individuals with disabilities to make contributions to ABLE accounts in lieu of traditional retirement plan payments.

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 enable individuals with disabilities to save up to the annual contribution limit, with these savings excluded from federal means-tested benefits program evaluations, and use the funds for expenses related to the account holder's disability.

Many employees with disabilities are unable to participate in employer-sponsored retirement matching programs due to the strict asset and income limits tied to federal benefits eligibility. This legislation would address that barrier by allowing employers to contribute directly to the ABLE accounts of employees with disabilities. These contributions would not affect eligibility for federal means-tested programs, helping to support long-term financial stability and workforce participation for individuals with Down syndrome and other disabilities.

NDSS strives to ensure all individuals with Down syndrome are guaranteed 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 the ABLE Employment Flexibility Act.

Sincerely,

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

Kandi Pickard  
President and CEO  
National Down Syndrome Society