



**Empowering the Disability
Community with**

CalABLE





CalABLE is a savings and investment account for people with disabilities.

CalABLE helps people save for the future while protecting their benefits.



Who is eligible for CalABLE?

You can open an account at any age, but you must have a disability that began before age 26*

- You are eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)

Or

- You can self certify as having a disability
 - More information can be found on our website at <https://calable.ca.gov/eligibility>

* The age limit for onset of disability will increase from 26 to 46 starting in 2026



Why have a CalABLE Account?



Why have a CalABLE account?

Because living with a disability can be expensive

Because you want to protect eligibility for benefits

Because you want to support a lifetime of opportunity



That's where CalABLE comes in

CalABLE helps people save
for themselves or for
someone they love



Powering your future...

- CalABLE can be used by people with disabilities to plan for their own expenses, today and tomorrow
- Use it as a “retirement” supplement that can be accessed whenever needed
- Save for major expenses, like a house or a car, or use for day-to-day purchases – whatever is best
- No penalties for spending at any time
- Do not have to receive public benefits to be eligible

And any earnings are tax advantaged



... or investing in a loved one

- Open and manage an account on behalf of someone with a disability if they require assistance
- CalABLE is a great way to save for a child with a disability and build a nest egg for their future
- Friends, family, and anyone else can also contribute to a CalABLE account via our gifting pages

And you can support them while protecting their eligibility for public benefits





CaABLE protects benefits

CaABLE can help you save while protecting eligibility for benefits that look at how much money you have, like:

- SSI
- CalFresh
- Housing Choice Vouchers (Section 8)

Also, friends and family can contribute directly to an account without it counting as income for benefits like SSI, SSDI, and Medi-Cal.



If you're on SSI, you normally cannot save more than

\$2,000



Now with CaABLE,
you can save up to

\$100,000

**CalABLE helps maximize
independence – for life**

How much can you contribute to a CalABLE account?

\$19,000

**2025 standard annual
contribution cap**
(contributions only)

\$100,000

**Total cap for anyone
receiving SSI**
(contributions + earnings)

\$529,000

**Total cap for anyone
not receiving benefits**
(contributions + earnings)

CalABLE will automatically reject excess contributions

Invest for the future

- CalABLE offers 8 professionally managed investment portfolios
- Opportunity to build wealth through compound earnings
- Fees are competitive – \$30 per year, plus a small percentage of invested assets

You don't pay state or federal taxes on any earnings in the account!*

*the account only must be used for qualified disability expenses

For more information about fees and investment portfolios, see the [CalABLE Program Disclosure Statement](#)



What can the money be spent on?

Any expense that helps the account holder maintain or improve their health, independence, or quality of life – at any age.

Education

Housing*

Transportation and travel

Employment training
and support

Basic needs including food

Recreation and
entertainment

Health, prevention,
and support services

Assistive technology and
related services

Legal fees

Financial management and
administrative services

Funeral and burial
expenses

And more

Access your money easily with a prepaid card

- Load funds onto your prepaid card anytime from your CalABLE account
- Use it to pay for qualified disability expenses anywhere Visa® cards are accepted*
- Customize your spending - set where your card will and won't work to avoid fraud
- You can have two separate cards - one for the beneficiary and one for the authorized legal representative
- No monthly fees

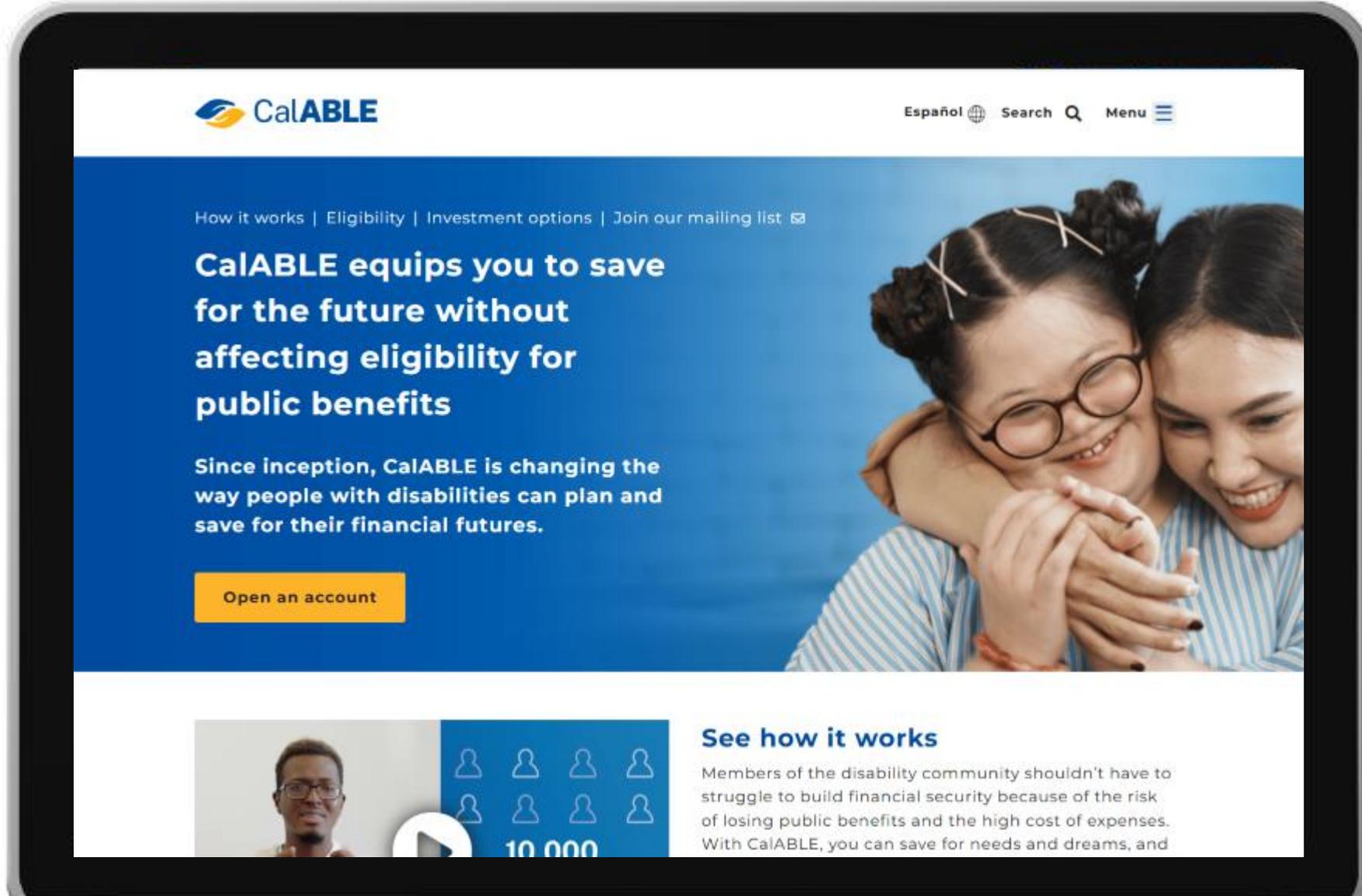
In addition to the prepaid card, you can transfer money to another account or have a check mailed to you.



How do I open a CalABLE Account?



Get started today: CalABLE.ca.gov





It takes 15 minutes to get started!

What do I need to know before I open an account?

- Participants can only have one ABLE account
- The person with a disability is always the ABLE account owner and beneficiary of the funds
- Account can be opened by the person with a disability or an Authorized Legal Representative
- Accounts can be opened in 9 languages, including Spanish, Chinese, and Korean



Contact Us

CalABLE Service Center

- **Phone: 833-Cal-ABLE (833-225-2253) between 6am and 5pm PT**
 - Our customer service center supports more than 240 languages
 - For those with a hearing impairment, please contact us at the number above via a relay service
- **You can sign up to receive our emails, newsletters and information by scanning the QR code**



We Have More to Say!

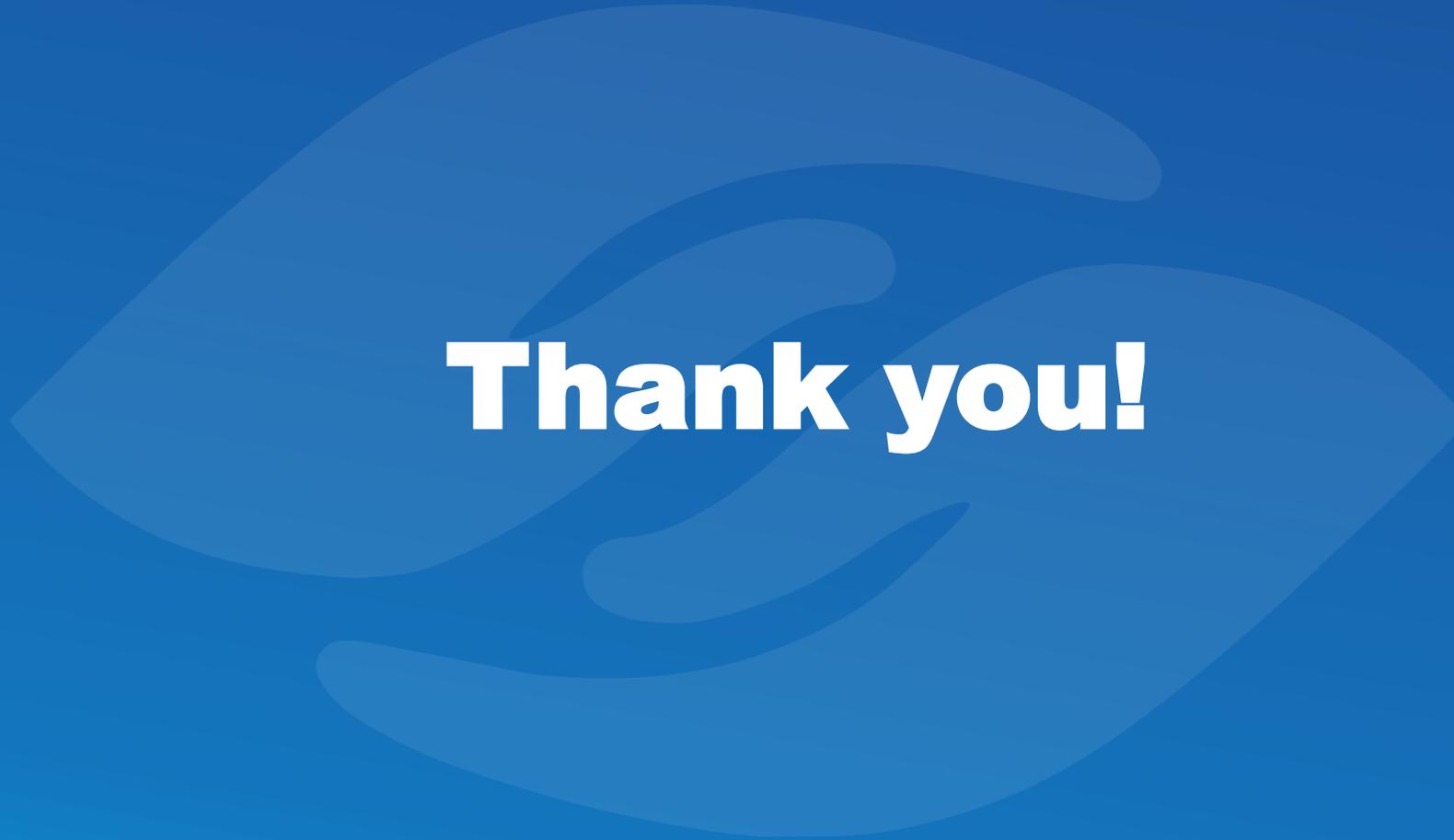
Schedule a presentation or get materials for
your team or your stakeholders:

CalABLE@treasurer.ca.gov

You can also send me your questions:

Thomas Martin
Executive Director

thomas.martin@treasurer.ca.gov



Thank you!