National ABLE Alliance 2026 Annual Due Diligence Meeting

Tuesday, April 28th, 2026 1 p.m. ET – 3:30 p.m. ET

Agenda

Fifth Third

Looking Forward: Development

ABLE Checking: Development Updates

- Platform Enhancement updates
  - Unite Access for Fifth Third: In process for 2026
  - Fifth Third debit platform update and enhancements – on track for 1Q 2027 deployment
    - Includes debit card on/off functionality
  - Expanded roles in Fifth Third ABLE Checking platform
    - Will allow additional AIs and other relationships to be reflected in Fifth Third system – 2027 development item
- Additional development
  - Checking Option for Entities: Fifth Third and Ascensus plan to work together to understand use cases and requirements, and develop a solution for entities to spend on behalf of clients
  - This is likely a development effort which will be managed as a project between Fifth Third and Ascensus

Marketing

NAA Q2 2026 Marketing

NAA 2026 Q2 Focus

Key Areas:

June contribution
Visually impaired collateral
Entity marketing
ABLEtoSave/Nat'l Financial Literacy
Ugift
New web videos
Trump account FAQ

Emails:

- Contribution

Social Media:

- ABLEtoSAVE/National Financial Literacy month
- Entity
- Learn more about your ABLE plan

Account Messaging:

- Ugift

Marketing Collateral:

- Visually impaired ABLE Plan Overview
- Entity Half pager

Website Messaging:

- ABLEtoSave/National Financial Literacy month
- Ugift

Website:

Landing page

- Entity landing page

Video

- 2-minute video

FAQ

- Trump Account FAQ

Channel	April	May	June
Email *ABLE Accounts* *(Open & unfunded accounts)*			CONTRIBUTION 1/2 Year *Revision* (All accounts without a contribution-to-date & non-funded accounts only)
Email *Abandoned enrollment*			~Re-launc
Social Media *(Pick-ups/slight revision from 2025)*	ABLEtoSAVE/NAT'L FINANCIAL LITERACY	ENTITY SM *(4 versions leveraged from 2025)*	LEARN MORE ABOUT YOUR STATES ABLE PLAN (2 versions)
Account Messaging	NEW! UGIFT	UGIFT *Pick up*	
Marketing Collateral		NEW! LARGER PRINT FORMAT	NEW! ENTITY PIECE
Website Messaging	NEW! ABLEtoSave Month	NEW! UGIFT	UGIFT *Pick up*
Website	Trump Account FAQ		NEW! ABLE VIDEO *2 minute* NEW! ENTITY LANDING PAGE
Webinar			

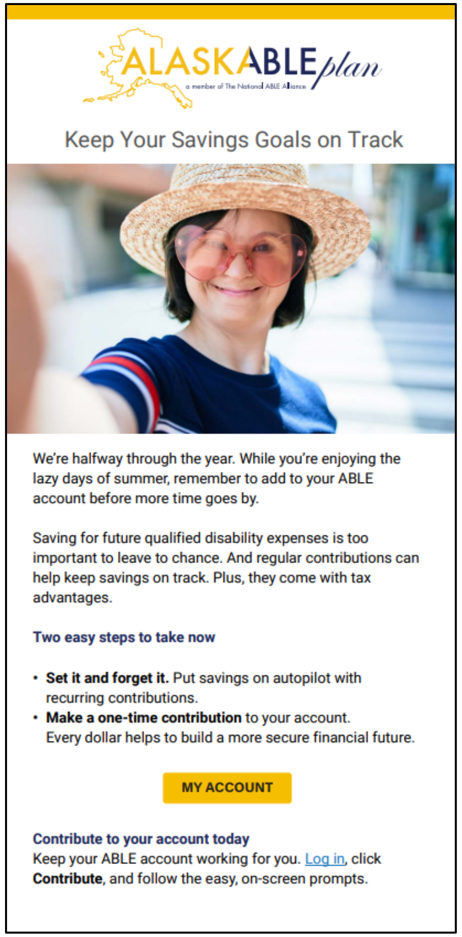
NAA 2026 Q2 Email: *Contribution*

SL: A reminder for you
PH: Don't forget to contribute

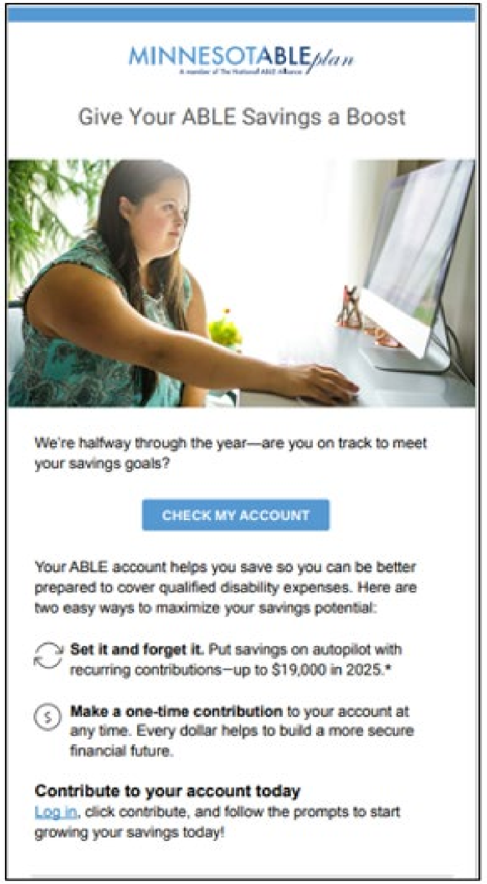
2026 recommendations:

- *Leverage a combination of the 2025 and 2024 emails with a new image*
- *Add a heightened sense of urgency, consistent with the tone used in 2024;*
  - *"Add to your Account before more time goes by"*
  - *"Saving for future qualified disability expenses is too important to leave to chance"*

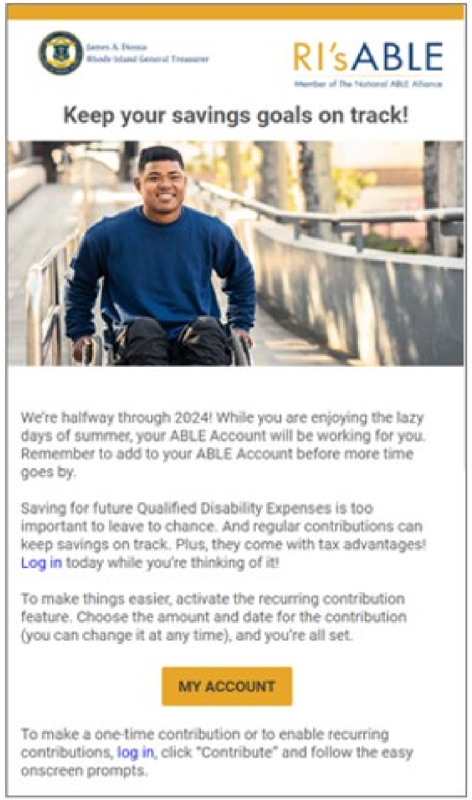
2026



2025



2024



NAA 2026 Q2 Social Media:

Social media posts:

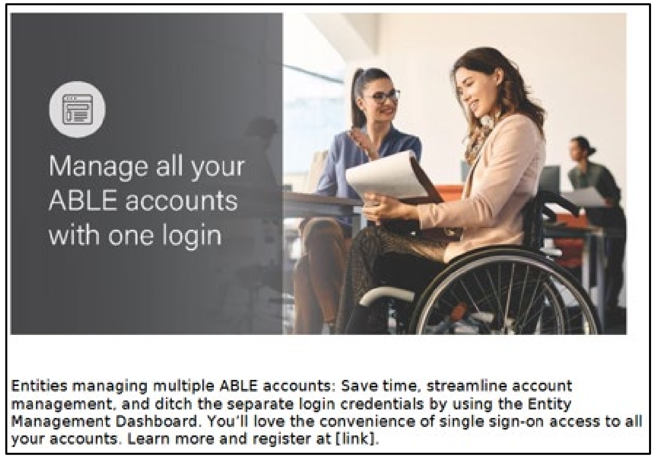
- *ABLEtoSAVE/National Financial Literacy*
- *Entity (multiple versions)*
- *Learn More About Your States ABLE Plan (two versions)*

April

ABLEtoSave & Financial Literacy

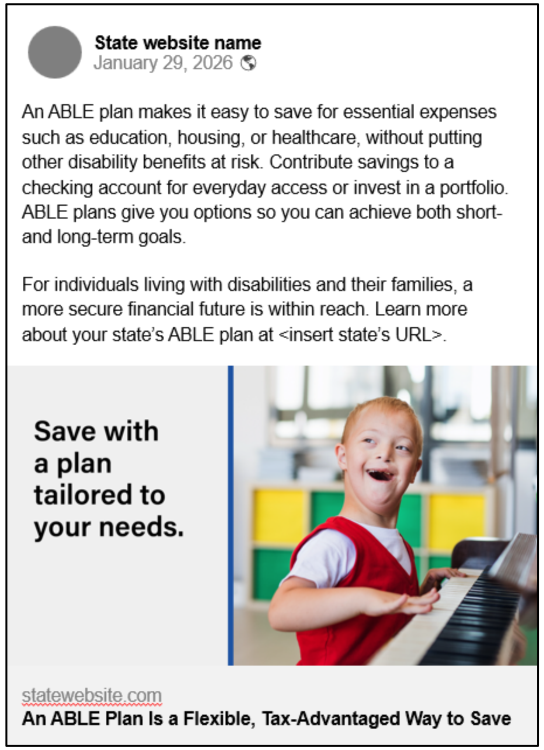
May

Entity



June

Learn More About Your States ABLE Plan



Location in Box: (for April & June – May – coming soon)
https://ascensus.app.box.com/folder/307528837293?s=bs757pz74uj6xthnzxoo8yewde4k4zf1

NAA 2026 Q2 Account & Website Messaging:

Account message: *(April & May)*

Ugift

Celebrate anything—and everything! Friends and family can support your ABLE account using Ugift. It's easy, secure, and free. Share your Ugift code today.

Web messages: *(April - June)*

ABLEtoSave Month – April
Ugift – May, June

ABLEtoSave

April is #ABLEtoSave and Financial Literacy Month—make this the moment you invest in your financial future. **Open an ABLE Account** today.

ALASKABLE*plan*

a member of The National ABLE Alliance

Login

Ugift

Celebrate anything—and everything! Friends and family can support your ABLE account using Ugift. It's easy, secure, and free. Log in to your Account to give Ugift a try!

NAA: 2026 Q2 *New* Marketing Collateral

Two *New* Marketing Collateral pieces:

- Visually Impaired ABLE Plan Overview
- Entity half-pager

Visually Impaired ABLE Plan Overview

For more information, scan the QR code.

AR.savewithable.com QR code by state & accessible for the legally blind

Save for What Matters with an AR ABLE Account

Build savings while protecting essential benefits.

Achieving a Better Life Experience (ABLE) accounts can help make it easy for individuals with disabilities and their families to save and invest with:

- No impact on disability benefits like Supplemental Security Income (SSI)[1] and Medicaid
- Tax-free earnings and withdrawals for qualified disability expenses[2]

Entity Half-Pager

Coming soon!

Note: Half-pager dependent on new Entity landing page

NAA: 2026 Q2 Website

New additions:

New Entity landing page

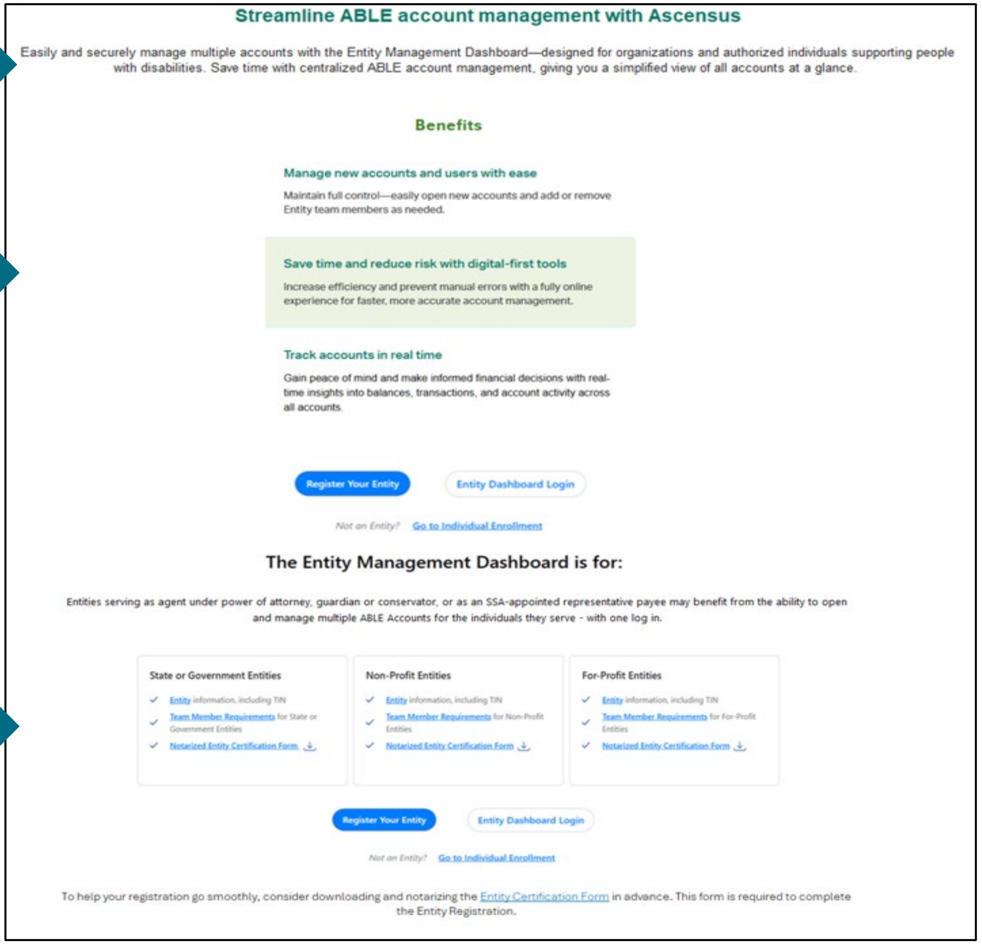
- Register your Entity

Description

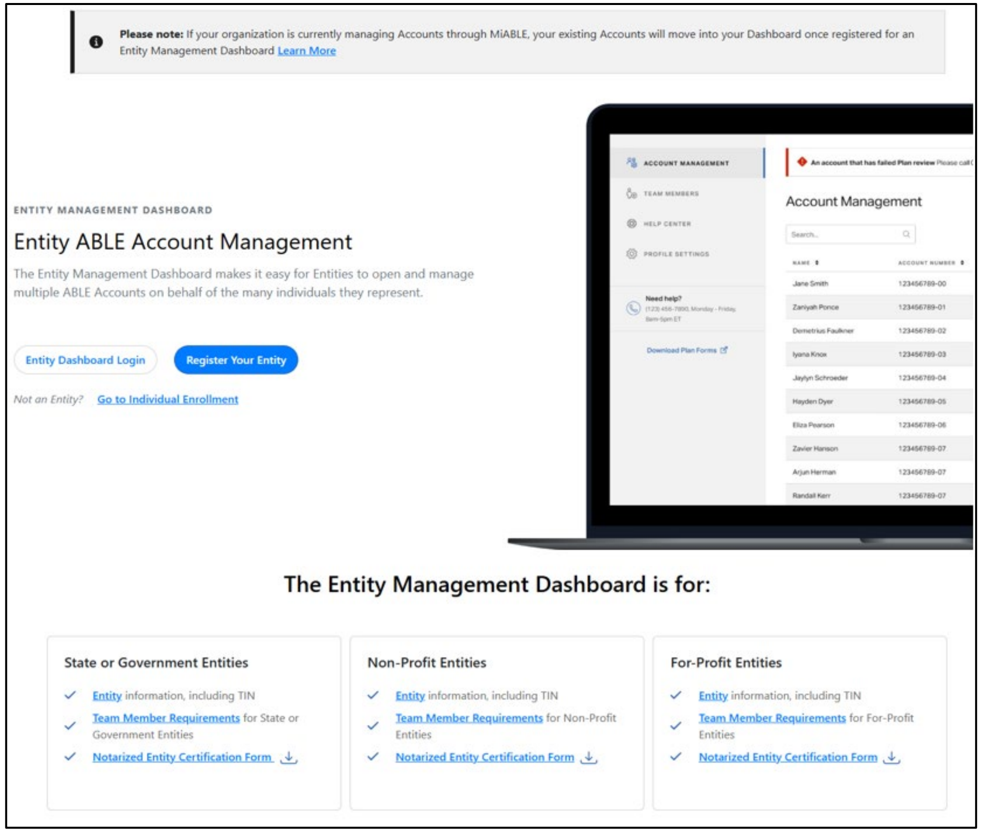
Key benefits

Who is this for

New Preliminary Entity Landing Page



Current Entity Landing Page



NAA: 2026 Q2 Website

New additions:

Trump account FAQ

- To be placed within the FAQ section of the website

How do Trump accounts coordinate with ABLE accounts?

Trump accounts may be directly rolled over tax free to an ABLE account. The beneficiary of the Trump account must be the ABLE Account Owner. The entire balance of the Trump account must be directly rolled over in the year in which the Trump account beneficiary attains age 17 (and not in any prior or subsequent calendar year).

SHORTER FAQS
AK, AR, CT, DC, DE, KS, MT, NH, NJ, RI
How much can I contribute to my account?
Can friends and family make contributions into my account?
How often can I change my investments?
What is a recurring contribution?
What is a Systematic Exchange?
What is a Systematic Withdrawal?
What is an investment?
I am working and earning income – can I contribute more than the $20,000 limit?
What is Ugift® and how do I use it?
Who can open an account on my behalf?
How do Trump accounts coordinate with ABLE accounts?

LONGER FAQS
IN, MI, MN, MS, NV
General
Eligibility
Account Opening
Authorized Individuals
Making Contributions to an Account
How much can be saved in an ABLE Account?
Can more be saved annually if the Account Owner is working?
Who can contribute to the ABLE Account?
What is Ugift® and how do I use it?
Are contributions to my ABLE Account deductible on my state income tax return?
Can I roll over a 529 Education Savings Plan to the ABLE Account?
How do Trump accounts coordinate with ABLE accounts?
Are contributions eligible for the Saver's Credit?
Will an ABLE Account allow me to earn higher wages at work, and not impact my benefits, if I direct deposit them into my ABLE Account?
What is a recurring contribution?
Using ABLE Assets for Qualified Disability Expenses

NAA: 2026 Q2 Website

New additions:

Two-minute videos

- #1 Leverage the new ABLE today “Introduction to ABLE Accounts” video
  - Place on individual state sites under “Resources”

YouTube Link:
https://www.youtube.com/watch?v=RHAkGKQ-d-I

- #2 Develop a “How-to-open an ABLE account” video
  - Variability with plan name and plan url

NAA: 2026 Marketing Plan

NEW!
Completed
In-process

Channel	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Email *ABLE Accounts* *(Open & unfunded accounts)*			ACCOUNT CHECK-IN w/mention of ABLE Age Adjustment *Light revision*			CONTRIBUTION 1/2 Year *Revision* (All accounts without a contribution to-date & non-funded accounts only)		NAT'L ABLE SAVINGS DAY (8/14) *Light revision*		NAT'L DISABILITY EMPLOYMENT AWARENESS MONTH *Revision*		NEW! CONTRIBUTION Dec 1
Email *Abandoned enrollment*						~Re-launch of new Abandon Enrollment emails						
Social Media *(Pick-ups/slight revision from 2025)*	* CONTRIBUTION LIMIT *ABLE AGE ADJUSTMENT	LEARN MORE ABOUT YOUR STATES ABLE PLAN (2 versions)	DEVELOPMENTAL DISABILITIES MONTH	ABLEtoSAVE/NAT'L FINANCIAL LITERACY	ENTITY SM *(4 versions leveraged from 2025)*	LEARN MORE ABOUT YOUR STATES ABLE PLAN (2 versions)	DISABILITY PRIDE MONTH (~7/11)	NATIONAL ABLE SAVINGS DAY (8/14)	NEW! ENTITY SM *(2 versions)*	NAT'L DISABILITY EMPLOYMENT AWARENESS MONTH	UGIFT VETERANS DAY	UGIFT
Account Messaging		CONTRIBUTION LIMIT INCREASE		NEW! UGIFT	UGIFT *Pick up*			UGIFT *Pick up*	UGIFT *Pick up*		UGIFT & End of Year contribution	UGIFT & End of Year contribution
Marketing Collateral	NEW FOR 2026 1) ABLE Age Adjust Veterans 2) ABLE Enrollment Flow REVISED COLLATERAL *(Contrib increase & ABLE Age Adjustment)* 3) ABLE Plan Overview 4) ABLE Plan FAQs 5) ABLE Age Adjustment No Change for 2026 6) ABLE Investment Flyer 7) ABLE Plan Postcard				NEW! LARGER PRINT FORMAT	NEW! ENTITY PIECE			2027 UPDATES FOR ALL COLLATERAL to launch 1/1/27			2027 UPDATES FOR ALL COLLATERAL to launch 1/1/27
Website Messaging	ABLE AGE ADJUSTMENT			NEW! ABLEtoSave Month	NEW! UGIFT	UGIFT *Pick up*	UGIFT *Pick up*	NEW! NAT'L ABLE SAVINGS DAY *Pull from SM*	UGIFT	NEW! NAT'L DISABILITY EMPLOYMENT AWARENESS MONTH *Pull from SM*	UGIFT	UGIFT
Website	2026 WEB UPDATES Contributions - $20,000 Age 26 to 46 Removal of slimlines Addition of new collateral			Trump Account FAQ		NEW! ABLE VIDEO *2 minute* NEW! ENTITY LANDING PAGE			2027 WEB UPDATES *Identify all areas that need to be updated on the web* *(Begin in Sept.)*	NEW! ABLE VIDEO *2 minute*		2027 WEB UPDATES to launch 1/1/27
Webinar			NEW! 3 ABLE WEBINARS ** Open 1 account (high level)* ** Open one account (each screen)* ** Open an entity account (high level)*									

ADA Compliance

Accessibility

Overall, Ascensus is and will continue to be substantially conformant with WCAG 2.1 Level AA standards, ensuring users, regardless of ability, can access, use, and derive value from all Ascensus products.

Ascensus' Accessibility Practice

Ascensus Government Savings (AGS) has consistently made accessibility a high priority in technology and service initiatives, with a heightened focus over the past five years.

Ascensus has been actively advancing a structured accessibility program aligned with WCAG 2.2 Level AA standards. The accessibility practice is organized around three core pillars:

Audits

Targeted Remediation

Tools, Training, Policies

Accessibility

Overall, Ascensus is and will continue to be substantially conformant with WCAG 2.1 Level AA standards, ensuring users, regardless of ability, can access, use, and derive value from all Ascensus products.

Ascensus' Accessibility Practice

Audits

Ascensus maintains an ongoing partnership with an independent, third-party firm that provides rigorous audits, leveraging both automated and live-user testing.

We ensure that all new features are audited after they are released. We also have performed strategic audits of our existing platform to ensure it is substantially conformant to WCAG guidelines and to identify areas where remediation would further expand our products' accessibility.

Targeted Remediation

Tools, Training, Policies

Accessibility

Overall, Ascensus is and will continue to be substantially conformant with WCAG 2.1 Level AA standards, ensuring users, regardless of ability, can access, use, and derive value from all Ascensus products.

Ascensus' Accessibility Practice

Audits

Targeted Remediation

In addition to engaging with outside consultants to identify and to improve accessibility across our products, AGS is currently devotes resources to promote compliance. AGS prioritizes remediation of high severity findings with other high-value work in support of savers and AGS partners. We will attempt to address high severity issues found in any accessibility audit by the end of the next quarter after which they are identified.

Additionally, we put accessibility at the heart of our new platform. Our new platform leverages a more robust technical foundation, modern user interface components, and new user experience designs – all of which significantly provide greater accessibility. Ascensus has committed resources to completing that migration. Given the improved accessibility that the new platform provides, the migration is a cornerstone for Ascensus ongoing commitment to accessibility.

Tools, Training, Policies

Accessibility

Overall, Ascensus is and will continue to be substantially conformant with WCAG 2.1 Level AA standards, ensuring users, regardless of ability, can access, use, and derive value from all Ascensus products.

Ascensus' Accessibility Practice

Audits

Targeted Remediation

Tools, Training, Policies

Ascensus has expanded accessibility capabilities through a set of new set of tools that help the organization to better design for accessibility, develop code with accessibility best practices, and to test for accessibility issues. To complement those expanded capabilities, Ascensus has invested in hiring new talent with accessibility expertise and providing training for existing associates.

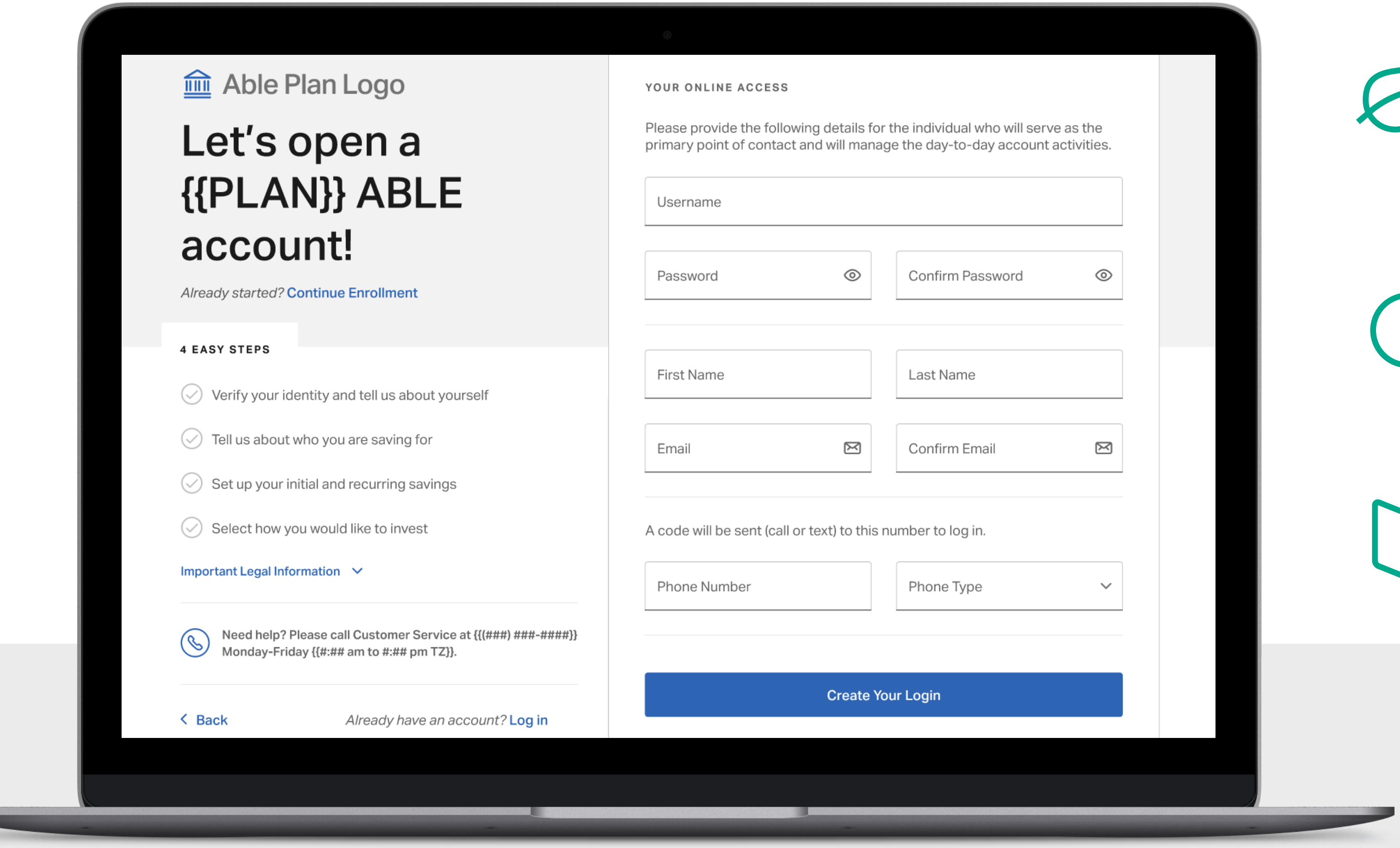
ABLE Product

ABLE PRODUCT JOURNEY

Kimberly Shockley, Relationship Manager
Nicole Braccia, Senior Product Manager

Universal Enrollment

Modernizing account opening with streamlined digital workflows and enhanced data capture across all Plans



Digital Transformation

Delivers consistent user experience focusing on improved enrollment completion and reduction of incomplete rates.

Enhanced Data Capture

Provides enhanced data collection that supports more effective outreach, particularly regarding Age of Onset and Veteran status.

Enablement Timeline

Under evaluation to accelerate Plan enablement, demonstrating a commitment to platform-wide modernization.

Service and Operations

Improving Customer Service and Secure Site functions to achieve quicker issue resolution, minimize obstacles for clients, and enhance security by increasing visibility and control.

Faster Resolution Across Entity and Account Requests

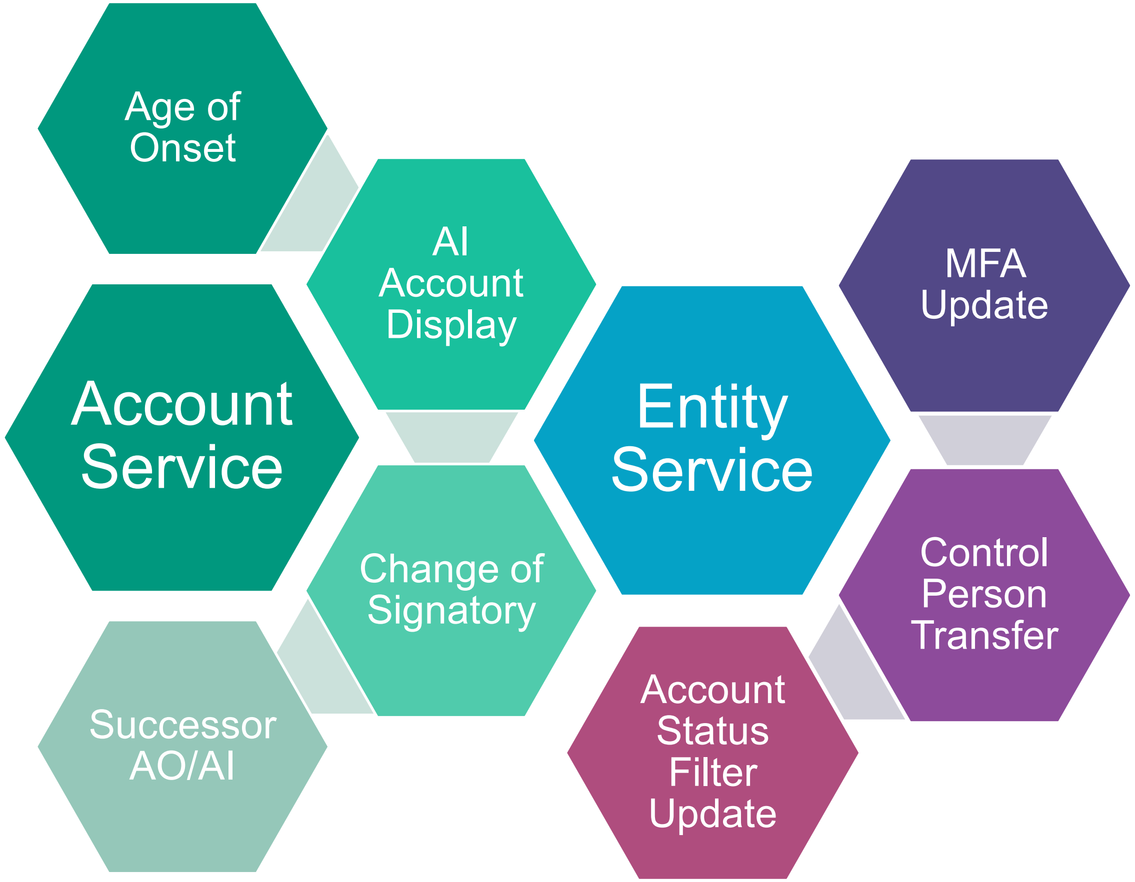
Customer Service Representatives (CSRs) can quickly resolve high-volume issues across both Entity and Account services, including MFA updates, Entity Dashboard Account Status visibility, Age of Onset edits, and Change of Signatory requests—reducing handoffs, delays, and repeat follow-ups.

Improved Continuity, Control, and Succession Management

Enhanced controls support secure, uninterrupted account and entity management through Control Person Transfer, Successor Account Owner and Authorized Individual (AO/AI) setup, and clear Authorized Individual (AI) display, ensuring continuity when roles change or coverage is required.

Expanded Visibility and Support Access

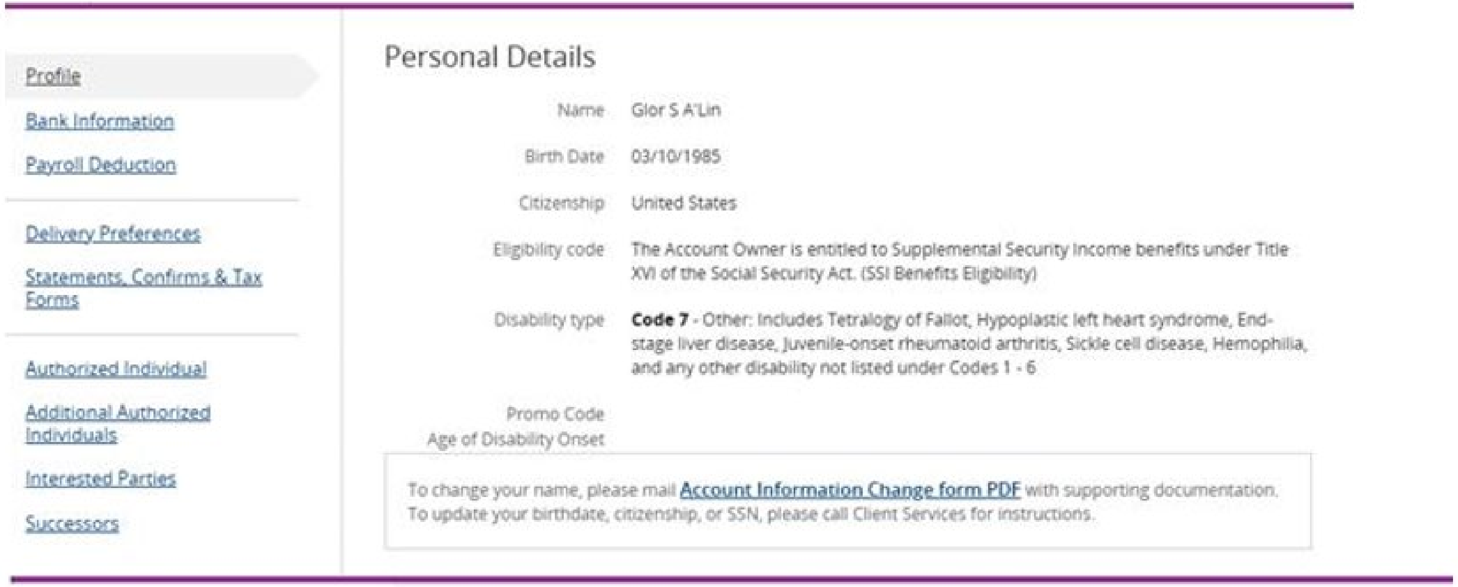
Broader visibility into account and entity structures—through Account Status filters, AI type display (Individual vs. Entity), and expanded Fifth Third access—enables faster diagnostics, more accurate responses, and stronger oversight across service teams.

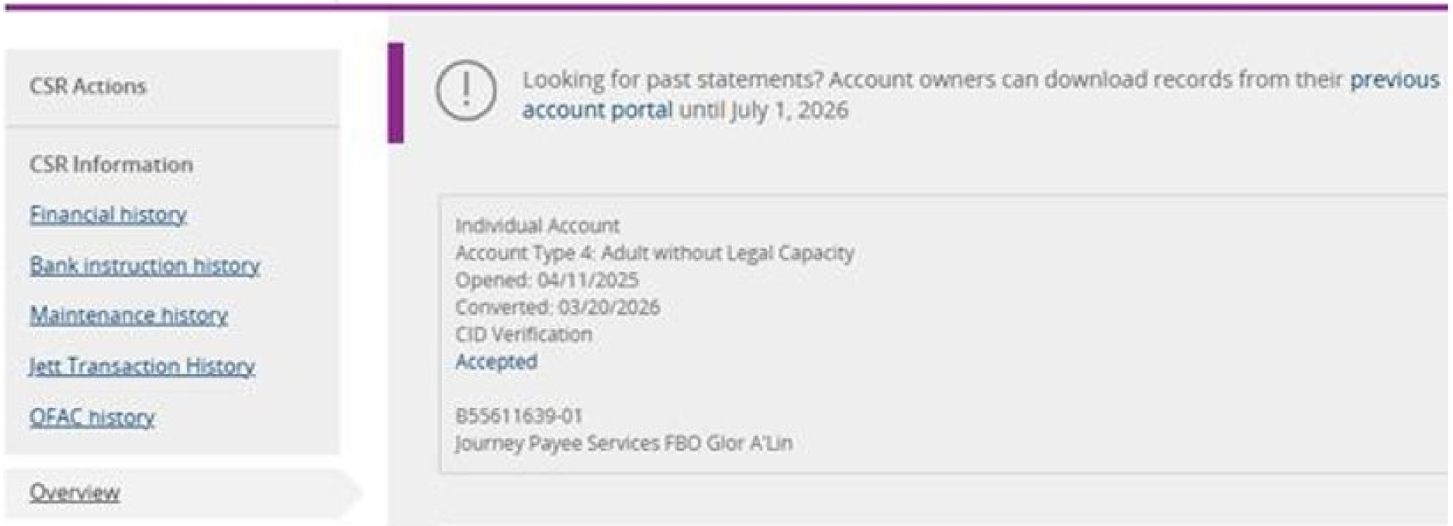


Service and Operations

The Account Owner Profile was updated to allow **both** customer service representatives and account owners to modify the Age of Onset, enhancing customer insight and engagement.

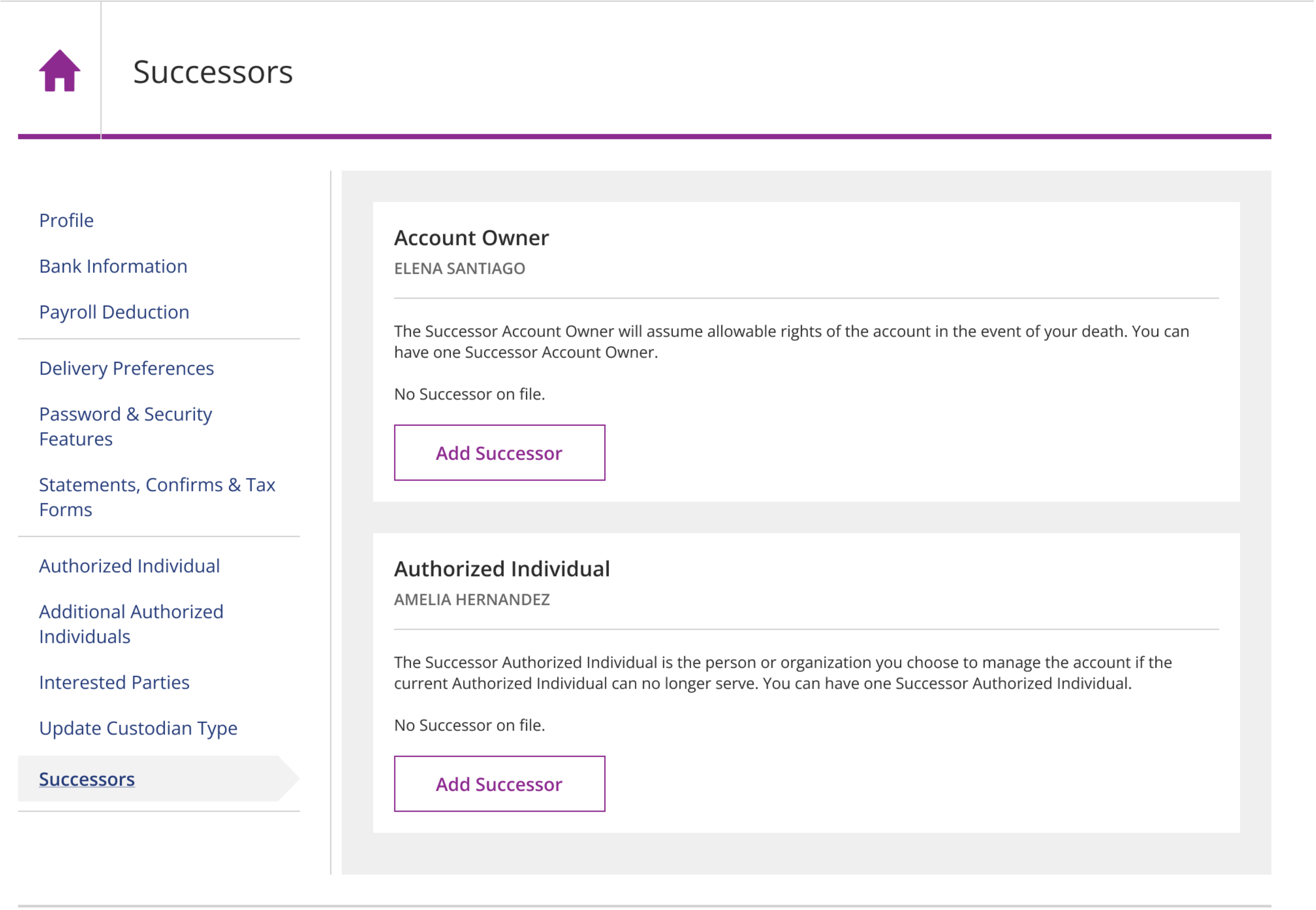
Additionally, the Authorized Individual Profile was improved to enable customer service to easily identify whether the Authorized Individual is a person or an entity, thereby improving support for customer inquiries.





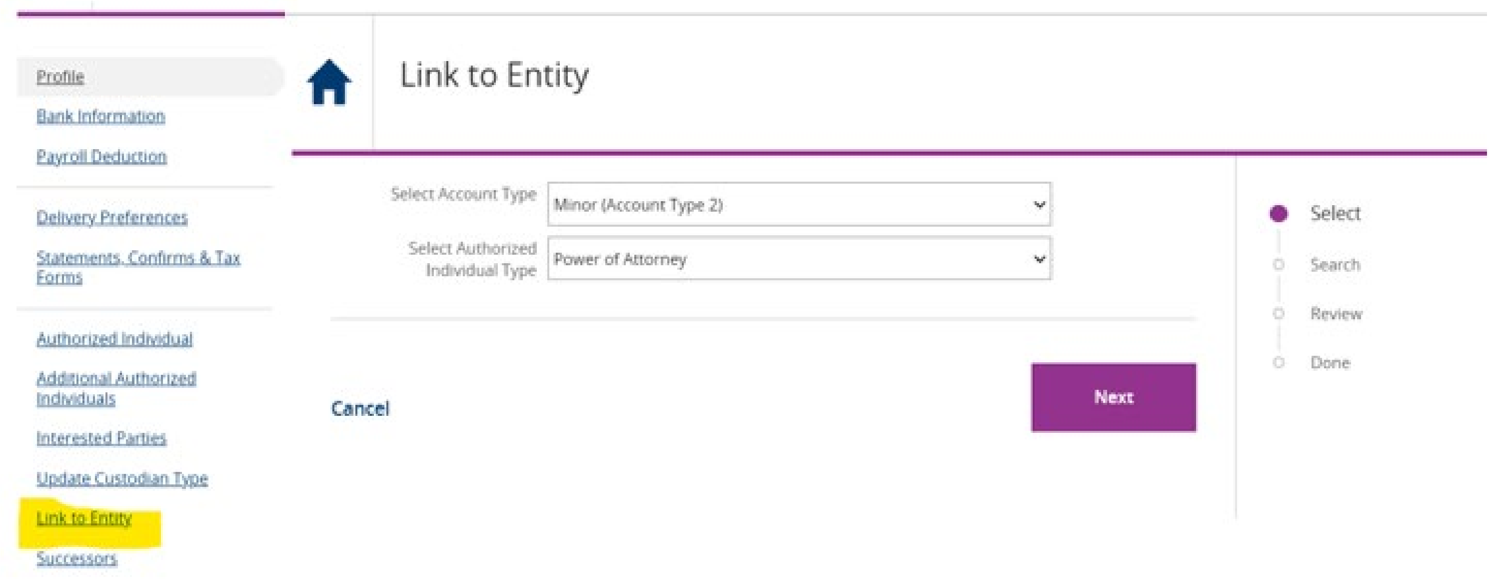
Service and Operations

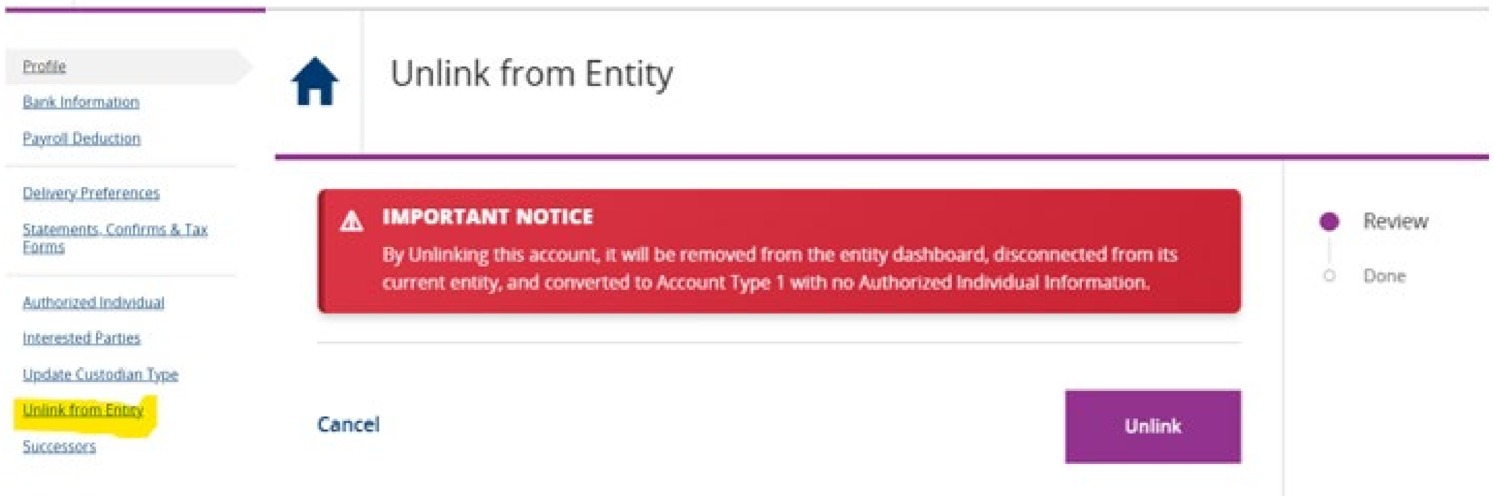
Improves the customer service process and enables Account Owners to designate both a Successor Account Owner and Successor Authorized Individual.



Service and Operations

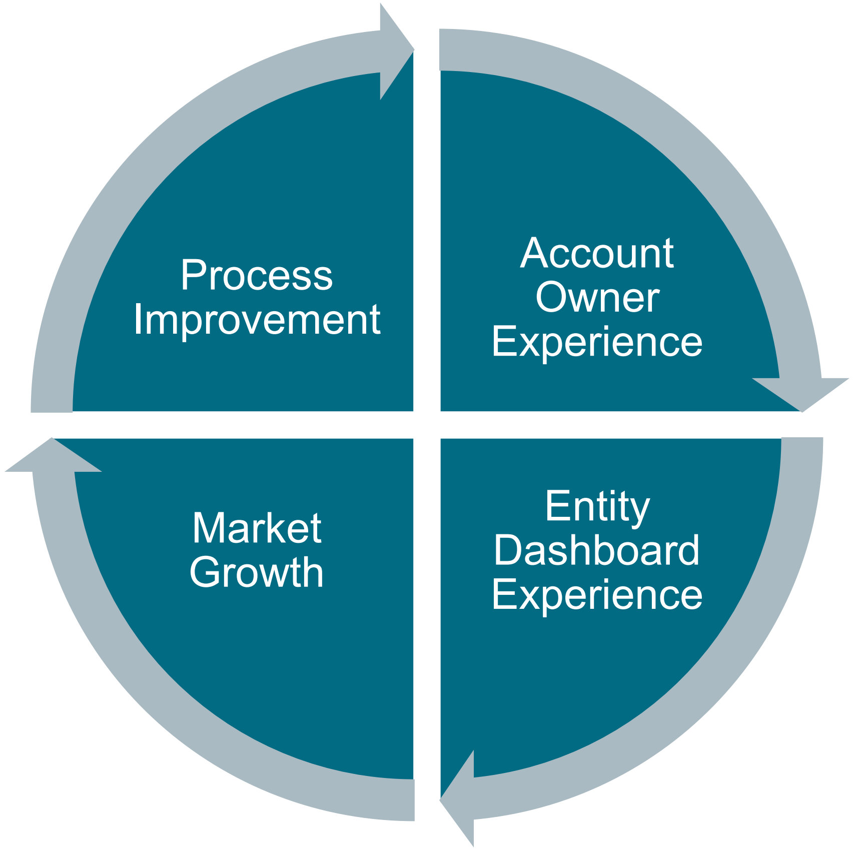
Enhances the customer service procedure to efficiently handle Change of Signatory requests for accounts entering or leaving an Entity Authority.





Priorities for 2026

Keep carefully examining potential opportunities to improve both the user experience and the growth strategy for ABLE



Prioritized

- ABLE UE Accelerated Enablement
- Upload documentation from 2MB to 10MB
- Entity Bulk Enrollment

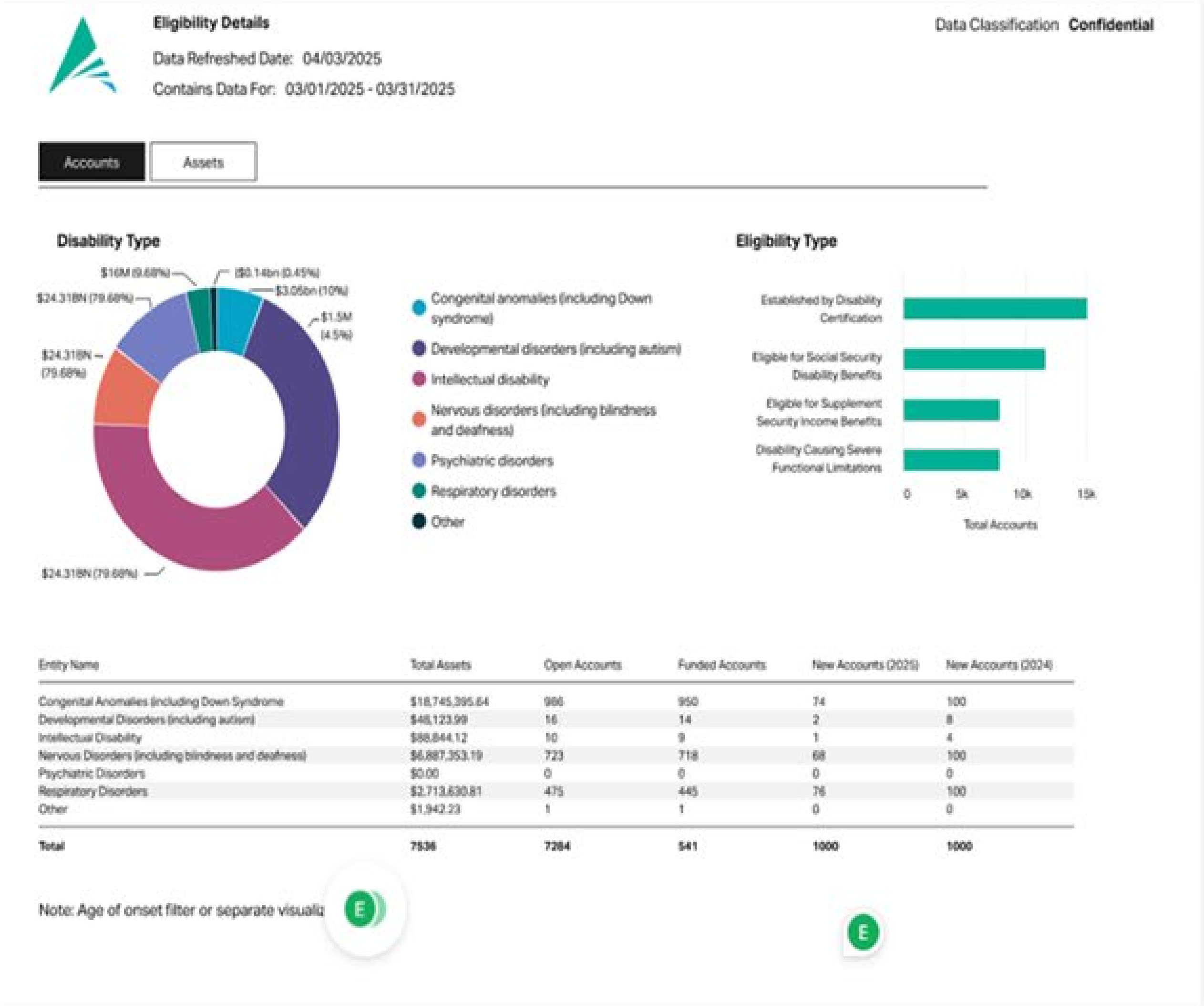
Researching

- Entity Checking Account Option

Ascensus Analytics

Ascensus Analytics 2.0

- Ensuring all the entity data is part of the new dashboards release
- Interactive prototypes – see us at NAST!
- Looking for 2-3 BETA clients for this release



ABLE Advocacy

On the surveys we received back from you in 2025, many of you spoke to how you would like to be able to benefit more from other states in the NAA and have Ascensus as an advocate for ABLE initiatives. While some steps are already underway with this, 2026 and beyond will show continued progress.

1

Within the NAA

Attend committee meetings (Working group, marketing, investments)

Create opportunities for the states to ask questions of each other and share research and conduct that has led to growth in some plans

2

Community Advocacy

Ascensus and state participation in NAST and ASPN

Engaging with ABLE Advocacy groups to promote ABLE and all NAA plans

Work with states individually to help with webinar content and presentations

3

Government Relations

Ascensus leverages dedicated government relations team in lobbying efforts for ABLE related-matters

Ascensus leadership to take more active role in Hill engagement and advocacy

Thank you.