

able  
to save.

able  
to dream.

attainable<sup>®</sup>

The ABLE Savings Plan offered by MEFA

Managed by



## Save money. Keep your benefits.

With an Attainable® Savings Plan, individuals with disabilities and their families can save for expenses while keeping benefits such as Supplemental Security Income and Medicaid.





**Get help saving more:** Earnings will grow tax deferred and are federal income tax free when used for qualified disability expenses.

**Keep disability benefits:** Money in the account does not impact Medicaid benefits, and balances below \$100,000 do not impact SSI benefits.

**Plan for the future:** Save for disability-related expenses, and access your money whenever you need it.

Are you or a loved one eligible to open an Attainable account?  
Learn more at [Fidelity.com/Attainable](https://Fidelity.com/Attainable) or call 844-458-2253  
(TTY/TTD: 800-544-0118)

## The freedom you strive for

Parents of children with disabilities can do more to help ensure a safe and secure future for their children. The Attainable Savings Plan allows adults with disabilities to have greater freedom and flexibility to save while still remaining eligible to receive disability benefits.

Withdrawals are federal income tax free when used to pay for qualified expenses, which include any expenses that help maintain or improve the health, independence, or quality of life of the account owner.



EDUCATION



PERSONAL  
SUPPORT SERVICES



TRANSPORTATION



HEALTH



HOUSING



BASIC LIVING



EMPLOYMENT  
TRAINING &  
SUPPORT



ASSISTED  
TECHNOLOGIES &  
RELATED SUPPORT





## What you need to know before opening an Attainable account

Anyone can **open an Attainable account** if they have **a significant disability that occurred before their 26th birthday**. If the designated beneficiary is a minor, otherwise incapable, or has chosen not to manage the account, a person with signature authority (PSA) can establish control of the account.

There is **no minimum** to open an account,<sup>1</sup> and **no annual account fee**.

Designated **beneficiaries with employment income can make additional contributions** above the \$15,000 annual limit.

A **529 college savings account** can be rolled over into an Attainable Savings Plan account.

Open a Fidelity® Cash Management Account and use a **debit card, fee-free ATMs,**<sup>2</sup> **BillPay,** and **free checkwriting** to manage your disability-related expenses.

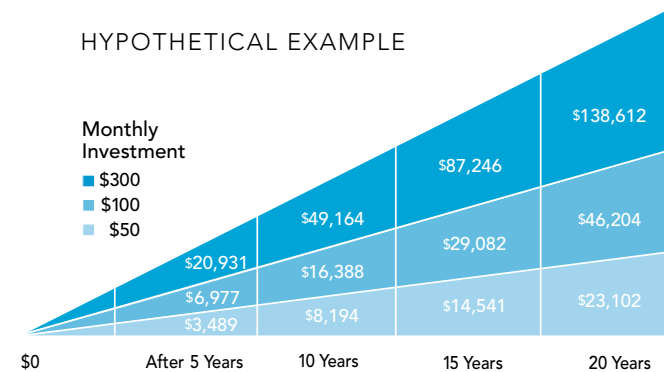
**Anyone can contribute**—including family or friends.



## Help your money work harder.

You'll have the option to invest the savings from your Attainable® Savings Plan account as a way to try to grow your money. Regular investments can add up over time. Choose from professionally managed portfolios that match your savings, goals, and risk tolerance. As this chart shows, just \$100 a month could be worth approximately \$46,204 in 20 years.

Look what \$300 a month could be worth.



**This hypothetical example illustrates the potential value of different regular monthly investments for different periods of time and assumes an average annual return of 6%. Contributions to an Attainable account must be made with after-tax dollars.** This does not reflect an actual investment and does not reflect any taxes, fees, expenses, or inflation. If it did, results would be lower. Returns will vary, and different investments may perform better or worse than this example. Periodic investment plans do not ensure a profit and do not protect against loss in a declining market. Past performance is no guarantee of future results.

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**The Attainable Savings Plan is offered by the Massachusetts Educational Financing Authority and managed by Fidelity Investments. Qualified ABLE programs offered by other states may provide their residents or taxpayers with state tax benefits that are not available through the Attainable Savings Plan. If you are not a resident of Massachusetts, you should consider whether your home state offers its residents or taxpayers state tax advantages or benefits for investing in its qualified ABLE program before making an investment in the Attainable Savings Plan.**

**Units of the portfolios are municipal fund securities and are subject to market fluctuation and volatility. You may have a gain or loss when you sell your units.**

**Please carefully consider the Attainable Savings Plan's investment objectives, risks, charges, and expenses before investing. For this and other information, contact Fidelity for a free Disclosure Document or view one online. Read it carefully before you invest or send money.**

<sup>1</sup> No account minimums apply to retail brokerage accounts only. Account minimums may apply to certain account types (e.g., managed accounts) and/or the purchase of some Fidelity mutual funds that have a minimum investment requirement. See <https://www.fidelity.com/commissions> and/or the fund's prospectus for details.

<sup>2</sup> All Fidelity ATM withdrawal fees will be waived for your Fidelity<sup>®</sup> Cash Management Account. In addition, your account will automatically be reimbursed for all ATM fees charged by other institutions while using a Fidelity<sup>®</sup> Visa<sup>®</sup> Gold Check Card linked to your account at any ATM displaying the Visa<sup>®</sup>, Plus<sup>®</sup>, or Star<sup>®</sup> logos. The reimbursement will be credited to the account the same day the ATM fee is debited from the account. Please note that there is a foreign transaction fee of 1% that is not waived, which will be included in the amount charged to your account. The Fidelity<sup>®</sup> Visa<sup>®</sup> Gold Check Card is issued by PNC Bank, N.A., and the check card program is administered by BNY Mellon Investment Servicing Trust Company. These entities are not affiliated with each other or with Fidelity Investments. Visa is a registered trademark of Visa International Service Association, and is used by PNC Bank pursuant to a license from Visa U.S.A. Inc.

Aggregate annual contributions to an Attainable account may not exceed the federal annual gift-tax exclusion amount, which is currently \$15,000 but may change in the future. If, however, a designated beneficiary is employed and has employment income, he or she may contribute an additional amount to his or her Attainable account up to the lesser of (1) the designated beneficiary's compensation for the taxable year, or (2) an amount equal to the federal poverty level for a one-person household, which is currently at \$12,060 for 2018 but may change in the future. See the Attainable Disclosure Document (PDF) for additional details.

The Fidelity Cash Management Account is a brokerage account designed for spending and cash management. It is not intended to serve as your main account for securities trading. Customers interested in securities trading should consider a Fidelity Account<sup>®</sup>.

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