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Accessible Savings: The Advisor's Role in Maximizing ABLE Impact

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J.P. Morgan Asset Management

SPEAKER

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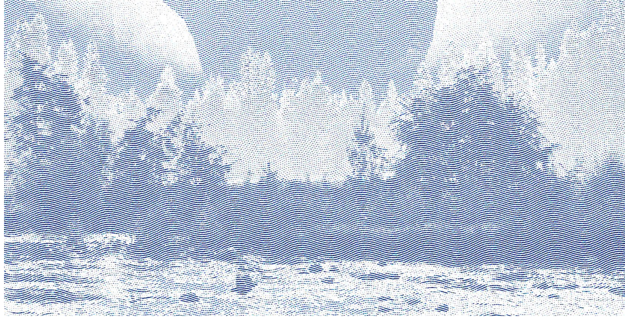
Parent of ABLEUtah Account Owner

Vestwell

Over 70 million Americans have a disability.

But only 213,000 Americans have an ABLE account.

Opportunity + Momentum



01

$2.7B in ABLE and growing

YoY Growth:
- +32% AUM
- +18% Accounts
- +37% Contributions

02

Market nearly doubles Jan. 1, 2026

New law will expand eligibility rules to include later-in-life disabilities

03

ABLE as a Retirement Option

Recently introduced federal legislation would streamline ability for employers to offer ABLE accounts in lieu of a 401k

ABLE Benefits

- Tax free growth and withdrawals anytime
  Like a super-powered Roth + ESA
- Can complement or replace a traditional retirement option
- No source restrictions, anyone can contribute
- Can use as a short or long–term vehicle
  Buy groceries . . . or a house
- Contribution limits (annual):
  $19,000, *or*
  $34,060 if working and not contributing to a workplace plan
- Income tax deductions or credits in 20+ states
- ABLE funds do not affect eligibility for means–tested public assistance programs (e.g., Medicaid)

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Who is the ABLE Saver?

01 Vast majority are ***long-term savers***, not short-term spenders. Quarterly withdrawal rates are just 3-4% of total assets. Over the past year, 67% of funded ABLE accounts ***made no withdrawals***.

02 Most people managing an ABLE account are ***saving for someone else***. 43% of these individuals are parents saving for a child.

03 The average account balance is ***$12,500***.

529 clients are ideal….

Every presentation starts with the opportunity!

Stay with their advisor

13 years

Almost 3xs longer than other clients

Move assets

36%

529 clients move all assets to advisor within 3 years

Stay invested

99%

NY 529 clients DO NOT withdraw until college years

Missed opportunity + powerful story

Simply don't know any better

50%

of families are NOT familiar with 529 plan benefits[1]

Saving, but NOT with 529

63%

of college planners are NOT using 529 plans[1]

College cash on the sideline

$373B

of college assets in cash[1]

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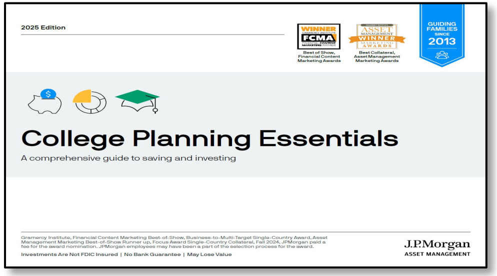
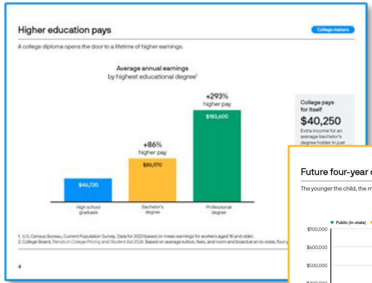
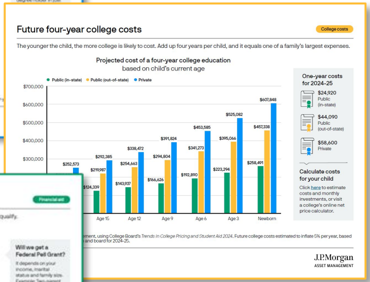
Leading with Insights

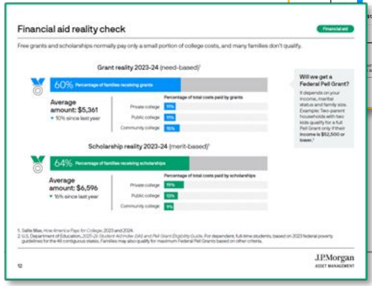
College Planning Essentials

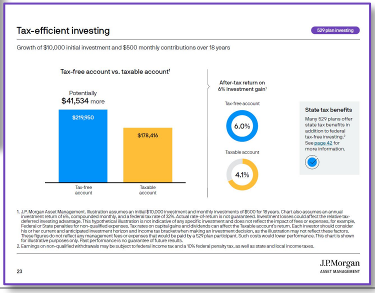
- ✔ College Matters
- ✔ College Costs
- ✔ Financial Aid
- ✔ Don't just save, invest!





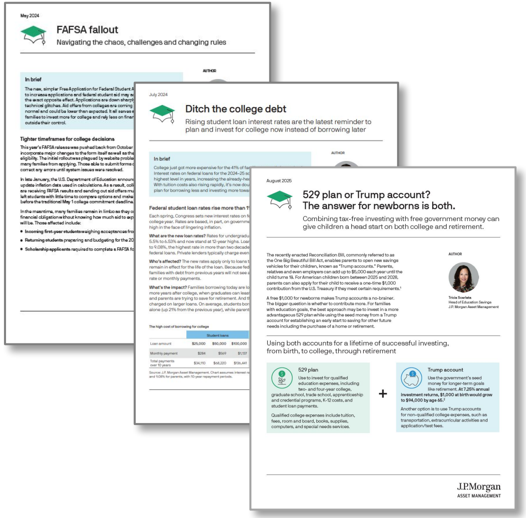






Thought-Leadership

- ✔ FAFSA fallout
- ✔ Ditch the College Debt
- ✔ 529 Plan or Trump Account?



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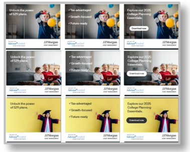
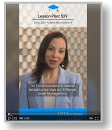
Coordinated Sales & Marketing Activation

Maximizing our reach and engagement through data-led targeting and coordinated content distribution: “Surround-Sound”



Advertising
- Digital
- Search

Social
- LinkedIn
- Instagram



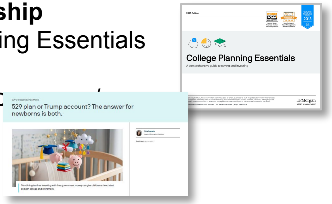
Sales Engagement
- Advisor & end-client events
- Broker/dealer events
- IvyWise partnership

Product
- Collateral
- Sales tools

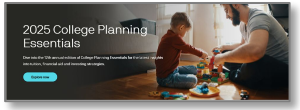
Financial Advisor
Employee
End-Client

Digital Events
- Webcasts/videocasts
- Podcasts

Thought Leadership
- College Planning Essentials
- Timely articles
- Dedicated web

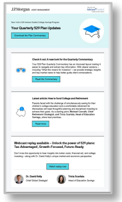


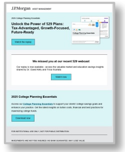
Web
- Website
- Campaign landing pages
- Digital tools



Public Relations

Email & Call Campaigns
- Broad promotions
- Nurture journeys
- “Next Best Call”





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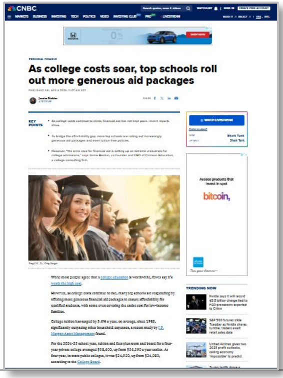
Media and Press Coverage: Driving awareness leads to success in the marketplace

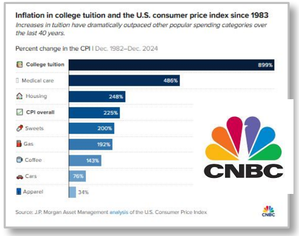
Press interviews and coverage for College Planning Essentials

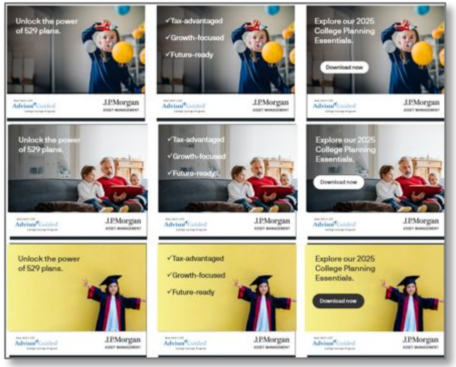
- Mar 27 | **Yahoo Finance** – CPE launch on Wealth with Brad Smith
- Mar 31 | **CNBC** interview with Jess Dickler, CNBC personal finance
- March 31 | **WSJ** interview – how parents feel about 529 plans with recent market volatility
- April 12 | **CNBC** article 'How college tuition can soar' with CPE slide
- May 5 | **Platinum Talks Wealth** podcast
- May 7 | **Yahoo Finance** Decoding Retirement podcast
- May 13 | **Asset TV Masterclass Panel** and interview
- May 29 | **Yahoo Finance** – 529 Day on Wealth with Brad Smith
- June 10 | **In the Nasdaq** video interview series

Advertising and paid search to maximize impact with highly targeted placements

- Drive consistent engagement with ad placements where FAs are consuming college planning-focused content in broader finance pubs
- Partner with networks that have access top financial news sites (ex. CNBC, WSJ)
- Paid social on LinkedIn allows us to target advisors in highest opportunity areas
- Year-round Paid Search is scaled for discoverability with Advisors







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Ways to Include ABLE Services

Advisors

01
Distribution opportunities through Vestwell partnership

02
Account set up and advising for client or client's child (fee–based advising)
Vestwell can help simplify set-up

03
Include as a retirement planning solution (ABLE as a "triple" Roth)

04
Basic client education and awareness

Employers

01
Distribution opportunities through Vestwell partnership

02
Put ABLE in benefits suite, alongside set up of 401k, ESA, HSA, etc. (zero cost)

03
Basic education and awareness for employees (inclusive financial wellness)

Any questions?

Chat more:

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Learn more: