

**Important information about opening a new account:**

- Before completing this form, carefully read the **Plan Disclosure Booklet** and **Participation Agreement**.
- An eligible person can only have one ABLE account open at any time.
- Fill out all sections of this form to open a new Oregon ABLE Savings Plan account.
- You'll need to make an initial contribution of at least \$25 to start.
- If you connect a bank account to the ABLE account, the name of the Beneficiary or the Authorized Legal Representative must be associated with the bank account.
- Type or print clearly in black ink, and do not staple the pages or check.
- There is a yearly standard contribution limit of \$15,000.
- If you're making an ABLE to Work contribution, you may contribute an amount equal to the Beneficiary's gross income, up to \$12,060, in addition to the yearly standard contribution limit.

**Need help?**

Give us a call Monday – Friday from 9am – 5pm PT at **1-844-999-2253** or from 6am – 5pm PT at **1-844-888-2253 (TTY)**

**Mail the form to:**

Oregon ABLE Savings Plan  
P.O. Box 9891  
Providence, RI 02940-8091

**Overnight Mail:**

Oregon ABLE Savings Plan  
4400 Computer Drive  
Westborough, MA 01581

**Want to enroll faster?**

Go online to [www.OregonABLESavings.com](http://www.OregonABLESavings.com)

**1 Is this a rollover from another ABLE plan?**

- Yes (Please also fill out one of the applicable **Rollover Forms** in addition to this form. You can find forms at [www.OregonABLESavings.com/forms](http://www.OregonABLESavings.com/forms).)
- No

**2 Beneficiary information**

\_\_\_\_\_  
**Name** (First and last)

\_\_\_ / \_\_\_ / \_\_\_\_\_  
**Date of birth** (mm/dd/yyyy)

**How does the Beneficiary identify?**     As she     As he     Chooses not to identify

\_\_\_\_\_  
**Social Security or Taxpayer Identification Number**



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\_\_\_ \_\_\_ / \_\_\_ \_\_\_ / \_\_\_ \_\_\_ \_\_\_ \_\_\_  
**Date of birth** (mm/dd/yyyy)

\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_  
**Social Security or Taxpayer Identification Number**

\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_  
**Telephone number**

**Residential address**

No P.O. boxes are accepted for a residential address.

**Residential address is the same as the Beneficiary**  
(Leave address information below blank)

\_\_\_\_\_  
**Street address 1**

\_\_\_\_\_  
**Street address 2**

\_\_\_\_\_  
**City**

\_\_\_\_\_  
**State**

\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_  
**ZIP Code**

**4** Communication preferences**Mailing address**

P.O. boxes are accepted for a mailing address.

- Use the Beneficiary's residential address as the mailing address  
(Leave address information below blank)
- Use the Authorized Legal Representative's residential address as the mailing address  
(Leave address information below blank)

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**Street address 1**

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**Street address 2**

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**City**

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**State**

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**ZIP Code**

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**Choose how you want to receive statements and tax forms for all the accounts you manage**  
(Please select one)

- Send digital tax forms, account information and quarterly statements by email  
(Please answer **Step 4A** below)
- Send digital quarterly statements and account information by email, but send tax forms by U.S. mail\*  
(Please answer **Step 4A** below)
- Send quarterly statements, account information and tax forms by U.S. mail\*  
(You'll be charged \$10 per account, per year)
- A** **What email address should we use?**  
Answer if you've chosen to receive items by email

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**Email****Want an easier way to enroll?**

Go online to [www.OregonABLESavings.com](http://www.OregonABLESavings.com) and use your email to set up an account.

\* All documents sent by U.S. mail will be mailed to the account's mailing address.

## 5 Diagnosis information

This information is needed to confirm the Beneficiary's eligibility for the ABLE program.

**Which option applies to the Beneficiary?** (Please select one)

I certify under the penalties of perjury that:

- The Beneficiary is entitled during the current year to Social Security Disability (SSDI) benefits based on blindness or disability under title II of the Social Security Act
- The Beneficiary is entitled during the current year to Supplemental Security Income (SSI) benefits based on blindness or disability under title XVI of the Social Security Act
- The Beneficiary
- a. has a medically determinable physical or mental impairment that results in marked and severe functional limitation\* and can be expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months; OR is blind†

AND

- b. has a signed diagnosis (see our **Physician's Form**) from a licensed physician‡ as to the condition described in (a)

I understand that I am required to retain such signed diagnosis and to provide it to the Plan or the IRS upon request, and I agree to do so.

\* I understand that "marked and severe functional limitation" means a functional limitation that meets, medically equals, or functionally equals the severity of any listing in appendix 1 of subpart P of 20 CFR part 404 (the "Listing"), but without regard to age. The Listing can be found at [www.ssa.gov/OP\\_Home/cfr20/404/404-app-p01.htm](http://www.ssa.gov/OP_Home/cfr20/404/404-app-p01.htm). I further understand that the level of severity is determined by taking into account the effect of the Beneficiary's prescribed treatment.

† I understand that, for purposes of eligibility for an ABLE account, "blind" means that the Beneficiary has central visual acuity of 20/200 or less in the better eye with the use of a correcting lens. An eye which is accompanied by a limitation in the fields of vision such that the widest diameter of the visual field subtends an angle no greater than 20 degrees is considered to have a central visual acuity of 20/200 or less.

‡ Must be a doctor of medicine (MD) or a doctor of osteopathy (DO) who is legally authorized to practice medicine and surgery by the state in which s/he performs the diagnosis.

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**Diagnosis Code** (Please select one)

- Code 1: Developmental Disorder**  
Autistic Spectrum Disorder, Asperger's Disorder, Developmental Delays and Learning Disabilities
- Code 2: Intellectual Disability**  
Mild, moderate, or severe intellectual disability
- Code 3: Psychiatric Disorder**  
Schizophrenia, Major depressive disorder, Post-traumatic stress disorder (PTSD), Anorexia nervosa, Attention deficit/Hyperactivity disorder (AD/HD) and Bipolar disorder
- Code 4: Nervous Disorder**  
Blindness, Deafness, Cerebral Palsy, Muscular Dystrophy, Spina Bifida, Juvenile-onset Huntington's disease, Multiple sclerosis, Severe sensorineural hearing loss and Congenital cataracts
- Code 5: Congenital Anomalies**  
Chromosomal abnormalities: Down Syndrome, Osteogenesis imperfecta, Xeroderma pigmentosum, Spinal muscular atrophy, Fragile X syndrome and Edwards syndrome
- Code 6: Respiratory Disorder**  
Cystic Fibrosis
- Code 7: Other**  
Anything not listed under codes 1-6 and Tetralogy of Fallot, Hypoplastic left heart syndrome, End-stage liver disease, Juvenile-onset rheumatoid arthritis, Sickle cell disease and Hemophilia

Is this disability permanent\*?  Yes  No

**I certify under the penalties of perjury that:**

- The Beneficiary developed the disability or blindness before the age of 26
- The Beneficiary has no other ABLÉ account
- I will notify the Plan of any changes to the permanence\* of the Beneficiary's disability or blindness (including any potential cure for such disability or blindness) promptly upon such an occurrence

\* Permanent/permanence is intended to mean a disability that "can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months" as set forth in Section 529A of the Internal Revenue Code.

**6 Work information**

Providing employment information will help us understand how the account is being funded.

**What is the Beneficiary or Authorized Legal Representative's work status?** (Please select one)

- Employed    
  Self-Employed    
  Retired or Not Working



**A What's your occupation** (Please select one)

Answer if **employed** or **self-employed**:

- |   |  |
|---|--|
| <input type="radio"/> Accounting/Auditing           | <input type="radio"/> Health Care Professional   |
| <input type="radio"/> Admin/Clerical                | <input type="radio"/> Hospitality/Food           |
| <input type="radio"/> Art/Antiques Dealer           | <input type="radio"/> Independent Investor       |
| <input type="radio"/> Banking Professional          | <input type="radio"/> Information Technology     |
| <input type="radio"/> Car/Boat/Airplane Dealer      | <input type="radio"/> Insurance                  |
| <input type="radio"/> Casino/Gaming                 | <input type="radio"/> Legal Services             |
| <input type="radio"/> Construction/Skilled Trade    | <input type="radio"/> Manufacturing/Production   |
| <input type="radio"/> Creative/Design/Architectural | <input type="radio"/> Nonprofit Executive        |
| <input type="radio"/> Defense/Military              | <input type="radio"/> Operations                 |
| <input type="radio"/> Editorial/Writing/Publishing  | <input type="radio"/> Other:                     |
| <input type="radio"/> Education                     | _____  |
| <input type="radio"/> Elected Official/Embassy      | (Please write in your occupation)                |
| <input type="radio"/> Engineering/Science/R&D       | <input type="radio"/> Public Service             |
| <input type="radio"/> Entertainment/Sports/Arts     | <input type="radio"/> Retail/Sales/Real Estate   |
| <input type="radio"/> Financial Services            | <input type="radio"/> Student                    |
|   | <input type="radio"/> Transportation/Warehousing |

**B Please choose all of your sources of income** (Select all that apply)

Answer if **retired** or **not working**:

- Retirement Savings  
 Spousal Support  
 Social Security or Pension  
 Other Government Services  
 Other:

\_\_\_\_\_  
 (Please write in all other sources)

## 7 Choose where to put your money

You can put your money in an investment and/or cash option. Future contributions and withdrawals will be allocated to help bring your account to your target allocation of cash and investment balances.

Please read the Oregon ABLE Savings **Plan Disclosure Booklet** for important information about the cash and investment options before making a decision.

If you decide to invest, you have to allocate at least 10% of your money to the investment.

### With an investment allocation

- This portion of your money is usually set aside for longer term investment.
- There's the risk of losing money, even your contributions, but you may also gain money over time.
- Each option has varying degree of risk, going up and down in value depending on the market.
- It can take up to 5 – 7 business days to receive money once you start a withdrawal.
- Learn about the three portfolio options, ABLE Conservative, ABLE Moderate, and ABLE Aggressive in the **Plan Disclosure Booklet** before you pick one in the next step.

### With a cash allocation

- This portion of your money is usually set aside for short term saving or on-going spending needs.
- There's low risk, but minimal or no interest.
- The account is FDIC insured up to the allowable amount.
- It can take up to 3 – 5 business days to receive money once you start a withdrawal.

How would you like to allocate your money?

(Must equal to 100%)

\_\_\_\_\_ %

**Invested** (Must be either 0% or at least 10%)

\_\_\_\_\_ %

**Cash option**

If you invested, fill out **Step 8**. If you chose not to invest and put all of your money in the cash allocation, you can skip to **Step 9**.

#### **Still undecided about the cash and/or investment allocation?**

Check out the question: "How transfers work?" in the FAQs section on [www.OregonABLESavings.com](http://www.OregonABLESavings.com) for more information.

The investment information on this page has been provided by Sellwood Consulting, the investment advisor for the Oregon ABLE Savings Plan.



## 8 Select an investment option

**Skip this step if you chose to put all of your money in the cash allocation.**

There are three investment options to pick from. There are risks involved in investing, your decision should be based on your goals and timeline for this ABLE account. The rest is up to the market's performance.

**For an in-depth look at each of the investment options, please refer to the Plan Disclosure Booklet.**

How do you want to invest? (Please select one)

- ABLE Conservative**  
This option seeks to provide current income and some growth by investing in a portfolio of mutual funds that consists of 20% global public stocks and 80% bonds. Overall, there's a small amount of risk and limited appreciation potential, designed for a shorter investment period.
- ABLE Moderate**  
This option seeks to provide a combination of growth and current income by investing in a portfolio of mutual funds that consists of 50% global public stocks and 50% bonds. Overall, there's a medium level of risk for a pursuit of investment return, designed for a medium or uncertain time horizon.
- ABLE Aggressive**  
This option provides the potential to grow by investing in a portfolio of mutual funds that consists of 84% global public stocks and 16% bonds. Overall, there's a high level of risk and potential for return (or loss), designed for a longer investment period (10 years or more).

The investment information on this page has been provided by Sellwood Consulting, the investment advisor for the Oregon ABLE Savings Plan.

## 9 Bank account information

If you choose to make regular deposits and withdrawals with an ACH bank transfer, attach a voided check or copy of your bank statement showing the name, address, last 4 digits of the account number and complete the bank information below. (Please do not staple, use a paper clip for the check).

Bank account type  Checking  Savings

### Name on bank account

The first and last name on the bank account needs to be the same as either the Beneficiary or the Authorized Legal Representative.

Bank name

Bank routing number

Bank account number

### Need help?

You can find your bank information on the bottom of one of your checks here:

⑆000000000⑆ 000000000000⑆ 1000

Routing  
Number

Account  
Number

## 10 Initial contribution information

You must add at least \$25 to open an account. Contributions must be made by the Beneficiary or the Authorized Legal Representative.

The amount will be taken out of the bank account you provided in **Step 9**. Please disregard if you are including a check made out to Oregon ABLE Savings Plan.

\$

Initial contribution amount (Minimum \$25, maximum \$15,000)

Which type of contribution are you making? (Please select one)

Standard contribution  
\$15,000 yearly standard contribution limit.

ABLE to Work contribution  
If the Beneficiary is earning wages, they may contribute an amount equal to their gross income, up to \$12,060, in addition to the yearly standard contribution limit.\*

\* If the Beneficiary or their employer is contributing to a defined contribution plan (401K), annuity plan (403(b)), or deferred compensation plan (457(b)) this calendar year, the Beneficiary is not eligible to make ABLE to Work contributions.

**11 Monthly contribution information — If applicable**

**Skip this step if you don't want to set up a monthly contribution at this time. You can set up monthly contributions in the future online.**

By setting up a monthly contribution, this will authorize us to initiate recurring ACH debits (direct withdrawals) from your bank account on the day you indicate of each month for the amount you set. You may cancel or change these recurring ACH debits (direct withdrawals) online or by using the **Manage Monthly Contributions Form**; however, we must receive your request at least 3 business days before you want it to become effective. We will continue to process transactions scheduled to occur before the end of the 3rd business day after you tell us to stop.

\$  
\_\_\_\_\_**Amount** (Must be at least \$10)

— —

**Day** (1 – 28)

If you don't pick a date, we'll automatically do it on the 1st of every month.

**Which type of contribution are you making?** (Please select one)

- Standard contribution  
\$15,000 yearly standard contribution limit.
- ABLE to Work contribution  
If the Beneficiary is earning wages, they may contribute an amount equal to their gross income, up to \$12,060, in addition to the yearly standard contribution limit.\*

\* If the Beneficiary or their employer is contributing to a defined contribution plan (401K), annuity plan (403(b)), or deferred compensation plan (457(b)) this calendar year, the Beneficiary is not eligible to make ABLE to Work contributions.

## 12 Verify your identity

We need any individuals linked to this account over the age of 18 to provide identification.

### How to provide identification

- If you are the Beneficiary, please include Acceptable ID Documentation for yourself
- If you are the Authorized Legal Representative **and the Beneficiary is under 18**, please include Acceptable ID Documentation for yourself
- If you are the Authorized Legal Representative **and the Beneficiary is over 18**, please include Acceptable ID Documentation for yourself and the Beneficiary

#### Acceptable ID Documentation

##### Option A

Include a copy of a Department of Motor Vehicles State ID

##### Option B

Include a copy of both your Social Security card and your birth certificate

To help the government fight the funding of terrorism and money laundering, federal law requires us to obtain certain personal information, including your name, address, date of birth, and Social Security number or taxpayer identification number and other information that will allow us to verify your identity. If we are unable to verify your identity, we may have to close your account or take other steps we think are necessary.

**13 Sign the form**

By signing below, I am agreeing to the terms and conditions set forth below and in the **Participation Agreement**. I understand and agree that those documents govern all aspects of this Account and are incorporated herein by reference.

I will retain a copy of the **Plan Disclosure Booklet** for my records. I understand that the Oregon ABLE Savings Plan may, from time to time, amend the **Plan Disclosure Booklet** and the **Participation Agreement**, and I understand and agree that I will be subject to the terms of those amendments.

I certify that all of the information provided by me on this **Enrollment Form** is, and all information provided by me in the future will be, true, complete and correct and I authorize the Plan to open this Account based upon this information.

Additionally, I certify under penalty of perjury:

- The beneficiary's disability or blindness is expected to result in death or has lasted, or can be expected to last for a continuous period of not less than 12 months and that I will notify the Plan of any change to the status of the beneficiary's disability or blindness (including any potential cure or remission of such disability or blindness) promptly upon such occurrence.
- I'm either a parent, a legal guardian, or have Power of Attorney, which makes me an Authorized Legal Representative. I am authorized to act on the Beneficiary's behalf in opening the Account and that this Account is in the best interest of the Beneficiary.
- If I've indicated that either my initial contribution or monthly contributions are ABLE to Work contributions I certify that the Beneficiary is earning wages and the amount being contributed is less than or equal to the Beneficiary's gross income this calendar year and is no more than \$12,060. I also certify if I'm making an ABLE to Work contribution that the Beneficiary (or the Beneficiary's employer) has not contributed to a defined contribution plan (401K), annuity plan (403(b)), or deferred compensation plan (457(b)) this calendar year.

If applicable — Did you include the **Verify Relationship Form** if the Beneficiary is over the age of 18 mentioned in **Step 3**?

Yes     No     N/A

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Signature of Beneficiary or Authorized Legal Representative

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Date (mm/dd/yyyy)