



Discover all the ways
you are ABLE to save

attainable®

The ABLE Savings Plan offered by MEFA

Managed by





The Attainable[®] Savings Plan

More possibilities.

The Attainable[®] Savings Plan helps individuals with disabilities save for their futures and enjoy greater freedom and flexibility while remaining eligible to receive disability benefits.

Withdrawals are federal income tax-free when used to pay for qualified expenses, including any spending that helps maintain or improve the account owner's health, independence, or quality of life.

Use your benefits on what matters:



Education



Personal Support Services



Transportation



Health



Housing



Basic Living



Employment Training & Support



Assistive Technologies & Related Support

More support.

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

Save money. Keep your benefits.

With an Attainable[®] Savings Plan, individuals with disabilities and their families can save for qualified expenses while retaining benefits such as Supplemental Security Income (SSI) and Medicaid.

Help your money work harder.

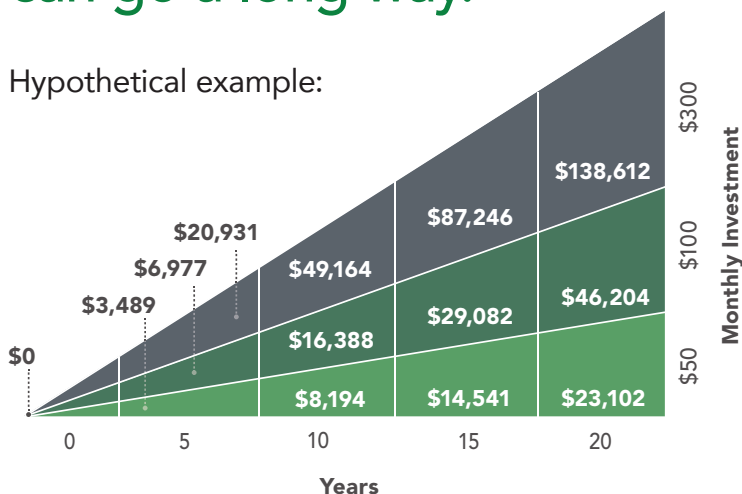
You'll have the option to invest the savings from your Attainable® Savings Plan in an effort to grow your money.

- 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.

Saving a little over time can go a long way.

Hypothetical example:



This hypothetical example illustrates the potential value of different regular monthly investments for various 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, 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.

Who can open an Attainable® account?

Anyone with a **significant disability before their 26th birthday** can open an account. If the beneficiary is a minor, unable to, or would rather not manage the account, a person with signature authority (PSA) can control the account on their behalf.

How it works:

There is **no minimum** to open an account¹ and **no annual account fee**.

Designated **beneficiaries with employment income** can make **additional contributions** above the 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**,² **BillPay**, and **free checkwriting** to manage your disability-related expenses.

Anyone can contribute, including family and friends.



To open an Attainable® account,
please visit **Fidelity.com/Attainable** or call
844-458-2253 (TTY/TTD: 800-544-0118)

The Attainable® Savings Plan is offered by the Massachusetts Educational Financing Authority and managed by Fidelity Investments. Qualified ABLÉ programs offered by other states may provide their residents or taxpayers with state tax advantages or other state benefits. You should consider whether your home state offers its residents or taxpayers state tax advantages or benefits that are only available for investing in that state's ABLÉ 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.

¹ 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.

² Your Fidelity Cash Management account will automatically be reimbursed for all ATM fees charged by other institutions while using the Fidelity® Debit Card at any ATM displaying the Visa®, Plus®, or Star® logos. The reimbursement will be credited to the account the same day the ATM fee is debited. Please note there may be a foreign transaction fee of 1% included in the amount charged to your account.

The Fidelity® Debit Card is issued by PNC Bank, N.A., and the debit card program is administered by BNY Mellon Investment Servicing Trust Company. These entities are not affiliated with each other or with Fidelity. 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. 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. See the Attainable® Disclosure Document (PDF) on Fidelity.com 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®.

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