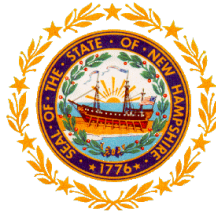


Charles J. Saia
EXECUTIVE DIRECTOR
GOVERNOR'S COMMISSION
ON DISABILITY



Monica I. Mezzapelle
STATE TREASURER

**THE STATE OF NEW HAMPSHIRE
GOVERNOR'S COMMISSION ON DISABILITY
STATE TREASURY
CONCORD, NH 03301**

Dear STABLE NH Account Holders and Prospective Account Holders,

New Hampshire's new partnership with the National ABLE Alliance is effective October 26, 2023, and this signifies a new beginning for the ABLE Savings Program in our state. As with any change, there may be questions. This change of partnership has been made with a priority of communication and transparency. Accordingly, we are making available this FAQ document that will answer most of the basic questions and to provide peace of mind. Please know that we encourage you to contact us directly if you have any concerns. Please feel free to contact the Governor's Commission on Disability office at 603.271.2773, or disability@gcd.nh.gov.

The FAQ document addresses these key questions:

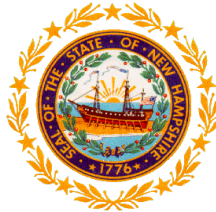
- Is NH ending the STABLE NH plan?
- Why is this change occurring?
- Where can I get more information?
- How do I switch plans?
- Who can open the Account for an Eligible Individual?
- How does a person qualify to open an account?
- Can I keep my STABLE NH?
- What happens if I take no action?
- Will I lose the money I have in my STABLE NH account when the new plan starts?
- Will the new plan be serviced by Vestwell?
- Who do I call if I want to discuss the changes further?
- Please know that we encourage you to contact us directly if you have any questions. Please feel free to contact the Governor's Commission on Disability office at 603.271.2773, or disability@gcd.nh.gov.
- Will the plan changes affect the individual's Medicaid status?
- What are the fees with The NH ABLE Plan and the STABLE NH Plan?

As co-administrators of the New Hampshire's ABLE savings account program, the New Hampshire State Treasurer and the Executive Director of the Governor's Commission on Disability are pleased to be part of a change that will benefit so many with disabilities and their families.

Thank you and with Best Regards,

Monica I. Mezzapelle
NH State Treasurer

Charles J. Saia
Executive Director
Governor's Commission on Disability



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FAQs – New Hampshire's new beginning for the ABLÉ Savings Program with the National ABLÉ Alliance

Is NH ending the STABLE NH plan?

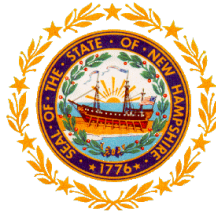
No, an advantageous change will occur on October 26, 2023, when a new ABLÉ (Achieving a Better Life Experience) savings account program will launch in the State of New Hampshire.

Why is this change occurring?

*Last year, the State of New Hampshire conducted a due diligence and robust research to evaluate the current ABLÉ savings account program national landscape and to determine if it was in the best interest of the State of New Hampshire to continue the relationship with the current program manager. We decided that while the current partnership has provided a tax-advantage savings plan for eligible individuals in our state, **we believe the partnership with the National ABLÉ Alliance will be a better fit for our state and will better serve the disability community in New Hampshire, now and in years to come.***

Where can I get more information?

Starting on October 26th, you'll be able to obtain detailed information about The NH ABLÉ Plan (the "Plan"), by calling 888-609-3263 or visiting <https://savewithable.com/nh/home.html> to obtain the Plan Disclosure Booklet and/or the Investment Policy Statement, which will include details and features of the Plan, investment objectives, risks, charges, expenses, and other important information about the Plan. Please read and consider the Plan Disclosure Booklet carefully before investing. Note that the website will not be available until October 26, 2023.



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How do I switch plans?

*Starting on October 26th, 2023, go to <https://savewithable.com/nh/home.html> and complete an enrollment form and an incoming rollover form. **Note:** This website will not be available until October 26th, 2023.*

Who can open the Account for an Eligible Individual?

An Eligible Individual can open an Account for themselves, or an Authorized Individual can open an Account on behalf of an Eligible Individual. An Authorized Individual must be one of the following, in order of priority: an Authorized Agent under Power of Attorney, a legal guardian or conservator, spouse, parent, sibling, grandparent, or a representative payee (person or entity) appointed by the Social Security Administration.

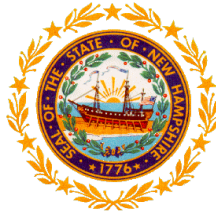
How does a person qualify to open an account?

You can be eligible for an account if:

- *Your disability was present before the age of 26; and*
- *One of the following is true:*
 - *You are eligible for SSI or SSDI because of a disability;*
 - *You experience blindness as determined by the Social Security Act; or*
 - *You have a similarly severe disability with a written diagnosis from a licensed physician that can be produced if requested.*

Can I keep my STABLE NH account?

Yes, but this transition allows you the opportunity to transfer your assets to the new New Hampshire ABLE program beginning on October 26, 2023.



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What happens if I take no action?

Your account will remain with the current program manager. Once The NH ABLE Plan is launched on the morning of October 26th, you can review the features that the Plan offers and you can make an informed decision if you'd like to enroll into The NH ABLE Plan.

Will I lose the money I have in my STABLE NH account when the new plan starts?

If, on October 26, 2023, you choose to do nothing then your account balances will remain unchanged in the state of Ohio's plan except for the normal changes due to fees, investment return, deposits and withdrawals. However, if you choose to switch plans and transfer your money to the new New Hampshire ABLE program, you will need to complete an incoming rollover form to move your money into the new plan.

Will the new plan be serviced by Vestwell?

No, the new plan will be serviced by Ascensus. Ascensus provides program management for the National ABLE Alliance which is a consortium of States dedicated to providing those living with disabilities with an ABLE investment product that offers multiple financial options at low cost.

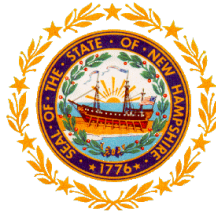
Who do I call if I want to discuss the changes further?

Please know that we encourage you to contact us directly if you have any questions. Please feel free to contact the Governor's Commission on Disability office at 603.271.2773, or disability@gcd.nh.gov

Will the plan changes affect the individual's Medicaid status?

No, the changes to the plan will not impact any federal or state benefits.

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What are the fees with The NH ABLE Plan and the STABLE NH Plan?

The fees associated with the NH ABLE Plan are as follows:

The Annual Account Maintenance Fee is \$58. The Fee is reduced to \$33.00 if E-Delivery for statements, confirmations, the Plan Disclosure Booklet, Supplements, and tax forms is established. The Account Maintenance Fee is assessed quarterly.

Additionally, there are Annual Asset-Based Fees on the six Target Risk Investment Options, ranging from 0.30% to 0.33%, depending on the option.

For the Fifth Third Checking Account Option, there is a monthly service fee of \$2.00, which is waived if E-Delivery is established for the checking account or if the checking account maintains an average monthly balance of at least \$250.

To review current fees for the STABLE NH Plan, please visit <https://stablenh.com/faqs/what-are-the-fees>.