CAPITAL GROUP®

American Funds®

ABLEAmerica is a nationwide plan sponsored by Commonwealth Savers℠



One Big Beautiful Bill Act cements critical provisions for ABLE accounts

The passage of H.R.1, the One Big Beautiful Bill Act (OBBBA) in July 2025, ensured three provisions set to expire at the end of 2025 were made permanent for ABLE accounts, including ABLEAmerica®.

OBBBA makes the following provisions permanent:

- **ABLE to Work** – allows working ABLE account owners to contribute beyond the standard annual ABLE contribution limit ($20,000 for 2026) if they or their employer do not contribute to a defined contribution plan such as 401(k) plan.
- **ABLE Saver's Credit** – offers low-to-moderate income savers the opportunity to qualify for a tax credit.
  1. Permanent inclusion in Saver's Credit – provision that allows contributions to ABLE accounts to be considered for the Saver's Credit
  2. Beginning in 2027, the maximum qualifying contributions for the Saver's Credit will increase from $2,000 to $2,100
  3. Exclusive eligibility for ABLE contributions – after 2026, the Saver's Credit will only be available for contributions made to ABLE accounts
- **529 to ABLE Rollovers** – provides the opportunity to transfer 529 funds to an ABLE account without incurring tax or penalty. The amount transferred counts toward the annual contribution maximum for ABLE accounts.

SECURE 2.0 extends eligibility to age 46

Passed in 2022, SECURE 2.0 Act expanded the age of eligibility for ABLE accounts.

An individual's qualified disability had to have been diagnosed prior to age 26. Effective January 1, 2026, this threshold is increased to age 46, expanding eligibility to many more individuals with disabilities.

For more information about ABLEAmerica saving plans, please visit our website or contact us at (800) 421-9900, option 2.

https://www.capitalgroup.com/individual/investments/able.html

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus, summary prospectus and ABLEAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing.

ABLEAmerica is distributed by Capital Client Group, Inc., and sold through unaffiliated intermediaries.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits not available through ABLEAmerica. Before investing in any state's plan, investors should consult a tax advisor.

This material does not constitute legal or tax advice. Investors should consult with their legal or tax advisors.

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