

ABLE United Account Enrollment Step-by-Step



To start an account, visit ableunited.com and click **Open an Account**.

PART 1: OPEN AN ACCOUNT

To open an account, visit our [registration page](#). Enter a valid email address, read, and affirm by checking all three of the checkboxes. Then click the **Get Started** button.

Step 1: About the Beneficiary

- If you are the Beneficiary, you'll be required to fill out the following information:
 - First and Last Name
 - Social Security Number
 - Date of Birth
 - Residential Address
 - Phone Number
 - Work Status

If you aren't the Beneficiary, but will serve as the Account Administrator, you'll be required to fill out the same information for both yourself and the Beneficiary.

A few important things to note on how we are using this information:

- Your Social Security Number is used for tax purposes and to help verify your identity.
- Your phone number is used to verify your identity and as a contact number.
- If opening an account on behalf of an adult Beneficiary over the age of 18, you will be required to provide documentation to verify your authority to do so (such as Power of Attorney or Guardianship paperwork).
- Your employment information helps us understand how this account is being funded and for security purposes.

Step 2: Eligibility

- Select the eligibility for the Beneficiary.
 - ▶ The Beneficiary automatically qualifies if they are entitled during the current year to Supplemental Security Income (SSI) benefits or Social Security Disability Insurance (SSDI) benefits based on their disability.
 - ▶ If the Beneficiary is not currently receiving SSI or SSDI, then select:
 - The Beneficiary has a medically determinable physical or mental impairment that results in marked and severe limitations and can be expected to result in death or had lasted or can be expected to last at least 12 months; or is blind.
 - Note: A signed diagnosis from a licensed physician is required.
- Select the diagnosis code and if the disability is permanent.
- Certify that the disability or blindness was diagnosed prior to age 26 and the Beneficiary has no other ABLE Account by checking all three checkboxes.

Step 3: Verify Your Identify

- During the online identify verification, you will be asked a series of up to five questions based on public data.
- Beneficiaries who are opening an account for themselves may be required to submit additional documentation if they have little or no financial history.

Step 4: Communications Preferences

- Select your communications preferences, including how you'd like to receive quarterly statements, tax documents, and email updates.

Step 5: Create Your Login

- Confirm your email associated with the Account and set a password.
- Review your Account information.

- Click on **Create My Account**.
- Proceed to your inbox to look for an email titled "**Verify Your Email**", click on the **Verify** email button and then return to the site to proceed and create your Account.

PART 2: FINISH ACCOUNT SETUP

- For those enrolling a Beneficiary over the age of 18, you'll upload the documentation that you are authorized to open the Account on their behalf. A Power of Attorney or Guardianship form can be found at ableunited.com.

Step 1: Set a Goal

- *Optional:* Enter the annual contribution goals for this Account.

Step 2: Connect a Bank Account

- Link your bank account by signing in or manually connecting.
- Select checking or savings for the account type.

Step 3: Fund Your Account and Select Your Investments

- Deposit a minimum contribution of \$25.
- Select your investments and enter a dollar amount next to each of the investments that you want participate in.
- *Optional:* Setup a monthly contribution.
- Click on **Review** to proceed to the next step.

- It's important to keep in mind that when it comes to investments, you can change how incoming contributions are invested at any time and as frequently as you want. However, funds already invested in the program can only be rebalanced, or reinvested, twice a year. All of our performance information is available online at ableunited.com.

Step 4: Review

- Review all of the information to ensure that what was provided is correct.
- Click on **Finish**.

Frequently Asked Questions

Who is Sunday?

Sunday is the plan manager for ABLE United and provides the online platform for the ABLE United Account. Sunday is owned by BNY Mellon, one of the world's largest financial institutions, and its core mission is to improve lives through investing.

How do I set up my gifting page?

To create a gifting page:

- 1. Sign in:** Click the gifting link on your account overview page.
- 2. Customize Your Page:** Select if you want to share the progress you've made toward your goal.
- 3. Review & Publish:** Get a preview of what it will look like when someone visits your gifting page and click on **Go Live** if everything looks good.
- 4. Share:** Once your page is created, you'll get a direct link to it that you can post directly on social media or send to friends and family.
- 5. Receive Contributions:** You'll get an email to let you know every time someone makes a gift contribution to your account.

How can I withdraw/access the money in my ABLE United Account?

You can withdraw money from the ABLE United Account at any time and for any reason. Withdrawals may be made electronically, by check, or with the ABLE prepaid card.