NATIONAL DISABILITY INSTITUTE

Seeding ABLE Accounts through 530A/Trump Accounts

A $6.6 Billion Dollar Opportunity

NationalDisabilityInstitute.org

530A / Trump Accounts

Introducing 530A Accounts

A New Custodial Individual Retirement Account (IRA)

IRA Accounts represent a new tax-advantaged retirement vehicle designed exclusively for children under age 18. 530A/Trump Accounts are a new IRA opportunity for children.

Legally owned by the child, these accounts operate in a custodial format, with a parent or guardian managing the investments, giving them the opportunity to grow over time through the power of compound growth.

The $1,000 Federal Seed

Under a pilot program, the federal government will kickstart accounts for eligible children born between 2025 and 2028 with a one-time, tax-free $1,000 seed contribution.

To encourage continuous growth, families, friends, and employers can make annual contributions up to a combined cap of $5,000 per year.

Supplemental Security Income (SSI) & 530A Accounts

Does a 530A affect a child's eligibility for Supplemental Security Income (SSI)?

No. Under current SSA guidance (EM-26022), owning a 530A Account does not affect a child's eligibility for SSI during the account's growth period.

Does a 530A count as a countable resource for SSI?

No. The full value of the account is excluded as a resource through the end of the calendar year in which the child turns age 17.

- Account balance is excluded
- Investment growth is excluded
- Federal seed contribution is excluded

Do deposits or federal seed money count as income for SSI?

Under SSA guidance, contributions are generally excluded from child income calculations:

- **Direct Contributions:** Deposits by family, friends, or outside sources including employers do not count as income to the child.
- **Federal Seed Money:** The government's $1,000 pilot contribution is explicitly excluded from income eligibility.

Transition at Age 18

What happens to the 530A Account when the child turns 18?

On January 1 of the year the child turns 18, the childhood growth period ends. The account typically transitions into a standard traditional IRA **(countable asset)** owned entirely by the young adult.

Post-Transition IRA Status

From that point on, standard IRA guidelines apply, meaning earnings continue to grow tax-deferred, and the individual can choose how to manage the funds for the long term.

ABLE Account Rollovers

Why Roll Over at Age 17?

Moving the funds into an ABLE account protects the money from becoming a countable asset and standard IRA withdrawal restrictions and ensures it can be used tax-free and penalty-free for "Qualified Disability Expenses."

- **Asset Protection:** Bypasses IRA withdrawal barriers.
- **Qualified Spending:** Covers life essentials including housing, healthcare, education, and transportation.

Mandatory Rollover Rules

The transition is a unique rollover safety valve authorized by SSA guidance EM-26022 during the calendar year the account holder turns 17:

- **Trustee-to-Trustee:** The transfer must be a direct, trustee-to-trustee rollover sent directly to your ABLE administrator.
- **All-or-Nothing Rule:** You must move the entire balance of the 530A Account at once. Partial transfers are not permitted.

ABLE Accounts

Learn more about ABLE on the next slides

ABLE Accounts at a Glance

Save More. Keep Benefits. Build Your Future

What is an ABLE Account?

An ABLE (Achieving a Better Life Experience) account is a savings and investment account designed for exclusively people with disabilities.

It allows individuals to:

- Save and invest money, up to $20,000 per year or potentially higher for working individuals.
- Grow earnings tax-free.
- Protect eligibility for important public benefits, up to $100,000 is excluded for SSI.
- Pay for everyday and future expenses that support independence and quality of life.

ABLE Eligibility

Who is Eligible?

- Disability began before age 46, **and**
- Results in significant functional limitations expected to last (or is expected to last) 12 months

Note: A person can self-certify their disability during enrollment. Sample Disability Certificate

What can ABLE funds be used for?

- Qualified Disability Expenses
  - Education
  - Basic living expenses
  - Housing
  - Transportation
  - Employment & training
  - Assistive technology
  - Caregiving expenses
  - Healthcare, wellness & prevention
  - AND MORE!

ABLE National Resource Center

Visit ABLE NRC for more information:

ABLE National Resource Center (ABLE NRC) provides all the ABLE information you need in one place. ABLE NRC shares reliable, objective information about ABLE, including plan comparisons, best practices, and strategies to increase savings for now and into the future. **Our mission** is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families.

Potential Impact

Using 530A Accounts and ABLE Accounts Together!

The Potential Impact

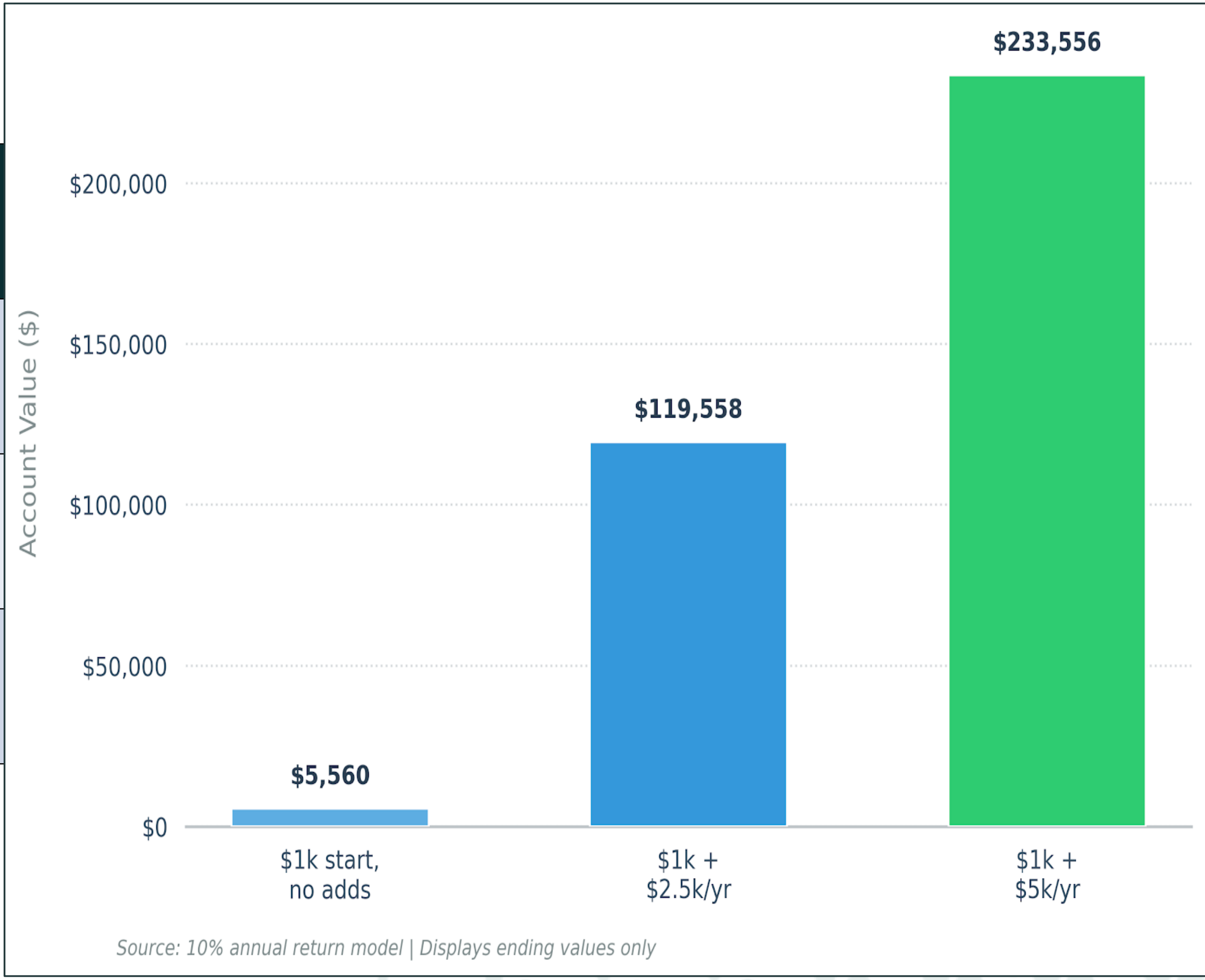
ABLE Eligible Children and the 530A Opportunity

Between 2025 and 2028, more than 14 million children are expected to be born in the United States. It is estimated that over 432,000 children could be eligible for an ABLE account from birth, and more than 1.2 million children may meet ABLE eligibility criteria by elementary school age.

Number of Children born in the U.S (2025–2028)	Children projected to qualify for an ABLE account from birth	Children projected to meet ABLE eligibility criteria by Elementary School
14.4 Million	432,000+	1.2 Million+

Potential Growth

Scenario	Starting Seed	Annual Add	Value at 18
1	**$1,000**	$0	**$5,560**
2	**$1,000**	$2,500 / yr	**$119,558**
3	**$1,000**	$5,000 / yr (Max)	**$233,556**



1.2 million x 5,500 = 6.6 billion

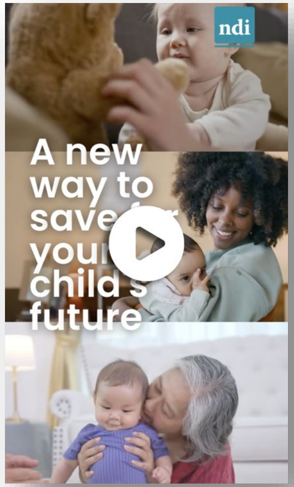
*Growth projections are based on average return of the S&P 500. Past performance does not guarantee future results.

How can you help?

- **Share** Information with your networks
- **Create** opportunities for NDI to partner or present
- **Send** emails with links to resources to any and all interested parties

Visit **NationalDisabilityInstitute.org/Trump-Accounts** for resources you can share that help navigate how to open a Trump 530A account. Discover ways it can grow and help your family's financial future.

Video



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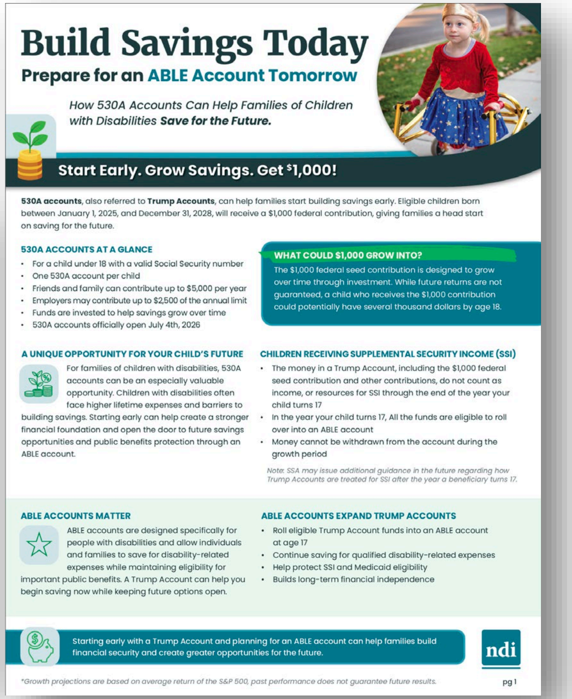

Build Savings Today

Prepare for an ABLE Account Tomorrow

*How 530A Accounts Can Help Families of Children with Disabilities **Save for the Future.***

Start Early. Grow Savings. Get $1,000!

530A accounts, also referred to **Trump Accounts**, can help families start building savings early. Eligible children born between January 1, 2025, and December 31, 2028, will receive a $1,000 federal contribution, giving families a head start on saving for the future.

530A ACCOUNTS AT A GLANCE

- For a child under 18 with a valid Social Security number
- One 530A account per child
- Friends and family can contribute up to $5,000 per year
- Employers may contribute up to $2,500 of the annual limit
- Funds are invested to help savings grow over time
- 530A accounts officially open July 4th, 2026

WHAT COULD $1,000 GROW INTO?

The $1,000 federal seed contribution is designed to grow over time through investment. While future returns are not guaranteed, a child who receives the $1,000 contribution could potentially have several thousand dollars by age 18.

A UNIQUE OPPORTUNITY FOR YOUR CHILD'S FUTURE

For families of children with disabilities, 530A accounts can be an especially valuable opportunity. Children with disabilities often face higher lifetime expenses and barriers to building savings. Starting early can help create a stronger financial foundation and open the door to future savings opportunities and public benefits protection through an ABLE account.

CHILDREN RECEIVING SUPPLEMENTAL SECURITY INCOME (SSI)

- The money in a Trump Account, including the $1,000 federal seed contribution and other contributions, do not count as income, or resources for SSI through the end of the year your child turns 17
- In the year your child turns 17, All the funds are eligible to roll over into an ABLE account
- Money cannot be withdrawn from the account during the growth period

Note: SSA may issue additional guidance in the future regarding how Trump Accounts are treated for SSI after the year a beneficiary turns 17.

ABLE ACCOUNTS MATTER

ABLE accounts are designed specifically for people with disabilities and allow individuals and families to save for disability-related expenses while maintaining eligibility for important public benefits. A Trump Account can help you begin saving now while keeping future options open.

ABLE ACCOUNTS EXPAND TRUMP ACCOUNTS

- Roll eligible Trump Account funds into an ABLE account at age 17
- Continue saving for qualified disability-related expenses
- Help protect SSI and Medicaid eligibility
- Builds long-term financial independence

Starting early with a Trump Account and planning for an ABLE account can help families build financial security and create greater opportunities for the future.

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Building a Better Financial Future for People with Disabilities and Their Families.

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