



Illinois State Treasurer

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Understanding Your IL ABLE Account Transition to Vestwell

A Better ABLE Experience is Coming
This November

We're excited to announce coming improvements to your ABLE account! On November 10, 2026, your account will transition to a new program manager, Vestwell. The program you trust will continue with better features and a new name.

Introducing Able UP: A new name for the program

Along with the new portal and updated investments, Able UP will become the new name for the Illinois ABLE program, effective November 10, 2026 when the transition is complete. You will no longer see "IL ABLE". Instead you will see Able UP for everything associated with the program.

New and Expanded Features

You'll have access to new and expanded account management tools and a mobile app that lets you manage your account on the go.

An Updated Investment Lineup

After the transition, Able UP will offer an updated investment lineup, developed to closely align with the options currently available. The investment options will keep familiar names and will maintain similar levels of risk, while including combinations of new underlying funds made up of stocks, bonds, and cash.

The current Checking Account Investment Option and Money Market Investment Option will be replaced by a new FDIC-Insured Savings Option that provides a steady, positive rate of return.

A Free, Customizable Prepaid Card

We're replacing the current Checking Account Investment Option debit card with a free True Link Visa® Prepaid Card™. You will be able to pre-load the new card from your Able UP account, schedule regular, monthly reloads, set spending and budget controls, and track your expenses more easily than ever. Funds will be available on the card approximately 2 to 3 business days after a transfer is requested.

Plus, if you are an authorized legal representative (formerly Authorized Individual) for an account owner, you will have the ability to request a True Link Visa® Prepaid Card™ in the account owner's name and load funds directly onto the card to give the account owner greater independence. This is a feature many customers have been asking for, and we are excited to deliver it!

Updated Website and Support

Vestwell's modern technology platform is built for accessibility, with phone support in multiple languages. You will also be able to get quick answers through a new online chat feature.

New Mobile App

Easily check your Able UP account balance, make contributions and withdrawals, and manage your account with the Vestwell app.

We're excited to continue to support you to power your life experiences with an even stronger Able UP program. Thank you for being part of the new Able UP community, and for entrusting us to help every account owner achieve a better life experience.



Contents

1. A Quick Note on New Terminology	4
2. At-A-Glance Transition Information	5
3. Transition Calendar and Key Dates	6
4. What You Need to Do Now	7
5. What You Will Do After Transition	7
6. Features to Look Forward To	8
7. Frequently Asked Questions	10
8. Easy Account Access with the App	11

A Quick Note on New Terminology

The new platform uses different names for concepts you already know. Here's a quick translation as you going through this guide:

OLD TERM	NEW TERM (AS OF 11/10/26)	WHAT IT MEANS										
Account Owner	Account Owner/ Beneficiary	The ABLE account owner who is the ABLE-eligible individual. Also known as the beneficiary.										
Authorized Individual	Authorized legal representative (ALR)	A person or organization who can open and manage an account on behalf of an account owner. An organization is called an organizational ALR. By law, an ALR can be (in the following order of priority): <table><tr><td>1. An individual or organization chosen by an account owner with legal capacity</td><td>4. Spouse</td></tr><tr><td>2. Power of Attorney</td><td>5. Parent</td></tr><tr><td>3. Legal guardian or conservator</td><td>6. Sibling</td></tr><tr><td></td><td>7. Grandparent</td></tr><tr><td></td><td>8. Representative payee appointed by the Social Security Administration</td></tr></table>	1. An individual or organization chosen by an account owner with legal capacity	4. Spouse	2. Power of Attorney	5. Parent	3. Legal guardian or conservator	6. Sibling		7. Grandparent		8. Representative payee appointed by the Social Security Administration
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	7. Grandparent											
	8. Representative payee appointed by the Social Security Administration											
Entity	Organization	A for-profit company, non-profit, or government agency designated to act as an authorized legal representative for one or more ABLE-eligible individuals.										
IL ABLE	Able UP	The name of the program. The new name, Able UP, will take effect on November 10, 2026, when the program manager transition is complete.										
—	Authorized User	A trusted person who can have their own online login and custom permission (from view-only permissions up to transactional permissions). As of November 10, the previous role of “Interested Party” will be called an authorized user, at the “Viewer” permission.										
Plan Disclosure Booklet	Program Disclosure Statement	Governs all aspects of the program.										

Stay Informed About the IL ABLE Transition

For the most up-to-date information, visit the IL ABLE transition page at illinoisable.com/updates where key updates, timelines, and FAQs are posted.

At-A-Glance Transition Information

	CURRENT	BEGINNING NOVEMBER 2026
Program Manager	Ascensus	Vestwell
Website	illinoisable.com	TBD
Phone Number	1-888-609-8683	1-888-609-8683
Call Center Hours	Monday through Friday, 8 am–5 pm CT	Monday through Friday, 8am – 7pm CT
Email Address	il.clientservice@savewithable.com	ableup@vestwell.com
Mobile App	No	Yes, Vestwell mobile app on iOS and Android
Card	Debit debit card tied to the Checking Account Investment Option; not available to organizations	Free, customizable True Link Visa® Prepaid Card™, reloadable from any investment option; available to account owners and individual and organizational ALRs.
Investment Options	7 Asset Allocation-Based Options + 1 FDIC-Insured Checking Account Investment Option	6 asset allocation options + 1 FDIC-Insured Savings Option
Mailing Address	IL ABLE PO Box 219420 Kansas City, MO 64121	Able UP PO Box 534021 Pittsburgh, PA 15253-4021
Overnight Address	IL ABLE 1001 E 101st Terrace, Suite 200 Kansas City, MO 64131	Able UP Attention: 534021 1350 Penn Avenue Suite 102 Pittsburgh, PA 15222

Transition Calendar and Key Dates

	SUN	MON	TUES	WED	THURS	FRI	SAT
OCT.	4	5	6	7	8	9	10
	11	12	13	14	15	16	17
	18	19	20	21	22	23	24
	25	26	27	28	29	30	31
NOV.	1	2	3	4	5	6	7
	8	9	10	11	12	13	14

Friday, October 9, 2026

Last day to use the current IL ABLE debit card and write checks using your current Checking Account Investment Option checkbook. After October 9, you will still be able to withdraw funds from your current Checking Account Investment Option until November 5 by going online to the account management portal or by calling customer service.

Account owners who use their **paper checks or debit card** to make withdrawals should make alternate plans to withdraw funds from the checking account after October 9.

Thursday, November 5, 2026

Last day to make any transactions and access your account via the existing IL ABLE account portal. **The blackout period begins at 3 pm CT on Thursday, November 5, 2026**, and will end on Tuesday morning, November 10, 2026.

During this blackout period, no contributions, withdrawals, changes, or transfers will be processed. Your savings remain invested and safe throughout this period.

Tuesday, November 10, 2026

The transition to Vestwell will be complete.

You will be able to retrieve your account the morning of November 10, 2026 — Able UP will send an email when it is available. You will create a new username and password.

The Able UP customer service team will be available at 1-888-609-8683 from 8am until 7pm CT Monday through Friday.

A new reloadable True Link Visa® Prepaid Card™ can be requested online and it will take approximately 7 business days for the new card to arrive.

What You Need to Do Now

Before Transition

1. [Log in to your IL ABLE account](#) to verify or update the phone number, mailing address, and email address associated with the account. Call 1-888-609-8683 if you need help.
2. After October 9, 2026, stop using the current Checking Account Investment Option debit card and do not write any checks using your Fifth Third Bank checkbook (if you have one).
3. Account owners who use their current Checking Account Investment Option debit card and checkbook to make withdrawals should make alternative plans to withdraw funds from the Checking Account Investment Option from October 10 through November 10, 2026.
4. Complete all transactions before the blackout period begins on November 5, 2026, at 3 pm CT.
5. Download and save any statements or tax forms you may need — these will not be available online during the transition. They will be available after the transition.
6. Add **@vestwell.com** to your email contacts or safe-senders list so you don't miss transition updates.
7. Watch for more detailed instructions so you know what steps to take and when. You can also visit the IL ABLE transition page at illinoisable.com/updates where key updates, timelines, and FAQs are posted.

What You Will Do After Transition

1. Retrieve your account using the instructions that will be emailed to you on November 10, 2026, or posted at illinoisable.com/updates.
2. Create a new login and password.
3. Set up your new direct deposit information to use with payroll and/or Social Security benefits. Provide your updated direct deposit instructions to your employer and/or the Social Security Administration.
4. Request your free, reloadable True Link Visa® Prepaid Card™ from your new account dashboard. Note: it will take approximately 7 business days for the new card to arrive.
5. Download the Vestwell app to access and manage your account anytime, anywhere.
6. Download the True Link app to be able to manage the True Link Visa® Prepaid Card™ after it arrives.

Features to Look Forward To

With the transition to Vestwell, Able UP account owners and authorized legal representatives (ALRs) will see several exciting changes and enhancements.

New Investment Options

Able UP will offer 7 investment options, developed to closely align with the investment options that are currently available.

How Investment Options Will Move During the Transition

Current Investment Option	New Investment Option
Aggressive	Aggressive
Moderately Aggressive	Moderately Aggressive
Growth	Growth
Moderate	Moderate
Moderately Conservative	Moderately Conservative
Conservative	Conservative
Money Market	FDIC-Insured Savings Option
Checking Account Investment Option	FDIC-Insured Savings Option



Although many of the investment options will retain their current names, they will invest in modified combinations of underlying funds made up of stocks, bonds, and cash. If you have funds in the current Money Market Investment Option or Checking Account Investment Option, those funds will automatically move into the new FDIC-Insured Savings Option during the transition.

Enhanced User Portal

Vestwell’s modern platform is designed to be accessible and easy to use. Account owners will have access to an account portal with enhanced features, including the ability to direct deposit SSA benefits into your account, and free bill pay to easily send checks to third parties.

Improved Account Access

You’ll be able to easily access your account and manage your funds from anywhere using the Vestwell app. You can also manage your new True Link Visa® Prepaid Card™ using the True Link app.

If you currently manage more than one IL ABLE account, good news! After the transition, you will be able to access all your accounts from a single login. All your accounts will appear in your new Able UP account dashboard — no more separate logins to keep track of.



New Prepaid Card

The free, reloadable True Link Visa® Prepaid Card™ carries no monthly fees or balance penalties. You can easily move money from your Able UP account onto the card, giving you a convenient way to spend your funds. You'll also gain access to a large network of fee-free ATMs.

Plus, you can still send checks, pay bills, and manage bank transfers from your Able UP account.

The card can be customized for stronger protections and support, including setting spending limits, blocking certain merchant categories or specific stores, receiving custom alerts, turning ATM access on or off, and uploading receipts to track spending.

The card will be available to all Able UP users, including organizations (formerly called Entities), government agencies, and non-profits that help manage accounts. ALRs will also be able to request multiple cards — one for the account owner, and one for the ALR — giving the account owner greater independence to spend some of their own assets.

Better Support for Organizations & State Agencies

On the new platform, organizations and state agencies will have a modern dashboard where they can manage all Able UP accounts they oversee on behalf of clients. Accounts will be visible in one place, with clear tiles for each account and simple tools to search, sort, filter, and generate reports.

This enhanced experience is designed to support day-to-day operations at scale. Once an organization is registered, it can open and manage additional Able UP accounts through streamlined workflows, fund multiple accounts more efficiently using the new bulk contribution feature, open accounts faster with the new bulk account creation process, and have access to consolidated reporting. These enhancements reduce administrative burdens and free up time for direct client support.

The Vestwell platform also provides stronger oversight and account management tools. Organizations can tailor exactly what each staff member can see or do and staff member permissions can vary from account to account (for example, a staff member can have view-only permission on one account, and transactional permission on a different account). When staff roles change, organizations can update their permissions in a few clicks.

Centralized reporting gives organizations clearer documentation for internal reviews and benefit agencies as needed. Overall, the transition is designed so that organizations and agencies can support more people, with fewer administrative steps and more control.

Frequently Asked Questions

What do I need to do to prepare for the transition?

Review the What You Need to Do Now section on page 7 for steps to take before and after the transition. In general, plan for a short period when you won't have account access during the blackout and make alternate plans if you use the current Checking Account Investment Option debit card or checkbook for withdrawals.

Please be sure your contact information is up to date in your IL ABLE account settings.

Why is IL ABLE moving to Vestwell?

The Illinois ABLE program will still be administered by the Office of the Illinois State Treasurer. With the new program manager, Vestwell, customers will experience improved technology and lower fees.

What does the program manager do?

The new program manager will support the daily operations of Able UP, the new Illinois ABLE program, starting November 10, 2026. This includes operating the customer service center and managing the online platform used for account management and transactions.

Who is Vestwell?

Vestwell is a financial technology company that powers savings programs for individuals and businesses, including ABLE programs, 529 plans, IRAs, 401(k) plans, and more.

Vestwell is the largest ABLE provider in the country.

How will my investments transfer?

We will transfer your entire balance from your current investment options to comparable new investment options, as described in the New Investment Options section of this document.

If you would like to select a different investment option after the transition, you can easily exchange your funds using one of your two annual investment exchanges.

Will my recurring contributions and withdrawals continue?

Yes. Your existing recurring contributions and withdrawals will transfer automatically. You do not need to set them up again.

After the transition, these transactions will appear as "Vestwell" on your bank statements.

Will I need to set up a new direct deposit from my employer or the SSA?

Yes. Beginning November 10, 2026, you can find your new direct deposit information when you click on "Direct deposit" in the "Total Balance" tile of your Account Overview page.

For payroll contributions, please give this new information to your employer/payroll provider.

For SSA direct deposits, please update your settings on the SSA website. If you have any issues with this, please contact the SSA.

Please make these changes as soon as possible starting November 10, 2026.

Can I give others access to my new account?

Yes! We know extra support is important. However, former "Interested Parties" and additional Authorized Individuals (those who do not currently have an IL ABLE online login) will not automatically transition over to the new platform. If you would like to give any additional people account access, you will need to add those individuals after the transition using the new "Authorized User" feature in your online account portal.

Can I get a Prepaid Card after the transition?

Yes. You'll be able to request your free, reloadable True Link Visa® Prepaid Card™ from your Account Overview page once the transition is complete. True Link Financial, Inc. powers the card's features and services.

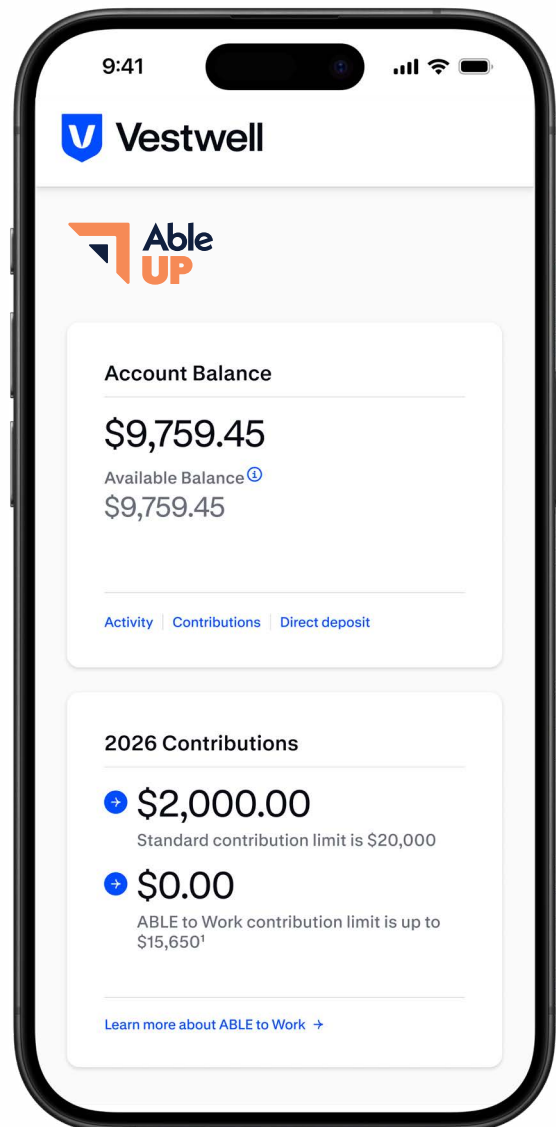
Will I need to create a new gifting page?

No. Ugift will be retired during the transition but you will not need to create a new gifting page. After November 10, a new gifting page will automatically be created for your account in the new platform. Your new page will have a unique web address that you can share with friends and family who want to contribute to your account.

Easy Account Access with the Vestwell App!

Manage your account wherever you are. The easy-to-use Vestwell app lets you make contributions, request withdrawals, and manage your account from your phone.

Please note: This is a hypothetical illustration only and does not represent actual account data for any ABLE account owner.



The IL ABLE Plan is sponsored by the State of Illinois and administered by the Office of the Illinois State Treasurer. Vestwell Government Savings, LLC will serve as the ABLE program manager and recordkeeper beginning November of 2026.

IL ABLE and Vestwell do not provide legal, tax, financial, or investment advice. Account Owners and Authorized Individuals are responsible for evaluating the suitability and appropriateness of their investments. This information is for general educational purposes only and should not be construed as a solicitation or recommendation of any investment or strategy. For information about Vestwell's privacy and data security practices, please [review Vestwell's Privacy Policy](#).

Have questions? We're here for you. Call us Monday–Friday from 8 a.m.–5 p.m. CT at 1-888-609-8683.

The True Link Visa® Prepaid Card™ is issued by Sunrise Banks N. A., Sioux Falls, SD 57108, Member FDIC, pursuant to license from Visa U.S.A., Inc. This card can be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.