



IL ABLE Conversion

What the changes mean for your account

Introductions and agenda

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AGENDA

- Introductions: ISTO and Vestwell
- What's new, what's better
- New names for familiar things
- New features and options
- Key program changes and the True Link card
- Key dates and what to do now
- What happens November 10
- Questions and answers

Nothing changes today

Your savings stay invested and your account keeps working as it does now. On November 10, 2026 your account moves to a new online portal from Vestwell — and we'll write to you with instructions well before then.

What's new. What's better?

New names for familiar things

CURRENT TERM	NEW TERM (STARTING 11/10/26)	WHAT IT MEANS
Ascensus	Vestwell	The program manager provides administrative, recordkeeping, and other management services for the program, including the online platform where individuals and organizations can open and manage ABLE accounts.
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. The order of priority set by law is on the next page.
—	Authorized User	A trusted person who can have their own online login and custom permission (from view-only permission up to transactional permissions). Starting November 10th, the previous role of "Interested Party" will be called an authorized user, at the "viewer" permission level.
Plan Disclosure Booklet	Program Disclosure Statement	Governs all aspects of the program.

New features and options

01

A new program manager: Vestwell

Recordkeeping and customer service will move to Vestwell, the country's largest ABLE program manager in the country November 10, 2026.

02

A new FDIC-Insured Savings Option

Balances in the current Checking Account and Money Market options will transfer to the FDIC-Insured Savings Option.

03

Free, customizable True Link Visa® Prepaid Card

Request one and pre-load it from any of your ABLE account investment options, with spending and budget controls you set.

04

A mobile app and simpler tools

Manage your account on the go, with new and expanded account features in the portal.

Sneak Peak: IL ABLE becomes Able UP



New name, new look, new portal — same program, same team at the Illinois State Treasurer's Office.

What's Better

Lower fees

Fees on your account are expected to be lower beginning November 10.

Account Snapshot

Generate your own account statements any time — balances and transactions for whatever date range you choose. No waiting for a quarterly statement.

An accessible portal, sharable gifting page from any device

An improved, accessible portal design plus a mobile app to check balances, contribute, withdraw on the go and a gifting page to share with friends and family.

Authorized User permissions

Greater flexibility for account owners and authorized legal representatives to assign authorized user permissions for others to view and transact on accounts.

Improved account management tools

Almost any transaction an account owner needs to take can be done through the online portal.

A card with spending controls

Request a True Link card in the Account Owner's name, set spending limits, and block online purchases — then track expenditures as they happen.

Add Authorized Users for Greater Flexibility

Account Owner or ALR

The Account Owner who manages the account, or an ALR, can add Authorized Users with different permissions. Only this person can close the account.

Manager

View, contribute, withdraw, and edit bank information on assigned accounts.

Contributor

Contribute only.

Viewer

View-only access to assigned accounts.

Currently “Interested Party”

- Account Owners or ALRs assign Authorized Users from inside the portal.
- Each Authorized User gets their own login.
- Have an Interested Party on your account now? You will need to add them again as an Authorized User with Viewer permission.

Key program changes

Investment options

Six risk-based options carry over. The Money Market Option and the Checking Account Option are both retired; a new FDIC-insured Savings Option takes their place.

TODAY

- Conservative Option
- Moderately Conservative Option
- Moderate Option
- Growth Option
- Moderately Aggressive Option
- Aggressive Option
- Money Market Option
- Checking Account Option

STARTING NOVEMBER 10

- Conservative Option
- Moderately Conservative Option
- Moderate Option
- Growth Option
- Moderately Aggressive Option
- Aggressive Option
- FDIC-insured Savings Option**
Invests all assets in a Fifth Third Bank deposit account. FDIC-insured up to \$250,000 per Account Owner. No asset-based fee.

Checking Account Option becomes FDIC-insured Savings Option

THROUGH OCT 9

Last Day: Debit card and checks

Last day to use the IL ABLE Fifth Third Bank debit card or write checks.

AFTER OCT 9

Make withdrawals online or by phone

Your funds stay available: withdraw through your online account or by calling 1-888-609-8683.

NOV 10

A new FDIC-insured Savings Option

The Checking Account Option is replaced by the FDIC-insured Savings Option — a Fifth Third Bank deposit account, FDIC-insured up to \$250,000 per Account Owner.

Plan ahead.

You can call IL ABLE Customer Service and request a withdrawal. You can go online to your account to make an electronic withdrawal to a linked bank account. You can online to request a paper check sent to you or a third party from the checking account or any other investment option.

The True Link Visa® Prepaid Card

- Free — no fees to have a card
- FDIC-Insured.
- Pre-load it from any of your investment options.
- Use it anywhere Visa debit is accepted.
- No-fee withdrawals at 55,000+ Allpoint ATMs, and lower fees out of network.
- Set spending limits and block certain purchase types or stores — including online.
- Both the ALR and the Account Owner can have a card.

IN THE TRUE LINK APP

- Track spending as it happens.
- Upload receipts, review transaction history, and add notes.
- Real-time alerts.

WHEN TO REQUEST

On or after November 10 — and any time after that, whenever you need one.

WHEN IT ARRIVES

Roughly 7 business days after you request it.

Key dates

Three dates for your calendar

Oct 9

FRIDAY

- Last day to use the IL ABLE Fifth Third Bank debit card or write checks from the Checking Account Investment Option.

Nov 5

THURSDAY

- The transition to Vestwell begins. Access to your account is paused for a few days. Your funds remain safe and invested.

Nov 10

TUESDAY

Go live. Retrieve your account in the new portal and create a new login and password.

A more detailed timeline is coming as we get closer to the transition, so you can plan ahead — including any spending you expect during the pause.

What you should do now

Four things to do now

- 01 Log in at illinoisable.com and verify or update the phone number, mailing address, and email address on your account. Need help? Call 1-888-609-8683.
 - 02 Add @vestwell.com to your email contacts or safe-senders list so the go-live email doesn't land in spam.
 - 03 Watch your mail and inbox for detailed instructions, so you know what steps to take and when.
 - 04 Plan any spending you expect between November 5 and November 10, while account access is paused.
-

What happens
November 10

Retrieving your account

Retrieval opens November 10. There's nothing to click before then — here's how to be ready.

What you'll need

- Your Social Security number, date of birth, and residential address.
- Your email address — this becomes your login going forward.
- A new password you choose, plus a phone or authenticator app for security codes.
- If you're an ALR, you retrieve the account on the Account Owner's behalf.

The link comes to you

- On November 10 you'll receive an email from @vestwell.com with the link to retrieve your account.
- It goes to the email address on file — which is why step one is verifying it now.
- You'll also get a letter with step-by-step instructions — keep it handy.

If the email doesn't arrive

- Check your spam or junk folder, then call 1-888-609-8683 and we'll resend it.
- No email address on file? You'll need one to create a login — add it before November 5.
- Don't plan to log in at all? You can call to manage your account instead.

Start at the retrieval link

- Open the link in your November 10 email, or go to the program site and choose **Retrieve an account**.
- Enter the email address on file for the account.
- If you're an ALR, use your own information here — not the Account Owner's.

[Open an account](#) [Retrieve an account](#) [Sign in](#)

Step 1: Welcome

Let's find your account

To get started, let's make a login, and verify your identity. If you're managing this account for someone else, use your info not the beneficiary's.

Required fields are marked with an asterisk (*).

Your Email *

leslie.knope@example.com

 Get started

Create your login

- Choose a password of at least ten characters, with letters, numbers, and a special character.
- The checklist turns green as each rule is met.
- Accept the Program Disclosure Statement and the Vestwell terms to continue.

Step 2: Create your login

Create your login

Your password must be at least ten (10) characters long with a mix of letters, numbers, and special characters.
Required fields are marked with an asterisk (*).

Email *

leslie.knope@example.com

Password *

.....

Confirm Password *

☒

I have reviewed, understood and accepted the terms of the [Program Disclosure Statement](#) for the Able UP Savings Program. *

☒

I have reviewed, understood and accepted [Vestwell Platform Terms of Use](#) [and Vestwell Online Privacy Policy](#). *

< Back

Next >

Your password must:

✓

Avoid context-specific words (eg. username, email)

✓

Have at least 10 characters

✓

Avoid obvious and simple english words

✓

Have at least 1 Number

✓

Have at least 1 Special Character

✓

Avoid repetitive characters (eg. aaaa, 1234, aaaa4321)

Verify your identity

- Enter the details of the person who manages the account — the Account Owner, or the ALR acting on their behalf.
- You’ll need a Social Security number or ITIN, date of birth, and a residential address. No P.O. boxes.
- Verify by text or by phone call, and the account is retrieved.

Verify your identity

Enter the information of the person who manages this account. That may be the Account Owner/Beneficiary (for a self-managed account), the Authorized Individual, or a Control Person (for an Organization-managed account). Organizations can review the [Organization Retrieval Guide](#) for more information.

Required fields are marked with an asterisk (*).

First name *	Last name *
Leslie	Knope
Social Security Number / ITIN * (000-00-0000)	Date of birth * (MM/DD/YYYY)
764-23-1313	09/18/1987

Residential Address

No P.O. boxes or military addresses accepted.

Street address *

Street address 2

City *

State *	ZIP Code *
Illinois	60602

New account portal

Vestwell

Nick

Able UP

ABLE UP
JALEN HURTS •••••1234

Overview

Activity

Documents

Investments

Transfers

Settings

Account Balance

\$11,254.45

Available Balance ⓘ
\$11,254.45

Activity | Contributions | Direct deposit

2026 Contributions

📄 \$11,330.00

Annual contribution limit is \$20,000

Set a Goal

Adding a goal is optional, but it can help you stay on track and save for the future.

Add a goal >

Investments ⓘ

\$5,648.32
Conservative

\$5,606.13
Moderately Conservative

View details | Make an exchange

Add a Gifting Page

Start unwrapping gift contributions from friends and family by creating a Gifting Page. It's easy to set up and share online.

Create a Gifting Page ›

Sign Up For a Prepaid Card

Transfer money directly from your account for online or in-store purchases all over the U.S.

Learn more 🔗 | Sign up with True Link 🔗



Nick



ABLE UP

JALEN HURTS •••••1234

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Investments ⓘ



● \$5,648.32
Conservative

● \$5,606.13
Moderately
Conservative

[View details](#)

Make an exchange

Add a Gifting Page

Start unwrapping gift contributions from friends and family by creating a Gifting Page. It's easy to set up and share online.

[Create a Gifting Page](#) ›

Sign Up For a Prepaid Card

Transfer money directly from your account for online or in-store purchases all over the U.S.

[Learn more](#) 

[Sign up with True Link](#)

Once you've retrieved your account

- 01 Re-establish your direct deposits.
 - 02 If an Authorized User is on the account, confirm or update their permission.
 - 03 Order your True Link Visa® Prepaid Card.
 - 04 Share your gifting page link.
 - 05 Set up recurring contributions and withdrawals.
 - 06 Review your investment options.
-

Questions and answers

CALL IL ABLE

1-888-609-8683 · Mon–Fri, 8am–5pm CT

EMAIL

il.clientservice@savewithable.com

TRANSITION UPDATES

illinoisable.com/updates