



P.O. BOX 219420, KANSAS CITY, MO 64121

October 8, 2026

Dear Account Owner or Authorized Individual,

We have exciting news. Starting November 10, your ABLE account will transition to a new program manager, Vestwell Government Savings. With that comes a new name: **Able UP**.

What You Need to Know

- IL ABLE Website:** Until the transition, illinoisable.com will remain your home to access your account and all information. A link to your new online account portal will be shared in future emails. Please be sure to update any bookmarks you use to access your account.
- Investment Options:** On November 10, 2026, your current investments will transition to comparable investment options. Able UP will offer an updated investment option lineup, developed to closely align with the options currently available. Although many investment options will keep existing names, they will invest in modified combinations of underlying funds made up of stocks, bonds, and cash, while keeping similar levels of risk. The current Money Market and Checking Account Investment Options will be replaced by a new FDIC-Insured Savings Option that seeks to provide preservation of principal.

The transition will not be counted as one of your two allowable, calendar-year investment exchanges. After the transition, if you'd like to change your investment options, you will be able to do so by using one of your two allowable, annual exchanges. Specific details about the forthcoming Investment Options and the FDIC-Insured Savings Option will be available in the program disclosure statement, which will be mailed to you and will be available before the transition at illinoisable.com/updates.

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 Option	FDIC-Insured Savings Option

3. **Checking Account Investment Option Reminder:** The current IL ABLE Checking Account Investment Option from Fifth Third Bank will no longer be available after the transition. Funds in the IL ABLE Checking Account Investment Option will be moved to an FDIC-Insured Savings Option. IL ABLE account owners with funds currently in the Checking Account Investment Option should review previously sent communications specific to this aspect of the transition, available at illinoisable.com/updates.
4. **New Ways to Pay:** You will be able to send money to yourself or pay third parties via the new online platform, and you will be able to order a reloadable True Link Visa® Prepaid Card™.

Important: You must request a True Link Visa® Prepaid Card™ — one will not be automatically sent to you. If you have an email address on file with the current plan, you will receive an email on November 10 with instructions on how to order a True Link Visa® Prepaid Card™.

Fees for Your Account: After the transition, your account maintenance fee may be lower than IL ABLE's current fee. Specific details about fees will be available in the program disclosure statement, which will be mailed to you and will be available before the transition at illinoisable.com/updates.

5. **Direct Deposit:** Your existing direct deposit instructions will not permanently transfer to Able UP. After the transition, you will need to set up new direct deposit instructions for all direct deposits you currently have with IL ABLE. These could include deposits from your employer, the Social Security Administration (SSA), and any others. Your current direct deposits will continue to process with Able UP for only a limited time, so we recommend setting up new direct deposit instructions soon after November 10 to avoid disruption in your contributions. Please call customer service to learn more.
6. **Multiple Account Access:** If you currently have online access to multiple IL ABLE accounts, on November 10, you will have a single login that shows all accounts you have access to in a single dashboard.
7. **Current Interested Parties and additional Authorized Individuals:** These roles **will not** transition to Able UP. Account owners and authorized legal representatives (formerly Authorized Individuals) will be able to add other users with specific account permissions in the new account portal as authorized users on or after November 10, 2026.

If you do not currently manage your account online, you are urged to call customer service on or after November 10, 2026, for assistance to access your account and for instructions on how to add authorized users online.

8. **Bank Transfers:** Transfers to or from other bank accounts will appear as "Vestwell" on your bank statements after the transition.
9. **Mailing Address:** Starting November 10, Able UP's mailing address for forms, check contributions, or other correspondence will be:

Able UP
PO Box 534021
Pittsburgh, PA 15253-4021

Program Disclosure Statement: An Able UP program disclosure statement that describes the program beginning November 10, 2026, will be mailed to you and will be available before the transition at illinoisable.com/updates.

What Should You Do Now?

1. **Verify:** Log in now to your existing account at illinoisable.com and select Profile and Documents to view your contact information. Verify that your email, address, phone number, and other account information are up to date. If they are not, please update them. You can also call customer service to update your contact information on the account. If you do not currently manage the account online, you are urged to call customer service for assistance to begin managing the account online.

If you manage multiple IL ABLE accounts, it's important that you ensure your contact information is current for any IL ABLE accounts that you manage.

2. **Download:** Statements and tax forms will not be available online from November 5 to November 10, 2026. If you will need these files during that time, log in to your existing account and download them now. After the transition, you will be able to access historical IL ABLE account statements (for the past 7 years) from the new Able UP account portal on or shortly after November 10, 2026. For account owners with funds currently in the IL ABLE Checking Account Investment Option, historical checking account statements will be available in your Fifth Third Bank online account through December 2027.
3. **Plan:** Contributions and withdrawal requests and exchanges between investment options will be temporarily unavailable during the transition **blackout period** (November 5 through November 10). Plan ahead for these transactions and finalize any transactions in your existing account before **3 pm CT on Thursday, November 5, 2026**.

Recurring contributions and withdrawals scheduled between November 5 through 10 will process on November 11. Any transactions set up for after that will process as scheduled.

How will I access my Able UP account?

If you have an email address registered with the current plan, you will receive step-by-step instructions via email on November 10, 2026.

Accessing your Able UP account on the new platform will be as simple as creating a new login and password and verifying your identity.

Dates to Note

- **Friday, October 9, 2026**
 - Last day to use your current Checking Account Investment Option debit card and checkbook. After this date, you can still withdraw funds online or by phone until the blackout period begins. After November 10, you will be able to pay bills by check from the online portal.
- **Thursday, November 5, 2026**
 - Last day to make transactions and access your account via the existing IL ABLE account portal. The blackout period begins at 3 pm CT and lasts until November 10, 2026.
 - IL ABLE's customer service team will be available by phone at 1-888-609-8683 from 8 to 5 pm CT for general inquiries.

- **Tuesday, November 10, 2026**

- The transition will be complete, and you will receive instructions on how to access your account and explore the new Able UP experience.

A Quick Note on New Terminology

The new platform uses different names for concepts you already know. Here's a quick translation:

Old Term	New Term (as of 11/10/2026)	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 that 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): 1. An individual or organization chosen by an account owner with legal capacity 2. Power of attorney 3. Legal guardian or conservator 4. Spouse 5. Parent 6. Sibling 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 ALR 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.

FAQs

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

Verify your contact information, download any statements or tax forms you'll need, and plan ahead for the blackout period (November 5 through November 10). If you use your Checking Account Investment Option debit card or checkbook for withdrawals, please make other plans after October 9. You can still withdraw funds online or by phone until the blackout period begins.

Why is IL ABLE moving to Vestwell?

The program will still be administered by the Office of the Illinois State Treasurer. With a new program manager, Vestwell Government Savings, you can look forward to improved technology, including a new mobile app and online portal. Your account maintenance fee may also be lower than IL ABLE's current fee. Fee details will be in the program disclosure statement, which will be mailed to you and will be available before the transition at illinoisable.com/updates.

What does the program manager do?

Starting November 10, 2026, the program manager will support the day-to-day operations of Able UP, the new name for the Illinois ABLE program. That includes running the customer service center and the online platform you use to manage your account and make transactions.

Who is Vestwell?

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

Vestwell is the largest ABLE provider in the country.

How will my investments transfer?

We will move your entire balance from your current investment options to comparable new options, as shown in the "How Investment Options Will Move During the Transition" table in this letter. Most options will keep their current names and similar levels of risk. Funds in the Money Market or Checking Account Investment Option will automatically move to the new FDIC-Insured Savings Option.

The transition will not count as one of your two allowable annual investment exchanges. If you'd like to choose a different investment option after November 10, you can do so using one of those two exchanges.

Will my recurring contributions and withdrawals continue?

Yes. Your existing recurring contributions and withdrawals will transfer automatically, so you won't need to set them up again. Any recurring transactions scheduled between November 5 and November 10 will process on November 11, and later transactions will process as scheduled. After the transition, they will appear as "Vestwell" on your bank statements.

Will I need to set up new direct deposit instructions?

Yes. Your current direct deposit instructions will continue to work with Able UP for only a limited time, so we recommend setting up new ones soon after November 10 to avoid any disruption. Starting November 10, you can find your new direct deposit information by selecting "Direct deposit" in the "Total Balance" tile on your Account Overview page.

- Employer or payroll deposits: Give the new information to your employer or payroll provider.
- Social Security (SSA) deposits: Update your settings on the SSA website. If you run into any issues, please contact the SSA.

Can I give others access to my new account?

Yes. We know extra support matters. Please note that current Interested Parties and additional Authorized Individuals (those who do not currently have their own IL ABLE online login) will not automatically transition to Able UP. On or after November 10, account owners and authorized legal representatives can add trusted people as authorized users in the new online portal, with permissions ranging from view-only to transactional.

Can I get a True Link Visa® Prepaid Card™ after the transition?

Yes, and it's free. You must request the card, because one will not be sent automatically. After the transition, you can request it from your Account Overview page. If you have an email address on file, you'll also receive instructions by email on November 10. Plan for about seven business days for your card to arrive. 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 won't need to create a new gifting page. After November 10, a new page will be created for your account automatically, with its own web address that you can share with friends and family who want to contribute.

Have questions?

We're here for you. Call us Monday through Friday from 8 am to 5 pm CT at 1-888-609-8683. You can also find important information about this transition in the Conversion Guide at illinoisable.com/updates.

We are excited to prepare for Able UP to help you power up your life experiences!

Sincerely,
The IL ABLE Team