



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

September 28, 2026

Please retain this communication. You will need it to set up a new login and retrieve your organization's accounts on November 10.

Dear IL ABLE Organization,

This is a second communication to share important information about the upcoming transition.

Has your organization completed these steps to prepare for the upcoming changes to IL ABLE?

- Attended a scheduled informational session with IL ABLE and Vestwell to learn about IL ABLE's upcoming move to a new online platform powered by Vestwell. If you were unable to attend a session, you can see the slide deck by scanning this QR code.



- Verified that the organization's phone number, mailing address, and group email address used for IL ABLE accounts are correct.
- Become familiar with the new terminology that will be used after the transition. (See the Terminology Table at the bottom of this communication.)

Introducing Able UP: A new name for the program

Along with a new portal and [updated investments](#), Able UP will become the new name for the program. The new name will take effect on November 10, 2026, when the transition is complete.

Account balances and savings will continue without interruption. The changes you will see include a new program name, an enhanced online experience for organizations, and updated underlying investment options, including a new FDIC-Insured Savings Option.



Things to Remember as You Prepare for the Transition

On **Thursday, November 5, at 3 pm CT**, a blackout period begins, and account access will not be available.

On **Tuesday, November 10, 2026**, your organization's senior leader (formerly Control Person) will receive an email that will contain a link where the senior leader will set up a new login, retrieve accounts, and assign agents.

- Your accounts will already be tied to your organization's name and EIN — the senior leader will simply “retrieve” them on the new platform after November 10, 2026.
- Current “team members” will carry over to the new platform as “agents”. After the conversion, the senior leader will review agents' names that were carried over and assign permissions — organization administrator, manager, contributor or viewer — and whether they can open new accounts. More on this below.

Instructions for gaining access to accounts on November 10 — please retain.

When your organization initially registered with IL ABLE, it identified a “control person” for the organization. If you don't know who your organization's control person is: (1) log into the current IL ABLE platform and review who is currently listed as your organization's “control person,” (2) locate the Entity Certification Form or the Authorized Signatory Verification Form that your organization originally submitted to IL ABLE, or (3) call customer service at 1-888-609-8683 as soon as possible.

On November 10, the control person will become the senior leader. The senior leader **must be the only person to set up access** to the new platform and retrieve your organization's previous IL ABLE accounts. **No one other than the senior leader can initiate access and account retrieval for your organization.**

The senior leader must input their *personal name and SSN* — not the organization's name and EIN — to access the platform, set up a profile, and retrieve accounts. The senior leader must also input their date of birth and residential address for identity verification.

The senior leader must follow these steps:

1. Click on the retrieval link provided in the email you will receive on November 10, 2026.
2. Enter the senior leader's work email address. This becomes the senior leader's login for the new platform going forward.
3. Create a new password.
4. On the “Verify your identity” screen, enter the senior leader's personal SSN, date of birth, and address. **Do not use the organization's EIN.**
5. Choose “Verify with text” or “Verify with call” and complete the prompts. Do not use a phone number with an extension.
6. Once the senior leader is verified, they will be taken to a dashboard showing all accounts associated with the organization's EIN.

Note for senior leader: If, at any point in the process, you receive an error message, please contact us at 1-888-609-8683. There may be missing information that needs to be corrected before you can continue.

Next, the senior leader will assign permissions on accounts for organization agents (previously called “team members”):

Note: Team members will carry over with the transition and become agents. The senior leader must re-establish each of them as agents with permissions on individual accounts. To do so, follow these steps:

- Hover over the profile icon in the upper-right corner.
- Go to the “Organizations” menu option. Review the list of agents shown.
- Click the three dots next to an agent’s name and select “Accounts”. Then click “New User” and a drop-down menu will appear. You can select any employee in your organization, choose which accounts they can see, and set a permission for each account. You can also set bulk permissions to multiple accounts at once. You can grant any of the permissions seen in the table below:

Agent Permissions

Permission	Viewer	Contributor	Manager
View account information	✓	✓	✓
Make contributions		✓	✓
Perform all transactions (e.g., withdrawals)			✓
Add / remove / edit bank accounts			✓

Organization administrators can also:

- Turn on stand-alone “**can add new accounts**” permission — separate from the permissions above.
- Assign an agent as organization **administrator** to help manage the organization, add/remove other agents, and permissions.
- Hide a specific account from an agent’s view entirely or remove the agent from your organization.

Senior Leader or Organization Administrator Can Add New Agents

1. Log in as an administrator and hover over the profile icon in the upper-right corner.
2. Select “Organizations,” then go to the “Agents” section and click “Add.”
3. Enter the agent’s information.
4. The agent will receive an email invitation to set up their own login. They will not see any accounts until you separately provide them account permissions as outlined in the table above.

Ordering a True Link Visa® Prepaid Card™

Organizations that serve as authorized legal representatives (ALRs) can choose to order a True Link Visa® Prepaid Card™ for use by the organization on behalf of an account owner as well as an additional card for the account owner to use independently. The organization must go directly to the True Link website to order cards. Starting November 10, you can find a link to order a card on each Able UP account page.

For each account, only one card can be issued in the name of the organization and, if requested, only one card can be issued in the name of the account owner. When a card is issued to your organization to use on behalf of the account owner, the card will show both the organization's name and the account owner's name on the card.

Organization FAQs

Question	Answer
Do we need to re-register our organization?	No. Your organization is already registered and your accounts are tied to your organizations' EIN. You'll simply retrieve them on the new platform.
Who should retrieve the accounts?	Your senior leader (previously called the "control person") will need to complete the account retrieval process and then assign agents' account permissions.
Will our current team members carry over?	Yes, after the conversion, the senior leader will review agents' names that were carried over and assign permissions — organization administrator, manager, contributor or viewer — and accounts that the agent can see and whether they can add new accounts.
Will our account data and history carry over?	Yes. Your accounts and their history move to the new platform automatically.
Can different employees have different permissions on different accounts?	Yes. This is one of the biggest improvements — permissions are set per account, not per agent.
Can we hide certain accounts from certain staff?	Yes. An agent only sees the accounts for which they've been granted permission.
Can organizations get a card now?	Yes. Organizations will be able to order a reloadable True Link Visa® Prepaid Card™ beginning November 10, 2026, from a link on each Able UP account page.
Can we use an FDIC-insured investment now?	Yes. After November 10, organizations will have access to all investment options, including the new FDIC-Insured Savings Option.

Terminology

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

Current Term	New Term (as of 11/10/26)	What it Means
Team Member	Agent	An employee of the organization who has been granted permission to help manage one or more ABLE accounts on behalf of the organization. Agents may be granted different permissions – viewer, contributor, or manager –

Current Term	New Term (as of 11/10/26)	What it Means
		to different accounts. Each agent will have their own unique login credentials.
Beneficial Owner	Owner	Any person who owns 25% or more of a for-profit organization.
Control Person	Senior Leader	Any person with significant authority to manage or direct the organization – such as a CEO, CFO, COO, President, VP, Partner, Treasurer, or anyone in a similar leadership role. Starting November 10, the senior leader must log into the new Vestwell platform to retrieve all accounts associated with their organization. The senior leader must also assign their agents permissions on ABLE accounts. The senior leader (or another person acting with authority from a senior leader) can complete organization registration; both individuals are automatically made organization administrators. If multiple individuals meet the description of a “senior leader,” the organization only needs to identify one.
Entity	Organization	A for-profit company, non-profit, or government agency designated to act as an Authorized Legal Representative (ALR) for one or more ABLE-eligible individuals.
Entity Authorized Individual (AI)	Organizational Authorized Legal Representative (ALR)	An organization that can open and manage an account on behalf of an account owner.
Entity Certification Form	N/A	This form is eliminated in the new Vestwell organization registration flow.
Entity Management Dashboard	Organization Dashboard	The screen within the online portal where an organization administrator can update the organization's profile, add or manage agents, change agents'

Current Term	New Term (as of 11/10/26)	What it Means
		permissions, add new ABLE accounts, and add/change bank account information.

Organization Permissions	
Can Add Account	A stand-alone permission that can be granted independent of other permissions. An agent with this permission can open new Able UP accounts and will be automatically assigned manager permissions on any accounts they open.
Contributor Permission	Agents with contributor permission on an account can view the account and make contributions.
Manager Permission	Agents with manager permission on an account can view the account and conduct any financial transactions on the account, including making contributions and withdrawals, changing investments, and updating attached bank accounts.
Organization Administrator	Individual(s) at the organization who have authority to manage the organization's profile and Able UP accounts on the online platform. The senior leader (or another person acting with authority from a senior leader who completes the registration) will be automatically assigned the role of organization administrator. Other organization administrators can be designated after registration. Organization administrators can add/remove agents, manage agents' permissions on individual Able UP accounts, and add/manage Able UP accounts. Organization administrators have full access to all Able UP accounts under the organization. They can take any action that is available to ALRs and can conduct financial transactions on all accounts, including making contributions and withdrawals, changing investments, and updating attached bank accounts. Organization administrators can also take any other possible account actions, for instance: changing demographic information (such as an account owner's name or address), updating an account owner's eligibility status, or closing an Able UP account.
Viewer Permission	Agents with viewer permission on an account can only view account information and run reports.

Questions? We're here to help

Please email the IL ABLE Team at able@illinoistreasurer.gov. Find updates about the transition at illinoisable.com/updates. Thank you for being a vital part of the community of Illinois organizations that support the individuals they serve with IL ABLE accounts! We're excited to continue helping you support the individuals you serve with an even stronger ABLE program.

Sincerely,

The IL ABLE Team

Illinois State Treasurer's Office