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

September 1, 2026

Important Changes for Entities That Manage IL ABLE Accounts

Please retain this communication for reference during the upcoming November transition.

Dear IL ABLE Entity,

You are receiving this email because your entity is registered with IL ABLE to open and manage accounts on behalf of the individuals you serve.

On **November 10, 2026**, the IL ABLE program will move to a new platform powered by Vestwell, which will become the new ABLE program manager. Vestwell is the nation's largest ABLE provider.

For the remainder of this communication, and for all future communications related to the transition, your entity (non-profit organization, government agency, or for-profit organization) will be referred to as an "organization".

What will the change mean for your organization?

For your organization, the new platform will make it easier to add, fund, and manage ABLE accounts on behalf of the individuals you serve. Here are just a few of the advantages you will experience:

- **Consolidated reporting for your organization.** Add and manage every account you oversee from a single dashboard where you can search for and sort accounts. You will have easy access to organization-level activity, balances, and pending status reports.
- **Enhanced account management settings.** On the new platform, agent permissions will be more flexible. Your organization administrator can assign each agent a different permission level for each ABLE account, including whether an agent can view information, complete transactions, or both.
- **Bulk tools.** Open and manage multiple accounts faster with bulk account creation, including funding multiple accounts at the same time with a bulk contribution tool.
- **A free, customizable True Link Visa® Prepaid Card™ for organizations.** Organizations will be able to request a reloadable, customizable True Link Visa® Prepaid Card™ to use for spending ABLE funds. If desired, your organization will be able to order a card for the organization and one for the account owner, in the account owner's name. Custom spending controls, spending limits, store restrictions, and blocking online purchases can be added to the card.

Steps Your Organization Should Take Now

1. Register to attend a mandatory, 1-hour informational session for organizations. Please select the date and time below that works best for you. The content will be the same in each session, and you are welcome to register for more than one:

Tuesday, September 15, 2026 12 pm CT	Thursday, September 17, 2026 11 am CT	Tuesday, September 22, 2026 11 am CT

2. Verify that your organization's phone number, mailing address, and group email address used for ABLE accounts are correct. To update this information, please call the IL ABLE program at 1-888-609-8683.
3. Familiarize yourself with the new terms that will be used after the transition.
4. Add **@vestwell.com** to your, and your organization's, safe sender lists.

Watch for follow-up communications and visit **illinoisable.com/updates** regularly.

Changes to the Checking Account Investment Option

Please note that the current IL ABLE Checking Account Investment Option will transition to a new FDIC-insured Savings Option on November 10, 2026. For the first time, organizations will now be able to pick an FDIC-insured Savings Option for the account owners they serve.

Do you currently support an account owner who is self-managing their own IL ABLE account and who is invested in the IL ABLE Checking Account Investment Option? Please note the Key Dates below regarding the last day to use the checking account debit card and write checks.

Key Dates

- **Friday, October 9, 2026**

  Last day for accounts invested in the Checking Account Investment Option to use the Fifth Third checkbooks or debit cards to withdraw funds. After the transition, your organization will be able to request a True Link Visa® Prepaid Card™ online.

- **Thursday, November 5, 2026**

  Transition to new program manager, Vestwell, begins. Starting at 3 pm CT, a blackout period begins, and IL ABLE account access will not be available. The funds remain safe and invested throughout this process. We will provide a more detailed timeline as we get closer to the transition to help you plan ahead.

- **Tuesday, November 10, 2026**

  Retrieve organization profile and accounts: Go online to retrieve the organization's profile and accounts in the new portal.

Questions about the transition?

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

Terminology

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

Old Term	New Term (as of 11/10/26)	What it means
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.
Entity Authorized Individual (AI)	**Organizational Authorized Legal Representative (ALR)**	An organization that can open and manage an account on behalf of an account owner.
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. On November 10, the senior leader is the person who must log in to the new Vestwell platform to retrieve all accounts associated with your organization. The senior leader must also assign 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.
Beneficial Owner	**Owner**	Same meaning: Any person who owns 25% or more of a for-profit organization.
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 permission levels – viewer, contributor, or manager – to different accounts. Each agent will have their own unique login credentials.
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’ permissions, and add new ABLE accounts.

Old Term	New Term (as of 11/10/26)	What it means
Team Member Management	**Organization Administrator**	Individual(s) at the organization who have authority to manage the organization's profile on the ABLE online platform. Organization administrators can add/remove agents, manage agents' permissions on individual ABLE accounts, and add/manage ABLE accounts. This is the only organization role with authority to close an ABLE account.
Signatory access level	**Contributor permission level**	Agents with contributor permission on an account can view the account and make contributions.
	Manager permission level	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.
Read-Only access level	**Viewer permission level**	Agents with viewer permission on an account can only view account information and run reports.
(new)	**Can Add Account**	A stand-alone permission that can be granted independent of other permissions. An agent with this permission can open new ABLE accounts.