



A program of the
**West Virginia State
Treasurer's Office**

John D. Perdue, State Treasurer



West Virginia's ABLE Plan

www.wvable.com

Who Can Use WVABLE?

- Limit of one account per person
- Individuals with disabilities that occurred prior to age 26
- Must be a West Virginia resident
- Must also meet one of three criteria:
 1. Eligible to receive SSI or SSDI due to disability;
 2. Have a condition listed on SSA's "*List of Compassionate Allowances Conditions*"; **or**
 3. Self-certification



Account Cost

Monthly Maintenance Fees

\$3.50 (\$42.00 Annually)

Asset-based Fees

Between 0.19% and 0.33%



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STABLE & Special Needs Trusts

- Complementary tools can be used together
- Unique STABLE Accounts benefits:
 - Cost-Effective
 - Broader spending power (i.e. housing)
 - Easy account access
 - No federal or state income tax on earnings
 - No separate tax returns to file
 - Can be established, administered, and owned by individual with disability



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Helpful Resources

Customer Service

team@stableaccount.com

1-800-439-1653

Mon.– Fri., 9 a.m.– 8 p.m. EST

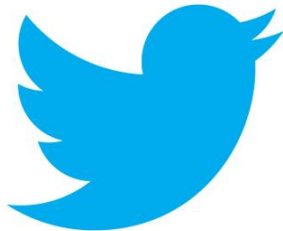
wvable@wvsto.com

1-304-340-5050

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