



Maryland ABLE

Enrollment Screen Shots
June 2022

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FOR INSTITUTIONAL USE ONLY



Sumday Landing Pages

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sumday® | Plan Management

New around here?

See if you're eligible for a Maryland ABE Account.

[Learn about the plan >](#)

Don't have a password?

If you signed up using a paper Enrollment Form, you'll need to create a password to access your account online.

[Create a password >](#)

Have questions?

[Get help >](#)

Maryland ABE

Sign in

Email

Password

Sign in >

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Register: www.sumday.com/register/maryland-able

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

Maryland ABE

Open a Maryland ABE account

Get closer to achieving financial empowerment and start saving for a more independent and secure future.

What you'll need to get started

- The date of birth, address and Social Security Number for the people on the account
- Documentation of Power of Attorney, Legal Guardianship or Conservatorship for an adult beneficiary (if applicable)

Your Email

I've read and accepted the terms of the [Plan Disclosure Booklet](#) and [Participation Agreement](#) for the Maryland ABE program.

I agree to Sumday's [Site Terms of Use](#) and [Online Privacy Statement](#).

[Get started](#)

Maryland ABE

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About

- [MarylandABE.org >](#)
- [Participation Agreement >](#)
- [Plan Disclosure Booklet >](#)

Questions?

- [Read the FAQs >](#)
- [Contact Us >](#)
- Call Us 1-855-563-2253
1-844-888-2253 (TTY)

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Registration of a new account

Scenario: ALR with Adult Beneficiary





Open a Maryland ABE account

Get closer to achieving financial empowerment and start saving for a more independent and secure future.

What you'll need to get started

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- For TTY dial 711. (TTY)



Tell us about the beneficiary

Are you the beneficiary?

The beneficiary owns and benefits from the funds in this account. The beneficiary can be changed to another eligible relative at any time. The information entered below will also be used for tax purposes.

Yes

No

Beneficiary First name

Beneficiary Last name

Social Security Number / ITIN

Date of birth

MM/DD/YYYY

Identifies as

Select

Residential address

No P.O. boxes or military addresses accepted.

Street address

Street address 2

City

State

Select

ZIP Code

Back

Next



Tell us about the beneficiary

Are you the beneficiary?

The beneficiary owns and benefits from the funds in this account. The beneficiary can be changed to another eligible relative at any time. The information entered below will also be used for tax purposes.

Yes

No

Beneficiary First name

Dariza

Beneficiary Last name

Garcia

Social Security Number / ITIN

093-48-5039

Date of birth

09/15/1983

Identifies as

She

Residential address

No P.O. boxes or military addresses accepted.

Street address

123 Main Street

Street address 2

City

Maryland City

State

Maryland

ZIP Code

12345

The beneficiary self-identifies as a veteran.

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Registration – Step 1: Beneficiary Information



Tell us about yourself

You are the Authorized Legal Representative (ALR) for the beneficiary.

| | |
|-----------------------|----------------------|
| ALR First name | ALR Last name |
| <input type="text"/> | <input type="text"/> |

| | |
|--------------------------------------|---|
| Social Security Number / ITIN | Date of birth |
| <input type="text"/> | <input type="text" value="MM/DD/YYYY"/> |

| | |
|----------------------|-------------------------------------|
| Phone number | Alt. phone number (optional) |
| <input type="text"/> | <input type="text"/> |

Identifies as

Residential Address

No P.O. boxes or military addresses accepted.

I live with Dariza Garcia

Street address

Street address 2

City

| | |
|-------------------------------------|----------------------|
| State | ZIP Code |
| <input type="text" value="Select"/> | <input type="text"/> |

Employment info

What's your work status?

How we are using this information

- Your Social Security Number / ITIN, phone number, and employment information are used to help verify your identity and this account.
- If you have Power of Attorney, or are the Legal Guardian or Conservator for an eligible beneficiary over the age of majority, you will have to provide documentation to verify your relationship later on.



Tell us about yourself

You are the Authorized Legal Representative (ALR) for the beneficiary.

| | |
|------------------------------------|---------------------------------------|
| ALR First name | ALR Last name |
| <input type="text" value="Ruben"/> | <input type="text" value="Lantigua"/> |

| | |
|--|---|
| Social Security Number / ITIN | Date of birth |
| <input type="text" value="039-48-5039"/> | <input type="text" value="02/25/2000"/> |

| | |
|---|-------------------------------------|
| Phone number | Alt. phone number (optional) |
| <input type="text" value="646-281-8132"/> | <input type="text"/> |

Identifies as

Residential Address

No P.O. boxes or military addresses accepted.

I live with Dariza Garcia

Street address

Street address 2

City

| | |
|---------------------------------------|------------------------------------|
| State | ZIP Code |
| <input type="text" value="Maryland"/> | <input type="text" value="12345"/> |

Employment info

What's your work status?

What kind of work do you do?

How we are using this information

- Your Social Security Number / ITIN, phone number, and employment information are used to help verify your identity and this account.
- If you have Power of Attorney, or are the Legal Guardian or Conservator for an eligible beneficiary over the age of majority, you will have to provide documentation to verify your relationship later on.

Registration – Step 2: ALR Information



Eligibility information

This determines what makes the beneficiary eligible for an ABLE account.

Which option applies to the beneficiary?

I certify under the penalties of perjury that:

- The beneficiary is entitled during the current year to Supplemental Security Income (SSI) benefits based on blindness or disability under title XVI of the Social Security Act
- The beneficiary is entitled during the current year to Social Security Disability Insurance (SSDI) benefits based on blindness or disability under title II of the Social Security Act
- The beneficiary has
 - a. a medically determinable physical or mental impairment that results in marked and severe functional limitation (see definition below)* and can be expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months; OR is blind (see definition below)†.
 - AND
 - b. a signed diagnosis (in this form) from a licensed physician (as defined below)‡ as to the condition described in [a]

I understand that I am required to retain such signed diagnosis and to provide it to the Plan or the IRS upon request, and I agree to do so.

What is the diagnosis code?

Is this disability permanent?

- Yes
- No

What is your relationship to this beneficiary?

W Heads up: because the beneficiary is over the age of 18, you'll have to upload a copy of either Power of Attorney, Legal Guardianship or Conservatorship documentation during registration.

I certify under the penalties of perjury that:

- The above disability or blindness developed before the age of 26
- The beneficiary has no other ABLE account, or the beneficiary is in the process of rolling over a previous ABLE account to a new ABLE account within the next 60 days. (A rollover form, which can be found on the Forms page of this ABLE plan's website, must be used to complete this process.)

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* I understand that "marked and severe functional limitation" means a functional limitation that meets, medically equals, or functionally equals the severity of any listing in appendix 1 of subpart P of 20 CFR part 404 (the "Listing"), but without regard to age. The Listing can be found at www.ssa.gov/csp/Items/120304404-app-01.htm. I further understand that the level of severity is determined by taking into account the effect of the beneficiary's prescribed treatment.

† I understand that, for purposes of eligibility for an ABLE account, "blind" means that the beneficiary has central visual acuity of 20/200 or less in the better eye with the use of a correcting lens. An eye which is accompanied by a limitation in the fields of vision such that the widest diameter of the visual field subtends an angle no greater than 20 degrees is considered to have a central visual acuity of 20/200 or less.

‡ Must be a doctor of medicine (MD) or a doctor of osteopathy (DO) who is legally authorized to practice medicine and surgery by the state in which s/he performs the diagnosis.

How we are using this information

- The diagnosis information is used to confirm the beneficiary's eligibility and for tax purposes
- If the beneficiary has a signed diagnosis form, please keep it for tax purposes in case the IRS or the ABLE plan asks for it
- If, in the future, the beneficiary no longer experiences an eligible disability, they no longer qualify for an ABLE Account and will need to update their eligibility in the account's settings or call customer service. Once ineligible, they may continue using their account until the end of the year. After that only withdrawals will be allowed, however there may be tax consequences or impacts to federal benefits.

[Learn more >](#)

Registration – Step 3: Eligibility



Verify your identity

You will be asked five (5) questions:

- They are based on your public data
- Your answers will help verify your identity
- You must answer all questions within 10 minutes

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Registration – Step 4: Know Your Customer (KBA) Questions



Verify your identity

Please answer the following questions in ten (10) minutes.

1 In which of the following counties have you ever lived or owned property?

Fairfax, VA

Montgomery, MD

Loudon, MD

Arlington, MD

Next



Maryland ABL

- 1
- 2
- 3
- 4
- 5
- 6

Verify your identity

You will be asked five (5) questions:

- They are based on your public data
- Your answers will help verify your identity
- You must answer all questions within 10 minutes

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Maryland ABL

- 1
- 2
- 3
- 4
- 5
- 6

Need help? Call Us 1-855-563-2253 and For TTY dial 711.

Registration – Step 4: Know Your Customer (KBA) Questions – If user answers questions incorrectly.

We're stuck here because we couldn't validate your identity.

Give us a call at 1-855-563-2253 or For TTY dial 711. for TTY so we can sort this out.



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Maryland ABL



Communications preferences

Choose how you want to receive notifications and statements about your account. You can update these preferences at any time.

Select one

- Email me when quarterly statements and tax forms can be viewed and downloaded
- Email me when quarterly statements can be viewed and downloaded, but send my tax forms via U.S. mail
- I do not want electronic communication. Send my quarterly statements and tax forms by U.S. Mail. I understand that I will be billed annually per account for this option.

Get email updates

- Yes, send me updates about new Plan and site features

Mailing address

P.O. boxes and military addresses are accepted.

Select a mailing address

123 Main Street, Ocean City, MD 12345

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Registration – Step 5: Communications Preferences



Create your login

Your email is used to contact you and sign in. Your password must be at least eight (8) characters long with a mix of letters, numbers, and special characters.

Email

Create password

✘ Doesn't meet requirements

Verify password

What makes a good password

- Come up with something that you'll remember but other people can't easily guess
- Use a combination of uppercase letters, lowercase letters, numbers and special characters
- Don't leave your password lying around where it can be easily found

Registration – Step 6: Create login username and password



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- [Contact Us](#) >
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For TTY dial 711. (TTY)



Please review your information

Double check all the info you've provided before you move on.

| | | |
|--|---|---|
| Beneficiary information | | ✔ |
| Name | Daria Garcia | |
| Social Security Number / ITIN | --- -- 5832 | |
| Date of birth | 09/15/1983 | |
| Identifies as | She | |
| Residential address | 123 Main Street Ocean City, MD 12345 | |
| About you | | ✔ |
| Name | Ruben Lantigua | |
| Social Security Number / ITIN | --- -- 9017 | |
| Date of birth | 12/28/1976 | |
| Identifies as | He | |
| Phone number | 646-281-8132 | |
| Alternate phone number | Not provided | |
| Residential address | 123 Main Street Ocean City, MD 12345 | |
| Employment status | Employed | |
| My occupation is | Education | |
| Eligibility information | | ✔ |
| Eligibility reason | Eligible for SSA | |
| Diagnosis information | Code 1 Developmental Disorder | |
| Permanent disability | Yes | |
| Authorized legal representative relationship | Power of Attorney | |
| Communication Preferences | | ✔ |
| Email quarterly statements and tax forms | | |
| Email news and product updates | | |
| Mailing address | 123 Main Street Ocean City, MD 12345 | |
| Email and password | | ✔ |
| Email | daria.garciamd@vestwell.com | |
| Password | ***** | |

Create my account

Registration – Review

Congratulations on creating your account. Now, it's time to verify your email address.

We sent an email to d.....1@vestwell.com. Please click the link in the email to continue.

Didn't receive an email?

[Send again >](#)

[Change my email address >](#)

Verified on another device?

[Click here to refresh the page >](#)



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Registration - Verify email address



Please confirm your email address

Click on the link below to verify your email and move on to the next step.

Verify email

Not you?

If you believe you received this email by mistake, please [let us know](#).

powered by sumday®

Please do not respond to this email. To ensure delivery please add no-reply@sumday.com to your contacts.

Get in touch

Emails from your state sponsored savings/investment plan are intended to inform you about your account. The state will never ask you for confidential account information to be sent by unsecured email or provide a link to a sign-in page that requires you to enter personal information. If you need to communicate sensitive customer information to the plan you should [sign in](#) to your account and communicate with us via the secured website.

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We're email pals

Your email has been verified.

Let's do it >

Verify Relationship



Dashboard

 **Maryland ABL**
Dariza Garcia
Account Number *****0047

ACCOUNT STATUS
Verification >
Needed

⚠ Please verify your relationship to the beneficiary. [Verify relationship](#)

Please note, your total balance does not include pending amounts.

Footnote 1: The Market Value Change represents the net change in the value of the account, exclusive of contributions and withdrawals, and is a measure of how much value was gained or lost as a result of NAV (Net Asset Value) changes throughout the period. [Return](#)

Dashboard with pending relationship verification

MarylandABLE

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**Maryland ABE**

Dariza Garcia *****0047

Verify your relationship to the beneficiary

Help us complete your account by providing documentation of your Power of Attorney.

Upload your Power of Attorney documentation

This document should reflect the decision that allows you to make financial decisions in the best interest of the beneficiary as their Authorized Legal Representative. Make sure your document follows these guidelines:

- It must be a signed durable Power of Attorney
- If your document is a multipage document it should be uploaded as a PDF
- All the pages of the document should be included

**Upload a file**

Select any PDF, PNG or JPG up to 20MB

I certify under the penalties of perjury that:

- The Durable Power of Attorney is a true copy and at the time I uploaded, I had no actual knowledge or actual notice of the revocation or termination of the Power of Attorney by death or otherwise, or notice of facts indicating same. The Beneficiary is alive, has not repudiated the Power of Attorney and the Power of Attorney is still in full force and effect.

Submit

Need some extra help with this?

Call us 1-855-563-2253 from 9-8 ET

For TTY dial 711.

Verify Relationship to the beneficiary – Upload



Verify your relationship to the beneficiary

Help us complete your account by providing documentation of your Power of Attorney.

Upload your Power of Attorney documentation

This document should reflect the decision that allows you to make financial decisions in the best interest of the beneficiary as their Authorized Legal Representative. Make sure your document follows these guidelines:

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- All the pages of the document should be included



File selected
Screen Shot 2022-06-13 at 1.45.55 PM.png



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Submit

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Success!
Screen Shot 2022-06-13 at 1.45.55 PM.png

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Submit

Verify Relationship to the beneficiary – Upload

Need some extra help with this?

Call us 1-855-563-2253 from 9-8 ET

For TTY dial 711.



Your document has been submitted

Typically it takes 3 - 5 days to review your document. We'll let you know when you can continue with setting up your account.

[Continue >](#)

Verify Relationship to the beneficiary – Upload Confirmation



Maryland ABLE
Dariza Garcia *****0047

We're verifying your relationship to the beneficiary.

We'll reach out by email when it's time to complete your account setup

We're reviewing the documentation you provided to be the Authorized Legal Representative on this account.



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Verify Relationship to the beneficiary – Pending

Dashboard

 **Maryland ABL**
 Dariza Garcia
 Account Number *****0047

ACCOUNT STATUS
 Pending >

 The information required to verify your relationship to Dariza Garcia has been submitted. You'll get an email when you can continue account setup. >

Please note, your total balance does not include pending amounts.

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Verify Relationship to the beneficiary – Pending

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Registration of a new account

Scenario: Account Owner is Managing the Account





Maryland ABLE



Open a Maryland ABLE account

Get closer to achieving financial empowerment and start saving for a more independent and secure future.

What you'll need to get started

- The date of birth, address and Social Security Number for the people on the account
- Documentation of Power of Attorney, Legal Guardianship or Conservatorship for an adult beneficiary (if applicable)

Your Email

darizasumday+mdable1@gmail.com

- I've read and accepted the terms of the [Plan Disclosure Booklet](#) and [Participation Agreement](#) for the Maryland ABLE program.
- I agree to Sumday's [Site Terms of Use](#) and [Online Privacy Statement](#).

[Get started](#)



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Maryland ABLER

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- 4
- 5
- 6

Tell us about the beneficiary

Are you the beneficiary?

The beneficiary owns and benefits from the funds in this account. The beneficiary can be changed to another eligible relative at any time. The information entered below will also be used for tax purposes.

Yes

No

The beneficiary self-identifies as a veteran.

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Registration – Step 1



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Tell us about yourself

Please fill out the following information.

First name

Last name

Social Security Number

Date of birth

Phone number

Alternate phone number (optional)

Identifies as

Residential Address

No P.O. boxes or military addresses accepted.

Street address

Street address 2

City

State

ZIP Code

Employment info

What's your work status?

How we are using this information

- Your Social Security Number is used for tax purposes and to help verify your identity
- Your phone number is used to verify your identity and as a contact number
- Your employment information helps us understand how this account is being funded

Registration – Step 2

To complete registration, please see slides 7-13



Account Setup



Dashboard



Maryland ABLER

Dariza Garcia

Account Number *****0047



This account is incomplete

[Finish account setup](#)

Please note, your total balance does not include pending amounts.

Footnote 1: The Market Value Change represents the net change in the value of the account, exclusive of contributions and withdrawals, and is a measure of how much value was gained or lost as a result of NAV (Net Asset Value) changes throughout the period. [Return](#)

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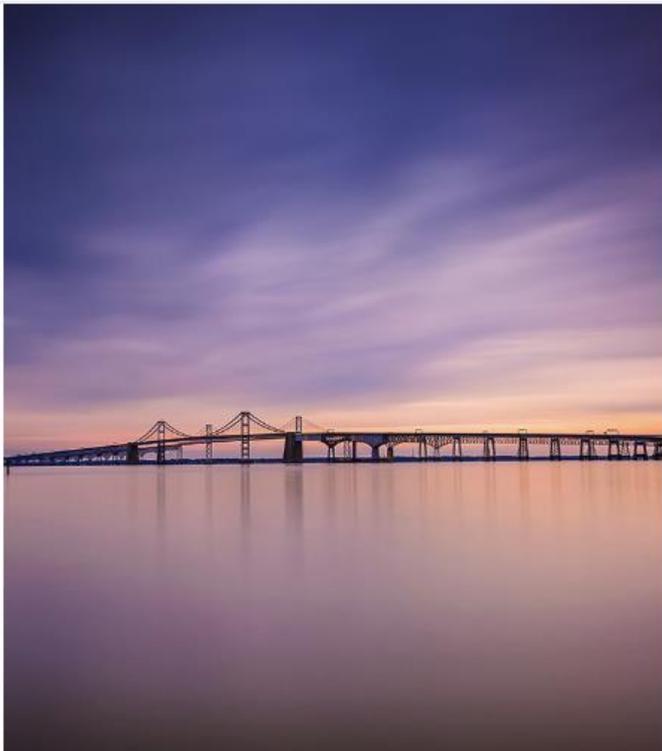
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Maryland ABLER
Dariza Garcia *****0047

Account Setup Landing



Let's finish setting up this account.

- 1 Set a goal
- 2 Connect a bank account
- 3 Select your investments
- 4 Fund your account

Set up account

MarylandABLE

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Maryland ABLE
Dariza Garcia *****0047

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- 3
- 4

Set a goal

You can edit a goal at any time, but having a target can help you stay on track. Between standard and ABLE to Work contributions, you may contribute up to \$28,880 to an ABLE account each year.

Add a yearly contribution goal

| | |
|----|---|
| \$ | 0 |
|----|---|

The yearly standard contribution limit is \$16,000. If the account's beneficiary is earning wages, they may contribute an amount equal to their gross income, up to \$12,880, in addition to the yearly standard contribution limit.

[Learn more about ABLE to Work >](#)

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Setup – Step 1

Set a goal



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Connect a bank account

Securely connect a bank account to start making contributions or withdrawals.

Choose a connection method

- Sign in to your bank account
Use Plaid to securely sign in and connect your bank account
- Manually connect bank account
Enter an account and routing number (ADA Compliant)

Bank account

Account holder name

This is the bank account owner's full name.

Account Type

- Checking
- Savings

Routing Number



Account Number



Bank account nickname

This is how this bank account will be labeled throughout your account.

40 characters left

Back

Next

Setup – Step 2

Connect bank account (manually)

Maryland ABLE
Dariza Garcia *****0047



Connect a bank account

Securely connect a bank account to start making contributions or withdrawals.

Choose a connection method

- Sign in to your bank account
Use Plaid to securely sign in and connect your bank account.
- Manually connect bank account
Enter an account and routing number (ADA Compliant)

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Sumday uses Plaid to connect your account

-  **Connect effortlessly**
Plaid lets you securely connect your financial accounts in seconds
-  **Your data belongs to you**
Plaid doesn't sell personal info, and will only use it with your permission

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)

Continue

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Setup – Step 2 Connect bank account (Plaid)





Chase
www.chase.com

Your accounts

Let Sumday know your primary account

Plaid Checking
.....0000 \$100.00

Plaid Saving
.....1111 \$200.00

Continue

Online Privacy Statement

 **Maryland ABL**
Dariza Garcia *****0047

1 2 3 4

Fund your account

Customize your strategy by contributing at least \$5 to the investment options of your choice. You must contribute a total of \$25 to open the account. Money invested in your account can only be reallocated twice each year.

| Investment Option | Amount |
|---|-------------------------|
|  ABLE Conservative > A predesigned diversified option with a mix of stocks and bonds for a more conservative risk profile. | \$ <input type="text"/> |
|  ABLE Moderate > A predesigned diversified option with a mix of stocks and bonds for a more moderate risk profile. | \$ <input type="text"/> |
|  ABLE Aggressive > A predesigned diversified option with a mix of stocks and bonds for a more aggressive risk profile. | \$ <input type="text"/> |
|  ABLE Fixed Income > A predesigned diversified option with a mix of stocks and bonds. | \$ <input type="text"/> |
|  MD ABL Cash Option > This fund offers FDIC insurance protection for amounts contributed up to FDIC-permitted limits. | \$ <input type="text"/> |
| Total | \$ 0 |

The investment information on this page has been provided by [Marquette Associates](#), the investment advisor for the Maryland ABL program. Before you make a decision, review the [Plan Disclosure Booklet](#) to learn about the important details and risks of an investment and/or cash option.

[Back](#) [Next](#)

Setup – Step 3 Fund your account

Maryland ABLE
Dariza Garcia *****0047



Invest in the future

Keep up the momentum with this optional but recommended step.

Today's contribution
\$200.00

Set up recurring monthly contributions

This is optional and can be edited at any point.



Pick the day of the month

The transfer will take 2-5 business days to process and will complete every month on the day you select.

Select a day

Select ▾

Enter the amount you want to contribute

If you don't want to contribute money to an investment, leave it as \$0. There is a \$5.00 minimum.

Investment Option

Amount



ABLE Conservative >

\$



MD ABLE Cash Option >

\$

Total \$ 0

Back

Review

Setup – Step 4
Set up recurring
monthly contributions



You're almost done

Double check all the info you provided for the account before you move on.

Goal ✎

Yearly goal Not set up

Bank account ✎

 checking *****0000

Investment selection and contribution ✎

| | |
|---------------------------------|-----------------|
| ABLE Conservative | \$100.00 |
| MD ABE Cash Option | \$100.00 |
| Total contribution today | \$200.00 |

Recurring monthly contribution ✎

| | |
|--------------------|----------|
| Day of the month | 2nd |
| ABLE Conservative | \$100.00 |
| MD ABE Cash Option | \$100.00 |

Finish account setup

Setup – Review



Your account has been created

We'd like to learn more about you, [take this survey](#).

[View your account >](#)

Account Setup Confirmation

Welcome Email



 Maryland ABL
Dariza's ABL Account

Welcome to your Maryland ABL account

Thank you for opening your Maryland ABL account! Now that your account is opened, we would like to ask you to take a short 5 question survey to help us learn how you heard about us. [Click to complete our survey](#). Thank you in advance for your time.

Check out your account dashboard

You can access your account at any time with your email and password. Take a few moments to get to know your way around by reviewing your activity, account details, and investments. Ready to make a contribution or withdrawal now? Just head over to the "Transfers" tab to get started. [Sign in to your account](#).

Set a savings goal

When you need to focus, it always helps if you have a target. You can set a savings goal (if you haven't already) to help you monitor your progress and stay on track. Simply [sign in to your account](#), click on "Overview" and then click on "Add a goal."

Create a custom gifting page

Birthday or special occasion coming up? You can now create a unique gifting page that can be privately sent to friends and family to help you reach your savings goal. You can even easily share it on social media to help spread the word and grow your savings. Best of all, contributions can be made for as little as \$5.00, so it's easy to get started. Just [sign in to your account](#), click on "Overview" and then click on the "Create a Gifting Page" link.

Still need help?

If you have any questions, we're here to help. Give us a call or chat with us online Monday – Friday from 9-8 ET at 1-855-563-2253 or for TTY dial 711.

[Explore your account](#)

Not you?

If you believe you received this email by mistake, please [let us know](#).

powered by sumday®

Please do not respond to this email. To ensure delivery please add no-reply@sumday.com to your contacts.

[Get in touch](#)

Emails from the Maryland ABL program are intended to inform you about your Maryland ABL account. Maryland ABL will never ask you for confidential account or sensitive information such as a Social Security Number or PIN, to be sent by unsecured email or provide a link to a sign-in page that requires you to enter personal information. If you need to communicate sensitive customer information to Maryland ABL you should go to <http://www.maryabla.com/>, sign in to your account, and communicate with us via the secured website.

Welcome Email

Account Dashboard & Overview



Account Dashboard

Dashboard



Maryland ABLE
Dariza Garcia
Account Number *****0047

RETURNS
\$0.00¹
0% since Jun 2022

TOTAL BALANCE
\$0.00 >
+\$200.00 Pending

Please note, your total balance does not include pending amounts.

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Account Overview



Maryland ABE
Dariza Garcia *****0047

Overview

Activity

Investments

Transfers

Settings

Total Balance

1 pending transaction

\$0.00



[View activity](#) | [Make a transfer](#)

2022 Contributions

 \$200.00
Standard contribution limit is \$16,000

 \$0.00
ABLE to Work contribution limit is up to \$12,880²

[Learn more about ABLE to Work >](#)

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



Contribution pending

Once it has completed, you'll see your investment breakdown here.

[Make a contribution >](#)

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](#)

Please note, your total balance does not include pending amounts.

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Footnote 2: The beneficiary's actual ABLE to Work contribution limit may be less than \$12,880. Beneficiaries who earn less than \$12,880 may only contribute an amount equal to their current year gross income. [Return](#)

Account Activity



Account Summary

CONFIDENTIAL

sunday | Plan Management Dashboard 👤 Ruben

Maryland ABLE ****1725

Overview **Activity** Investments Transfers Settings

Summary

| Account balance | |
|--|--------|
| Available ⓘ | \$0.00 |
| Total ⓘ | \$0.00 |
| View all transactions > | |

| Current activity | |
|-------------------------|----------|
| Pending contributions ⓘ | \$500.00 |

| Recurring activity | |
|--|--|
| You have 1 recurring monthly contribution > | |

Your account totals

| Year to date (2021) | |
|----------------------------|----------|
| Standard Contributions | \$500.00 |
| ABLE to Work Contributions | \$0.00 |
| Withdrawals ⓘ | \$0.00 |
| Change in market value ⓘ | \$0.00 |

| Since inception (Jul 23, 2021) | |
|--------------------------------|----------|
| Contributions ⓘ | \$500.00 |
| Withdrawals | \$0.00 |
| Change in market value ⓘ | \$0.00 |

| Current cost basis/Earnings | |
|-----------------------------|--------|
| Cost basis* ⓘ | \$0.00 |
| Earnings ⓘ | \$0.00 |

* Amounts do not include pending transactions.





Maryland ABL
Dariza Garcia *****0047

Overview

Activity ▾

Investments

Transfers ▾

Settings

Transactions

Showing all transactions

Download ⬇

Filter ▾

Pending ⓘ

↑ **Contribution**
Pending

\$200.00 (+)



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Transactions: Contributions





Maryland ABE
Dariza Garcia *****0047

- Overview
- Activity ▾
- Investments
- Transfers ▾
- Settings

Make a contribution

Contributions can take 2–4 business days to complete.

Step 1 of 3

Where do you want to contribute from?

 ▾

Frequency

- One-time contribution
- Recurring monthly contribution

Next

Contributions – Step 1



Maryland ABLE
Dariza Garcia *****0047

Overview

Activity ▾

Investments

Transfers ▾

Settings

Make a contribution

Contributions can take 2–4 business days to complete.

Step 2 of 3

With ABLE to Work, if the beneficiary is earning wages, you may contribute an amount equal to the beneficiary's current year gross income up to \$12,880 in addition to the yearly standard contribution limit.*

What type of contribution are you making?

- Standard contribution
You've contributed \$200.00 toward the \$16,000 yearly standard contribution limit.
- ABLE to Work contribution
You've contributed \$0.00 toward the \$12,880 ABLE to Work contribution limit.^{1,2}

[Learn more about ABLE to Work >](#)

Footnote 1: If the beneficiary or their employer is contributing to a defined contribution plan (401K), annuity plan (403(b)), or deferred compensation plan (457(b)) this calendar year, the beneficiary is not eligible to make ABLE to Work contributions. [Return](#)

Footnote 2: The beneficiary's actual ABLE to Work contribution limit may be less than \$12,880. Beneficiaries who earn less than \$12,880 may only contribute an amount equal to their current year gross income. [Return](#)

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Next

Contributions – Step 2



Maryland ABLE
Dariza Garcia *****0047

- Overview
- Activity
- Investments
- Transfers
- Settings

Make a contribution

Contributions can take 2-4 business days to complete.

Step 3 of 3

Enter the amount you want to add. Each contribution must be at least \$5.

Investment Option

Amount

| | | | |
|--|---------------------|-----------------------------------|---------------------------------|
| | ABLE Conservative > | Total balance \$0.00 ¹ | <input type="text" value="\$"/> |
|--|---------------------|-----------------------------------|---------------------------------|

| | | | |
|--|-----------------------|-----------------------------------|---------------------------------|
| | MD ABLE Cash Option > | Total balance \$0.00 ¹ | <input type="text" value="\$"/> |
|--|-----------------------|-----------------------------------|---------------------------------|

Contribute to a new investment

Total \$ 0

Footnote 1: This amount is based on the most recently calculated value of your investment and does not include any pending transfers. [Return](#)

Back

Review

Contributions – Step 3



Please review your contribution

Transfers can take 2-4 business days to complete.

Transfer from 

 checking
*****0000

Frequency One-time contribution

Transfer type 

Standard contribution

Transfer to 

| | |
|---|----------|
|  ABL Conservative | \$100.00 |
|  MD ABL Cash Option | \$100.00 |
| <hr/> | |
| Total contribution | \$200.00 |

The "Confirm" button authorizes us to start an ACH debit (direct withdrawal) from your bank account for \$200.00. Once we start the transfer, you won't be able to cancel it. The "Confirm" button also certifies under penalty of perjury the designated beneficiary of this account is eligible to participate in the ABL program as set forth in the [Plan Disclosure Booklet](#).

Contributions – Review



Your contribution is in the works

You'll receive an email when your contribution is complete within 2-4 business days.
The transfer will appear as Sunday in your bank account.

[See activity >](#)

Contributions – Confirmation

Transactions: Withdrawals





- Overview
- Activity ▾
- Investments
- Transfers ▾
- Settings

Make a withdrawal

There is a \$5 minimum.

Step 1 of 2

Transfer to

- Bank Account
Each online withdrawal to a Bank Account is limited to \$16,000. Transactions can take 2-5 business days to complete.
- Check to Authorized Legal Representative (ALR)
Checks will be mailed in 1-3 business days (\$2.50 fee). Addresses changed or added within 30 days cannot be used.
- Check to Bill Pay Recipient
Checks will be mailed in 1-3 business days (\$2.50 fee). There is a \$5,000 daily withdrawal limit to Bill Pay Recipients.

To withdraw more than \$16,000 to a bank or by check, or to withdraw more than \$5,000 to a bill pay recipient, use the [Withdrawal Form](#).

Next



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Withdrawals – Step 1



Overview Activity Investments Transfers Settings

Make a withdrawal

There is a \$5 minimum.

Step 2 of 2

Enter the amount you'd like to withdraw from each portfolio. Note: if you need to withdraw more than \$16,000 to a bank or by check, you will need to use the [Withdrawal Form](#).

Transfer to

This is the bank account that your withdrawn funds will be sent to.

Harkle Save

Enter the amount you'd like to withdraw from each investment option

| Investment Option | Amount |
|--|-----------------------------------|
| <p> ABLE Conservative ></p> <p>Available balance: \$133,791</p> <p>You can make partial withdrawals up to \$127,10 ?</p> <p>The full balance of your account is not available right now due to pending transactions.</p> | <input type="text" value="\$ 0"/> |
| <p> ABLE Moderate ></p> <p>Available balance: \$1,826,861</p> <p>You can make partial withdrawals up to \$1,744,96 ?</p> <p>The full balance of your account is not available right now due to pending transactions.</p> | <input type="text" value="\$ 0"/> |
| <p> ABLE Aggressive ></p> <p>Available balance: \$250,291</p> <p>You can make partial withdrawals up to \$237,77 ?</p> <p><input type="checkbox"/> Withdraw all funds</p> | <input type="text" value="\$ 0"/> |
| <p> ABLE Fixed Income ></p> <p>Available balance: \$146,861</p> <p>You can make partial withdrawals up to \$143,53 ?</p> <p><input type="checkbox"/> Withdraw all funds</p> | <input type="text" value="\$ 0"/> |
| <p> ND ABLE Cash Option ></p> <p>Available balance: \$1,318,061</p> <p>You can make partial withdrawals up to \$1,233,08 ?</p> <p><input type="checkbox"/> Withdraw all funds</p> | <input type="text" value="\$ 0"/> |
| Total | <input type="text" value="\$ 0"/> |

Footnote 1: This amount is based on the most recently calculated market value of your investment and may fluctuate depending on the final trade day price. It does not include pending orders that are amounts. The actual amount withdrawn may vary and may be rejected if it exceeds your fund order day available balance. You must wait at least 1 business day to withdraw funds that were just added and 20 days to withdraw funds that have been gifted. [View](#)

ABLE accounts are subject to a \$16,000 daily withdrawal limit. Please note, any pending transactions will impact these limits.

Withdrawals



Maryland ABL
Megan Markle *****7598

- Overview
- Activity
- Investments
- Transfers
- Settings

Review your withdrawal

Funds will be available in 2-7 business days.

| Transfer to | | |
|------------------|--|----------|
| | Markle Save ****1111 | |
| Transfer from | | |
| | ABLE Conservative Available balance \$133.79 ¹ | \$100.00 |
| Total withdrawal | | \$100.00 |

Footnote 1: Please note, your total available balance does not include pending amounts. [Return](#)

Units in your account with a value that matches the amount you entered (or all amounts held in this account for full withdrawals) will be redeemed at their net asset value (NAV) next calculated after we submit your withdrawal order.

The "Withdraw money" button authorizes us to redeem the applicable units in your account subject to your [Participation Agreement](#). We will send you the proceeds from the redemption after any applicable fees or other amounts required to be deducted, by starting one or more ACH deposits to the bank account that you give.

IMPORTANT NOTICE: By initiating this transaction, you are withdrawing funds from your ABL Savings Plan. Unless the withdrawal is for qualified expenses, (i) there may be tax consequences as a result of this withdrawal and (ii) the withdrawn amount may be taken into account in eligibility determinations for SSI and other means-tested benefits. See the [Plan Disclosure Booklet](#) for more information about withdrawals.

Withdrawals - Review



Your withdrawal is in the works

You'll receive an email confirmation when your withdrawal is complete within 2-7 business days.

[See activity >](#)

Withdrawals - Confirmation Message

Settings





- Overview
- Activity ▾
- Investments
- Transfers ▾
- Settings

Settings

Manage the information and preferences for this account.

Account ✎

Account number show 🔒

Account type ABLE ALR For Adult Beneficiary

Account creation date Jun 13, 2022

Mailing address show 🔒

Beneficiary ✎

Name Dariza Garcia

Identifies as She

Residential address show 🔒

Bank Accounts Add a new bank

checking

****0000

✎

Bill Pay Recipients Add new Bill Pay Recipient

You haven't added a new Bill Pay Recipient yet

Goal ✎

Yearly goal Set a goal

Eligibility information ✎

Eligibility reason Eligible for SSI

Diagnosis information Code 1 Developmental Disorder

Permanent disability Yes

Authorized legal representative relationship Power of Attorney

Settings

Gift





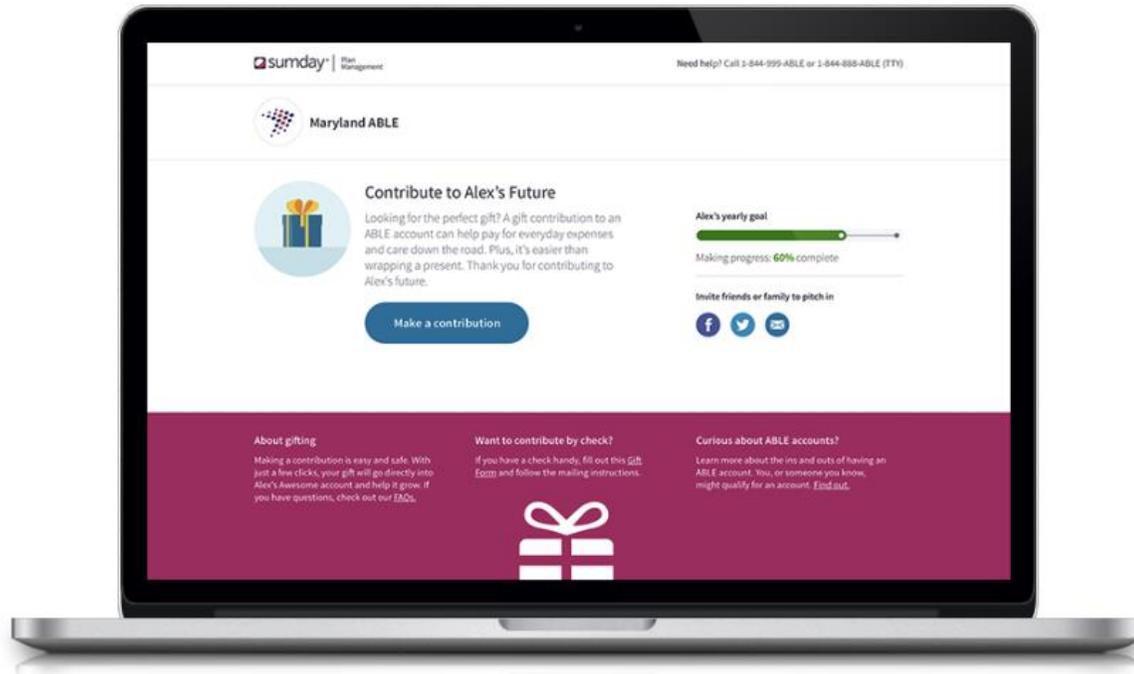
Maryland ABE
Dariza Garcia *****0047

- Overview
- Activity
- Investments
- Transfers
- Settings

Unwrap your Gifting Page

Whether it's for a birthday or a special occasion, friends and family can help a beneficiary's future by making a contribution through a Gifting Page. Customize your page and share it with your friends and family.

Get started



Please use the [Gifting Form](#) for check contributions.

Gifting Landing page



Maryland ABE
Dariza Garcia *****0047

- Overview
- Activity ▾
- Investments
- Transfers ▾
- Settings

Customize your page

Set a yearly gifting limit

You can decide to cap the amount of gift contributions you receive each year so that you can add more money to your account.

Gifting limit

Don't show gifting limit

If you decide to hide your gifting limit, people won't see your progress, but the gifting limit will still apply.

Choose where to put your gift contributions

All gift contributions (including those that are mailed in) will go into this investment. Your investment will not be shown on your Gifting Page.

Select a default investment

I understand that any gift contributions to this account will not be available for withdrawal for 20 business days.

[Back](#) [Review](#)

How gifting limits work

Gift contributions count towards your standard contribution limit for the year. Friends and family will be prevented from making gift contributions that go beyond the gifting limit you set, but gift contributions could also be capped by contributions you make.

For example, if your gifting limit is set to \$16,000, but you make a \$2,000 standard contribution to the ABE account, you can only receive \$14,000 in gift contributions from friends and family.

Giftting – Customize your page



Maryland ABL
Dariza Garcia *****0047

Overview

Activity ▾

Investments

Transfers ▾

Settings

Review your page and go live

Below is a preview of your Gifting Page. Once live, your gifting page will be able to accept up to \$5,000.00. If you're ready, make your page live to share it with others.

Edit this page

Go live

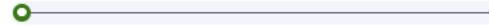


Contribute to Dariza's Future

Looking for the perfect gift? A gift contribution to an ABL account can help pay for everyday expenses and care down the road. Plus, it's easier than wrapping a present. Thank you for contributing to Dariza's future.

Make a contribution

Dariza's Gifting Progress



0% complete

Invite friends or family to pitch in



About gifting

Making a gift contribution is easy and safe. With just a few clicks, your contribution will go directly into Dariza's account and help it grow. If you have questions, check out our [FAQs](#).

Want to contribute by check?

If you have a check handy, fill out this [Gift Form](#) and follow the mailing instructions.

Curious about ABL accounts?

[Learn more](#) about the ins and outs of having an ABL account. You, or someone you know, might qualify for an account.



Withdrawals - Review



Congratulations, your Gifting Page is live

Now, it's time to share your page with friends and family.

[Share your page >](#)

Gifting –
Gifting page publishing
confirmation



Maryland ABL
Dariza Garcia *****0047

- Overview
- Activity ▾
- Investments
- Transfers ▾
- Settings

Edit your Gifting Page

You can still make changes while your Gifting Page is live. If you don't want to receive any more contributions, you can delete this page without losing any of the contributions.

Delete this page

Set a yearly gifting limit

You can decide to cap the amount of gift contributions you receive each year so that you can add more money to your account.

Gifting limit

| | |
|----|-------|
| \$ | 5,000 |
|----|-------|

Don't show gifting limit

If you decide to hide your gifting limit, people won't see your progress, but the gifting limit will still apply.

Choose where to put your gift contributions

All gift contributions (including those that are mailed in) will go into this investment. Your investment will not be shown on your Gifting Page.

Select a default investment

| | |
|---|---|
|  ABL Conservative | ▾ |
|---|---|

I understand that any gift contributions to this account will not be available for withdrawal for 20 business days.

Back

Save changes

Gifting – Edit Gifting Page



Maryland ABLE
Dariza Garcia *****0047

- Overview
- Activity ▾
- Investments
- Transfers ▾
- Settings

You're about to delete your Gifting Page

What happens next?

Your Gifting Page will be removed and friends and family will not be able to make new online contributions. This won't impact the contributions you already received.

Cancel

Delete gifting page

Gifting – Delete gifting page



Please carefully read the [Maryland ABLE Program Disclosure](#) and [Participation Agreement](#), which describes the investment objectives, risks, expenses, and other important information that you should consider before you invest in the Maryland ABLE program. The Maryland ABLE Program Disclosure Booklet is available online or by calling 1-855-563-2253. Also, if the beneficiary lives outside of Maryland, you should consider before investing whether the beneficiary's state offers state tax or other benefits for investing in its ABLE plan. Maryland ABLE accounts are not guaranteed by the State of Maryland, any state agency or subdivision thereof, or their authorized agents or affiliates. You could lose money by investing in a Maryland ABLE account. Consider investment objectives, risks, charges and expenses before investing.

This material belongs to the Maryland ABLE program (the Plan). Vestwell State Savings, LLC, dba Sumday Administration ("Sumday"), provides plan management services to the Plan and has licensed certain intellectual property to the Plan. Sumday has no role in the distribution of interests in the Plan or its investment options or in the effecting of transactions in Plan accounts.

About

- [MarylandABLE.org](#) >
- [Participation Agreement](#) >
- [Plan Disclosure Booklet](#) >

Questions?

- [Read the FAQs](#) >
- [Contact Us](#) >
- Call Us 1-855-563-2253
- For TTY dial 711. (TTY)





Maryland ABL

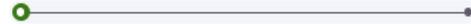


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Thank you.





DISCLOSURES

About Vestwell Holdings, Inc.

Vestwell Advisors, LLC, a 3(38) and 3(21) SEC registered investment advisory firm, is a wholly owned subsidiary of Vestwell Holdings, Inc., specializing in 401(k) and other defined contribution retirement investment management services. Vestwell assumes 3(38) and 3(16) fiduciary responsibility on the behalf of advisors and firms. Learn more at [Vestwell.com](https://www.vestwell.com) and on Twitter @Vestwell.

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