**[Note - There are brackets in the letter below to signal when an edit is needed to make the letter appropriate for the Senate or House version, or to add state facts and detail]**

October \_\_, 2020

[The Honorable \_\_\_\_\_\_

United States Senate

\_\_\_\_\_\_Senate Office Building

Washington DC 20510

Or

The Honorable \_\_\_\_\_\_\_

United States House of Representatives

 \_\_\_\_\_\_ House Office Building

Washington, DC 20515]

Dear [Senator/Representative] \_\_\_\_\_,

On behalf of [include your organization, such as your state or ABLE Plan], I write to ask you to consider cosponsoring [S. 651/H.R. 1814], the ABLE Age Adjustment Act, introduced by [Senator Robert Casey and joined by original cosponsors Senators Jerry Moran, Chris Van Hollen, and Pat Roberts][**or**][ Representative Tony Cárdenas (D-CA), with original cosponsors Reps. McMorris Rodgers (R-WA), Steve Cohen (D-TN), Brian Fitzpatrick (R-PA), Mike Turner (R-OH), Max Rose (D-NY), and Debbie Wasserman Schultz (D-FL)].

Since the passage of the ABLE Act in 2014, over 70,000 ABLE accounts have been opened nationwide and more than $469 million has been invested in these accounts. In the state of [\_\_XX\_\_] there are [\_\_\_] ABLE accounts currently open and [$\_\_] in ABLE savings accounts, helping many disabled constituents in your state. [Editorial Note: Consider adding additional detail about how the ABLE program is benefiting people in your state] Tax-favored ABLE (Achieving a Better Life Experience) accounts are designed to enable individuals with disabilities to save for and pay for disability-related expenses. These ABLE accounts are an important tool to increase independence for disabled individuals and help enhance their quality of life.

Expanding the age from 26 to 46 for those with onset of disability to open tax-free savings accounts is crucial to many in the disability community’s financial wellbeing. The limitation on eligibility based on age of onset of disability did not exist in the original ABLE legislation, but was added at the end of the ABLE Act's nearly ten-year legislative history to reduce the bill’s score and get it over the finish line. This concession resulted in otherwise-eligible individuals with disabilities - many of whom fought for years to get the ABLE Act passed - being prevented from realizing the benefits associated with the ABLE Act based solely on the age at which they became disabled. The likelihood of a person having a disability only increases with age, leaving many in the disabled community who are above the age of 26 like veterans and many others in financial hardship. The National Disability Institute projects by expanding the age cap for ABLE accounts, over 6 million more people will have access to this entitlement and will provide millions of more people who are living with a disability an opportunity for financial security and improving their quality of life.

Beyond the issue of equity for increasing the age of onset, it is becoming a financial imperative to pass the ABLE Age Adjustment Act. There are currently forty-one states with ABLE programs, yet data collected by the National Association of State Treasurers (NAST) shows that the number of ABLE accounts being opened is much lower than anticipated. This expansion of eligibility will enhance the long-term sustainability, availability, and affordability of some ABLE programs for individuals with disabilities.

On behalf of the [organization], thank you for your attention on the matter. If you want to sign onto the legislation as a cosponsor or if your staff has questions, please have your staff contact [Josh Dubensky at (202) 228-3771 in Senator Casey’s office][**or**][ Olivia Oo at (202) 225-6131 in Representative Cardenas’ office or Michael Taggart at (202) 225-2006 in Rep. McMorris Rodgers office. If you have questions about the ABLE program in [state], please have your staff reach out to me at [contact info].

Thank you for your consideration of this important issue.

Sincerely,