



**Empowering the Disability
Community with**

CalABLE





CalABLE is a savings and investment account for people with disabilities.

CalABLE helps people save for the future while protecting their benefits.



Who is eligible for CalABLE?

You can open an account at any age, but you must have a disability that began before age 26*

- You are eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)

Or

- You can self certify as having a disability
 - More information can be found on our website at <https://calable.ca.gov/eligibility>

* The age limit for onset of disability will increase from 26 to 46 starting in 2026

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Why have a CalABLE account?

CalABLE helps people save for themselves or for someone they love



Powering your future...

- CalABLE can be used by people with disabilities to plan for their own expenses, today and tomorrow
- Save for major expenses, like a house or a car, or use for day-to-day purchases – whatever is best
- Invest using 8 professionally managed investment portfolios
- No penalties for spending at any time
- Do not have to receive public benefits to be eligible

And any account earnings are tax free



... or investing in a loved one

- Open and manage an account on behalf of someone with a disability if they require assistance
- CalABLE is a great way to save for a child with a disability and build a nest egg for their future
- Friends, family, and anyone else can also contribute to a CalABLE account via our gifting pages

And you can support them while protecting their eligibility for public benefits





CalABLE protects benefits

CalABLE can help you save while protecting eligibility for benefits that look at how much money you have, like:

- SSI
- CalFresh
- Housing Choice Vouchers (Section 8)
- Medi-Cal

Also, friends and family can contribute directly to an account without it counting as income.



If you're on SSI, you normally cannot save more than

\$2,000



Now with CalABLE,
you can save up to

\$100,000

**CalABLE helps maximize
independence – for life**

How much you can contribute to your CalABLE account?

In 2025, you can contribute up to:

\$19,000

(contributions only)

Receive SSI?

Your account balance must remain below:

\$100,000

(contributions + earnings)

Not receiving benefits?

You can continue to contribute until your account reaches:

\$529,000

(contributions + earnings)

The Medi-Cal asset limit of \$130,000 will take effect January 2026.
However, CalABLE accounts will be excluded from this limit.

CalABLE will automatically reject excess contributions

What can I spend my money on?

Any expense that helps the account holder maintain or improve their health, independence, or quality of life.

Such as....

Education

Housing

Transportation
and travel

Health, prevention,
and support services

Basic Needs
including food

Recreation
and entertainment

You can easily pay for expenses through transfers, checks, or a free prepaid card

How do I open a CalABLE Account?



Get started today: CalABLE.ca.gov



Account can be opened by the person with a disability or an Authorized Legal Representative
We support 9 languages, including Spanish, Chinese, and Korean

Contact Us

CalABLE Service Center

- **Phone: 833-Cal-ABLE (833-225-2253) between 6am and 5pm PT**
 - Our customer service center supports more than 240 languages
 - For those with a hearing impairment, please contact us at the number above via a relay service
- **You can sign up to receive our emails, newsletters and information by scanning the QR code**
- **Email CalABLE@treasurer.ca.gov to schedule a presentation**

