ABLEnow®

Entity Management Guide

As of June 2026

It’s time to create and manage ABLEnow accounts for your clients!

GETTING STARTED

The following pages will guide you through enrollment and account management, but here are some tips before you begin:

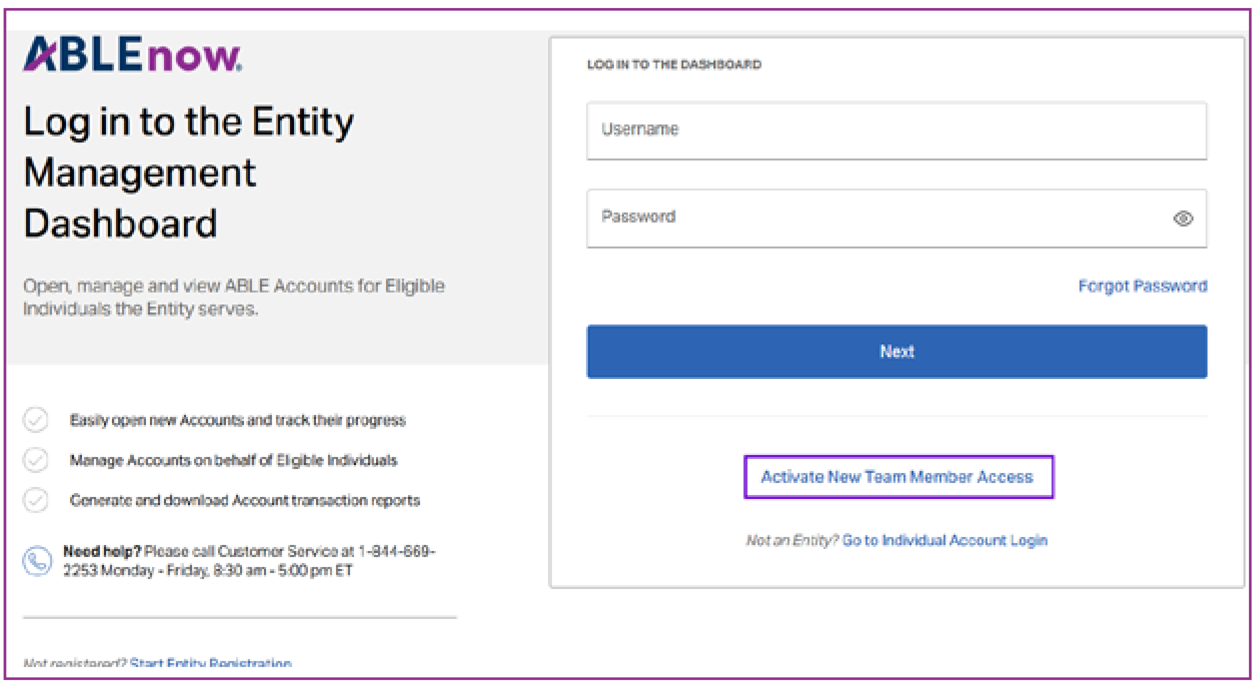
Have Client Information Ready. When creating your clients' accounts, information such as name, address, date of birth, Social Security number, basis of eligibility and disability type is required. Have this information available to make the enrollment process even faster.

Gather Documents. At the end of the enrollment process, you'll be asked to upload documentation. If your organization is serving as an **Entity Representative Payee**, you'll need to provide the a notice of appointment or authorization from the Social Security Administration (SSA) appointing your organization as the Representative Payee for each client. If your organization is acting as the **Legal Guardian**, you will need to provide documentation granting your organization the appropriate financial authority or a Limited Durable Power of Attorney.

SIGNING INTO THE ENTITY MANAGEMENT DASHBOARD

All entities use the same URL to sign into their account: https://myaccount-ablenow.com/entity/login.

Each Team Member has a unique login for your organization's Entity Management Dashboard. The username is the email address the Control Person submitted during registration.



Signing in for the first time? Team members receive an invitation email to join an organization's Entity Management Dashboard. Follow the link in the email or click on **Activate New Team Member Access** button on the Dashboard Sign-In screen. You'll prompted to create a password and set up multi-factor authentication.

Every time you sign in, you'll be required to send yourself a one-time passcode. This cannot be disabled.

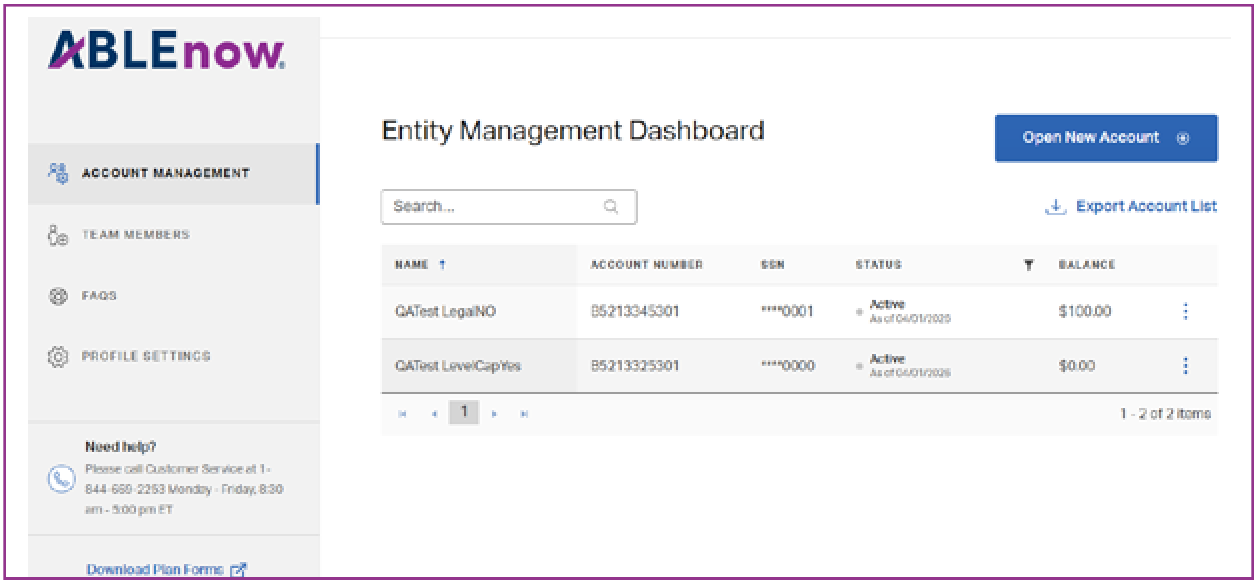
Trouble signing in? Click the **Forgot Your Password** link to have a temporary password sent to you. If you still have trouble signing in, contact ABLEnow Customer Service at 1-844-669-2253. Press #1 for Customer Service, then press #3 for Entities.

ENTITY MANAGEMENT DASHBOARD OVERVIEW

From the Entity Management Dashboard, you'll be able to **manage client accounts, team members** and **profile settings**, and **view FAQs.** Note: Views may vary depending on access level.

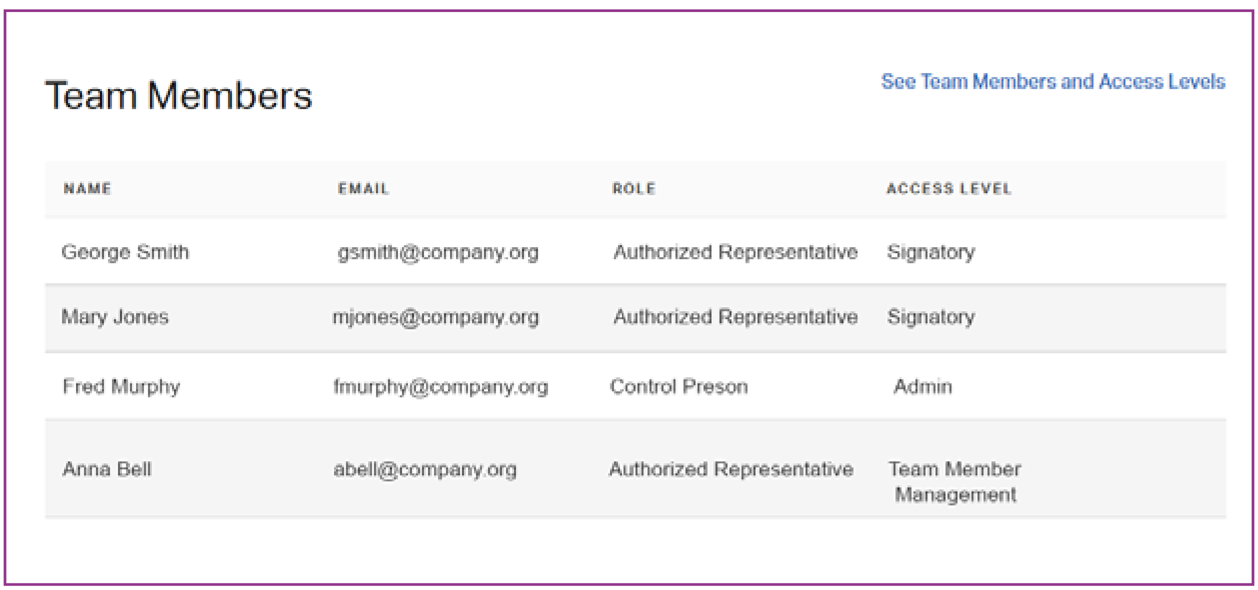
Account Management

The Account Management tab is the default view. You can view and manage existing accounts, search, export account lists, and open new accounts.



Team Members

The Team Members tab provides an overview of employee names, email addresses, roles and access level. The Control Person (or other authorized person) can add and change Team Members, and adjust access levels.



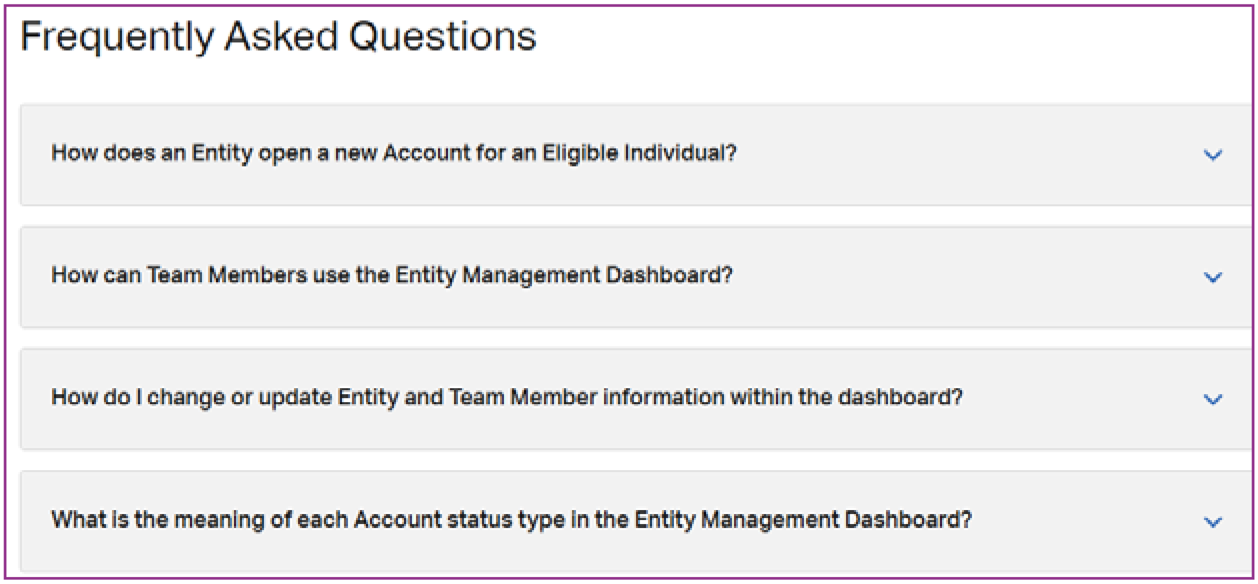
Team Members

See Team Members and Access Levels

NAME	EMAIL	ROLE	ACCESS LEVEL
George Smith	gsmith@company.org	Authorized Representative	Signatory
Mary Jones	mjones@company.org	Authorized Representative	Signatory
Fred Murphy	fmurphy@company.org	Control Preson	Admin
Anna Bell	abell@company.org	Authorized Representative	Team Member Management

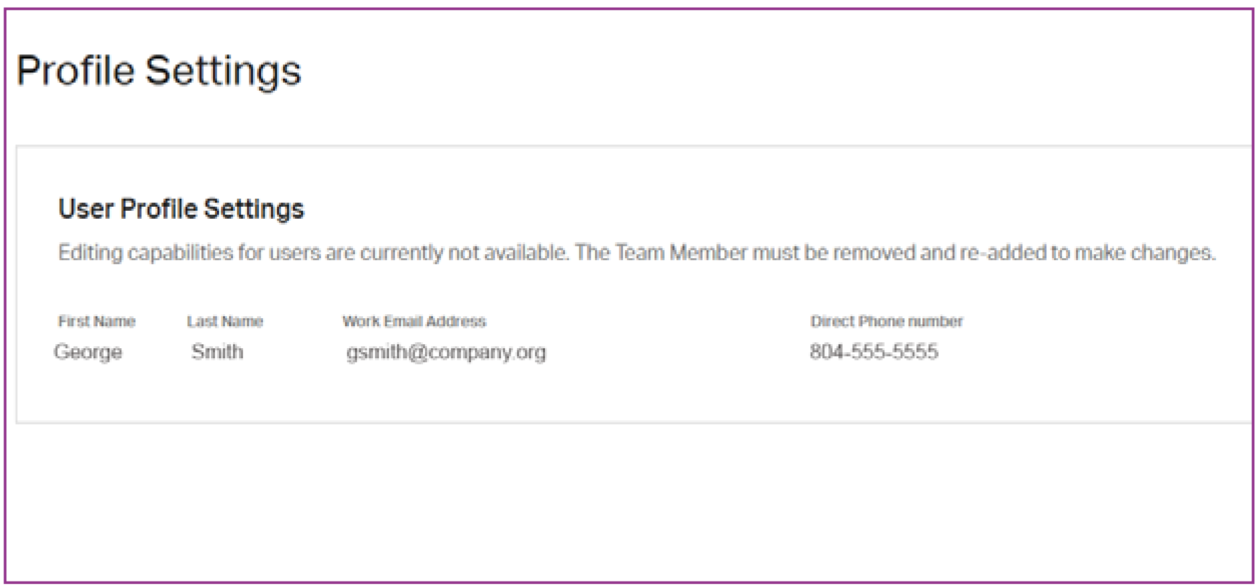
FAQs

The FAQs tab provide information about team member access level, account types, and opening accounts.



Profile Settings

The Profile Settings tab is unique to each Team Member and displays name and contact information. The Control Person has additional capabilities – updating the mailing and permanent addresses, organizational email address, and phone number.

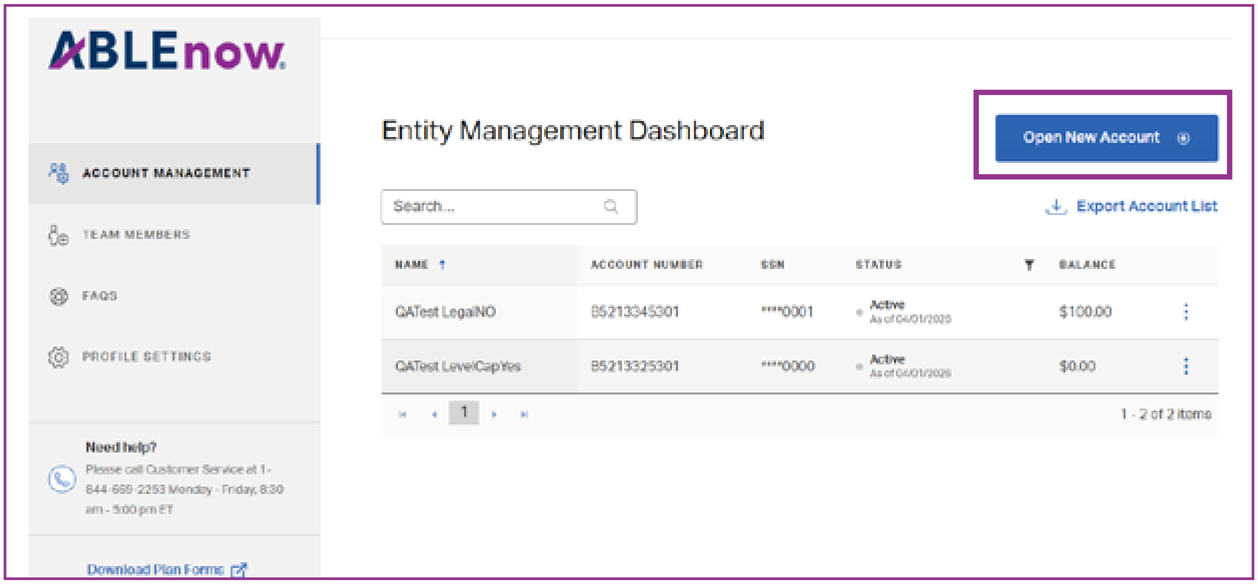


ACCOUNT MANAGEMENT

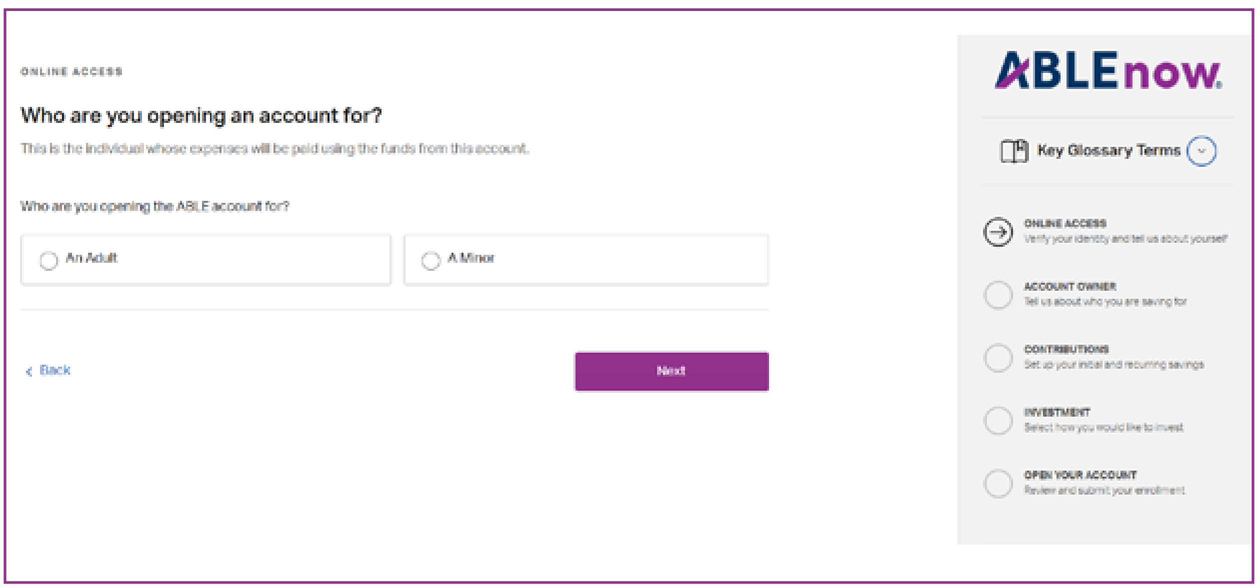
ADDING NEW CLIENTS

Client accounts must be opened one at time, going through a short application process. Reminder: Eligible individuals (your clients) can only have one ABLEnow account nationwide.

Step 1: From the Dashboard, click the **Open New Account** button.



Step 2: A new application will open. Follow the on-screen prompts to enter the Account Owner information, set up contributions, and select investments.



Submitting required documentation

Any time you add a client, documentation is required. This documentation verifies that your organization has the authority to establish and manage an ABLEnow account for an Eligible Individual.

A notice of appointment or authorization from the Social Security Administration (SSA) appointing your organization as the Representative Payee or a letter or court document appointing your organization as Legal Guardian or Conservator is required for each client.

At the end of the application process, you'll be prompted to upload the documents.

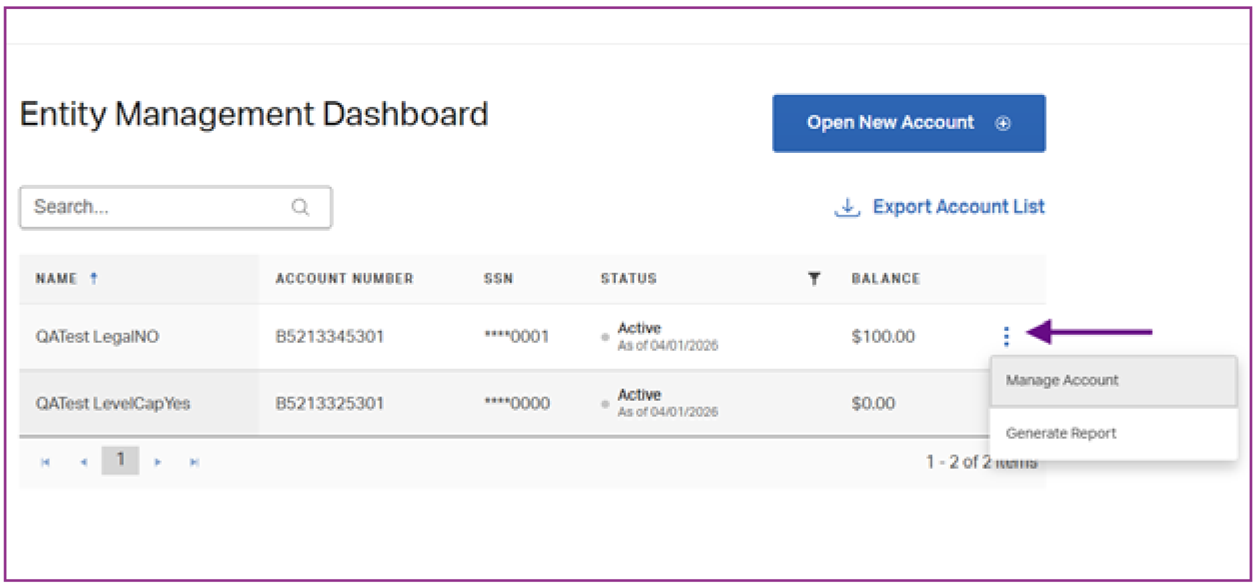
A "freeze" is placed on the account until documents are submitted and reviewed. Please allow up to 3-5 business days for review. The client will be added to the Entity Management Dashboard, but you will not be able to access the account until the freeze is removed.

ACCESSING A CLIENT'S ACCOUNT

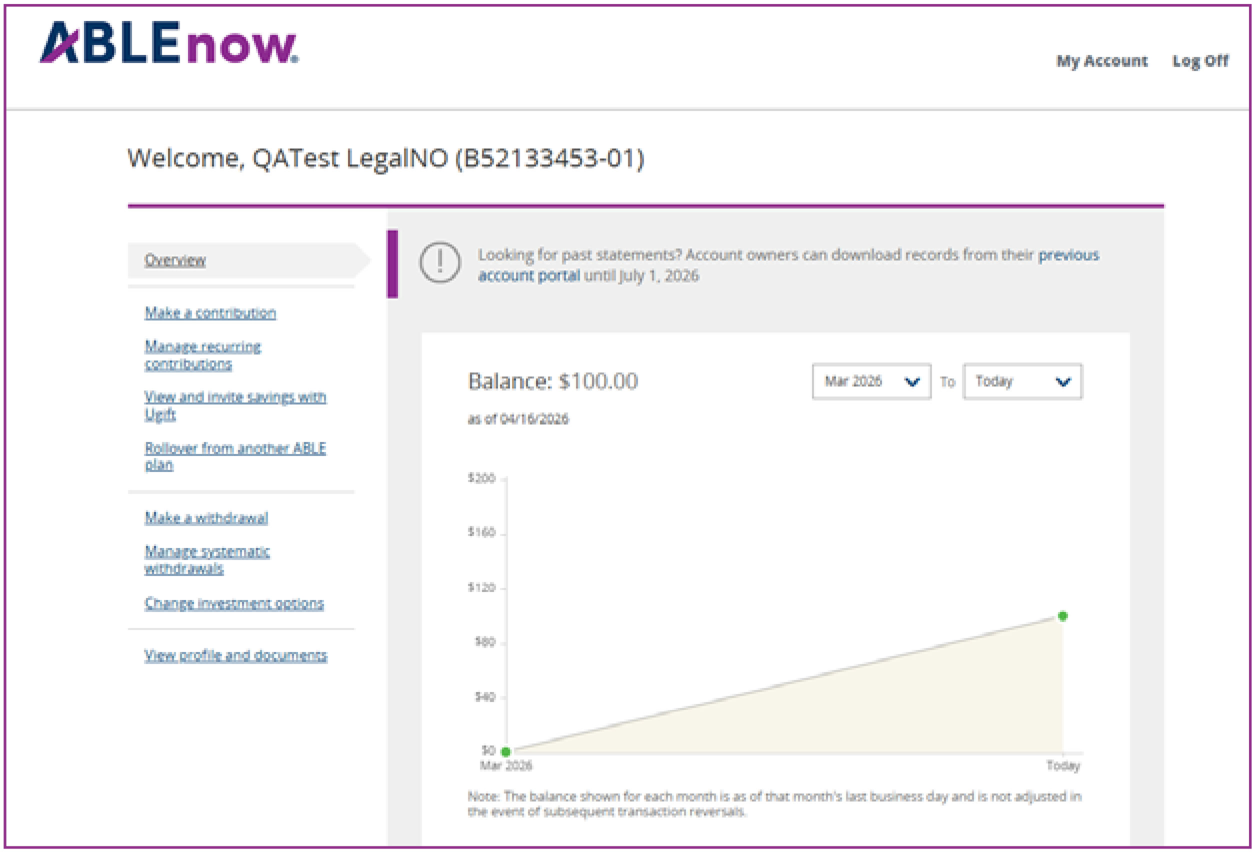
Clients are managed individually. Once you open a client's individual account dashboard, you can complete transactions or update information.

Step 1: From the Dashboard, find the individual and click the **three vertical dots** at the end of the row.

Step 2: Click **Manage Account.**



The Account Overview page appears. The client's name and account number appear at the top of the screen. Use the left-hand navigation menu to select the appropriate action.



LINKING A BANK ACCOUNT

To link a bank account to a client's ABLEnow account, follow these instructions:

Step 1: Access the client's account.

Step 2: In the left-hand navigation menu, click **View profile and documents**.

Step 3: Click on **Bank information.**

Step 4: Click the **Add a New Bank** button.

Step 5: Enter the account number, routing number, and account type (checking or savings) of the bank account.

Note: Banks can also be managed on the Bank Information screen or can be added during the Contribution or Withdrawal processes.

CONTRIBUTIONS

Organizations have the option to make one-time and set up recurring contributions for their clients online.

Step 1: Access the client's account.

Step 2: In the left-hand navigation menu, click **Make a contribution** (for one-time contributions) or **Managing recurring contributions** (for regularly scheduled contributions)

Step 3: Follow the on-screen prompts.

Alternative contribution methods

Your organization, client's family/friends, or others may contribute to your client's ABLEnow account using the methods below:

- **Checks:** To contribute by mail, download and complete the ABLEnow Additional Contribution Form and send in along with a check. A separate form and check is required for each client.
- **Direct Deposit:** Payroll and Social Security direct deposits can be set up through the individual's online account. Payroll direct deposit can be set up on the **Manage Recurring Contributions** screen. Social Security Direct Deposit can be set up on the **Make a Contribution** screen.
- **Ugift:** Friends and families can contribute directly to ABLEnow accounts through Ugift. Each account has a unique code which can be shared. To locate the Ugift code, click on the **View and invite savings Ugift** link. For more about the program, visit Ugiftable.com.

WITHDRAWALS

Organizations have the option to make withdrawals for their clients online. Withdrawals can be made to a linked bank account or by check. To withdraw funds or make payments, follow these instructions:

Step 1: Access the client's account.

Step 2: In the left-hand navigation menu, click **Make a withdrawal.**

Step 3: Follow the on-screen instructions to complete make a withdrawal by check or linked bank account.

Regularly scheduled withdrawals can also be set up. Go to **Manage systematic withdrawals** and follow the prompts.

INVESTMENT OPTIONS

There are four different portfolios to select for clients - Aggressive Growth, Moderate Growth, Conservative Income, and FDIC-Insured. The Checking Account option is not available for entities at this time. For more information, review ABLEnow Investment Options.

Investments can be selected during the application process. Portfolios can also be managed for each client through the individual account. Keep in mind only two investment options (also called exchanges) changes can be made per account per year.

Step 1: Access the client's account.

Step 2: In the left-hand navigation menu, click **Change investment options**.

Step 2: Follow the on-screen prompts to change investments, change allocations for future contributions, or set up a systematic exchange program.

UPDATING CLIENT INFORMATION

Organizations can manage client account information easily.

Step 1: Access the client's account.

Step 2: In the left-hand navigation menu, click **View profile and documents**.

Step 3: The page defaults to the **Profile page.** Additional options are available in the left-hand navigation menu.

Personal Details

On the **Personal Details** page, you can update the client's contact information or identification information. To change a name, use the **Account Information Change Form**. For other changes, such as SSN or birthdate, contact a Group Specialist for assistance.

Delivery Preferences

On the **Delivery Preferences** page, change how statements and confirmations are received. As a reminder, there is a higher account maintenance fee for paper delivery.

Statements, Confirms & Tax Forms

On the **Statements, Confirms, & Tax Forms** page, access copies of quarterly statements, transaction confirmations or tax documents.

REMOVING A CLIENT

A client can be removed by withdrawing any remaining funds and closing the account. This can be done online (see **Withdrawals** section) or by submitting the **Withdrawal Request Form**. For $0 balance accounts, contact a Group Specialist for assistance.

GENERATING REPORTS

ABLEnow provides transactional reporting to help with managing your client's accounts.

Step 1: From the Dashboard, find the individual and click the **three vertical dots** at the end of the row.

Step 2: Click **Generate Report.**

Step 3: Select **the Date Range**

Step 4: Click **Generate Report** to download an Excel file.

MANAGING TEAM MEMBERS & ORGANIZATION

ADDING/REMOVING TEAM MEMBERS

Only the Control Person or Team Member Management Access levels can add/remove team members.

Adding a Team Member

Step 1: Select the **Team Members** tab.

Step 2: Click the **Add Team Member** button.

Step 3: Enter name, email, phone number, job title and access level.

Step 4: If there are additional Team Members to add, click the **Add Team Member (+)** button

The Team Member will receive an invitation email to join the team (see **Signing Into the Entity Management Dashboard**).

Removing a Team Member

Step 1: Select the **Team Members** tab.

Step 2: Find the individual and click the **three vertical dots** at the end of the row.

Step 3: Click **Remove Team Member.**

CHANGING ACCESS LEVELS

Only the Control Person or Team Member Management Access levels can change the access levels.

Note: All entities should have at least two team members with the Signatory Access level.

Step 1: Select the **Team Members** tab.

Step 2: Find the individual and click the **three vertical dots** at the end of the row.

Step 3: Click the **Adjust Access Level.**

Step4: Select the new access level. Click **Save.**

CHANGING TEAM MEMBER INFORMATION

Only the Control Person or Team Member Management Access levels can update a team member's name, email address, job title, or phone number.

Step 1: Select the **Team Members** tab.

Step 2: Find the individual and click the **three vertical dots** at the end of the row.

Step 3: Click **Remove Team Member.**

Step 4: Re-add the Team Member with updated information. However, the same email address and password may be used.

UPDATING ORGANIZATION INFORMATION

A Control Person can update the Entity mailing and permanent addresses, organizational email address, and phone number in the **Profile Settings** section. Click the **Edit** button in the appropriate section.

To change the Entity name or TIN, contact a Group Specialist for assistance.

FREQUENTLY ASKED QUESTIONS

How long do transactions take to post? Generally, contributions are posted to the account within a business day of the transaction. Funds are typically available for withdrawal between 5-6 business days. For more detailed information on availability of contributions, please refer the **ABLEnow Program Documents**.

What are the Access Levels? Those with Team Member Management or Signatory Access level can open, manage, and transact on Accounts on behalf of the Entity. Team Members with Read-Only Access level can view Account information within the Dashboard and run transaction history reports.

How do add or remove a Control Person or Beneficial Owner? If a Control Person or Beneficial Owner is changed or added, an updated **Entity Certification Form** must be submitted to ABLEnow. New Control Persons or Beneficial Owners will be in pending status until they have been reviewed and approved by ABLEnow.

Where can I learn more about ABLEnow? Visit **ABLEnow.com** for program details, blog posts, videos, and more!

How can I contact a Group Specialist Directly? Call 1-844-669-2253. Press #1 for Customer Service. Then press #3 for Entities.