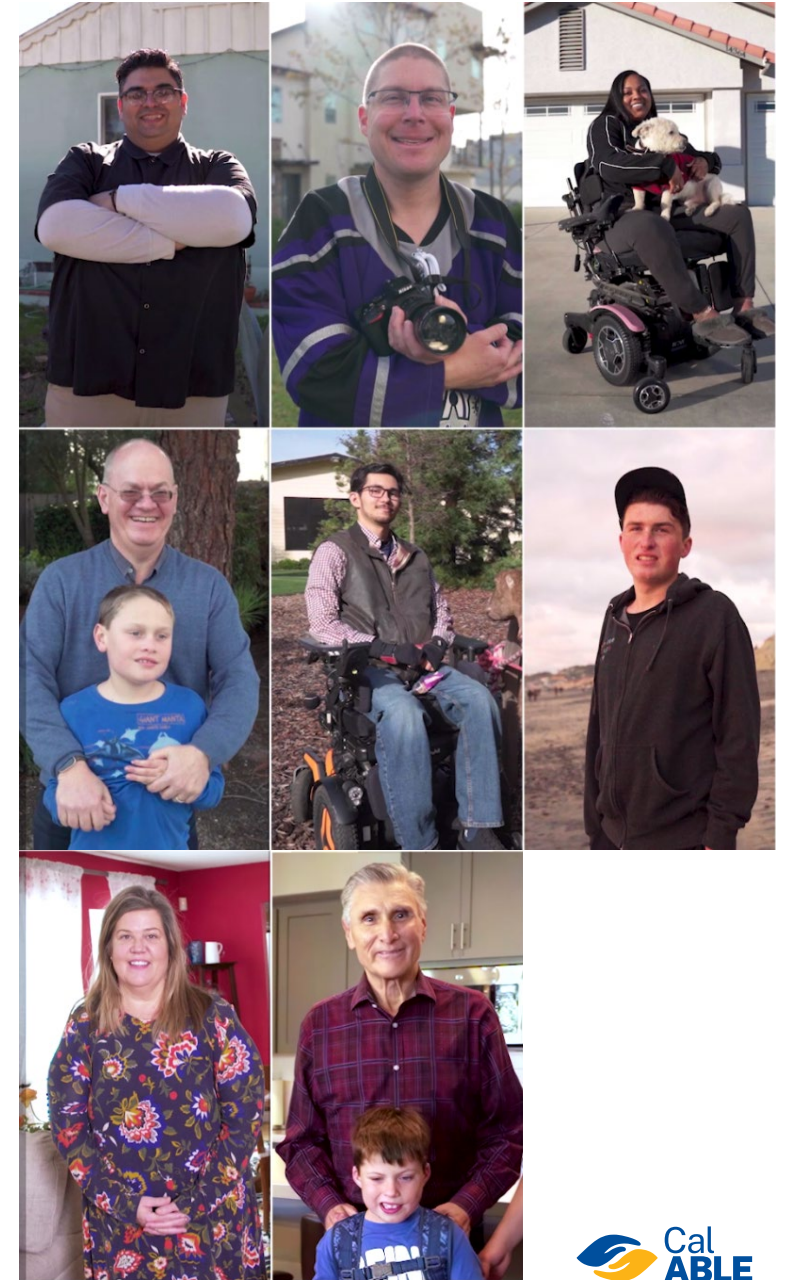




# Become a CalABLE Ambassador!



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## Webinar Setup



### Spanish Interpreter

Click Interpretation in webinar controls and click Spanish



### ASL Interpreters

View the speaker gallery to find a video feed of our ASL interpreters



### Captioning

Turn on Closed Captioning in the webinar controls

# Presentation Slides

Please visit the CalABLE website for a copy of today's slides.

<https://www.treasurer.ca.gov/able/events/webinars/2025/index.asp>



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## Submitting Questions

### Q&A Box

Submit your questions  
using the Q&A box at  
any time

### Email Us

Audio-only participants may  
email us at  
[CalABLE@treasurer.ca.gov](mailto:CalABLE@treasurer.ca.gov)

### Survey

Submit your feedback  
and unanswered  
questions

We will answer as many questions as possible. Please note, we cannot answer questions about specific personal situations, but we can direct you to resources.



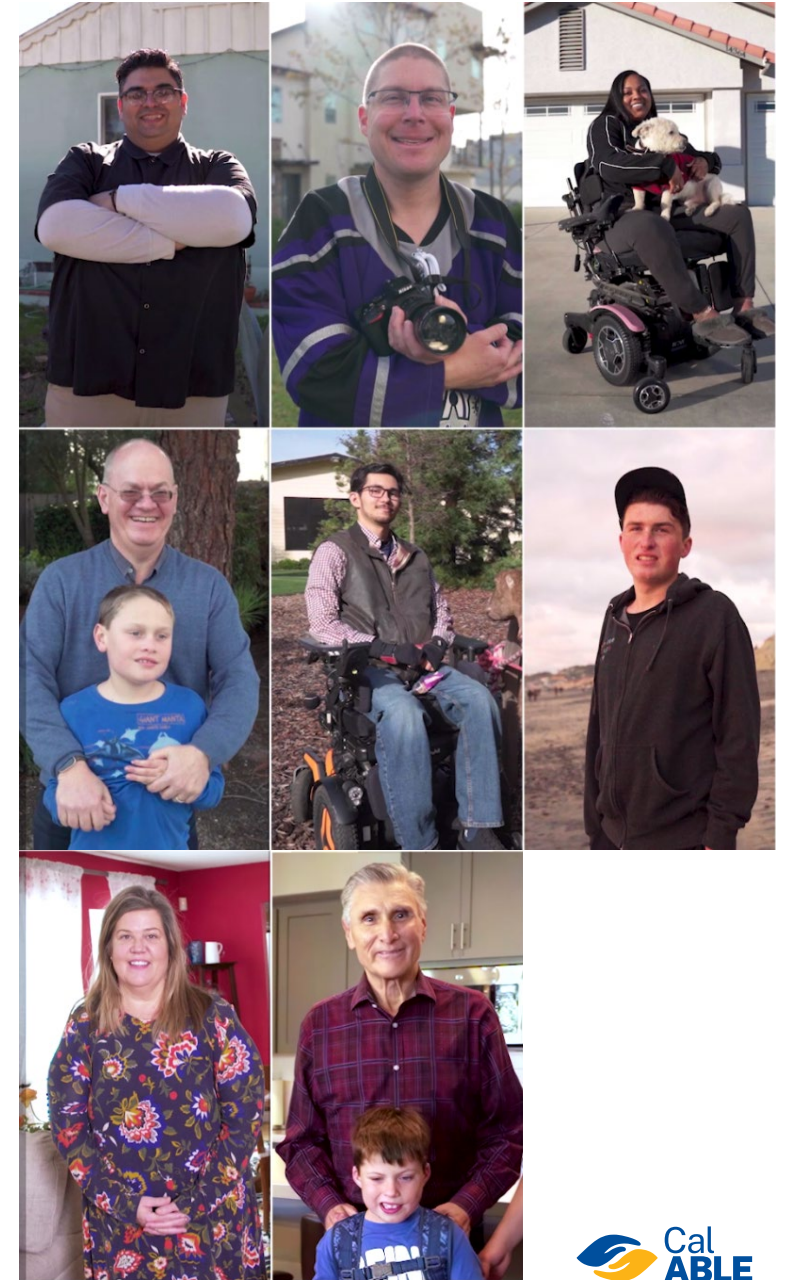
# Welcome

Fiona Ma  
*California State Treasurer*



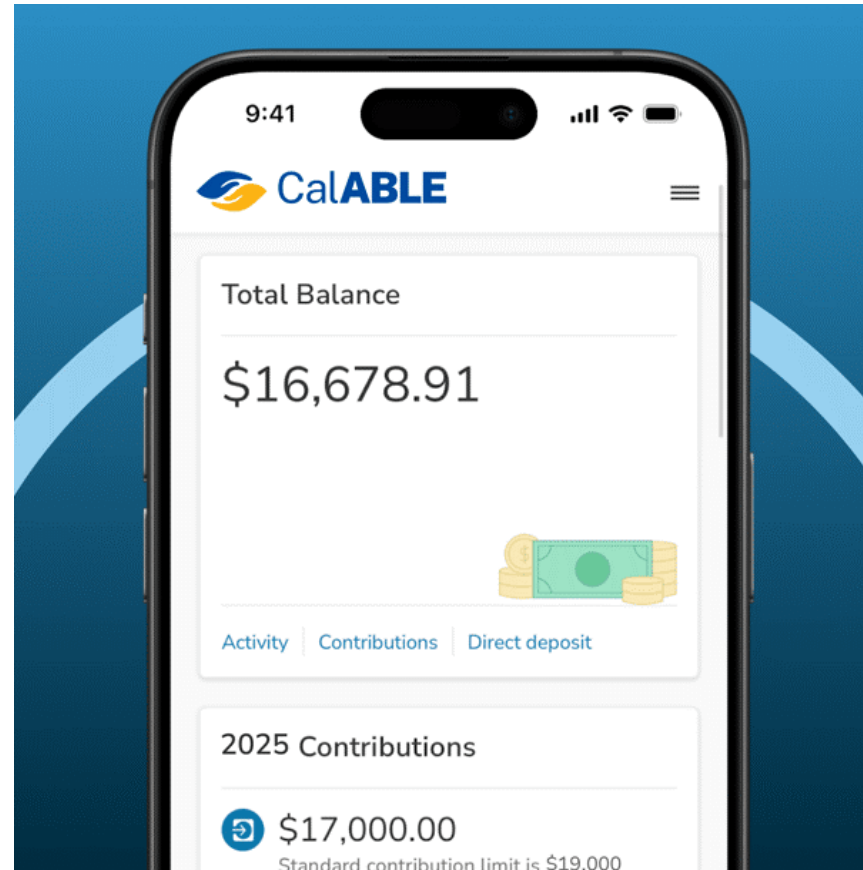


# Become a CalABLE Ambassador!



# **CalABLE Updates**

# CalABLE Branded Mobile App

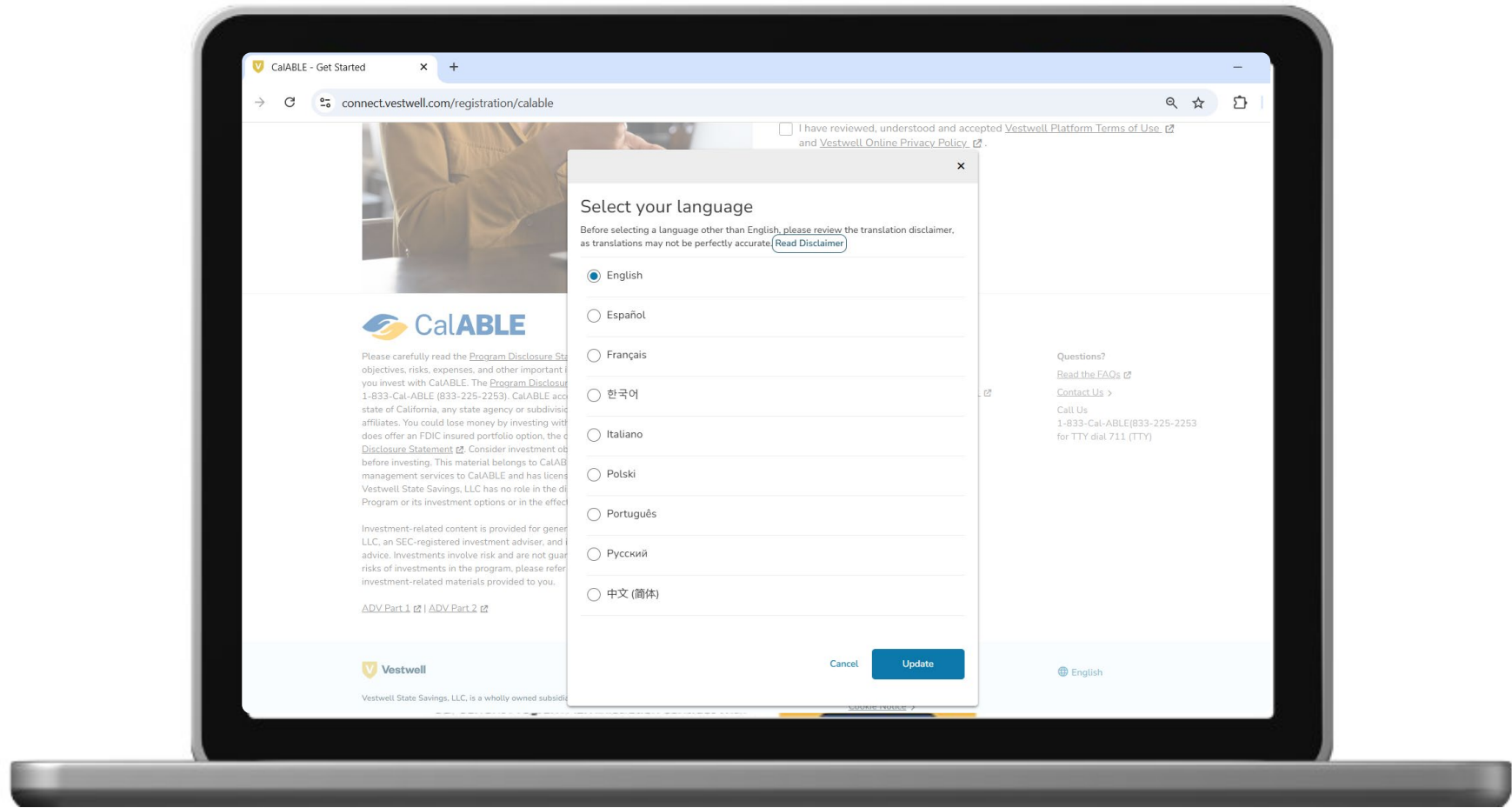


*Available on Apple and Android devices,  
just search “CalABLE” in your app store!*



# CalABLE Portal is available in multiple languages!

- English
- Spanish (Español)
- French (Français)
- Korean (한국어)
- Italian (Italiano)
- Polish (Polski)
- Portuguese (Português)
- Russian (Русский)
- Chinese (中文 (简体))



# Medi-Cal Budget Proposal

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- The current CA Budget Proposal would change the Medi-Cal asset limit back to \$2,000
- CalABLE can protect Medi-Cal eligibility if this were to pass



**Ryan**

# Poll: I am a...

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- ☒ Account owner
- ☒ Authorized legal representative / Parent

- ☒ State Employee
- ☒ Service Provider

- ☒ Potential CalABLE participant
- ☒ Other





**CalABLE is a savings and investment program for people with disabilities.**

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



**CalABLE Needs Your Help!**

# Current Stats



CalABLE is administered by the State of California and chaired by the State Treasurer



The CalABLE community currently has nearly **\$200 million** in assets under management



More than **14,000 people** trust CalABLE with their savings and investments



The CalABLE program is available to anyone whose disability started **before age 26**





## **ABLE Age Adjustment in 2026**

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Beginning January 1, 2026, anybody who has a disability that began before age **46** will be eligible for CalABLE.

# We need trusted messengers

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We want to expand our outreach to introduce more people to CalABLE, including:

- Underserved communities
- Central Valley
- Orange County
- Veterans

And everyone who's eligible!



**Brenda and Gael**





[Watch Miguel's video](#)



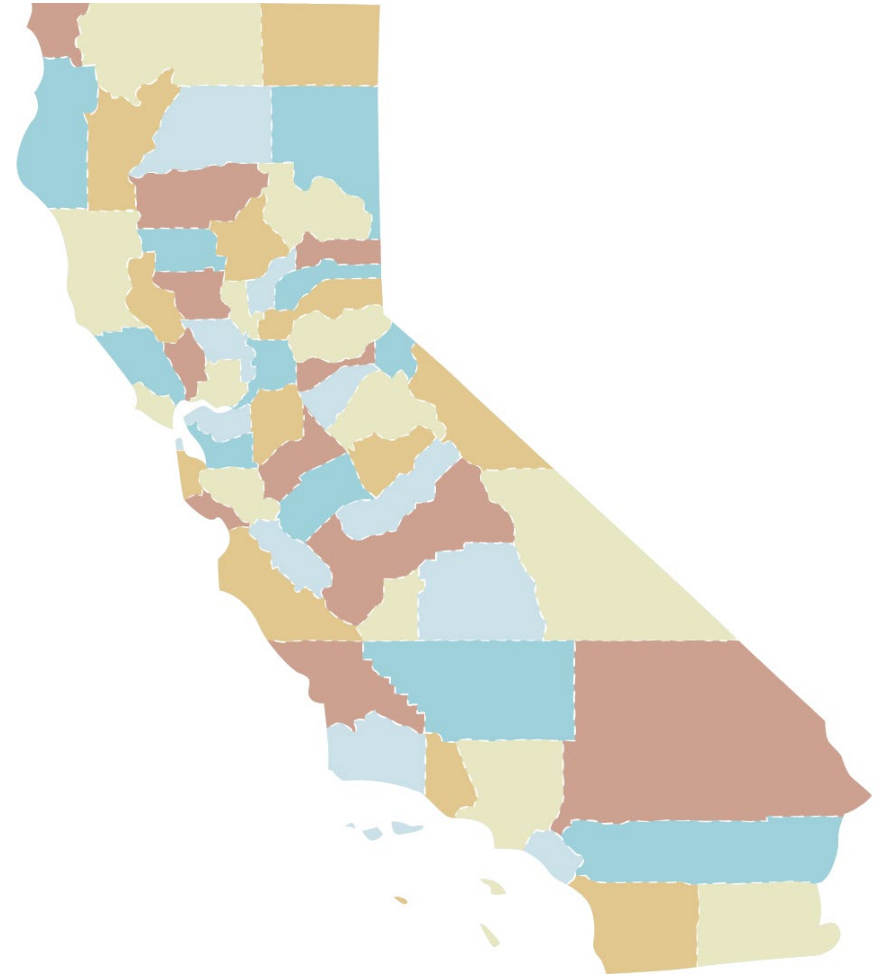
# **Who are CalABLE Ambassadors?**

# What is the Ambassador Program?

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**CalABLE Ambassadors are CalABLE account holders and authorized legal representatives who help us market CalABLE by providing real life testimonials about their experience having a CalABLE account.**

Ambassadors represent the diversity of California by the type of disability, age, gender, sexual orientation, race, ethnicity and geographic region.



# Who can be an Ambassador?

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- Current CalABLE account holders
- Those who represent the account holder as an Authorized Legal Representative:
  - Power of attorney
  - Legal guardian/conservator
  - Spouse
  - Parent
  - Sibling
  - Grandparent
  - Representative payee appointed for the eligible individual by Social Security Administration



**Curtis**



# MEET ASHLEY MANNHEIM

## 2022 CalABLE Ambassador



[Watch Ashley's video](#)





**What if I'm not a CalABLE  
account holder?**



# Get started today: [CalABLE.ca.gov](https://CalABLE.ca.gov)



Español  Search  Menu 

[How it works](#) | [Eligibility](#) | [Investment options](#) | [Join our mailing list](#) 

## CalABLE equips you to save for the future without affecting eligibility for public benefits

Since inception, CalABLE is changing the way people with disabilities can plan and save for their financial futures.

[Open an account](#)



### See how it works

Members of the disability community shouldn't have to struggle to build financial security because of the risk of losing public benefits and the high cost of expenses. With CalABLE, you can save for needs and dreams, and



## It takes 15 minutes to get started!

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### What do I need to know before I open an account?

- The person with a disability is always the ABLE account owner and beneficiary of the funds
- The account can be opened by the person with a disability or an Authorized Legal Representative
- Accounts can be opened in 9 languages, including Spanish, Chinese, and Korean



**Patty and Alex**



**Open an account now and get ready  
for a lifetime of opportunity**



# **What does it mean to be a CalABLE Ambassador?**



# Qualities of a CalABLE Ambassador

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Each ambassador will be a spokesperson for CalABLE

- Personable, approachable, and engaging
- Communicates well
- Understands CalABLE
- Believes in CalABLE and wants others to know about CalABLE



**Otto**

# What does an Ambassador do?

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- Share your story in a professionally produced video for the CalABLE YouTube channel and social media platforms
- Participate in panels during CalABLE webinars
- Table with CalABLE staff at events in your area
- Share the word about CalABLE with your community
- **Time commitment: 2-6 hours per month**  
(please note this is an unpaid position)







[Watch Tianni's video](#)



# What are the benefits of being an Ambassador?

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- You'll be featured on CalABLE Promotional Materials and on the Website
- You're invited to be a spokesperson for the media and outreach events
- You'll get VIP status at CalABLE events
- You're invited to join our Quarterly Ambassador Meetings
- You'll get advanced notification of program enhancements
- You'll help guide the future of our program by participating in CalABLE focus group sessions



# **Meet the CalABLE Ambassadors**

# **The CalABLE Ambassador Application**



# Application Home Page

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Google form: <https://forms.gle/a3zEV8vLtych6Lo46>



- Email
- CalABLE account holder or CalABLE authorized legal representative



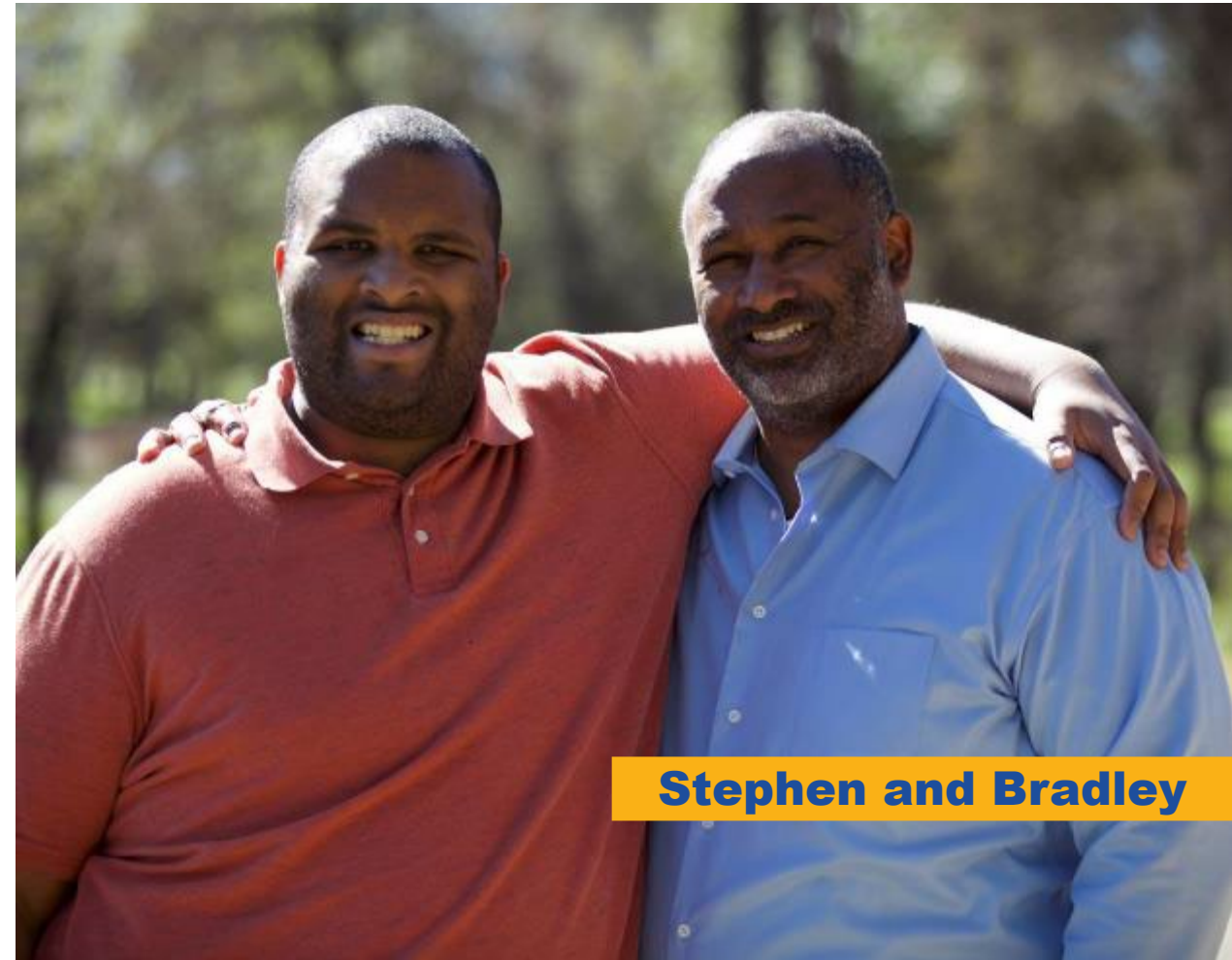
**Ashley and Dylan**

# Required Applicant Information

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- First and last name
- Phone number
- Address (including county)
- Age

Authorized legal representatives will also need to include type of authorized legal representative



**Stephen and Bradley**

# Optional Applicant Information

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- Gender
- Race/ethnicity
- Fluency in languages beside English
- Disability
- Receiving benefits
- Social media



**Miguel**



# Application Questions (1-6)

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1. How did you learn about CalABLE? (*dropdown*)
2. When did you open your CalABLE account? (*dropdown*)
3. Why did you open your CalABLE account?
4. What was your experience like opening your account? (*rating*)
5. What is your experience like managing your account? (*rating*)
6. What has your experience been with the customer service center? (*rating, not required*)



**Adrienne**



# Application Questions (7-12)

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7. How are you using your account? (Saving, investing, spending, prepaid card, gifting, etc.)
8. What purchases have you made with your CalABLE account?
9. What is your experience with the prepaid card and e-gifting feature?
10. How has CalABLE impacted your life?
11. Tell us a bit about you. What are your interests, hobbies, activities, or community involvement that would support your selection?
12. Why do you believe you would be an excellent Ambassador for CalABLE?



## Photo Release

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By sharing information and images through this website, I grant to the California State Treasurer's Office (STO), and those acting with their authority and permission as CalABLE's agents, the right and permission to use the information and images in any and all media for any lawful purpose as it pertains to CalABLE and its agents. If the information or image represents a minor, I as parent or legal guardian, hereby release and discharge STO from any liability resulting from the use of my child's name, image, and likeness.

I am over 18 years of age and have the right to make this agreement.



**Valerie and Cleo**

# Application Certification

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- ☐ I have read the above authorization and release and am familiar with the contents. I understand that I will not be paid for the use of the submitted information or images.
- ☐ I understand being a CalABLE Ambassador is not a paid position, and I waive my right to any compensation if I am selected.
- ☐ I understand that by submitting this application my acceptance into the 2026 CalABLE Ambassador Class is not guaranteed. If I am selected to interview, I understand there will be additional documents for me to review and sign.\*
- ☐ If selected to be an Ambassador, I can commit 2-6 hours per month as an Ambassador.
- ☐ I understand my application is not complete until I send a picture of myself to [calable@treasurer.ca.gov](mailto:calable@treasurer.ca.gov).



# Picture Submission

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- Please send at least one picture of yourself to [calable@treasurer.ca.gov](mailto:calable@treasurer.ca.gov)
- Please save the photo files with the first and last name of the applicant, and number each of them
  - Example: “John Smith Photo 1”

**Important: Your application is not complete until you send your picture**







# **Submit your application by August 1, 2025**

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We will be reviewing applications in August and will notify applicants at the start of September about our decision.

**We can't wait to meet you!**

# Reminders

# Contact Us

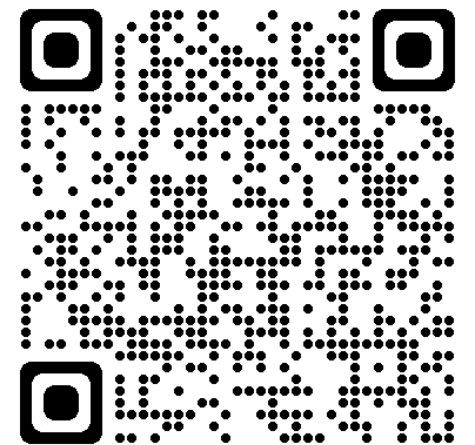
## CalABLE Team – For Ambassador Questions

- Email: [calable@treasurer.ca.gov](mailto:calable@treasurer.ca.gov)
- Phone: 916-653-1728

## CalABLE Service Center – For Account Questions

- 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.**







## CalABLE and Social Security

July 16, 2025

2:00 P.M. - 3:30 P.M. PT

This program is free  
and open to the  
general public.

Dial in by calling  
1-669-900-6833

Webinar ID:  
886 9879 4399



### CalABLE Monthly Webinar Series

Register now:



[https://us06web.zoom.us/webinar/register/WN\\_EPViNlhQgelKSMICUoHeg](https://us06web.zoom.us/webinar/register/WN_EPViNlhQgelKSMICUoHeg)

CalABLE is governed by the California ABLE Act Board, an instrumentality of the State of California. Vestwell State Savings, LLC ("Vestwell") is the program administrator. More information about the program can be found at [calable.ca.gov](http://calable.ca.gov).

CalABLE is a savings and investment program offered by the state of California to people with disabilities that began before reaching age 26.

In this webinar, we will explore:

- CalABLE basics
- How does CalABLE impact Social Security?
- Social Security Resources

Featuring a Social Security  
Representative





## Fill out the anonymous webinar survey!

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1. I am a... CalABLE participant, ALR, potential CalABLE participant, service provider, State employee, other.
2. Do you have any questions we didn't answer?
3. Email or phone number (optional if you would like follow-up)
4. What did you like most about this event?
5. What could we have done better?
6. After this presentation, do you have enough information to apply for the CalABLE ambassador program?
7. Things I wish I knew when I started CalABLE



# Disclosure Part 1

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This website, presentation, and any blogs or other promotional materials do not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation of any security or any other product or service by Vestwell State Savings, LLC or any of its parents, subsidiaries, affiliates (collectively, "Vestwell") or another third party. Vestwell does not make any representations regarding the appropriateness or suitability of any securities, products, investments, or services and Vestwell does not provide legal, tax, financial, or investment advice to any individual. Vestwell State Savings, LLC is a service provider to certain state-sponsored retirement, college savings, and ABLE programs ("Program"). Any information on or in our website, presentations, blogs, or marketing materials relating to any Program is provided for general education purposes only and should not be used or interpreted by anyone for any other purpose. Any link from this website to a third party website, including any link to a website of any Program website is not an endorsement or recommendation of such Program or regarding any investment options available in such Program, nor is it a statement or opinion as to the accuracy or completeness of any information. All investments involve risk, including the total or partial loss of principal, market fluctuations, liquidity and interest rate risks, domestic and international risks, and inflation-related risks, among many others. Investors are solely responsible for determining whether any investment, investment strategy, security, or transaction affecting their account in any such Program is appropriate for them. Investors should consider consulting their own business advisor, attorney, or tax and accounting advisor regarding their specific business, legal or tax situation, and should review the offering document or other disclosure provided by the Program or issuer of any security before deciding whether to make an investment.



## Disclosure Part 2

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CalABLE's investment options are selected by the California ABLE Act Board. Account balances in CalABLE will vary with market conditions and are not guaranteed or insured by the California ABLE Act Board, the State of California, the Federal Deposit Insurance Corporation ("FDIC"), Vestwell, or any other organization.

Neither Vestwell nor the California ABLE Act Board are investment or tax advisors and do not provide tax, legal, financial, or other investment advice. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments. Consider the investment objectives, risks, charges and expenses before investing in the CalABLE. Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully. Before investing in any savings program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's savings program.

You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's savings program, or any other state savings program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The FDIC-Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission.

A large, stylized graphic of two hands, one light blue and one medium blue, cupping a heart shape in the center. The hands are rendered with soft, rounded fingers and palms, creating a sense of care and support. The heart is formed by the negative space between the hands.

# Thank you!

# Death of Beneficiary

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**Funds from a CalABLE account can be used by his or her estate to repay any outstanding eligible expenses, funeral, and burial costs.**

When CalABLE is notified of a Beneficiary's death, CalABLE will request satisfactory proof of death and documentation from the executor or administrator of the Beneficiary's estate. Upon receipt of such proof of death, CalABLE will suspend all Account activity, except that the executor or administrator of the Beneficiary's estate will be permitted to take withdrawals from the Account.

Death of Beneficiary Form:

<https://calable.ca.gov/assets/docs/death-of-beneficiary-form.pdf>

An executor or administrator of a Beneficiary's estate should consult with qualified tax and legal advisors regarding the tax treatment of such withdrawals and the potential for Medicaid/Medi-Cal recapture by Medicaid/Medi-Cal or other states.



# Medi-Cal Recovery

**CalABLE accounts for CA residents are protected against Medi-Cal recovery (SB 218, AB 2216).**

However, the state may recover on assets that have transferred from a CalABLE account to an estate, if ALL of the following apply:

The deceased Medi-Cal member was aged 55 or older.

The member leaves an estate that is subject to formal probate. Under current law, only estates that exceed \$184,500 in value are subject to formal probate.

The member received nursing facility services or home and community-based services, including related hospital and prescription drug services.

The member is not survived by a spouse or registered domestic partner, child under 21 years of age, or disabled child of any age.

\* As of 1/1/2023, ABLE accounts for CA residents not established in CA are subject to Medi-Cal recover claim

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## Successor Designated Beneficiary

- A Successor Designated Beneficiary for a CalABLE account must be a sibling, step-sibling, or halfsibling of the designated beneficiary, and must also have a qualifying disability.
- A successor must be added to the account before the death of the beneficiary.
- You can add a successor in the CalABLE portal or using a paper form: <https://calable.ca.gov/assets/docs/add-edit-remove-successor-designated-beneficiary-form.pdf>



Currently, CalABLE does not have the ability to list a successor Authorized Legal Representative. In the case of the ALR's death, please use the Change of Authorized Legal Representative Form: <https://calable.ca.gov/assets/docs/change-of-alr-form.pdf>