

---

**MARCH 22, 2022**

**AGENDA ITEM 7  
INFORMATION ITEM**

**CALIFORNIA ABLE ACT BOARD**

---

CalABLE Ambassadors for 2022

***Background***

CalABLE introduced the first class of Ambassadors in 2021. In September 2021, Ambassadors were recruited with a webinar, and a list serve from TIAA to CalABLE account holders which 33 applicants applied and nine were selected. On March 11, 2022, a promotional video was released introducing the new ambassadors and the new tagline, "We Are CalABLE".

**Attachments**

- Ambassador Bios and Press Release

**Presenters**

Anne Osborne, Program Manager

This page is intentionally left blank.



## CALIFORNIA ACHIEVING A BETTER LIFE EXPERIENCE ACT BOARD

---

### CalABLE Ambassador Class of 2022 Press Release

#### **Ashley Mannheim**



Ashley, the mother of Dylan, a nine-year-old boy with autism and a rare chromosome duplications, is from Butte County. Dylan also has joint hypermobility and other medical issues. Ashley is passionate about advocating for people with disabilities so that they can have the accommodations they need to be a part of their community. “Because of CalABLE, we were able to save for and buy a bigger car that fits my son’s new wheelchair!”

#### **Brenda Pascual**



Brenda is from Los Angeles and is the mother of Gael, a 10-year-old boy who was diagnosed with intractable epilepsy at the age of five. As a single parent and full-time caregiver, she found out about CalABLE from her Social Security Administration (SSA) office. She is saving for her son’s future and is excited about the program and what CalABLE can provide long term.

#### **Patty Wong**



Patty is from Alameda County. Her son, Alex, is an individual with autism. Alex is pursuing a BA Degree in Art with a concentration in video and animation at Cal State East Bay and works part-time. After Alex’s old laptop suddenly froze, he recently used his CalABLE account to purchase a new laptop so that he could complete and submit his homework assignment in a timely manner. Alex continues to be able to enjoy the benefits of having a CalABLE account for the different needs throughout his life.



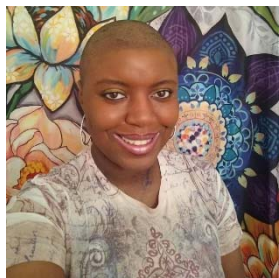
### **Stephen Bell**

Stephen is from Shasta County and the father of Bradley, his 22- year- old son who has autism. Bradley enjoys playing the game Candy Crush, swimming, and going for long walks. "Having a CalABLE account helps Bradley live his best life and pursue his goal of Independence. His goal is to buy a house and a car.



### **"Dominika Bednarska**

Dominika, who is 41 years old, is from Alameda County and works for a local government. An immigrant from Poland, she has been disabled with a mobility impairment since birth. Recently, she used her CALABLE account to help fund her first home purchase and create an emergency fund for unexpected expenses. She also has a PhD in English and Disability Studies and is a writer and performer.



### **Jennifer Obakhume**

Jennifer is 33 years old and from Los Angeles County. She has multiple health conditions that result from what she describes as a "body built of pieces from a generic parts junkyard scraps and old carpenter's glue." She became a CalABLE account holder as a result of an unfortunate experience that threatened to remove her health insurance. She uses her CalABLE account for medical expenses and to save money.



### **Héctor Manuel Ramírez**

Héctor is Apache & Mexican from Los Angeles County. He is an individual with autism, a psychiatric disability and is hard of hearing. Héctor uses his CalABLE account as wellness and transformational tools in his life. The CalABLE account also helped him put a down payment on his house because of donations from friends and family for his birthday. When he is not working, Héctor co-parents alongside his sister for his niece and nephew, a time-consuming but rewarding responsibility.



### **Ryan M Hoag**

Ryan is from Siskiyou County. He has had several head surgeries as a result of being born prematurely. He enjoys riding his electric bike and hanging out with friends and family members. Ryan is self-employed and an avid photographer. He uses his CalABLE prepaid card and is saving money for emergency items and future vacations.



### **Valerie Crisci**

Valerie Rose Crisci is 24 years old and from San Diego, California. She identifies as having numerous disabilities including being legally blind, a power wheelchair user, and lives with several chronic illnesses. Despite all of this, she continues to thrive! She is finishing up her general education at San Diego Mesa College and expects to transfer to CUNY School of Professional Studies to earn a BA in Disability Studies. She is a CalABLE account holder so that she can save money to afford the travel expenses for when she receives her next Service Dog.

### **Disclosures**

The CalABLE Program is offered by the State of California. TIAA-CREF Tuition Financing, Inc. (TFI), program manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter.

This article describes the circumstances and experiences of specific CalABLE account owners. It may not be representative of the experience of other CalABLE account owners and is not indicative of future performance or success. Individual results and experiences will vary.

Consider the investment objectives, risks, charges and expenses before investing in the California 529A Qualified ABLE Program (CalABLE Program). Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully.

Before investing in any ABLE 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 ABLE 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 ABLE program, or any other ABLE 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.

None of the State of California, its agencies, TFI or TCS nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment option, and you may lose the principal amount invested. 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.

If funds aren't used for qualified expenses, the earnings portion of a non-qualified withdrawal is subject to federal income tax, possibly including the additional federal tax. Non-qualified withdrawals may also be subject to state and/or local income tax. For those beneficiaries subject to California income tax, the earnings portion of a non-qualified withdrawal is subject to California income tax and the additional California tax.

This page is intentionally left blank.