



ABLEnow Contribution Form

Submit Completed Forms with Enclosed Checks and a Statement Reporting Basis/Earnings if Applicable To:

ABLEnow Customer Service
P.O. Box 2765
Fargo, ND 58108-2765
Phone: 1-844-NOW-ABLE (1-844-669-2253)
Hours: Monday-Friday, 8:30 a.m. – 5 p.m. ET

Make Checks Payable To:

PNC Bank FBO (Account Owner Name and Account Number).

Please include only one check with each ABLEnow Contribution Form.

Use this form to make contributions to an ABLEnow Account including Rollovers from a 529 Account to an ABLEnow Account and Rollovers from another ABLE program

Instructions

Complete all sections listed below.

1. Account Owner Information

*Required Fields

*Account Owner Name (First, MI, Last)

*ABLEnow Account number

*Permanent Address

*City

*State

*Zip Code

*Social Security Number

2. Contributor Information (if different than Account Owner)

*Required Fields

*Contributor Name (First, MI, Last)

*Telephone

*Permanent Address

Email Address

*City

*State

*Zip Code

Step 3: Contribution Information (Please select one of the following)

*Contribution Amount:

*Contribution Type:

Additional Contribution *(Select this option if you are making a new contribution by check).*

OR

Rollover from another ABLE program

(Select this option if you are rolling all the assets from the above-named Account Owner's other ABLE program into his/her ABLEnow Account OR from another ABLE program account owned by above-named Account Owner who qualifies as a "Member of the Family"). Assets redeemed from another ABLE program must be deposited within 60 days of the withdrawal. The above-named Account Owner or his/her Authorized Representative must also open an ABLEnow Account in which to deposit these funds. You must provide a statement from the former program certifying the breakdown of basis and earnings of the amount being deposited. Until such statement is provided, ABLEnow will treat the entire deposit as earnings.

OR

Rollover from 529 program to ABLE program

(Select this option if you are rolling assets from a 529 account in which the above-named Account Owner is a beneficiary or member of the family of the 529 account's designated beneficiary (see Step 4 below for the definition)). Assets rolled over from a 529 to an ABLE program must be contributed within 60 days of withdrawal. The above-named Account Owner or his/her Authorized Representative must open an ABLEnow Account in which to contribute these funds. You must provide a statement from the 529 program certifying the breakdown of basis and earnings of the amount being contributed. Until such statement is provided, ABLEnow will treat the entire contribution as earnings. ABLE accounts are subject to an annual contribution limit. Rollovers from a 529 account that cause the ABLEnow account to exceed this limit will be subject to federal tax. Should you have questions concerning the annual contribution limit for your account, please contact ABLEnow.

If you have checked either Rollover option immediately above, you **must** complete the following:

*\$ _____
Total Amount of Withdrawal from the Former ABLE plan

*\$ _____
Basis Amount of Withdrawal

*\$ _____
Earning Amount of Withdrawal

Step 4: Authorization

I certify that I am the individual making this contribution and have the authority to do so. I have read and understand the instructions and any rules or conditions relating to this contribution and have met the requirements for making this transaction including those found in the ABLEnow Program Description and Custodial Account Agreement. I assume full responsibility for this transaction and will not hold the Virginia College Savings Plan or any of its subcontractors, including the Account Custodian liable for any adverse consequences that may result. I have not received tax, benefit or legal advice from the Virginia College Savings Plan or any of its subcontractors including the Account Custodian and, if necessary, will seek the advice of a tax, benefit or legal professional to ensure my compliance with related laws. All information provided by me is true and correct and may be relied upon by the Virginia College Savings Plan and any of its subcontractors, including the Account Custodian.

Additional Authorization for Rollovers Only: If I have chosen rollover as the contribution type, by signing below I make an irrevocable election to treat this transaction as such. I certify that there has not been a rollover from one ABLE program



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to another ABLE program for the above-named Account Owner during the prior 12-month period. If I am rolling over assets from an ABLE program account owned by someone other than the above-named Account Owner, I certify that the account in the other ABLE program is owned by the above-named Account Owner's sibling who qualifies as a "Member of the Family". If I am rolling over assets from a 529 account whose designated beneficiary is different than the owner of the ABLEnow account receiving those assets, I certify that the ABLEnow account is owned by a "Member of the Family" of the 529 designated beneficiary. A Member of the Family under Section 529 includes the 529 designated beneficiary's son or daughter, or a descendant of either; the 529 designated beneficiary's stepson or stepdaughter; brother, sister, stepbrother, or stepsister; father or mother, or an ancestor of either; stepfather or stepmother; a son or daughter of brother or sister; a brother or sister of the 529 designated beneficiary's father or mother; a son-in-law, daughter-in-law, father in-law, mother-in-law, brother-in-law, or sister-in-law; the spouse of the 529 designated beneficiary or the spouse of any individual described above; or a first cousin of the 529 designated beneficiary. For the purposes of this paragraph, a legally adopted child of the 529 designated beneficiary shall be treated as the child of such individual by blood. The terms "brother" and "sister" include half-brothers and half-sisters.

I further certify that if I have already withdrawn the rollover amount for deposit into an ABLEnow account, this request is within 60 days of the withdrawal, and in the case of a rollover from an ABLE account, the account in the other ABLE program has been or will be closed as the Account Owner can only own one ABLE account nationwide.

*Contributor Signature

*Date

Please see the free IRS Publication 907, Tax Highlights for Persons with Disabilities (available from the IRS Website at www.irs.gov) or consult your tax advisor or attorney for additional questions.

IMPORTANT INFORMATION:

This ABLEnow Account is a savings trust account with PNC Bank serving as the custodian. Terms and conditions of the ABLEnow Account are included in your ABLEnow Program Description and Custodial Account Agreement, ABLEnow Debit Card Agreement, ABLEnow Consent to Electronic Communications, and ABLEnow Account Fee Schedule. Contributions to an ABLEnow Account are held in an interest-bearing portion of the savings trust account at PNC Bank and are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum amount permitted under FDIC guidelines.