



## Office of the Indiana Treasurer of State

**FOR IMMEDIATE RELEASE**  
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### **INvestABLE Indiana Announces Expanded Eligibility Criteria Beginning January 1, 2026**

**INDIANAPOLIS** – Starting in January 2026, eligibility for an INvestABLE Indiana account is expanding so that eligible individuals of any age can open an INvestABLE Indiana account as long as their disability began before the age of 46.

ABLE accounts, enacted under the Achieving a Better Life Experience Act of 2014, are tax-advantaged savings accounts for people with disabilities that empower them to save and invest money without losing access to critical public benefits, such as Supplemental Security Income (SSI) or Medicaid.

Under the ABLE Age Adjustment Act, eligibility for ABLE accounts increases the age of onset of disability from 26 to 46 years old. This change allows a greater number of Hoosiers—including veterans, people who acquire disabilities later in life, and those with chronic or progressive conditions—access to the financial protections and opportunities that ABLE accounts provide.

“This expansion is about dignity, independence, and opportunity,” said Indiana Treasurer of State Daniel Elliott. “By raising the age of eligibility, we are opening the door for more Hoosiers—especially veterans and individuals who experience a disability later in life—to plan for their future without fear of losing the benefits they rely on. INvestABLE Indiana helps ensure that a disability does not define or limit a person’s financial security.”

The expanded eligibility makes a broader impact for individuals and families navigating disability-related financial planning. This is representative of a historic step toward equity and opportunity for individuals with disabilities.

“This is a major milestone for financial empowerment for individuals with disabilities,” said Amy Corbin, Executive Director of INvestABLE. “This age expansion allows more people to save for today’s needs and tomorrow’s goals while maintaining their benefits eligibility.”

The significant advantages and protections offered through ABLE accounts allow individuals with disabilities, and those who support them, flexibility and ease of access when using their funds to pay for daily needs and save for the future. To learn more or to open an INvestABLE Indiana account, visit [in.savewithable.com](http://in.savewithable.com).

#### ***About INvestABLE Indiana***

Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to an INvestABLE Indiana account, up to \$500 credit per year. This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as distributions made from an account that is terminated within 12 months, rollovers to another state's ABLE plan, or rollovers to a 529 plan other than a 529 plan established by the State of Indiana. INvestABLE Indiana offers seven investment options, including a checking account option with a debit card. Up to \$19,000 per year can be saved in an account (this increases to \$20,000 in 2026), with a

maximum account balance of \$450,000. For individuals receiving Supplemental Security Income (SSI), they can save up to \$100,000 in their INvest*ABLE* Indiana account and not risk losing their monthly benefit. Money can be withdrawn and spent on qualified expenses, or INvest*ABLE* Indiana account owners can choose to grow their finances and create long-term savings with tax-free earnings. Contributions and earnings in INvest*ABLE* Indiana accounts are not subject to federal or state income tax if spent on qualified expenses. Contributions are made with post-tax dollars.

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