

A photograph of a man with a beard and safety glasses, wearing a white t-shirt and a brown leather apron, working in a workshop. He is using a power tool on a piece of metal. The image is overlaid with a stylized graphic of a gear in yellow, orange, and green, and a blue banner with the word 'PAABLE' in white. The entire image is framed by a blue border.

PAABLE

PA ABLE Organizational Account Management Guide

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Purpose

Organizations—including nonprofits, for-profit businesses, and governmental agencies—often serve in service, support, or guardianship roles for individuals with disabilities. Financial management (including management of state and federal benefits payments) is typically a critical part of an organization's role. If your organization supports individuals with disabilities, ABLE accounts can help the people you serve build long-term financial security.

This PA ABLE Organizational Account Management Guide is designed to assist organizations interested in opening and managing PA ABLE accounts on behalf of the individuals the organization serves.

Overview

The PA ABLE Organizational Account Management Guide will outline key information and detail how to:

1. Register your Organization to open and manage PA ABLE accounts with one unified online platform
2. Add and assign employees to help manage accounts
3. Generate reports for PA ABLE accounts
4. Understand key legal requirements

Key Terms

Account Owner: The PA ABLE account owner and individual with a qualifying disability. Also known as the Beneficiary.

Administrator: Individual(s) at your Organization who are designated to manage your Organization's PA ABLE dashboard. Administrators can complete the registration process, add/remove employee users (called Agents), manage Agents' permissions, and open new ABLE accounts.

Agent: An Agent is an employee or representative of the organization who has been granted access to one or more PA ABLE accounts on behalf of the organization. Agents may be granted access to specific PA ABLE accounts, and can have different permission levels for different accounts. Each Agent will have their own unique login credentials.

Customer Due Diligence (CDD) Rule: The CDD Rule aims to improve financial transparency and prevent criminals and terrorists from misusing companies to disguise their illicit activities and launder their ill-gotten gains. The rules require financial institutions to identify the Owner(s) of a legal Organization, as well as a Senior Leader of the Organization, before a PA ABLE account may be opened.

Organization: A non-profit entity, for-profit business, or government agency that has legal authority to act on behalf of the PA ABLE account owner in the administration of a PA ABLE account. Proper authority can exist if the Organization has Power of Attorney, Guardianship, or Conservatorship for the PA ABLE account owner, or if the Organization is serving as the account owner's Representative Payee (as appointed by the Social Security Administration).

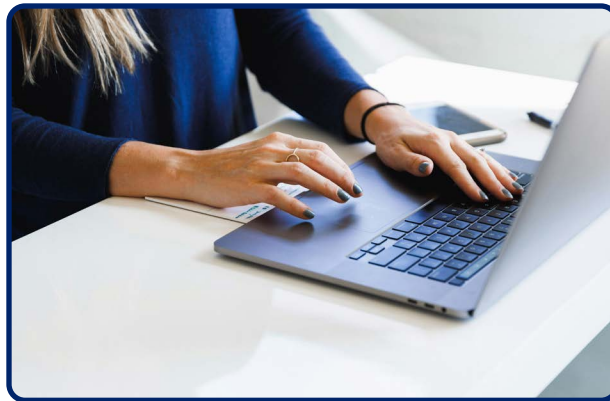
Senior Leader: A Senior Leader is an individual with significant authority to manage or direct an organization, such as a CEO, CFO, COO, President, Vice President, Partner, Treasurer, or another person in a similar leadership role. If multiple individuals meet this description, the Organization only needs to identify one.

Vestwell: Vestwell serves as the administrator of the PA ABLE Program. Vestwell's platform is used to register Organizations, and allows them to open and manage ABLE accounts in bulk.

Register Online

Registration takes approximately 10-15 minutes. Your progress is saved automatically, so you can return to complete any remaining steps at any time.

A Senior Leader of your Organization – or their designee – can easily register your Organization online. Simply complete the steps below.



1. From the PA ABLE Program's website, navigate to the "Open an Account" button.
2. Click the hyperlink that says "Looking for organization registration?"
3. Review the instructions and confirm you are ready to proceed.
4. Enter your email address and select **Get Started**. *The Senior Leader (or designee) completing registration should input their own personal work email address. This email will be used as their login to the ABLE account platform.*
5. Create a password and select **Next**.
6. Enter information about your Organization, including:
 - Organization type (government agency, for-profit, or non-profit)
 - Legal name of the Organization
 - EIN (tax identification number)
 - Phone number
 - Mailing Address
 - Website
 - *Organizational email address. For all PA ABLE accounts opened by your Organization, account notifications (for example: Contribution confirmation, Withdrawal notice, etc.) will be sent to a single email address. An organizational or group email address must be used for this purpose. Organizations may not use an individual employee email address.*
7. Select **Next**.
8. Enter the required information about the Organization employee completing the Registration process. This individual will be assigned as one of the Organization's PA ABLE account Administrators. Select **Next**.
 - *For more information on who should be an Administrator, see **What are an Administrator's Responsibilities?**, below.*
9. If the individual completing the Registration process is not a Senior Leader in your Organization, you will need to identify a Senior Leader. Enter their information and select **Next**.
 - *If your Organization is a for-profit or non-profit entity, we are required by federal law to collect personal information for the Senior Leader you identify. This includes Social Security Number, Date of Birth, and Residential Address. This information is collected securely and used solely for identity verification as required by federal law. It is not shared or used for any other purpose. If the Senior Leader wishes to keep their personal information private from other Organization employees, the Senior Leader should complete the registration process on their own.*
10. For-profit entities will also need to identify Owners of the Organization. This includes any individual who owns 25% or more of the Organization. Please enter information for each Owner and select **Next**.
 - *We are required by federal law to collect personal information on Owners of for-profit Organizations. This includes Social Security Number, Date of Birth, and Residential Address. If the Owners of your Organization are not comfortable sharing their personal information with the employee completing registration, please call us at 855-529-ABLE (2253) to discuss alternative options for submitting Owner identification information.*
 - *In the event that your Organization is owned by another Organization, additional disclosures are required by federal law. The full ownership structure must be disclosed by sending in a separate letter. Please call us at 855-529-ABLE (2253) for more information.*
11. Review all information. If everything looks correct, select **Submit**.
12. Registration is complete. Next, you'll finish setting up your Organization's account using the steps below.



Complete Your Organization's Set Up

After Registration, you will be taken to your Organization's PA ABLE Administrator dashboard. From here, you can complete a few remaining tasks:

1. Review any alerts requesting identity documentation for your Senior Leader or your Owners. Provide any required documentation. See **Required Information and Documentation**, below.
2. Upload the requested documentation to verify your Organization. See **Required Information and Documentation**, below.
3. Add employees as your Agents. Agents can open, view, and/or manage individual PA ABLE accounts, depending on the permissions you assign them. You may assign Agents to manage specific PA ABLE accounts.

Once your Organization's documentation is reviewed and confirmed, you can begin opening PA ABLE accounts for the individuals you serve.

Required Information and Documentation

When registering online, you will be required to provide the following information and documentation.

Government Agencies

- Senior Leader's Information
 - NAME
 - PHONE NUMBER
 - EMAIL ADDRESS

For-Profit Organizations

- Senior Leader's Information
 - NAME
 - SOCIAL SECURITY NUMBER
 - DATE OF BIRTH
 - PHONE NUMBER
 - EMAIL ADDRESS
 - RESIDENTIAL ADDRESS
- Owner's Information (required for all Owners)
 - NAME
 - SOCIAL SECURITY NUMBER
 - DATE OF BIRTH
 - PHONE NUMBER
 - EMAIL ADDRESS
 - RESIDENTIAL ADDRESS

- Documentation
 - ONE OF THE FOLLOWING FOR THE ORGANIZATION:
 - Organization's Certified Articles of Incorporation
 - Audited financial statements
 - Determination Letter
 - General or Limited Partnership Agreement
 - Trust Instrument - Letters of Trusteeship or Executorship
 - A government-issued business license
 - Published annual report
 - 10-K or other information contained on the U.S. Securities and Exchange Commission Website (<http://www.sec.gov>), the websites of various self-regulatory organizations (i.e., FINRA), or from another governmental source
 - GOVERNMENT-ISSUED PHOTO ID FOR THE SENIOR LEADER

Non-Profit Organization

- Senior Leader's Information
 - NAME
 - SOCIAL SECURITY NUMBER/ITIN
 - DATE OF BIRTH
 - PHONE NUMBER
 - EMAIL ADDRESS
 - RESIDENTIAL ADDRESS
- Documentation
 - ONE OF THE FOLLOWING FOR THE ORGANIZATION:
 - Organization's Certified Articles of Incorporation, or
 - U.S. Internal Revenue Code Sec. 501(c)(3) Exempt Organization Affirmation
 - Determination Letter
 - General or Limited Partnership Agreement
 - Trust Instrument - Letters of Trusteeship or Executorship
 - A government-issued business license
 - Published annual report
 - 10-K or other information contained on the U.S. Securities and Exchange Commission Website (<http://www.sec.gov>), the websites of various self-regulatory organizations (i.e., FINRA), or from another governmental source
 - GOVERNMENT-ISSUED PHOTO ID FOR THE SENIOR LEADER



What are an Administrator's Responsibilities?



An Administrator is an individual who can manage all aspects of your Organization's profile and PA ABLÉ accounts.

An Administrator can manage the Organization's user access and update organization-level information. Administrators can:

- Add other Administrators, to delegate responsibility
- Add or remove day-to-day employee users (called "Agents")
- Determine which PA ABLÉ accounts each Agent can see
- Determine which Agents are allowed to open new PA ABLÉ accounts for the Organization
- Assign permission levels for an Agent on each PA ABLÉ account
 - See ***What are an Agent's Responsibilities?***, below.
- Update Organization information, such as address and contact details

The Senior Leader identified during Registration will be automatically assigned as an Administrator for your Organization. If someone other than a Senior Leader completed the Registration process, that individual will also be automatically assigned as a second Administrator. You can remove or appoint other Administrators later on if you need to.

Special Circumstances

When an Organization takes over account management from an Individual

Individuals (parents, siblings, etc.) are also permitted to open and manage PA ABLÉ accounts on behalf of their loved ones. Sometimes, an Individual needs to transfer account management to an Organization. This action requires a specific form and cannot be completed online. A "Change of Authorized Individual" Form must be completed and submitted to the Program. This form can be found on at paable.gov. Please contact PA ABLÉ for more information.



Agents

An Agent is an employee or representative of the organization who has been granted access to one or more PA ABLE accounts on behalf of the organization. In all matters, an Agent must act on behalf of the Organization, and for the benefit of the PA ABLE account owner.

- Each Agent will have their own unique login credentials
- Each Agent can be individually assigned the ability to open new PA ABLE accounts
- An employee of the Organization does not need to have a specific title or role to act as an Agent
- Agents and their permission levels are determined solely at the discretion of an Organization Administrator
- Agents cannot close a PA ABLE account, rollover a PA ABLE account, or change the account owner on a PA ABLE account. Only an Administrator can perform those actions.

The Organization Administrator(s) are responsible for actions taken by their Agents. The Administrators manage all Agents, their permission levels, and any required changes. Agents can be updated or removed as needed. PA ABLE may review changes to help protect account security.

Add/Remove/Update Agents and Permission Levels

Administrators can easily add, remove, or update Agents and their permission levels after registration is complete. To make changes, follow these steps:

1. Log in to your Administrator account.
2. Hover over the profile icon in the upper right corner of the screen.
3. Select **Organization**.
4. From your Administrator Dashboard, go to the “Agents” section.
 - Click the **Add** button to add a new Agent. Enter the Agent’s information.
 - Click on the three dots next to an Agent (under the “Actions” heading) to make any changes to that Agent’s permissions.
 - You can make the Agent an Administrator or assign them the permission to open new ABLE accounts on behalf of your Organization. To give an Agent access to individual ABLE accounts, click the **Manage Account Access** button from inside the Agent’s profile tile. You will be able to select which ABLE accounts this Agent can access, and you will be able to assign the Agent a custom permission level on each account. Agents can have different permissions on different accounts. See **Agent Account Access Levels** below for more information.
 - Click **Remove this Person** to delete the Agent from your Organization.

Agent Account Access Levels

		ACCESS LEVEL		
		“Viewer”	“Contributor”	“Manager”
PERMISSIONS	Can view account information	X	X	X
	Can make Contributions		X	X
	Can perform all transactions			X
	Can edit PA ABLE Account Information			X
	Can add/remove/edit bank accounts			X

Open New ABLÉ Accounts

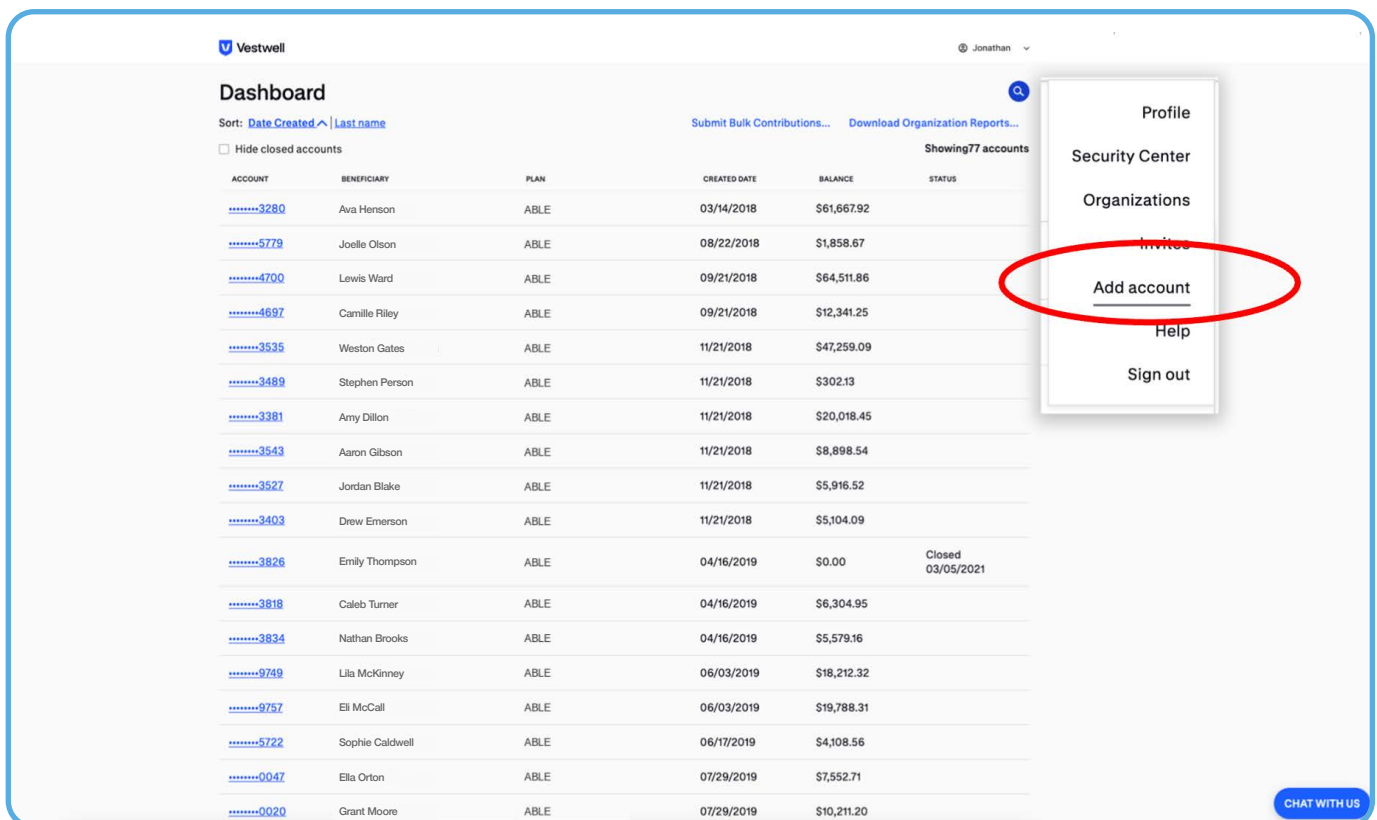
After your Organization is registered and verified, you can open new PA ABLÉ accounts for the people you serve.

To open new accounts, you will need the following for the account owner:

- Full legal name
- Date of birth
- Social Security number or taxpayer ID
- Home address, email, and phone
- Whether the account owner receives SSI or SSDI, or will self-certify to having a separate diagnosis
- A bank account, if you want to fund the account online

Simply follow the steps below to add these new accounts online:

1. Log in online.
2. Hover over the profile icon in the upper right corner of the screen.
3. Select Add account.
4. You will then be taken to the page for opening a new ABLÉ account. Simply follow the prompts to add a new ABLÉ account for a new Beneficiary.



The screenshot displays the Vestwell dashboard interface. At the top, the Vestwell logo is on the left, and the user's name 'Jonathan' is on the right. The main heading is 'Dashboard'. Below it, there are links for 'Sort: Date Created' and 'Last name', and buttons for 'Submit Bulk Contributions...' and 'Download Organization Reports...'. A checkbox for 'Hide closed accounts' is present. The main content is a table of ABLÉ accounts, showing columns for ACCOUNT, BENEFICIARY, PLAN, CREATED DATE, BALANCE, and STATUS. The table lists 20 accounts, with the last one marked as 'Closed 03/05/2021'. On the right side, a dropdown menu is open, showing options: Profile, Security Center, Organizations, ~~Invites~~, **Add account** (highlighted with a red circle), Help, and Sign out. A 'CHAT WITH US' button is located at the bottom right.

ACCOUNT	BENEFICIARY	PLAN	CREATED DATE	BALANCE	STATUS
*****3280	Ava Henson	ABLE	03/14/2018	\$61,667.92	
*****5779	Joelle Olson	ABLE	08/22/2018	\$1,858.67	
*****4700	Lewis Ward	ABLE	09/21/2018	\$64,511.86	
*****4697	Camille Riley	ABLE	09/21/2018	\$12,341.25	
*****3535	Weston Gates	ABLE	11/21/2018	\$47,259.09	
*****3489	Stephen Person	ABLE	11/21/2018	\$302.13	
*****3381	Amy Dillon	ABLE	11/21/2018	\$20,018.45	
*****3543	Aaron Gibson	ABLE	11/21/2018	\$8,898.54	
*****3527	Jordan Blake	ABLE	11/21/2018	\$5,916.52	
*****3403	Drew Emerson	ABLE	11/21/2018	\$5,104.09	
*****3826	Emily Thompson	ABLE	04/16/2019	\$0.00	Closed 03/05/2021
*****3818	Caleb Turner	ABLE	04/16/2019	\$6,304.95	
*****3834	Nathan Brooks	ABLE	04/16/2019	\$5,579.16	
*****9749	Lila McKinney	ABLE	06/03/2019	\$18,212.32	
*****9757	Eli McCall	ABLE	06/03/2019	\$19,788.31	
*****5722	Sophie Caldwell	ABLE	06/17/2019	\$4,108.56	
*****0047	Ella Orton	ABLE	07/29/2019	\$7,552.71	
*****0020	Grant Moore	ABLE	07/29/2019	\$10,211.20	

Reporting

Reporting is available at the account level with emails, quarterly statements, tax forms, and at an aggregate level for the Organization with Ad hoc reports on “Activity”, “Balances” and “Pending Status” Each level of reporting is described more fully below.

Account Level Reporting

Account level reporting is provided in four major forms: 1) transaction emails to the Organization at time of initiation and completion, 2) ad hoc reporting available online 3) quarterly statements and 4) annual tax forms.

1. Transaction Emails

Emails are generated and sent to the Organization’s designated Group Email Inbox each time a transaction is initiated on an account, and when the subsequent transaction is completed. For security purposes, these e-mails do not contain specific transaction information but do alert the Organization that a transaction took place, and provide a convenient link to log into the platform to view the transaction specifics.

2. Ad hoc Reporting

An Agent or Administrator can generate an ad hoc Organization-level report by date range. These reports are available from the account Dashboard by clicking on the “Download Organization Reports” tab at the top of the page and selecting “Activity”, “Balances” or “Account Pending Status”. Ad hoc reports can be downloaded in Excel, CSV format, or screenshots can be printed.

3. Quarterly Statements

Quarterly statements recapping all transactions during the quarter, including starting and ending balances, are available online for each account. Statements can be downloaded after they are available and printed at any time or generated under the statements section by clicking on “Generate account snapshot”

4. Tax Forms

Similar to the quarterly statements, tax forms are also available online and can be downloaded at any time.

What is a Customer Identification Program?

Section 326 of the U.S. Patriot Act requires financial institutions to maintain a Customer Identification Program (CIP). Vestwell uses a Customer Identification Program (CIP) to verify the identity of each Organization and certain individuals involved in the Organization’s PA ABLE account. Because of this requirement, people involved in the Organization must provide personal information and documentation so the application can be reviewed.

Contacts

For program-specific support, visit paable.gov. Contact information, including phone numbers and email addresses for your program's support team, can be found there.

To find another state's ABLE program, visit Vestwell's ABLE hub at vestwell.com/able. Use the search feature to locate your program by state.



PA ABLE Support

Website: paable.gov

Phone: 855-529-ABLE (2253)

Hours: Monday – Friday, 9:00 AM – 8:00 PM ET