



## PA ABLE Savings Program

PO Box 62220  
Harrisburg, PA 17106-2220



June 8, 2026

Dear Account Owner,

Your PA ABLE account will change to a new program manager, Vestwell, on July 28, 2026. To prepare for this conversion, please read below for details on upcoming changes.

This transition will bring lower fees, new investment options, a reloadable prepaid card, and a modern online account portal.

### Important information about your enhanced PA ABLE account

- PA ABLE Website:** The PA ABLE web address—**paable.gov**—will remain the same. A link to your online account portal will be shared in future emails and will be available at **paable.gov**. Please be sure to update any bookmarks you use to access your account.
- Investment Options:** Your current investments will automatically move to a similar investment option. This transition will not count towards your two allowed annual investment exchanges. If you would like to select different investment options, you can easily move your funds after the conversion using one of your two annual fund changes. Please see the Transition Guide at **paable.gov/updates** for more information.
- Checking Account Option:** The current PA ABLE Checking Account Option from Fifth Third Bank will no longer be offered as part of this transition. Funds in the Fifth Third Bank Checking Account Option will be moved to the Capital Preservation Option, and a new reloadable PA ABLE Visa® Prepaid Card will replace the Fifth Third Bank debit card. Your reloadable PA ABLE Prepaid Card works anywhere Visa is accepted, and you can send checks or manage bank transfers directly through your PA ABLE account dashboard. PA ABLE account owners with funds currently in the Fifth Third Checking Account Option should review previously sent communications specific to this conversion, available at [paable.gov/updates](https://paable.gov/updates).  
**You must request a reloadable PA ABLE Prepaid Card—one will not be automatically sent to you.**
- Direct Deposit:** You will need to set up a new direct deposit from your employer and the SSA. We recommend you make this change soon after the transition to avoid disruption in your Direct Deposit contributions. Please see the Transition Guide at **paable.gov/updates** for more information.

5. **Multiple Account Access:** If you have online access to multiple PA ABLE accounts, you will now have a single login that shows all accounts you have access to in a single dashboard.
6. **Interested Parties:** Interested Parties will be removed as part of the transition. Your new PA ABLE portal is much more flexible and will allow you to add “Authorized Users” to your account. Each Authorized User can have their own online account login and custom permission level (from view-only access up to transactional access). If your account is affected by this change, you will receive an email in July with additional details to help ensure a smooth transition.
7. **Bank Transfers:** Transfers to or from other bank accounts will appear as “Vestwell” on your bank statements after the transition.
8. **Mailing Address:** Starting July 28, PA ABLE’s mailing address will be:  
PA ABLE  
PO Box 534004  
Pittsburgh, PA 15253-4004

Please find the full Program Disclosure Statement at [paable.gov](https://paable.gov).

### How can I prepare for the transition?

**Update your contact information:** Log in to your existing account at [paable.gov](https://paable.gov) and select Profile and Documents to view your contact information. Be sure to verify that your email, address, phone number, and other account information are up to date.

***If you manage multiple PA ABLE accounts, it’s especially important to ensure your contact information is current for any PA ABLE accounts that you manage.***

**Download important documents:** Your statements and tax forms will not be available online during the transition. If you think you may need those files during that time, log in to your existing account and download them now. You will be able to access your historical PA ABLE account statements (for the past 7 years) from your new account portal on or shortly after the transition. For account owners with funds in the PA ABLE Checking Account Option, past checking account statements will be available in your Fifth Third Bank online account through December 2027.

**Plan ahead for transactions:** Contributions and withdrawal requests will be temporarily unavailable during the transition **blackout period** (July 23–July 28). Please finalize any transactions in your existing account before 4pm ET on Thursday, July 23.

Recurring contributions scheduled between July 24 through July 28 will be processed on July 29 and recurring contributions scheduled after July 29 will be processed as normal.

### How will I access my account?

Accessing your account on the Vestwell system will be as simple as creating a new login and password and verifying your identity.

You will receive step-by-step instructions closer to the transition. In the meantime, you can watch a video on the process at [paable.gov/updates](https://paable.gov/updates).

### What are my new investment options?

PA ABLE will offer new investment options to meet your savings goals. Your current investment

options will be transitioned to new investment options that closely match your current choices. This transition will not count toward your two allowed annual investment exchanges per calendar year. Please see the Transition Guide at [paable.gov/updates](https://paable.gov/updates) for more information on your new investment options.

### **Important Dates to Remember**

#### **June 30, 2026**

Last day to use the current PA ABLE debit card and write checks using your Fifth Third Bank Checking Account checkbook.

#### **July 23, 2026**

Last day to make any transactions and access your PA ABLE account via the existing PA ABLE account portal. The **blackout period** begins at 4pm ET on Thursday, July 23, 2026, and will last until July 28, 2026.

**Any outstanding checks that are received for processing from the Fifth Third Bank Checking Account Option on this day or after will be returned as unpaid.**

PA ABLE's customer service team will be available by phone at 855-529-ABLE (2253) from 8am until 5pm ET for general inquiries only.

#### **July 28, 2026**

The transition to Vestwell will be complete and you will receive instructions on how to access your account and explore the new PA ABLE experience.

#### **Have questions?**

We're here for you. Give us a call Monday–Friday from 8am to 5pm ET at 855-529-ABLE (2253) or email us at [transition@paable.gov](mailto:transition@paable.gov).

You can find important information about this transition at [paable.gov/updates](https://paable.gov/updates).

Sincerely,

PA ABLE Savings Program