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July 13, 2026

The Honorable Jerry Moran
521 Dirksen Senate Office Building
Washington, DC

The Honorable Chris Van Hollen
730 Hart Senate Office Building
Washington, DC 20510

Dear Senators Moran and Van Hollen,

On behalf of the undersigned trade associations representing life insurance companies, annuity providers, retirement plan service providers, asset managers and licensed financial professionals across the United States, we write to express our general support for your bipartisan **ABLE Tomorrow Act** legislation.

We commend your leadership in advancing legislation that seeks to strengthen and modernize Achieving a Better Life Experience (ABLE) accounts and to expand financial security opportunities for individuals with disabilities. The **ABLE Tomorrow Act** builds on the foundation established by the original ABLE Act by addressing remaining gaps in awareness, access, and usability—particularly at a time when recent statutory changes will significantly expand eligibility for ABLE accounts beginning this year.

As outlined in the legislation, the bill aims to encourage greater participation in ABLE accounts by reducing unnecessary barriers to saving, improving coordination across federal and state programs, and reinforcing the ability of ABLE account holders to accumulate resources for qualified disability-related expenses without jeopardizing eligibility for vital public benefits. Provisions such as permitting targeted exceptions to contribution limits in defined circumstances, providing additional safeguards before the suspension of certain benefits, clarifying the treatment of ABLE assets for benefit purposes, promoting awareness through federal and state agencies, and supporting outreach and education efforts reflect a practical approach to expanding the effectiveness of ABLE accounts.

From the perspective of organizations that support long-term saving, retirement readiness, and financial resilience, we believe the **ABLE Tomorrow Act** represents an important step toward enabling individuals with disabilities and their families to plan more effectively for both near-term needs and long-term financial stability. By reinforcing the role of ABLE accounts as a complementary savings tool within the broader financial ecosystem, the legislation promotes greater independence while maintaining appropriate program integrity.

We appreciate the bipartisan and inclusive way this proposal was developed and look forward to continuing to engage constructively with Congress and other stakeholders as efforts move forward to improve access to financial security for Americans with disabilities.

Thank you for your leadership on this important issue and for your continued attention to policies that promote inclusive access to savings and financial preparedness.