

## AZ ABLE Oversight Committee Meeting Minutes

March 23, 2026

12:00pm -1:00pm

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In Attendance (via Google Meets):

Brittaney Chipley, AZ ABLE Executive Director

Jeffrey Ong, Committee Member (Chairman)

Emily Kile, Committee Member

Leah Landrum Taylor, Committee Member

Wendi Scharnhorst, Committee Member

Ashley Yelma, Public Member

1. Mr. Jeffrey Ong calls the meeting to order at 12:08pm.
2. Mr. Ong welcomes everyone in attendance.
3. Mr. Ong asks for a motion to approve the minutes from 11/4/25. Ms. Wendi Scharnhorst moves, and Ms. Emily Kile seconds. There are none opposed, and the motion carries unanimously.  
**Vote:**  
Emily Kile, Committee Member – Approve  
Wendi Scharnhorst, Committee Member – Approve  
Jeffrey Ong, Committee Member – Approve  
Leah Landrum Taylor, Committee Member – Approve
4. Ms. Brittaney Chipley asks if there are any questions, comments, or concerns regarding the reports. There are none.
5. OH STABLE/Partner States Updates (Brittaney Chipley)
  - a. New Partner State – Idaho launched their ABLE program on January 15, 2026, in partnership with OH STABLE.
  - b. Website Security Update - Going forward, Vestwell will be proactively blocking traffic identified as suspicious on our website (they previously monitored suspicious traffic, but they did not actively block it). This specifically includes blocking requests that do not appear to originate from standard browsers or legitimate sources. At a high level, the blocking is based on characteristics that distinguish real human users from bots, along with highly irregular traffic patterns, or traffic originating from locations/networks associated with fraudulent activity.
  - c. New Investment Screen – This new screen gives account holders the option to see a historical balance of selected investment options.

- d. 530A Accounts Impact on ABLE Accounts – The H.R. 1 bill that was passed allows parents, guardians and other authorized individuals to establish a new type of individual retirement account for their children. This type of account is also known as the Trump Account (Section 530A). The account will go live and start accepting contributions July 4, 2026.
  1. Eligibility: Children under 18 with a Social Security number
  2. Funding: Anyone can contribute; Maximum contribution is capped at \$5,000 per year
  3. Withdrawals: Amounts generally cannot be withdrawn before January 1st of the calendar year in which the child turns 18 years old
  4. Transition to Ownership: At age 18, the child takes over the account, which is then treated as a traditional IRA and is subject to the same rules as other traditional IRAs. This transition would constitute personal ownership and could be problematic for benefits eligibility as it would be considered an asset at this point.

**ABLE Rollover Provision**

1. Timing: The rollover must occur during the calendar year when the beneficiary turns 17.
2. Transfer Method: Rollover requires a direct trustee-to-trustee transfer of the entire account balance.
3. Exemption: Qualified ABLE rollovers are excluded from the annual contribution limits of the receiving ABLE account.

Ms. Kile and Mr. Ong ask for clarification regarding transition to ownership and ABLE rollovers. Ms. Chipley clarifies that at the age 18, the child will take over the account, which will then be treated as a traditional IRA. An ABLE rollover must occur during the calendar year an ABLE eligible beneficiary turns 17 (not during the same year the beneficiary turns 18, but the year before). If there is no rollover, benefit eligibility may be at risk if the owner is receiving benefits.

6. Ms. Chipley provides an overview of the AZ ABLE Annual Customer Service Survey Questionnaire. The Committee provides feedback about removing, adding, and revising some of the questions. The Committee agrees to keep the question about the knowledge of tax deductions for contributions and add a question about the knowledge of the ABLE Age Adjustment Act. Ms. Chipley also suggests removing “radio” as an option for the question, “How did you first hear about AZ ABLE/STABLE?”; the Committee agrees. Ms. Chipley will send a revised questionnaire to the Committee for review before distribution.
7. Mr. Ong opens the forum for public comments. Ms. Kile suggests adding “Conference” as an option for the question, “How did you first hear about AZ ABLE/STABLE?” The Committee agrees, and Ms. Chipley will add the option. There are no public comments.

8. Adjournment – Ms. Kile asks for clarification on the time for the next Committee Meeting. The next AZ ABLE Oversight Committee Meeting will be May 18, 2026, 11am-12pm. Mr. Ong asks for a motion to adjourn the meeting. Ms. Landrum Taylor motions to adjourn, Ms. Kile seconds. There are none opposed, and the motion carries unanimously. The meeting adjourns at 12:42 pm.

**Vote:**

Emily Kile, Committee Member – Approve

Wendi Scharnhorst, Committee Member – Approve

Jeffrey Ong, Committee Member – Approve

Leah Landrum Taylor, Committee Member – Approve