

PROGRAM SUMMARY

The State of Delaware offers a low-cost 529(a) savings plan – DEPENDABLE – that allows individuals with disabilities and their families to save for a broad range of expenses on a tax-advantaged basis without jeopardizing their benefits from Supplemental Security Income (SSI), Medicaid and other federal programs. Eligible individuals can open an account for themselves, or an authorized individual can open an account on their behalf. The DEPENDABLE Program is administered through a consortium model with 19 states utilizing a common recordkeeper, Ascensus.

PROGRAM GOALS

- Grow new accounts
- Increase average monthly contributions
- Increase plan awareness through events and sponsorships

Q4 2025 HIGHLIGHTS – PLAN METRICS

- Total **plan assets** as of December 31, 2025, were \$8,641,102 – a 44.87% increase over of Q4 2024 assets of \$5,964,598
- **678 funded DEPENDABLE accounts** as of December 31, 2025, compared to 531 as of December 31, 2024 (+27.6%)
- **46 new accounts** opened through December 31, 2025, which is an increase of 9.5% compared to the 42 accounts opened in the same period in 2024
- **Net contributions** [contributions less distributions] through Q4 2025 were \$2,029,463 – essentially flat year-over-year

UPCOMING MILESTONES

- The ABLE Age adjustment went into effect January 1, 2026