

145th Congress  
1st Session

# H.R.1

To amend the Internal Revenue Code of 1986 to increase the age limit on opening an Achieving a Better Life Experience account, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES OF THE UNITED STATES

SEPTEMBER 14, 2021

Mr. DAVID MILLER of Georgia (for himself, Mr. LIGHTWOOD-TOWARD, Mr. SULLIVAN) introduced the following bill:

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## A BILL

To amend the Internal Revenue Code of 1986 to increase the age limit on opening an Achieving a Better Life Experience account, and for other purposes.

*Be it enacted by the Senate and the House of Representatives of the United States of America in Congress assembled,*

### SECTION 1. SHORT TITLE.

This Act may be cited as the “Achieving a Better Life Experience Eligibility Expansion Act of 2021” or the “ABLE Eligibility Expansion Act of 2021”.

### SEC. 2. FINDINGS.

Congress finds that:

- (1) In 2014, then-President Obama signed the Stephen Beck, Jr., Achieving a Better Life Experience (ABLE) Act, which allowed States to create tax-advantaged savings programs for eligible people with disabilities.
- (2) Typically, the cap on adding contributions in an ABLE account for a taxable year is limited to the federal gift tax exclusion for such taxable year, which is currently \$15,000.
- (3) A few years after the enactment of the ABLE Act, an amendment was passed limiting eligibility for creating an ABLE account to individuals that had a disability or blindness occur before age 26, and they must be eligible for Supplemental Security Income.

- (4) The age 26 limitation puts millions of Americans at a disadvantage, as many have been overcome with a disability after age 26.

**SEC. 3. INCREASE OF AGE LIMIT FOR OPENING AN ABLE ACCOUNT.**

[Section 529A\(e\)](#) of the Internal Revenue Code of 1986 is amended by striking “age 26” each place it appears in paragraphs (1)(A) and (2)(A)(i)(II) and inserting “age 46”.

**SEC. 4. EFFECTIVE DATE.**

The amendments made by section 3 shall apply to taxable years beginning after the date of the enactment of this Act.

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