

Thank you, Mr Chair and members of the committee.

My name is David Giles and I am here today in support of LD 1735:

I would like to spend my time not talking so much about numbers, but about people. Across Maine, more than 1,100 individuals and families are enrolled in ABLE ME — Maine's version of the Achieving a Better Life Experience program. These accounts are lifelines. They help people with disabilities and their families save for medical needs, therapies, assistive technologies, transportation, housing, or education without jeopardizing eligibility for critical public benefits.

But if you ask any parent, any grandparent, or any sibling of a loved one with a disability, they'll tell you the value of these accounts goes far beyond dollars and cents. What ABLE accounts really offer is hope.

They tell a family: you can dream a little bigger. You can plan for a better future. You can give your child, your spouse, your sibling not just the help they need today, but the opportunities they deserve tomorrow.

What's important to understand is that ABLE accounts (also called 529A accounts) were created under the same section of the tax code as 529 college savings plans (also called 529B accounts) — both designed as tax-advantaged ways to help families save. While 529B plans focus on education, ABLE, or 529A accounts focus on supporting individuals with disabilities.

Right now, Maine offers a state income tax deduction for contributions to 529B college savings plans — but not for contributions to 529A ABLE accounts. LD 1735 would change that by allowing families to deduct up to \$1,000 in contributions, just as they can with a 529B College Savings Account.

This is a matter of fairness.

We should treat families saving for a child's education and families saving for a loved one's disability-related expenses with equal dignity and equal support.

But this bill also speaks to something deeper: the values we share as Mainers.

We believe in lifting up those who face challenges. We believe that a disability should never define a person's potential. And we believe that when families step up to care for and support their loved ones, they deserve a tax code that supports them in return.

By passing LD 1735, we send a clear message: Maine stands with its disability community. Maine supports families who give so much, often quietly and without fanfare, every single day. This bill isn't just a tax adjustment. It's a reflection of who we are and who we want to be. Thank you. I urge you to support LD 1735