

118TH CONGRESS  
2D SESSION

# S. 4539

To amend the Internal Revenue Code of 1986 to make certain provisions  
with respect to qualified ABLE programs permanent.

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## IN THE SENATE OF THE UNITED STATES

JUNE 13, 2024

Mr. SCHMITT (for himself, Mr. CASEY, Mr. BOOZMAN, Mr. VAN HOLLEN, Mr. COTTON, Mr. WELCH, Mr. TUBERVILLE, Mr. KAINE, Mrs. BRITT, Ms. KLOBUCHAR, Mr. MULLIN, and Mr. WYDEN) introduced the following bill; which was read twice and referred to the Committee on Finance

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## A BILL

To amend the Internal Revenue Code of 1986 to make  
certain provisions with respect to qualified ABLE pro-  
grams permanent.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Ensuring Nationwide  
5 Access to a Better Life Experience Act” or the “ENABLE  
6 Act”.

1 **SEC. 2. PERMANENT EXTENSION OF INCREASED CON-**  
 2 **TRIBUTIONS TO ABLE ACCOUNTS.**

3 (a) IN GENERAL.—Section 529A(b)(2)(B)(ii) of the  
 4 Internal Revenue Code of 1986 is amended by striking  
 5 “before January 1, 2026”.

6 (b) ALLOWANCE OF SAVERS CREDIT.—Section  
 7 25B(d)(1) of the Internal Revenue Code of 1986, as  
 8 amended by section 103(e)(1) of the SECURE 2.0 Act  
 9 of 2022, is amended by striking “before January 1,  
 10 2026,”.

11 (c) EFFECTIVE DATE.—The amendments made by  
 12 this section shall apply to taxable years beginning after  
 13 the date of the enactment of this Act.

14 **SEC. 3. PERMANENT EXTENSION OF ROLLOVERS TO ABLE**  
 15 **PROGRAMS FROM 529 PROGRAMS.**

16 (a) IN GENERAL.—Section 529(c)(3)(C)(i)(III) of  
 17 the Internal Revenue Code of 1986 is amended by striking  
 18 “before January 1, 2026,”.

19 (b) EFFECTIVE DATE.—The amendment made by  
 20 this section shall apply to distributions made after the  
 21 date of the enactment of this Act.

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