

September
2019

OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | | AK | AL | AR | AZ | CA |
|--------------------------------------|--|--|---------------------------------------|--|-----------------------------------|--|
| ABLE Contact Information | | ak.savewithable.com 888.609.8871 | enableal.com 866.833.7949 | ar.savewithable.com 888.609.8874 | az-able.com 800.439.1653 | calable.ca.gov 833.225.2253 |
| Available to Non-Residents? | | YES | YES | YES | NO | YES |
| In-State Income Tax Deduction | | NO | NO | NO | NO | NO |
| Annual Maintenance Fee | | \$40 to \$60 | \$45 | \$40 to \$60 | \$42 | \$37 |
| Rollover Fee | | NO | Portion of annual maintenance fee | NO | NO | NO |
| Distribution Options | | Check Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Debit Card Direct Request | Check Request Debit Card (Summer 2019) Direct |
| Investment Fees | | 0.34% to 0.37% | 0.50% to 0.56% | 0.34% to 0.37% | 0.19% to 0.34% | 0.44% to 0.53% |
| Number of Investment Choices | | Six | Five | Six | Five | Four |
| Mutual Fund Families | | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | TIAA-CREF |
| Max Account Balance | | \$400,000 | \$360,000 | \$366,000 | \$462,000 | \$529,000 |
| Medicaid Clawback Risk | | YES | YES | YES | YES | NO |

Alliance Group

STABLE Group

Oregon and Partner States

Solo States

WISCONSIN PROVIDES STATE TAX DEDUCTION FOR CONTRIBUTIONS TO ANY STATE'S ABLE PLAN

September
2019

OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | | CO | D.C. | DE | FL | GA |
|--------------------------------------|--|--|--|--|--|-----------------------------------|
| ABLE Contact Information | | coloradoable.org 888.609.3468 | dc.savewithable.com 888.609.3458 | de.savewithable.com 888.609.8914 | ableunited.com 888.524.2253 | georgiastable.com 800.439.1653 |
| Available to Non-Residents? | | YES | YES | YES | NO | NO |
| In-State Income Tax Deduction | | NO | NO | NO | NO | NO |
| Annual Maintenance Fee | | \$45 to \$60 | \$40 to \$60 | \$40 TO \$60 | NO | \$42 |
| Rollover Fee | | NO | NO | NO | NO | NO |
| Distribution Options | | Check Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Direct Request | Debit Card Direct Request |
| Investment Fees | | 0.34% to 0.37% | 0.34% to 0.37% | 0.34% to 0.37% | 0.04% to 0.29% | 0.19% to 0.34% |
| Number of Investment Choices | | Six | Six | Six | Seven | Five |
| Mutual Fund Families | | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) |
| Max Account Balance | | \$400,000 | \$500,000 | \$350,000 | \$418,000 | \$462,000 |
| Medicaid Clawback Risk | | NO | YES | YES | YES | YES |

Alliance Group
 Oregon and Partner States
 STABLE Group
 Solo States

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September
2019

OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | | IA | IL | IN | KS | KY |
|--------------------------------------|--|--|--|--|--|------------------------------------|
| ABLE Contact Information | | iable.gov 888.609.8910 | il.savewithable.com 888.609.8683 | in.savewithable.com 888.609.3457 | ks.savewithable.com 888.609.8919 | stablekentucky.com 800.439.1653 |
| Available to Non-Residents? | | YES | YES | YES | YES | NO |
| In-State Income Tax Deduction | | Up to \$3,239 | YES | NO | NO | NO |
| Annual Maintenance Fee | | \$45 to \$60 | \$45 to \$60 | \$45 to \$60 | \$40 to \$60 | \$42 |
| Rollover Fee | | NO | NO | NO | NO | NO |
| Distribution Options | | Check Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Debit Card Direct Request |
| Investment Fees | | 0.34% to 0.37% | 0.34% to 0.37% | 0.34% to 0.37% | 0.34% to 0.38% | 0.19% to 0.34% |
| Number of Investment Choices | | Six | Six | Six | Six | Five |
| Mutual Fund Families | | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) |
| Max Account Balance | | \$420,000 | \$450,000 | \$450,000 | \$370,000 | \$462,000 |
| Medicaid Clawback Risk | | YES | YES | YES | YES | YES |

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OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | LA | MA | MD | MI | MN |
|--------------------------------------|----------------------------------|---------------------------------------|---|-----------------------------------|---|
| ABLE Contact Information | able.osfa.la.gov 800.259.5626 | fidelity.com/able 844.458.2253 | marylandable.org 855.563.2253 | miable.org 844.656.7225 | mn.savewithable.com 888.609.8872 |
| Available to Non-Residents? | NO | YES | YES | YES | YES |
| In-State Income Tax Deduction | NO | NO | \$2,500 Single/\$5,000 Joint with a carry forward | \$5,000 Single/\$10,000 Joint | NO |
| Annual Maintenance Fee | NO | \$0 | \$35 | \$45 | \$40 to \$60 |
| Rollover Fee | NO | NO | \$50 | Portion of annual maintenance fee | NO |
| Distribution Options | Direct Request | Check Debit Card Direct Request | Debit Card Direct Request | Debit Card Request Direct | Check Debit Card Direct Request |
| Investment Fees | 0.13% to 0.15% | 0.57% to 0.94% | 0.30% to 0.38% | 0.50% to 0.78% | 0.34% to 0.37% |
| Number of Investment Choices | Seven | Eight | Four | Six | Six |
| Mutual Fund Families | Target-Risk Options (Vanguard) | Target-Risk Options (Fidelity) | Target-Risk Options (Marquette Associates) | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) |
| Max Account Balance | \$500,000 | \$400,000 | \$350,000 | \$500,000 | \$425,000 |
| Medicaid Clawback Risk | YES | YES | YES | YES | YES |

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OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | MO | MT | NC | NE | NH |
|--------------------------------------|-----------------------------------|--|--|---|-----------------------------------|
| ABLE Contact Information | moable.com 800.439.1653 | mt.savewithable.com 888.609.3461 | nc.savewithable.com 888.627.7503 | enablesavings.com 844.362.2534 | stahlenh.com 800.439.1653 |
| Available to Non-Residents? | NO | YES | YES | YES | NO |
| In-State Income Tax Deduction | \$8,000 Single/\$16,000 Joint | YES | NO | \$10,000 of contributions Single&Joint | NO |
| Annual Maintenance Fee | \$42 | \$45 to \$60 | \$45 to \$60 | \$45 | \$42 |
| Rollover Fee | NO | NO | NO | Portion of annual maintenance fee | NO |
| Distribution Options | Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Debit Card Direct Request |
| Investment Fees | 0.19% to 0.34% | 0.34% to 0.37% | 0.34% to 0.37% | 0.50% to 0.55% | 0.19% to 0.34% |
| Number of Investment Choices | Five | Six | Six | Five | Five |
| Mutual Fund Families | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | Target-Risk Options (Vanguard) |
| Max Account Balance | \$468,000 | \$396,000 | \$450,000 | \$400,000 | \$462,000 |
| Medicaid Clawback Risk | YES | YES | YES | YES | YES |

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| | Alliance Group | | Oregon and Partner States |
| | STABLE Group | | Solo States |

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September
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OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | | NJ | NM | NV | NY | OH |
|--------------------------------------|--|--|-----------------------------------|--|--|-----------------------------------|
| ABLE Contact Information | | nj.savewithable.com 888.609.8869 | ablennmexico.com 800.439.1653 | nv.savewithable.com 888.609.8916 | mynyable.org 855.569.2253 | stableaccount.com 800.439.1653 |
| Available to Non-Residents? | | YES | NO | YES | NO | YES |
| In-State Income Tax Deduction | | NO | NO | NO | NO | \$4,000 Single&Joint |
| Annual Maintenance Fee | | \$45 to \$60 | \$42 | \$40 to \$60 | \$45 to \$55 | \$30 |
| Rollover Fee | | NO | NO | NO | NO | NO |
| Distribution Options | | Check Debit Card Direct Request | Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Debit Card Direct Request |
| Investment Fees | | 0.34% to 0.37% | 0.19% to 0.34% | 0.34% to 0.37% | 0.40% | 0.19% to 0.34% |
| Number of Investment Choices | | Six | Five | Six | Four | Five |
| Mutual Fund Families | | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) |
| Max Account Balance | | \$305,000 | \$462,000 | \$370,000 | \$100,000 | \$462,000 |
| Medicaid Clawback Risk | | YES | YES | YES | YES | YES |

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| | STABLE Group | | Solo States |

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September
2019

OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | OK | OR | PA | RI | SC |
|--------------------------------------|--------------------------------|--|---|---|--------------------------------|
| ABLE Contact Information | okstable.org 800.439.1653 | oregonablesavings.com 844.999.2253 | paable.gov 855.529.2253 | ri.savewithable.com 888.609.8915 | scable.org 800.439.1653 |
| Available to Non-Residents? | NO | YES | YES | YES | NO |
| In-State Income Tax Deduction | NO | \$2,310 Single/\$4,620 Joint if beneficiary under 21 | NO | NO | \$15,000 Single&Joint |
| Annual Maintenance Fee | \$42 | \$45 | \$45 to \$60 | \$40 to \$60 | \$42 |
| Rollover Fee | NO | \$50 | NO | NO | NO |
| Distribution Options | Debit Card Direct Request | Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request | Debit Card Direct Request |
| Investment Fees | 0.19% to 0.34% | 0.30% to 0.38% | 0.34% to 0.38% | 0.34% to 0.37% | 0.19% to 0.34% |
| Number of Investment Choices | Five | Four | Six | Six | Five |
| Mutual Fund Families | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) |
| Max Account Balance | \$462,000 | \$310,000 | \$511,758 | \$395,000 | \$462,000 |
| Medicaid Clawback Risk | YES | NO | NO | YES | YES |

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| | | TN | TX | VA | VT | WA |
|--------------------------------------|--|----------------------------|--|---|-----------------------------------|--|
| ABLE Contact Information | | abletn.gov 855.922.5386 | texasABLE.org 844.489.2253 | able-now.com 844.669.2253 | vermontable.com 800.439.1653 | washingtonstateable.com 844.600.2253 |
| Available to Non-Residents? | | NO | NO | YES | NO | NO |
| In-State Income Tax Deduction | | NO | NO | \$2,000 Single&Joint with a carry forward | NO | NO |
| Annual Maintenance Fee | | NO | \$48 | \$39 | \$42 | \$0 through June 30, 2019 then \$35 |
| Rollover Fee | | NO | NO | NO | NO | \$50 |
| Distribution Options | | Check Direct Request | Direct Request | Debit Card Direct Request | Debit Card Direct Request | Debit Card Direct Request |
| Investment Fees | | 0.00% to 0.62%. Most 0.35% | 0.39% to 0.65% | 0.37% to 0.40% | 0.19% to 0.34% | 0.30% to 0.37% |
| Number of Investment Choices | | Fourteen | Four | Five | Five | Four |
| Mutual Fund Families | | Vanguard and DFA | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) |
| Max Account Balance | | \$350,000 | \$370,000 | \$500,000 | \$462,000 | \$310,000 |
| Medicaid Clawback Risk | | YES | YES | YES | YES | YES |

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September
2019

OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

| | | WV | WY | American Funds | | |
|-------------------------------|--|-----------------------------------|-----------------------------------|------------------------------------|--|--|
| ABLE Contact Information | | wvable.com 800.439.1653 | wyable.com 800.439.1653 | americanfunds.com 800.421.4225 | | |
| Available to Non-Residents? | | NO | NO | YES | | |
| In-State Income Tax Deduction | | NO | NO | Only in Virginia- up to \$2,000 | | |
| Annual Maintenance Fee | | \$42 | \$42 | \$10* WAIVED UNTIL FURTHER NOTICE | | |
| Rollover Fee | | NO | NO | NO | | |
| Distribution Options | | Debit Card Direct Request | Debit Card Direct Request | Check Direct Deposit | | |
| Investment Fees | | 0.19% to 0.34% | 0.19% to 0.34% | .67% to .85% 5.75% SALES CHARGE | | |
| Number of Investment Choices | | Five | Five | Seven | | |
| Mutual Fund Families | | Target-Risk Options (Vanguard) | Target-Risk Options (Vanguard) | American Funds | | |
| Max Account Balance | | \$462,000 | \$462,000 | \$500,000 + | | |
| Medicaid Clawback Risk | | YES | YES | YES | | |

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