

January
2020

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	N/A	NO	NO	NO	NO
Annual Maintenance Fee	\$40 to \$60	\$45	\$40 to \$60	\$42	\$37
Rollover Fee	NO	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 Direct Request
Investment Fees	0.34% to 0.37%	0.50% to 0.56%	0.34% to 0.37%	0.19% to 0.33%	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
Oregon and Partner States
STABLE Group
Solo States

WISCONSIN PROVIDES STATE TAX DEDUCTION FOR CONTRIBUTIONS TO ANY STATE'S ABLE PLAN || N/A STATES HAVE NO INCOME TAXES

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		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	N/A	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	Check 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

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		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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	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 Direct Request	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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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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		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	N/A	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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	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		N/A	N/A	\$2,000 Single&Joint with a carry forward	NO	N/A
Annual Maintenance Fee		NO	\$48	\$39	\$42	\$35
Rollover Fee		NO	NO	NO	NO	\$50
Distribution Options		Check Direct Request	Check 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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		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	N/A	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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