

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

		AK	AL	AR	AZ	CA
<b>ABLE Contact Information</b>		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
<b>Available to Non-Residents?</b>		YES	YES	YES	NO	YES
<b>In-State Income Tax Deduction</b>		N/A	NO	YES	NO	NO
<b>Annual Maintenance Fee</b>		\$40 to \$60	\$45	\$40 to \$60	\$42	\$37
<b>Rollover Fee</b>		NO	NO	NO	NO	NO
<b>Distribution Options</b>		Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Debit Card Direct Request	Check Direct Request
<b>Investment Fees</b>		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%
<b>Number of Investment Choices</b>		Six	Five	Six	Five	Four
<b>Mutual Fund Families</b>		Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	TIAA-CREF
<b>Max Account Balance</b>		\$400,000	\$360,000	\$366,000	\$462,000	\$529,000
<b>Medicaid Clawback Risk</b>		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

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

		CO	D.C.	DE	FL	GA
<b>ABLE Contact Information</b>		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
<b>Available to Non-Residents?</b>		YES	YES	YES	NO	NO
<b>In-State Income Tax Deduction</b>		NO	NO	NO	N/A	NO
<b>Annual Maintenance Fee</b>		\$45 to \$60	\$40 to \$60	\$40 TO \$60	NO	\$42
<b>Rollover Fee</b>		NO	NO	NO	NO	NO
<b>Distribution Options</b>		Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Check Direct Request	Debit Card Direct Request
<b>Investment Fees</b>		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%
<b>Number of Investment Choices</b>		Six	Six	Six	Seven	Five
<b>Mutual Fund Families</b>		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)
<b>Max Account Balance</b>		\$400,000	\$500,000	\$350,000	\$418,000	\$462,000
<b>Medicaid Clawback Risk</b>		NO	YES	YES	YES	YES

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

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

		IA	IL	IN	KS	KY
<b>ABLE Contact Information</b>		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
<b>Available to Non-Residents?</b>		YES	YES	YES	YES	NO
<b>In-State Income Tax Deduction</b>		YES	YES	NO	NO	NO
<b>Annual Maintenance Fee</b>		\$45 to \$60	\$45 to \$60	\$45 to \$60	\$40 to \$60	\$42
<b>Rollover Fee</b>		NO	NO	NO	NO	NO
<b>Distribution Options</b>		Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Debit Card Direct Request
<b>Investment Fees</b>		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%
<b>Number of Investment Choices</b>		Six	Six	Six	Six	Five
<b>Mutual Fund Families</b>		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)
<b>Max Account Balance</b>		\$420,000	\$450,000	\$450,000	\$370,000	\$462,000
<b>Medicaid Clawback Risk</b>		YES	YES	YES	YES	YES

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

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

	LA	MA	MD	MI	MN
<b>ABLE Contact Information</b>	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
<b>Available to Non-Residents?</b>	NO	YES	YES	YES	YES
<b>In-State Income Tax Deduction</b>	NO	NO	YES	YES	NO
<b>Annual Maintenance Fee</b>	NO	\$0	\$35	\$45	\$40 to \$60
<b>Rollover Fee</b>	NO	NO	\$50	Portion of annual maintenance fee	NO
<b>Distribution Options</b>	Direct Request	Check Debit Card Direct Request	Debit Card Direct Request	Debit Card Direct Request	Check Debit Card Direct Request
<b>Investment Fees</b>	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%
<b>Number of Investment Choices</b>	Seven	Eight	Four	Six	Six
<b>Mutual Fund Families</b>	Target-Risk Options (Vanguard)	Target-Risk Options (Fidelity)	Target-Risk Options (Marquette Associates)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)
<b>Max Account Balance</b>	\$500,000	\$400,000	\$350,000	\$500,000	\$425,000
<b>Medicaid Clawback Risk</b>	YES	YES	YES	YES	YES

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

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

	MO	MT	NC	NE	NH
<b>ABLE Contact Information</b>	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
<b>Available to Non-Residents?</b>	NO	YES	YES	YES	NO
<b>In-State Income Tax Deduction</b>	YES	YES	NO	YES	NO
<b>Annual Maintenance Fee</b>	\$42	\$45 to \$60	\$45 to \$60	\$45	\$42
<b>Rollover Fee</b>	NO	NO	NO	Portion of annual maintenance fee	NO
<b>Distribution Options</b>	Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Debit Card Direct Request
<b>Investment Fees</b>	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%
<b>Number of Investment Choices</b>	Five	Six	Six	Five	Five
<b>Mutual Fund Families</b>	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)
<b>Max Account Balance</b>	\$468,000	\$396,000	\$450,000	\$400,000	\$462,000
<b>Medicaid Clawback Risk</b>	YES	YES	YES	YES	YES

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

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

		NJ	NM	NV	NY	OH
<b>ABLE Contact Information</b>		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
<b>Available to Non-Residents?</b>		YES	NO	YES	NO	YES
<b>In-State Income Tax Deduction</b>		NO	NO	N/A	NO	YES
<b>Annual Maintenance Fee</b>		\$45 to \$60	\$42	\$40 to \$60	\$45 to \$55	\$30
<b>Rollover Fee</b>		NO	NO	NO	NO	NO
<b>Distribution Options</b>		Check Debit Card Direct Request	Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Debit Card Direct Request
<b>Investment Fees</b>		0.34% to 0.37%	0.19% to 0.34%	0.34% to 0.37%	0.40%	0.19% to 0.34%
<b>Number of Investment Choices</b>		Six	Five	Six	Four	Five
<b>Mutual Fund Families</b>		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)
<b>Max Account Balance</b>		\$305,000	\$462,000	\$370,000	\$100,000	\$462,000
<b>Medicaid Clawback Risk</b>		YES	YES	YES	YES	YES

Alliance Group

STABLE Group

Oregon and Partner States

Solo States

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

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

	OK	OR	PA	RI	SC
<b>ABLE Contact Information</b>	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
<b>Available to Non-Residents?</b>	NO	YES	YES	YES	NO
<b>In-State Income Tax Deduction</b>	NO	YES	YES	NO	YES
<b>Annual Maintenance Fee</b>	\$42	\$45	\$45 to \$60	\$40 to \$60	\$42
<b>Rollover Fee</b>	NO	\$50	NO	NO	NO
<b>Distribution Options</b>	Debit Card Direct Request	Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Debit Card Direct Request
<b>Investment Fees</b>	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%
<b>Number of Investment Choices</b>	Five	Four	Six	Six	Five
<b>Mutual Fund Families</b>	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)
<b>Max Account Balance</b>	\$462,000	\$310,000	\$511,758	\$395,000	\$462,000
<b>Medicaid Clawback Risk</b>	YES	NO	NO	YES	YES

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

May  
2020

OAK WEALTH ADVISORS  
ABLE ACCOUNT COMPARISON MATRIX

		TN	TX	VA	VT	WA
<b>ABLE Contact Information</b>		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
<b>Available to Non-Residents?</b>		NO	NO	YES	NO	NO
<b>In-State Income Tax Deduction</b>		N/A	N/A	YES	NO	N/A
<b>Annual Maintenance Fee</b>		NO	\$48	\$39	\$42	\$35
<b>Rollover Fee</b>		NO	NO	NO	NO	\$50
<b>Distribution Options</b>		Check Direct Request	Check Direct Request	Debit Card Direct Request	Debit Card Direct Request	Debit Card Direct Request
<b>Investment Fees</b>		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%
<b>Number of Investment Choices</b>		Fourteen	Four	Five	Five	Four
<b>Mutual Fund Families</b>		Vanguard and DFA	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)
<b>Max Account Balance</b>		\$350,000	\$370,000	\$500,000	\$462,000	\$310,000
<b>Medicaid Clawback Risk</b>		YES	YES	YES	YES	YES



Alliance Group  
STABLE Group



Oregon and Partner States  
Solo States

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



May  
2020

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		YES	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		

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