

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		AK	AL	AR	AZ	CA
ABLE Contact Information		ak.savewithable.com 888.609.8871	enablesavings.com 844-ENABLE4	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	YES	YES	YES	NO
Annual Maintenance Fee		\$33 to \$58	\$45	\$33 to \$58	\$39	\$37
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	Check Debit Card Direct Request
Investment Fees		0.34% to 0.37%	0.30% to 0.34%	0.34% to 0.37%	0.19% to 0.33%	0.44% to 0.53%
Number of Investment Choices		Six	Four	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)	Target-Risk Options (TIAA-CREF)
Max Account Balance		\$400,000	\$475,000	\$366,000	\$517,000	\$529,000
Medicaid Clawback Risk		YES	YES	YES	YES	NO

Alliance Group
Oregon and Partner States
STABLE Group
Solo States

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

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		CO	CT	D.C.	DE	FL
ABLE Contact Information		coloradoable.org 888.609.3468	ct.savewithable.com 888.609.3268	dc.savewithable.com 888.609.3458	de.savewithable.com 888.609.8914	ableunited.com 888.524.2253
Available to Non-Residents?		YES	YES	YES	YES	NO
In-State Income Tax Deduction		NO	NO	NO	NO	N/A
Annual Maintenance Fee		\$33 to \$58	\$33 to \$58	\$33 to \$58	\$33 to \$58	NO
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	Check Debit Card Direct Request
Investment Fees		0.34% to 0.37%	0.34% to 0.37%	0.34% to 0.37%	0.34% to 0.37%	0.04% to 0.29%
Number of Investment Choices		Six	Six	Six	Six	Eight
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 (Multiple Fund Providers)
Max Account Balance		\$400,000	\$300,000	\$500,000	\$350,000	\$418,000
Medicaid Clawback Risk		YES	YES	YES	YES	NO

Alliance Group
Oregon and Partner States
STABLE Group
Solo States

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

Q3
2023

OAK WEALTH ADVISORS

ABLE ACCOUNT COMPARISON MATRIX

		GA	HI	IL	IN	KS
ABLE Contact Information		georgiastable.com 800.439.1653	https://hawaiiablenavings.com 855.563.2253	il.savewithable.com 888.609.8683	in.savewithable.com 888.609.3457	ks.savewithable.com 888.609.8919
Available to Non-Residents?		NO	YES	YES	YES	YES
In-State Income Tax Deduction		NO	NO	YES	NO	YES
Annual Maintenance Fee		\$39	\$35	\$33 to \$58	\$33 to \$58	\$33 to \$58
Rollover Fee		NO	\$50	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	Check Debit Card Direct Request
Investment Fees		0.19% to 0.34%	0.30% to 0.38%	0.34% to 0.37%	0.34% to 0.37%	0.34% to 0.38%
Number of Investment Choices		Five	Four	Six	Six	Six
Mutual Fund Families		Target-Risk Options (Vanguard)	Target-Risk Options (Marquette Associates)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Multiple Fund Providers)
Max Account Balance		\$517,000	\$400,000	\$450,000	\$450,000	\$402,000
Medicaid Clawback Risk		YES	YES	YES*	YES	YES

GA Alliance Group
 HI Oregon and Partner States
 IL STABLE Group
 IN Solo States

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

*2021 LEGISLATION MINIMIZES ILLINOIS ABILITY TO CLAWBACK ASSETS IN ACCOUNT

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		KY	LA	MA	MD	ME
ABLE Contact Information		stablekentucky.com 800.439.1653	able.osfa.la.gov 800.259.5626	fidelity.com/able 844.458.2253	marylandable.org 855.563.2253	bangor.com/personal/checking/ maine-able-benefit-checking 877.226.4671
Available to Non-Residents?		NO	NO	YES	YES	NO
In-State Income Tax Deduction		NO	NO	NO	YES	NO
Annual Maintenance Fee		\$42	\$0	\$0	\$35	\$0
Rollover Fee		NO	NO	NO	\$50	NO
Distribution Options		Check Debit Card Direct Request	Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request
Investment Fees		0.19% to 0.34%	0.13% to 0.15%	0.57% to 0.94%	0.30% to 0.38%	NO INVESTMENTS ONLY A CHECKING ACCOUNT
Number of Investment Choices		Five	Seven	Eight	Four	NO INVESTMENT OPTIONS
Mutual Fund Families		Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Fidelity)	Target-Risk Options (Marquette Associates)	NO MUTUAL FUND FAMILIES
Max Account Balance		\$517,000	\$500,000	\$400,000	\$500,000	\$500,000
Medicaid Clawback Risk		YES	YES	YES	NO	NO

Alliance Group
Oregon and Partner States
STABLE Group
Solo States

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

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		MI	MS	MN	MO	MT
ABLE Contact Information		miable.org 844.656.7225	ms.savewithable.com 888.609.3469	mn.savewithable.com 888.609.8872	moable.com 800.439.1653	mt.savewithable.com 888.609.3461
Available to Non-Residents?		YES	YES	YES	NO	YES
In-State Income Tax Deduction		YES	YES	NO	YES	YES
Annual Maintenance Fee		\$45	\$33 to \$58	\$33 to \$58	\$39	\$33 to \$58
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	Check Debit Card Direct Request
Investment Fees		0.50% to 0.78%	0.34% to 0.37%	0.34% to 0.37%	0.19% to 0.34%	0.34% to 0.37%
Number of Investment Choices		Six	Six	Six	Five	Six
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 (Multiple Fund Providers)
Max Account Balance		\$500,000	\$235,000	\$425,000	\$517,000	\$396,000
Medicaid Clawback Risk		YES	YES	YES	YES	YES

Red Alliance Group
 Yellow Oregon and Partner States
Purple STABLE Group
 Green Solo States

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

Q3
2023

OAK WEALTH ADVISORS

ABLE ACCOUNT COMPARISON MATRIX

		NC	NE	NH	NJ	NM
ABLE Contact Information		nc.savewithable.com 888.627.7503	enablesavings.com 844.362.2534	stabilnh.com 800.439.1653	nj.savewithable.com 888.609.8869	ablenewmexico.com 800.439.1653
Available to Non-Residents?		YES	YES	NO	YES	NO
In-State Income Tax Deduction		NO	YES	NO	NO	NO
Annual Maintenance Fee		\$33 to \$58	\$45	\$42	\$33 to \$58	\$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	Check Debit Card Direct Request
Investment Fees		0.34% to 0.37%	0.50% to 0.55%	0.19% to 0.34%	0.34% to 0.37%	0.19% to 0.34%
Number of Investment Choices		Six	Five	Five	Six	Five
Mutual Fund Families		Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)
Max Account Balance		\$450,000	\$400,000	\$517,000	\$305,000	\$517,000
Medicaid Clawback Risk		YES	YES	YES	YES	YES

Alliance Group
Oregon and Partner States
STABLE Group
Solo States

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

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		NV	NY	OH	OK	OR
ABLE Contact Information		nv.savewithable.com 888.609.8916	mynyable.org 855.569.2253	stableaccount.com 800.439.1653	okstable.org 800.439.1653	oregonablesavings.com 844.999.2253
Available to Non-Residents?		YES	NO	YES	NO	YES
In-State Income Tax Deduction		N/A	NO	YES	NO	YES
Annual Maintenance Fee		\$33 to \$58	\$45 to \$55	\$30 (\$2.50 per month) \$3.50 per month for partner states \$42	\$42	\$45
Rollover Fee		NO	NO	NO	NO	\$50
Distribution Options		Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request
Investment Fees		0.34% to 0.37%	0.40%	0.19% to 0.34%	0.19% to 0.34%	0.30% to 0.38%
Number of Investment Choices		Seven	Five	Five	Five	Four
Mutual Fund Families		Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)
Max Account Balance		\$370,000	\$520,000	\$517,000	\$517,000	\$400,000
Medicaid Clawback Risk		YES	YES	YES	YES	NO

Alliance Group
STABLE Group

Oregon and Partner States
Solo States

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

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		PA	RI	SC	TN	TX
ABLE Contact Information		paable.gov 855.529.2253	ri.savewithable.com 888.609.8915	palmettoable.com 800.439.1653	able.treasury.tn.gov 855.922.5386	texasABLE.org 844.489.2253
Available to Non-Residents?		YES	YES	NO	NO	NO
In-State Income Tax Deduction		YES	NO	YES	N/A	N/A
Annual Maintenance Fee		\$33 to \$58	\$33 to \$58	\$42	NO	\$48
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	Check Debit Card Direct Request
Investment Fees		0.34% to 0.38%	0.34% to 0.37%	0.19% to 0.34%	0.00% to 0.62%. Most 0.35%	0.39% to 0.65%
Number of Investment Choices		Six	Six	Five	Fifteen	Four
Mutual Fund Families		Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Vanguard and DFA	Target-Risk Options (Multiple Fund Providers)
Max Account Balance		\$511,758	\$395,000	\$517,000	\$350,000	\$370,000
Medicaid Clawback Risk		NO	YES	YES	YES	YES

PA Alliance Group
 SC Oregon and Partner States
 TX Solo States

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

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		UT	VA	VT	WA	WV
ABLE Contact Information		ableut.com 800.439.1653	able-now.com 844.669.2253	vermontable.com 800.439.1653	washingtonstateable.com 844.600.2253	wvable.com 800.439.1653
Available to Non-Residents?		NO	YES	NO	YES	NO
In-State Income Tax Deduction		YES	YES	NO	N/A	YES
Annual Maintenance Fee		\$39	\$39**	\$42	\$35	\$42
Rollover Fee		NO	NO	NO	\$50	NO
Distribution Options		Check Debit Card Direct Request	Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request	Check Debit Card Direct Request
Investment Fees		0.19% to 0.33%	0.37% to 0.40%	0.19% to 0.34%	0.30% to 0.37%	0.19% to 0.34%
Number of Investment Choices		Five	Five	Five	Four	Five
Mutual Fund Families		Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)
Max Account Balance		\$517,000	\$500,000	\$517,000	\$500,000	\$517,000
Medicaid Clawback Risk		YES	YES	YES	YES	YES

Alliance Group
Oregon and Partner States
STABLE Group
Solo States

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

**VIRGINIA ABLE NOW ANNUAL FEE WAIVED IF AVERAGE DAILY BALANCE IS GREATER THAN \$10,000

Q3
2023

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

		WY	American Funds
ABLE Contact Information		wyable.com 800.439.1653	capitalgroup.com/individual/what-we-offer/able.html 800.421.4225
Available to Non-Residents?		NO	YES
In-State Income Tax Deduction		N/A	Only in Virginia- up to \$2,000
Annual Maintenance Fee		\$42	\$10* WAIVED UNTIL FURTHER NOTICE
Rollover Fee		NO	NO
Distribution Options		Check Debit Card Direct Request	Check Direct Deposit
Investment Fees		0.19% to 0.34%	.67% to .85% 5.75% SALES CHARGE
Number of Investment Choices		Five	Seven
Mutual Fund Families		Target-Risk Options (Vanguard)	American Funds
Max Account Balance		\$517,000	\$500,000 +
Medicaid Clawback Risk		YES	YES



Alliance Group
STABLE Group

Oregon and Partner States
Solo States

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