

Q2
2025

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 | | 0.28% to 0.31% | 0.30% to 0.34% | 0.28% to 0.31% | 0.19% to 0.33% | 0.28% to 0.45% |
| Number of Investment Choices | | Seven | Four | Seven | Five | Eight |
| 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

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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 | | YES | 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 | | 0.30% to 0.33% | 0.28% to 0.31% | 0.28% to 0.31% | 0.28% to 0.31% | 0.04% to 0.29% |
| Number of Investment Choices | | Six | Seven | 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 | | \$500,000 | \$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

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OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | GA | HI | IA | IL | IN |
|-------------------------------|--|---------------------------------------|---|--|--|--|
| ABLE Contact Information | | georgiastable.com 800.439.1653 | https://hawaiiablenavings.com 855.563.2253 | ia.savewithable.com 888.609.3457 | il.savewithable.com 888.609.8683 | in.savewithable.com 888.609.3457 |
| Available to Non-Residents? | | NO | YES | YES | YES | YES |
| In-State Income Tax Deduction | | NO | NO | YES | YES | NO |
| Annual Maintenance Fee | | \$39 | \$35 | \$33 to \$58 | \$31 to \$56 | \$0 |
| 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% | 0.28% to 0.31% | 0.28%- 0.31% | 0.28% to 0.31% |
| Number of Investment Choices | | Five | Four | Seven | Seven | 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 | \$420,000 | \$500,000 | \$450,000 |
| Medicaid Clawback Risk | | YES | YES | NO | YES* | YES |
| | | Alliance Group | Oregon and Partner States | | Oregon and Partner States | |
| | | STABLE Group | Solo 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

*2021 LEGISLATION MINIMIZES ILLINOIS ABILITY TO CLAWBACK ASSETS IN ACCOUNT

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OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | KS | KY | LA | MA | MD |
|-------------------------------|--|--|---------------------------------------|-----------------------------------|---------------------------------------|---|
| ABLE Contact Information | | ks.savewithable.com 888.609.8919 | stablekentucky.com 800.439.1653 | able.osfa.la.gov 800.259.5626 | fidelity.com/able 844.458.2253 | marylandable.org 855.563.2253 |
| Available to Non-Residents? | | YES | NO | NO | YES | YES |
| In-State Income Tax Deduction | | YES | NO | NO | NO | YES |
| Annual Maintenance Fee | | \$33 to \$58 | \$42 | \$0 | \$0 | \$35 |
| Rollover Fee | | NO | NO | NO | NO | \$50 |
| Distribution Options | | Check Debit Card Direct Request | Check Debit Card Direct Request | Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request |
| Investment Fees | | 0.28% to 0.31% | 0.19% to 0.34% | 0.07% to 0.15% | 0.02% to 0.94% | 0.28% to 0.38% |
| Number of Investment Choices | | Six | Five | Seven | Eight | Four |
| Mutual Fund Families | | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | Target-Risk Options (Vanguard) | Target-Risk Options (Fidelity) | Target-Risk Options (Marquette Associates) |
| Max Account Balance | | \$402,000 | \$517,000 | \$500,000 | \$400,000 | \$500,000 |
| 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 IN

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2025

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | ME | MI | MS | MN | MO |
|-------------------------------|--|--|---------------------------------------|--|--|---------------------------------------|
| ABLE Contact Information | | bangor.com/personal/checking/ maine-able-benefit-checking 877.226.4671 | miable.org 844.656.7225 | ms.savewithable.com 888.609.3469 | mn.savewithable.com 888.609.8872 | moable.com 800.439.1653 |
| Available to Non-Residents? | | NO | YES | YES | YES | NO |
| In-State Income Tax Deduction | | NO | YES | YES | NO | YES |
| Annual Maintenance Fee | | \$0 | \$45 | \$33 to \$58 | \$33 to \$58 | \$39 |
| 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 | | NO INVESTMENTS ONLY A CHECKING ACCOUNT | 0.28% to 0.31% | 0.28% to 0.31% | 0.28% to 0.31% | 0.19% to 0.34% |
| Number of Investment Choices | | NO INVESTMENT OPTIONS | Six | Six | Six | Five |
| Mutual Fund Families | | NO MUTUAL FUND FAMILIES | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) |
| Max Account Balance | | \$500,000 | \$500,000 | \$235,000 | \$425,000 | \$517,000 |
| Medicaid Clawback Risk | | NO | YES | YES | YES | YES |

COME TAXES

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

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OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | MT | NC | NE | NH | NJ |
|--------------------------------------|--|--|--|---------------------------------------|---------------------------------------|--|
| ABLE Contact Information | | mt.savewithable.com 888.609.3461 | nc.savewithable.com 888.627.7503 | enablesavings.com 844.362.2534 | stahlenh.com 800.439.1653 | nj.savewithable.com 888.609.8869 |
| Available to Non-Residents? | | YES | YES | YES | NO | YES |
| In-State Income Tax Deduction | | YES | NO | YES | NO | NO |
| Annual Maintenance Fee | | \$33 to \$58 | \$33 to \$58 | \$45 | \$42 | \$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 | | 0.28% to 0.31% | 0.28% to 0.31% | 0.50% to 0.55% | 0.28% to 0.31% | 0.28% to 0.31% |
| Number of Investment Choices | | Six | Six | Five | Five | Six |
| 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 | | \$396,000 | \$450,000 | \$400,000 | \$517,000 | \$305,000 |
| Medicaid Clawback Risk | | YES | YES | YES | YES | YES |

COME TAXES

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

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2025

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | NM | NV | NY | OH | OK |
|-------------------------------|--|---------------------------------------|--|--|--|---------------------------------------|
| ABLE Contact Information | | ablenewmexico.com 800.439.1653 | nv.savewithable.com 888.609.8916 | mynyable.org 855.569.2253 | stableaccount.com 800.439.1653 | okstable.org 800.439.1653 |
| Available to Non-Residents? | | NO | YES | NO | YES | NO |
| In-State Income Tax Deduction | | NO | N/A | NO | YES | NO |
| Annual Maintenance Fee | | \$42 | \$33 to \$58 | \$45 to \$55 | \$30 (\$2.50 per month) \$3.50 per month for partner states \$42 | \$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 | | 0.19% to 0.34% | 0.28% to 0.31% | 0.28% to 0.36% | 0.19% to 0.34% | 0.19% to 0.34% |
| Number of Investment Choices | | Five | Seven | Five | 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 | | \$517,000 | \$370,000 | \$520,000 | \$541,000 | \$517,000 |
| Medicaid Clawback Risk | | YES | YES | YES | YES | YES |

COME TAXES

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

Q2
2025

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | OR | PA | RI | SC | TN |
|-------------------------------|--|--|--|--|---------------------------------------|--------------------------------------|
| ABLE Contact Information | | oregonablesavings.com 844.999.2253 | paable.gov 855.529.2253 | ri.savewithable.com 888.609.8915 | palmettoable.com 800.439.1653 | able.treasury.tn.gov 855.922.5386 |
| Available to Non-Residents? | | YES | YES | YES | NO | NO |
| In-State Income Tax Deduction | | YES | YES | NO | YES | N/A |
| Annual Maintenance Fee | | \$45 | \$33 to \$58 | \$33 to \$58 | \$42 | NO |
| Rollover Fee | | \$50 | 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 Direct Request |
| Investment Fees | | 0.30% to 0.38% | 0.28% to 0.31% | 0.28% to 0.31% | 0.19% to 0.34% | 0.23% to 0.85% |
| Number of Investment Choices | | Four | Six | Seven | Five | Fifteen |
| Mutual Fund Families | | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | Vanguard and DFA |
| Max Account Balance | | \$400,000 | \$511,758 | \$395,000 | \$517,000 | \$350,000 |
| Medicaid Clawback Risk | | NO | NO | YES | YES | YES |

COME TAXES

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

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2025

OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | TX | UT | VA | VT | WA |
|-------------------------------|--|--|---------------------------------------|-----------------------------------|---------------------------------------|--|
| ABLE Contact Information | | texasABLE.org 844.489.2253 | ableut.com 800.439.1653 | able-now.com 844.669.2253 | vermontable.com 800.439.1653 | washingtonstateable.com 844.600.2253 |
| Available to Non-Residents? | | NO | NO | YES | NO | YES |
| In-State Income Tax Deduction | | N/A | YES | YES | NO | N/A |
| Annual Maintenance Fee | | \$48 | \$39 | \$39** | \$42 | \$35 |
| Rollover Fee | | NO | NO | NO | NO | \$50 |
| Distribution Options | | Check Debit Card Direct Request | Check Debit Card Direct Request | Debit Card Direct Request | Check Debit Card Direct Request | Check Debit Card Direct Request |
| Investment Fees | | 0.25% to 0.71% | 0.19% to 0.33% | 0.37% to 0.40% | 0.19% to 0.34% | 0.30% to 0.37% |
| Number of Investment Choices | | Four | Five | Five | Five | Four |
| Mutual Fund Families | | Target-Risk Options (Multiple Fund Providers) | Target-Risk Options (Vanguard) | Target-Risk Options (Vanguard) | Target-Risk Options (Vanguard) | Target-Risk Options (Multiple Fund Providers) |
| Max Account Balance | | \$370,000 | \$517,000 | \$500,000 | \$517,000 | \$500,000 |
| Medicaid Clawback Risk | | YES | YES | NO | YES | YES |

INCOME TAXES

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

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OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

| | | WV | WY | American Funds | |
|-------------------------------|--|---------------------------------------|---------------------------------------|---|--|
| ABLE Contact Information | | wvable.com 800.439.1653 | wyable.com 800.439.1653 | capitalgroup.com/individual/what-we-offer/able.html 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 | | Check Debit Card Direct Request | Check 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 | | \$517,000 | \$517,000 | \$500,000 + | |
| Medicaid Clawback Risk | | YES | YES | YES | |



Alliance Group
STABLE Group



Oregon and Partner States
Solo States

INCOME TAXES

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

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2025

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| ABLE Contact Information | |
| | |
| Available to Non-Residents? | |
| | |
| In-State Income Tax Deduction | |
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| Annual Maintenance Fee | |
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| Rollover Fee | |
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| Distribution Options | |
| | |
| Investment Fees | |
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| Number of Investment Choices | |
| | |
| Mutual Fund Families | |
| | |
| Max Account Balance | |
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| Medicaid Clawback Risk | |
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