

Q3  
2025

# OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

|                               |  | AK   | AL                                    | AR   | AZ                                    | CA                                    |
|-------------------------------|--|--|---------------------------------------|--|---------------------------------------|---------------------------------------|
| ABLE Contact Information      |  | ak.savewithable.com<br>888.609.8871              | enablesavings.com<br>844-ENABLE4      | ar.savewithable.com<br>888.609.8874              | az-able.com<br>800.439.1653           | calable.ca.gov<br>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<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>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<br>(Multiple Fund Providers) | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(TIAA-CREF)    |
| Max Account Balance           |  | \$550,000  | \$475,000                             | \$500,000  | \$575,000                             | \$529,000                             |
| Medicaid Clawback Risk        |  | YES  | YES                                   | YES  | YES                                   | NO                                    |

|  |    |                |    |                           |
|--|----|----------------|----|---------------------------|
|  | AK | Alliance Group | AR | Oregon and Partner States |
|  | AZ | STABLE Group   | CA | 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<br>888.609.3468                 | ct.savewithable.com<br>888.609.3268              | dc.savewithable.com<br>888.609.3458              | de.savewithable.com<br>888.609.8914              | ableunited.com<br>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<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>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<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) |
| Max Account Balance           |  | \$500,000  | \$550,000  | \$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<br>800.439.1653     | https://hawaiiablenavings.com<br>855.563.2253 | ia.savewithable.com<br>888.609.3457              | il.savewithable.com<br>888.609.8683              | in.savewithable.com<br>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<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>Direct Request         | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>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<br>(Vanguard)     | Target-Risk Options<br>(Marquette Associates) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) |
| Max Account Balance           |  | \$235,000                             | \$305,000                                     | \$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<br>888.609.8919              | stablekentucky.com<br>800.439.1653    | able.osfa.la.gov<br>800.259.5626  | fidelity.com/able<br>844.458.2253     | marylandable.org<br>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<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request | Direct Request                    | Check<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>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<br>(Multiple Fund Providers) | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(Vanguard) | Target-Risk Options<br>(Fidelity)     | Target-Risk Options<br>(Marquette Associates) |
| Max Account Balance           |  | \$475,000  | \$450,000                             | \$500,000                         | \$500,000                             | \$500,000                                     |
| 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 INCI

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# 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           |  | \$520,000   | \$500,000                       | \$235,000                                     | \$425,000                                     | \$550,000                       |
| Medicaid Clawback Risk        |  | NO  | YES                             | YES   | YES   | YES                             |

OME TAXES

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

|                               |  | MT   | NC   | NE                                    | NH                                    | NJ   |
|-------------------------------|--|--|--|---------------------------------------|---------------------------------------|--|
| ABLE Contact Information      |  | mt.savewithable.com<br>888.609.3461              | nc.savewithable.com<br>888.627.7503              | enablesavings.com<br>844.362.2534     | stahlenh.com<br>800.439.1653          | nj.savewithable.com<br>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<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>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<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(Multiple Fund Providers) |
| Max Account Balance           |  | \$396,000  | \$540,000  | \$500,000                             | \$569,123                             | \$305,000  |
| Medicaid Clawback Risk        |  | YES  | YES  | YES                                   | YES                                   | YES  |

OME TAXES

|  |                |                           |
|--|----------------|---------------------------|
|  | 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 INC

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# OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

|                               |  | NM                                    | NV   | NY   | OH   | OK                                    |
|-------------------------------|--|---------------------------------------|--|--|--|---------------------------------------|
| ABLE Contact Information      |  | ablenewmexico.com<br>800.439.1653     | nv.savewithable.com<br>888.609.8916              | mynyable.org<br>855.569.2253                     | stableaccount.com<br>800.439.1653                                | okstable.org<br>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<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request                            | Check<br>Debit Card<br>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<br>(Vanguard)     | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Vanguard)                                | Target-Risk Options<br>(Vanguard)     |
| Max Account Balance           |  | \$500,000                             | \$500,000  | \$520,000  | \$541,000  | \$450,000                             |
| Medicaid Clawback Risk        |  | YES                                   | YES  | YES  | YES  | YES                                   |

OME 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 INCI

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# OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

|                               |  | OR   | PA   | RI   | SC                                    | TN                                   |
|-------------------------------|--|--|--|--|---------------------------------------|--------------------------------------|
| ABLE Contact Information      |  | oregonablesavings.com<br>844.999.2253            | paable.gov<br>855.529.2253                       | ri.savewithable.com<br>888.609.8915              | palmettoable.com<br>800.439.1653      | able.treasury.tn.gov<br>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<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request | Check<br>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<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Multiple Fund Providers) | Target-Risk Options<br>(Vanguard)     | Vanguard and DFA                     |
| Max Account Balance           |  | \$400,000  | \$511,758  | \$520,000  | \$540,000                             | \$350,000                            |
| Medicaid Clawback Risk        |  | NO   | NO   | YES  | YES                                   | YES                                  |

OME TAXES

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 INC



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# OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

|                               |  | TX   | UT                                    | VA                                | VT                                    | WA   |
|-------------------------------|--|--|---------------------------------------|-----------------------------------|---------------------------------------|--|
| ABLE Contact Information      |  | texasABLE.org<br>844.489.2253                    | ableut.com<br>800.439.1653            | able-now.com<br>844.669.2253      | vermontable.com<br>800.439.1653       | washingtonstateable.com<br>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<br>Debit Card<br>Direct Request            | Check<br>Debit Card<br>Direct Request | Debit Card<br>Direct Request      | Check<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>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<br>(Multiple Fund Providers) | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(Vanguard) | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(Multiple Fund Providers) |
| Max Account Balance           |  | \$500,000  | \$560,000                             | \$550,000                         | \$550,000                             | \$500,000  |
| Medicaid Clawback Risk        |  | YES  | YES                                   | NO                                | YES                                   | YES  |

OME TAXES

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**

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# OAK WEALTH ADVISORS ABLE ACCOUNT COMPARISON MATRIX

|                               |  | WV                                    | WY                                    | American Funds   |  |
|-------------------------------|--|---------------------------------------|---------------------------------------|--|--|
| ABLE Contact Information      |  | wwable.com<br>800.439.1653            | wyable.com<br>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                                  | \$27                                  | \$45   |  |
| Rollover Fee                  |  | NO                                    | NO                                    | NO   |  |
| Distribution Options          |  | Check<br>Debit Card<br>Direct Request | Check<br>Debit Card<br>Direct Request | Check<br>Direct Deposit  |  |
| Investment Fees               |  | 0.19% to 0.34%                        | 0.19% to 0.34%                        | .0.30% to 0.85%<br>5.75% SALES CHARGE                            |  |
| Number of Investment Choices  |  | Five                                  | Five                                  | Seven  |  |
| Mutual Fund Families          |  | Target-Risk Options<br>(Vanguard)     | Target-Risk Options<br>(Vanguard)     | American Funds   |  |
| Max Account Balance           |  | \$550,000                             | \$541,000                             | \$550,000  |  |
| Medicaid Clawback Risk        |  | YES                                   | YES                                   | YES  |  |

OME 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 INCOME TAXES