

March  
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
<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  
 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

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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
<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

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	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

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	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

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		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

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	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

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		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



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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		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		



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