

Q2
2021

OAK WEALTH ADVISORS
ABLE ACCOUNT COMPARISON MATRIX

		AK	AL	AR	AZ	CA
ABLE Contact Information		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
Available to Non-Residents?		YES	YES	YES	NO	YES
In-State Income Tax Deduction		N/A	NO	YES	NO	NO
Annual Maintenance Fee		\$40 to \$60	\$45	\$40 to \$60	\$42	\$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%	0.50% to 0.56%	0.34% to 0.37%	0.19% to 0.33%	0.44% to 0.53%
Number of Investment Choices		Six	Five	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)	TIAA-CREF
Max Account Balance		\$400,000	\$400,000	\$366,000	\$462,000	\$529,000
Medicaid Clawback Risk		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

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		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	NO
Annual Maintenance Fee		\$45 to \$60	\$45 to \$60	\$40 to \$60	\$40 TO \$60	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	Seven
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

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		GA	IA	IL	IN	KS
ABLE Contact Information		georgiastable.com 800.439.1653	iable.gov 888.609.8910	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	YES	YES	NO	NO
Annual Maintenance Fee		\$42	\$45 to \$60	\$45 to \$60	\$45 to \$60	\$40 to \$60
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%	0.34% to 0.37%	0.34% to 0.37%	0.34% to 0.37%	0.34% to 0.38%
Number of Investment Choices		Five	Six	Six	Six	Six
Mutual Fund Families		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 (Multiple Fund Providers)
Max Account Balance		\$462,000	\$420,000	\$450,000	\$450,000	\$402,000
Medicaid Clawback Risk		YES	YES	YES	YES	YES

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		KY	LA	MA	MD	MI
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	miable.org 844.656.7225
Available to Non-Residents?		NO	NO	YES	YES	YES
In-State Income Tax Deduction		NO	NO	NO	YES	YES
Annual Maintenance Fee		\$42	NO	\$0	\$35	\$45
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%	0.50% to 0.78%
Number of Investment Choices		Five	Seven	Eight	Four	Six
Mutual Fund Families		Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Fidelity)	Target-Risk Options (Marquette Associates)	Target-Risk Options (Vanguard)
Max Account Balance		\$462,000	\$500,000	\$400,000	\$500,000	\$500,000
Medicaid Clawback Risk		YES	YES	YES	NO	YES



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Solo States

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		MS	MN	MO	MT	NC
ABLE Contact Information		ms.savewithable.com 888.609.3469	mn.savewithable.com 888.609.8872	moable.com 800.439.1653	mt.savewithable.com 888.609.3461	nc.savewithable.com 888.627.7503
Available to Non-Residents?		YES	YES	NO	YES	YES
In-State Income Tax Deduction		YES	NO	YES	YES	NO
Annual Maintenance Fee		\$45 to \$60	\$40 to \$60	\$42	\$45 to \$60	\$45 to \$60
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%	0.19% to 0.34%	0.34% to 0.37%	0.34% to 0.37%
Number of Investment Choices		Six	Six	Five	Six	Six
Mutual Fund Families		Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Multiple Fund Providers)
Max Account Balance		\$235,000	\$425,000	\$468,000	\$396,000	\$450,000
Medicaid Clawback Risk		YES	YES	YES	YES	YES

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		NE	NH	NJ	NM	NV
ABLE Contact Information		enablesavings.com 844.362.2534	stablennh.com 800.439.1653	nj.savewithable.com 888.609.8869	ablennmexico.com 800.439.1653	nv.savewithable.com 888.609.8916
Available to Non-Residents?		YES	NO	YES	NO	YES
In-State Income Tax Deduction		YES	NO	NO	NO	N/A
Annual Maintenance Fee		\$45	\$42	\$45 to \$60	\$42	\$40 to \$60
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 0.55%	0.19% to 0.34%	0.34% to 0.37%	0.19% to 0.34%	0.34% to 0.37%
Number of Investment Choices		Five	Five	Six	Five	Six
Mutual Fund Families		Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)
Max Account Balance		\$400,000	\$462,000	\$305,000	\$462,000	\$370,000
Medicaid Clawback Risk		YES	YES	YES	YES	YES

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		NY	OH	OK	OR	PA
ABLE Contact Information		mynyable.org 855.569.2253	stableaccount.com 800.439.1653	okstable.org 800.439.1653	oregonablesavings.com 844.999.2253	paable.gov 855.529.2253
Available to Non-Residents?		NO	YES	NO	YES	YES
In-State Income Tax Deduction		NO	YES	NO	NO	YES
Annual Maintenance Fee		\$45 to \$55	\$30 (\$2.50 per month) \$3.50 per month for partner states \$42	\$42	\$45	\$45 to \$60
Rollover Fee		NO	NO	NO	\$50	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		0.40%	0.19% to 0.34%	0.19% to 0.34%	0.30% to 0.38%	0.34% to 0.38%
Number of Investment Choices		Four	Five	Five	Four	Six
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 (Multiple Fund Providers)
Max Account Balance		\$100,000	\$501,000	\$462,000	\$400,000	\$511,758
Medicaid Clawback Risk		YES	YES	YES	NO	NO

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		RI	SC	TN	TX	VA
ABLE Contact Information		ri.savewithable.com 888.609.8915	palmettoable.com 800.439.1653	able.treasury.tn.gov 855.922.5386	texasABLE.org 844.489.2253	able-now.com 844.669.2253
Available to Non-Residents?		YES	NO	NO	NO	YES
In-State Income Tax Deduction		NO	YES	NO	NO	YES
Annual Maintenance Fee		\$40 to \$60	\$42	NO	\$48	\$39
Rollover Fee		NO	NO	NO	NO	NO
Distribution Options		Check Debit Card Direct Request	Check Debit Card Direct Request	Check Direct Request	Check Debit Card Direct Request	Debit Card Direct Request
Investment Fees		0.34% to 0.37%	0.19% to 0.34%	0.00% to 0.62%. Most 0.35%	0.39% to 0.65%	0.37% to 0.40%
Number of Investment Choices		Six	Five	Fourteen	Four	Five
Mutual Fund Families		Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Vanguard and DFA	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)
Max Account Balance		\$395,000	\$462,000	\$350,000	\$370,000	\$500,000
Medicaid Clawback Risk		YES	YES	YES	YES	YES

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	VT	WA	WV	WY	American Funds
ABLE Contact Information	vermontable.com 800.439.1653	washingtonstateable.com 844.600.2253	wvable.com 800.439.1653	wyable.com 800.439.1653	americanfunds.com 800.421.4225
Available to Non-Residents?	NO	YES	NO	NO	YES
In-State Income Tax Deduction	NO	N/A	YES	N/A	Only in Virginia- up to \$2,000
Annual Maintenance Fee	\$42	\$35	\$42	\$42	\$10* WAIVED UNTIL FURTHER NOTICE
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 Direct Deposit
Investment Fees	0.19% to 0.34%	0.30% to 0.37%	0.19% to 0.34%	0.19% to 0.34%	.67% to .85% 5.75% SALES CHARGE
Number of Investment Choices	Five	Four	Five	Five	Seven
Mutual Fund Families	Target-Risk Options (Vanguard)	Target-Risk Options (Multiple Fund Providers)	Target-Risk Options (Vanguard)	Target-Risk Options (Vanguard)	American Funds
Max Account Balance	\$462,000	\$310,000	\$462,000	\$462,000	\$500,000 +
Medicaid Clawback Risk	YES	YES	YES	YES	YES

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