



State ABLE Program Comparison Chart
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Note: The National Down Syndrome Society (NDSS) does not endorse any ABLE program. This document is solely intended to distribute information to potential ABLE account owners to help them compare state ABLE plan details and determine the best fit based on individual needs and priorities. Please contact the individual state programs for additional details and updates.

State	Program name	Program website	Program email address	Program telephone	Launch date	Is the program nationwide or for state residents only?	Annual contribution limit (same for all ABLE programs)	Account balance limit	Fee to open an account	Required minimum contribution (to open an account)	Required minimum contribution for each deposit (after the account has been opened)	Annual maintenance fee	Restrictions on frequent withdrawals?	Debit card or purchasing card	Benefits to in-state residents	State administrator	Investment options	Investment managers
Alabama	Enable Savings Plan Alabama	http://www.enablealabama.com	al.clientservices@enablealabama.com	1-866-833-7940	February 26, 2017	Nationwide	\$14,000	\$360,000	\$0	\$50 unless you sign up for the Automatic Investment Plan or payroll deduction	\$25. The \$25 is waived if you have Automatic Investment Plan (AIP) or contribute through payroll deduction.	\$45 annual fee. Investment Option Cost Range: 0.50% - 0.56%	No	Yes with Checking Investment Option	No	The State of Alabama has partnered with Nebraska's Enable Savings Plan.	Investment Options including 1 Target Risk Options (Growth, Moderate, Conservative), 1 Bank Savings Investment Option and 1 Checking Investment Option	Vanguard (for target-risk options), First National Bank of Omaha (for bank savings option) and Fifth Third Bank (for checking investment options). Overnight provided by the Nebraska Investment Council.
Alaska	Alaska ABLE Plan	http://www.enablealaska.com/able-plan	ak.clientservice@enablealaska.com	(888) 609-8871	December 15, 2016	Nationwide	\$14,000	\$400,000	\$0	\$25	\$25	The annualized investment costs on assets per investment option range from 0.34% to 0.38%, depending on which investment options you select. Each account is charged an annual account maintenance fee of \$40 and an annual paper delivery fee of \$15 for the printing and mailing of statements and confirmations. The annual paper delivery fee will be waived if you sign up for electronic delivery.	No	Expected to be available in March 2017	An Alaska state agency may not consider a contribution to an Account, savings or a withdrawal for Qualified Disabled Expenses in Alaska or another state when determining the eligibility of the Account Owner to receive Alaska state assistance or benefits, or when determining the amount of Alaska state assistance or benefits to be received by the Account Owner.	Alaska Department of Revenue	The investment options include Aggressive, Moderately Aggressive, Growth, Moderate, Moderately Conservative and Conservative.	BlackRock, Safra Mac Bank, Schwab and Vanguard
Florida	ABLE United	http://www.ableunited.com/	customerservice@ableunited.com	888-534-ABLE (2531)	July 1, 2016	For Florida residents only	\$14,000	\$418,000	\$0	\$0	\$0	The investment administration fees are up to 0.29% (annualized) of the Account Balance depending on the investment Option. The account fees are waived through July 1, 2017 and, after that, will be \$30 annually for delivery of documents with an additional optional \$10 annual fee for paper.	No	No, but withdrawals may be transferred to a bank account.	This program is only available to Florida residents. There is no state tax deduction.	Florida Prepaid College Board	Seven investment options including Growth, Moderate and Conservative options	Florida PRIME, Vanguard and BlackRock
Illinois	Illinois ABLE	http://www.enableillinois.com/illinois-able	il.clientservice@enableillinois.com	888-609-8868	January 30, 2017	Nationwide	\$14,000	\$400,000								Illinois State Treasurer		
Kansas																		
Kentucky	STABLE Kentucky	http://www.stablekentucky.com/	team@stableaccount.com	1-800-439-1653	December 13, 2016	For Kentucky residents only	\$14,000	\$445,000	\$0 online (\$50 if you choose to complete a paper application)	\$50	\$1	\$42 annual fee. There is also an asset-based fee of between 0.39% and 0.44% depending on the investment options chosen.	No	Yes	This program is only available to Kentucky residents. There is no state tax deduction.	Kentucky Treasurer's Office has partnered with STABLE Accounts and the Ohio Treasurer's Office to offer this program to Kentuckians	Five different investment options, including four mutual fund-based investments and one FDIC-insured investment. The options are Growth, Moderate Growth, Conservative Growth, Income and BankSafe.	Vanguard Group and Fifth Third Bank
Michigan	MABLE	http://www.michiganable.org	mtable@tmg.com	844-656-7225	November 1, 2016	Nationwide	\$14,000	\$500,000 (for all Michigan 129 plans combined for a designated beneficiary)	\$0	\$25 (or \$15 if you set up recurring ACH contributions)	\$25 per individual contribution or \$15 for recurring ACH contributions	The annual account fee is \$45. There is a program management fee (ranging from \$100 to \$150) that is deducted from the account. There is also an investment fee ranging from .17% to .28% of the average daily net assets in each underlying investment.	No	Expected to become available in February 2017	Michigan state income taxpayers can contribute up to \$1000 tax deduction for a single filer for contributions made to MABLE, up to \$50,000 for joint filers.	Michigan Department of Treasury	Five investment options - Conservative, Moderate, Aggressive, Growth, and Stock Advantage. There is also a Bank Savings Option.	Vanguard and Dimensional Funds managed by President Investor Advisors, LLC
Missouri	MO ABLE	http://www.missouri-able.com/	team@stableaccount.com	1-800-439-1653	April 24, 2017	For Missouri residents only	\$14,000	\$445,000	\$0 online (\$50 if you choose to complete a paper application)	\$50	\$1	\$42 annual fee. There is also an asset-based fee of between 0.39% and 0.44% depending on the investment options chosen.	No	Yes	MO state income tax deduction of up to \$1,000 for single filers and up to \$2,000 for joint filers.	State of Missouri has partnered with STABLE Accounts and the Ohio Treasurer's Office to offer this program to residents of Missouri.	Five different investment options, including four mutual fund-based investments and one FDIC-insured investment. The options are Growth, Moderate Growth, Conservative Growth, Income and BankSafe.	Vanguard Group and Fifth Third Bank
Nebraska	Enable Savings Plan	http://www.enablenebraska.com/	clientservices@enablenebraska.com	1-844-ENABLE4	June 30, 2016	Nationwide	\$14,000	\$360,000	\$0	\$50	\$25. The \$25 is waived if you have Automatic Investment Plan (AIP) or contribute through payroll deduction.	\$45 annually. Total asset-based fees range from 0.50 to 0.56% and are dependent on the price of the investment option (not deducted from your account).	No	No with Checking Investment Option	Contributions by anyone who files a Nebraska state income tax return are eligible to receive a Nebraska state income tax deduction for their own contributions of up to \$10,000 (\$5,000 if married, filing separately).	State Treasurer	Investment Options including 3 Target Risk Options (Growth, Moderate, Conservative), 1 Bank Savings Investment Option and 1 Checking Investment Option	Vanguard (for target-risk options), First National Bank of Omaha (for bank savings option) and Fifth Third Bank (for checking investment options). Overnight provided by the Nebraska Investment Council.
Nevada																		
North Carolina																		
Ohio	STABLE Account	http://www.stableaccount.com/	team@stableaccount.com	1-800-439-1653	June 1, 2016	Nationwide	\$14,000	\$445,000	\$0 online (\$50 if you choose to complete a paper application)	\$50	\$1	Ohio residents pay \$30 annually. Residents of other states pay \$42 annually. Ohio residents also have an asset-based fee of between 0.39% and 0.44% depending on their chosen investment options. Similarly, non-Ohio residents have an asset-based fee of between 0.40% and 0.46% depending on their chosen investment options. There could also be other administrative fees (e.g., a return check fee) depending upon your particular account activity.	No	Yes	Ohio residents pay \$30 less annually to maintain the account, lower fees depending on investment options, and tax deduction.	State Treasurer	Five different investment options, including four mutual fund-based investments and one FDIC-insured investment. The options are Growth, Moderate Growth, Conservative Growth, Income and BankSafe.	Vanguard Group and Fifth Third Bank
Oregon	Oregon ABLE Savings Plan	http://www.oregonable.org	Complete the online form at https://www.sunday.com/oregon-able/customer-support	1-844-999-ABLE (2253)	December 6, 2016	For Oregon residents only (see note on for Oregon's nationwide program)	\$14,000	\$510,000	\$0	\$25	\$10	Annual fee of \$45. If you sign up before December 31, 2017, you'll save 20% on the annual fee. There are also fees on the underlying mutual funds, which are a part of each of the investment options, and a state administrative fee. These add up to between 0.30% and 0.38% of the account's balance per year. Additional fees are added when you opt out of electronic statements or request a withdrawal check, instead of doing everything online - \$30 per year for paper statements and \$2.50 per check withdrawal. The fee for having a prepaid card for withdrawals is \$3.25 per month.	No	Yes, can load a prepaid card	Contributions to accounts in Oregon for beneficiaries under the age of 21 are tax deductible up to \$4,000 for joint filers and \$2,000 for single filers in 2016.	Oregon 129 Savings Board	Three investment options - Conservative, Moderate and Aggressive - as well as cash option that earns minimal interest.	The plan's investment advisor is Silverwood Consulting, LLC
Oregon	ABLE for All Savings Plan	http://www.ableforall.com/	Complete the online form at https://www.sunday.com/able-for-all/customer-support	844-396-ABLE (2253)	December 6, 2016	Nationwide	\$14,000	\$510,000	\$0	\$25	\$10	Annual fee of \$50. There are also fees on the underlying mutual funds, which are a part of each of the investment options, and a state administrative fee. These add up to between 0.30% and 0.38% of the account's balance per year. Additional fees are added when you opt out of electronic statements or request a withdrawal check, instead of doing everything online - \$30 per year for paper statements and \$2.50 per check withdrawal. The fee for having a prepaid card for withdrawals is \$3.25 per month.	No	Yes, can load a prepaid card	Oregon offers a separate program for in-state residents (see row above).	Oregon 129 Savings Board	Three investment options - Conservative, Moderate and Aggressive - as well as cash option that earns minimal interest.	The plan's investment advisor is Silverwood Consulting, LLC
Pennsylvania																		
Rhode Island	RI ABLE	http://www.enablerhodeisland.com/ri-able	ri.clientservice@enablerhodeisland.com	(888) 609-8813	December 16, 2016	Nationwide	\$14,000	\$395,000	\$0	\$25	\$25	\$40 annual fee. The annualized investment costs on assets per investment option range from 0.34% to 0.38%, depending on which investment options you select. There is an annual paper delivery fee of \$15 for the printing and mailing of statements and confirmations. The annual paper delivery fee will be waived if you sign up for electronic delivery.	No	Expected to be available in March 2017	Accounts are not included in determining income eligibility of the Account Owner for Rhode Island state or local assistance programs.	Rhode Island Executive Office of Health and Human Services (EOHHS) and the State Investment Commission	The investment options include Aggressive, Moderately Aggressive, Growth, Moderate, Moderately Conservative and Conservative.	BlackRock, Schwab, Vanguard and Salie Mae Bank
Tennessee	ABLE TN	http://www.abletn.gov/	ABLE.TN@tn.gov	855-922-5386	June 15, 2016	Nationwide	\$14,000	\$350,000	\$0	\$25	\$25 if contribution is through payroll deduction or Automatic Investment Plan (AIP), any amount may be sent via check	Total annual asset-based fees range from 0% to 0.43% depending on the investment selections held within an account. There are no sales or distribution charges or fixed account maintenance fees associated with ABLE TN accounts.	No	No	No	State Treasurer	14 options. Participants may select one or multiple options.	The Tennessee Treasury Department manages the program and offers funds from Vanguard, PRIMECAP, Dimensional Fund Advisors, and First Tennessee Bank.
Vermont	Vermont ABLE	http://www.vermontable.com/	team@stableaccount.com	1-800-438-1653	February 22, 2017	For Vermont residents only	\$14,000	\$445,000	\$0 online (\$50 if you choose to complete a paper application)	\$50	\$1	\$42 annual fee. There is also an asset-based fee of between 0.39% and 0.44% depending on the investment options chosen.	No	Yes	This program is only available to residents of Vermont. There is no state tax deduction.	State of Vermont has partnered with STABLE Accounts and the Ohio Treasurer's Office to offer this program to residents of Vermont	Five different investment options, including four mutual fund-based investments and one FDIC-insured investment. The options are Growth, Moderate Growth, Conservative Growth, Income and BankSafe.	Vanguard Group and Fifth Third Bank
Virginia	ABLEnow	http://www.ablenow.com/	Complete the email form at https://www.ablenow.com/about-ablenow/contact	1-844-600-ABLE (1-844-600-2213)	December 19, 2016	Nationwide	\$14,000	\$500,000	\$0	None	None	The annual account service fee is \$30 (waived if you maintain an average daily balance of \$10,000 in the account). There is also an asset-based fee between 0.37% and 0.42%, which depends on investment selections. There is a \$18 annual fee to receive paper statements instead of electronic statements. There is a Program Administrative Fee of 0.10% assessed quarterly, only on investment balances. There is also an investment Administrative Fee of 0.15% assessed quarterly, only on investment balances.	No	Yes	Virginia residents are eligible for an annual state income tax deduction of up to \$2,000 for contributions to an ABLE now account. Also, for Virginia, ABLE now accounts are disregarded when determining eligibility to receive state disability benefits.	Virginia29	The options are Aggressive Growth, Moderate Growth, Conservative Income and Money Market.	Vanguard and Fidelity with overnight provided by the Virginia29 College Savings Plan Board and the Investment Advisory Committee.