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<b>ABLE Accounts</b>	<b>VERSUS</b>	<b>Special Needs Trusts</b>	
		<b>SELF-SETTLED</b>	<b>THIRD-PARTY</b>
Cash only (no investment securities or tangible assets, or real estate)	<b>TYPE OF ASSETS ALLOWED</b>	No restrictions (can include real estate, etc.)	No restrictions (can include real estate, etc.)
5 specific investment options including one FDIC-insured	<b>INVESTMENT OPTIONS</b>	Trustee has full discretion to evaluate all available options	Trustee has full discretion to evaluate all available options
The individual, parent, guardian, or Authorized Legal Representative (“ALR”) under power of attorney	<b>WHO MAY ESTABLISH?</b>	The individual, parent, guardian, grandparent or court	Anyone other than the individual
Anyone, including the individual.	<b>WHO MAY CONTRIBUTE ASSETS?</b>	The individual is the only one who should, but others could contribute	Anyone other than the individual
The individual owns the account – Account is controlled by the individual or an ALR, which may be a parent, guardian, or agent under power of attorney	<b>WHO OWNS AND CONTROLS ACCOUNT/ASSETS AFTER ESTABLISHED?</b>	The Trustee, who may be anyone other than the individual	The Trustee, who may be anyone other than the individual
Onset of individual’s disability prior to age 26	<b>AGE LIMITS</b>	Individual must be under the age of 65 when assets are funded into the trust	None
One	<b>HOW MANY ACCOUNTS/TRUSTS MAY BE ESTABLISHED FOR THE INDIVIDUAL?</b>	No limit	No limit

*Disclaimer: This chart is for informational purposes only and is purely advisory/hypothetical in nature. No attorney/client relationship has been created, and no legal or financial advice is being provided. This summary is not a substitute for receiving a legal opinion regarding any specific circumstances.*