

Which Special Needs Plan is Right for You?

529A
ABLE Account
Third Party
Special Needs
Trust
First Party
Special Needs

	First Party Special Needs	Third Party Special Needs Trust	529A ABLE Account
Funded with Assets of the Disabled Beneficiary	✓	✗	✓
Funded with Assets of Others	✗	✓	✓
Established by Disabled Beneficiary	✗	✗	✓
Established by Others	✓	✓	✓
Beneficiary can be Trustee / ABLE Acct Owner	✗	✗	✓
Beneficiary can Control the Distributions	✗	✗	✓
Disabled Person can be a Beneficiary	✓	✓	✓
Additional Person can be a Beneficiary	✗	✓	✗
No Age Requirements	✗	✓	✗
No Limit on the Total Amount of Assets Held	✓	✓	✗
No Limit on the Annual Contribution Amount	✓	✓	✗
No affect on Government Benefits Eligibility	✓	✓	✗
No State Medicaid Pay-Back	✗	✓	✗