### Washington State DD Endowment Trust Fund
**RCW 43.330.431**

**Who is it for?**
- A person with a developmental disability, under age 65, who has been determined eligible for state DDA services
- The condition happened at the age 18 or before
- Lives in the state of Washington at the time of enrollment

**What is it?**
- Special Needs Trust
- Trust 1 Third Party Trust
- Trust 2 Self-Settled Trust

**Are there limits in contributions and spending?**
- No limits on contributions
- No limits on spending, except room and board for those on SSI
- Does not affect SSI or Medicaid eligibility

**Are taxes involved?**
- Earnings from investments are taxed when spent, if the person has taxable income
- Qualified Disability Trust

**What occurs if the beneficiary passes away?**
- Trust 1 Third Party: no pay back required; Distributed according to Trust documents
- Trust 2 Self-Settled: Medicaid/Medical Assistance Recovery before distribution according to trust documents

**What does it cost?**
- Enrollment fee of $600; minimum annual management fee $75.00; and a $75 tax prep fee. Fees are offset by a state match

**When is it available?**
- Individuals can enroll now

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### Washington State ABLE Savings Plan
**RCW 43.330.460**

**Who is it for?**
- A Washington resident eligible for SSI benefits or the Social Security Disability, Retirement, and Survivor’s program or who submits certification that meets the criteria for a disability certification
- Condition happened before age 26

**What is it?**
- A savings plan
- A form of 529 Account Tax Favored Qualified ABLE program in IRS code

**Are there limits in contributions and spending?**
- $15,000 a year
- $500,000 overall limit
- Spending is approved for qualified disability related expenses
- First $100,000 does not affect SSI eligibility

**Are taxes involved?**
- ABLE earnings and withdrawals are not taxed
- Distributions not used for qualified disability expenses must pay federal taxes and a 10% tax penalty

**What occurs if the beneficiary passes away?**
- Assets transferred to beneficiary’s estate and can pay off ABLE expenses
- Medicaid/Medical Assistance Recovery (regardless of contributor) before distribution of assets to remainder beneficiaries

**What does it cost?**
- Annual fee of $35.00
- Annual investment fee of 0.30-0.38% depending on the investment portfolio

**When is it available?**
- Individuals can enroll now