

Estate taxes are confusing. If you are unsure how these taxes will apply to you and your family, and whether you need to see a qualified professional, you can complete the following worksheet to determine whether you and your family might be at risk.

**Important Note:** This tool only outlines the risks for the estate tax law in effect between January 1, 2010 and December 31, 2012. Changes to the law after that date are additional risks to consider.

	<b>QUESTIONS</b>	<b>ANSWER</b>	<b>POINTS</b>
1.	Are your assets worth more than \$5 Million?	<input type="checkbox"/> YES <input type="checkbox"/> NO  <i>YES = 1 point</i> <i>NO = 0 points</i>	
2.	Are your assets worth more than \$10 Million?	<input type="checkbox"/> YES <input type="checkbox"/> NO  <i>YES = 1 point</i> <i>NO = 0 points</i>	
3.	When you calculated the value of your assets to answer Questions 1 and 2, did you include retirement accounts, annuities, and the death benefit for life insurance policies?	<input type="checkbox"/> YES <input type="checkbox"/> NO  <i>YES = 0 points</i> <i>NO = 1 point</i>	
4.	Have either of you worked with an attorney to create a Revocable Trust or Will that includes a trust designed to reduce or eliminate estate taxes?	<input type="checkbox"/> YES <input type="checkbox"/> NO  <i>YES = Subtract 1 point</i> <i>NO = 1 point</i>	
5.	Have you ever made a gift of more than \$10,000 to any person in any calendar year?	<input type="checkbox"/> YES <input type="checkbox"/> NO  <i>YES = 1 point</i> <i>NO = 0 points</i>	
6.	Is the combined value of your taxable and Roth retirement accounts and IRAs [(i.e. 401(k), 403 (b))] worth more than \$5 Million?	<input type="checkbox"/> YES <input type="checkbox"/> NO  <i>YES = 1 point</i> <i>NO = 0 points</i>	
7.	If you subtract the amount that will go to charity upon the death of each spouse from the value of your assets, is the net total more than \$5 Million	<input type="checkbox"/> YES <input type="checkbox"/> NO  <i>YES = 1 point</i> <i>NO = Subtract 1 point</i>	

**YOU SHOULD CONTACT A QUALIFIED ESTATE PLANNING ATTORNEY IF:**

- **You totaled more than 2 points on this worksheet.**
- **You are unsure about the answers to any of these questions, whether you answered correctly or whether you understood the question correctly.**
- **If you have any questions or concerns regarding how the estate tax may affect you or your family.**