

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: The estate tax law has changed significantly. This tool only outlines the risks for the estate tax law in effect between January 1, 2019 and December 31, 2025. Further changes to the law and uncertainty about what happens after 2025 are additional risks to consider.

	QUESTIONS	ANSWER	POINTS
1.	Are your assets worth more than \$11 Million?	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>YES = 1 point NO = 0 points</i>	
2.	When you calculated the value of your assets in Question Number 1 above, 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 NO = 1 point</i>	
3.	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 NO = 0 points</i>	
4.	If you subtract the amount that will go to charity upon your death from the value of your assets, is the net total more than \$11 Million?	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>YES = 1 point NO = Subtract 1 point</i>	

YOU SHOULD CONTACT A QUALIFIED ESTATE PLANNING ATTORNEY IF:

- **You totaled more than 1 point 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.**