

State Death-Tax Exposure Checklist (2026)

Add up the estate honestly, then check it against your state's line

Most people undercount the taxable estate. Work through this list before deciding you are safe.

COUNT THE ESTATE

- ☐ Home equity (market value minus mortgage), plus any other real estate.
- ☐ Retirement accounts: 401(k), IRA, pension balances.
- ☐ Life insurance death benefits on policies YOU own (they count, even though heirs receive them income-tax-free).
- ☐ Brokerage accounts, cash, business interests, vehicles, and valuables.

CHECK THE LINES

- ☐ Compare the total to your state's 2026 exemption in the table (Oregon \$1M is the lowest; 33 states have none).
- ☐ Own property in another state? Check THAT state's line for the property's share.
- ☐ Married? Note whether your state offers portability (most do not; Hawaii is the rare exception).
- ☐ In New York: check the 105% cliff (about \$7,717,500), not only the exemption.

IF YOU ARE OVER THE LINE

- ☐ List the tools to discuss: lifetime gifting, trust planning that uses both spouses' exemptions, an irrevocable life-insurance trust.
- ☐ Get state-specific advice from a fee-only estate attorney or CPA; this checklist is information, not advice.
- ☐ Re-check the indexed states each January (NY, ME, RI, DC publish new figures annually).

INSTRUCTIONS FOR USE

Keep this checklist with your estate documents. The verified tables, CSV dataset, and interactive calculator live at clearlegaltips.com/estate-tax-by-state/