Estate Tax Navigator

Reference the amounts below to help you and your advisor ensure you are maximizing your state's benefit.

2025 Federal Estate Tax

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
$13,990,000	$0 – $10,000	18.00%	• Gift tax exclusion = $19,000
	$10,000 – $20,000	$1,800 + 20.00% of excess over $10,000	
	$20,000 – $40,000	$3,800 + 22.00% of excess over $20,000	
	$40,000 – $60,000	$8,200 + 24.00% of excess over $40,000	
	$60,000 – $80,000	$13,000 + 26.00% of excess over $60,000	
	$80,000 – $100,000	$18,200 + 28.00% of excess over $80,000	
	$100,000 – $150,000	$23,800 + 30.00% of excess over $100,000	
	$150,000 – $250,000	$38,800 + 32.00% of excess over $150,000	
	$250,000 – $500,000	$70,800 + 34.00% of excess over $250,000	
	$500,000 – $750,000	$155,800 + 37.00% of excess over $500,000	
	$750,000 – $1,000,000	$248,300 + 39.00% of excess over $750,000	
	>$1,000,000	$345,800 + 40.00% of excess over $1,000,000	

2025 State Estate Tax & Inheritance Tax Summary

State	Estate/inheritance tax	Exemption (2025)	Highest tax rate
CT	Estate	$13,990,000	12.00%
DC	Estate	$4,873,200	16.00%
HI	Estate	$5,490,000	20.00%
IL	Estate	$4,000,000	16.00%
IA	Inheritance	Repealed as of 1/1/2025	0.00%
KY	Inheritance	Class B: $1,000; Class C: $500	16.00%
ME	Estate	$7,000,000	12.00%
MD	Estate + inheritance	$5,000,000	16.00% = estate; 10.00% = inheritance
MA	Estate	$2,000,000	16.00%
MN	Estate	$3,000,000	16.00%
NE	Inheritance	1: $100,000 / 2: $40,000 / 3: $25,000	18.00%
NJ	Inheritance	Class C: $25,000; Class D: $0	16.00%
NY	Estate	$7,160,000	16.00%
OR	Estate	$1,000,000	16.00%
PA	Inheritance	N/A	15.00%
RI	Estate	$1,802,431	16.00%
VT	Estate	$5,000,000	16.00%
WA	Estate	$3,000,000	20.00%

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2025 Estate Tax by Jurisdiction

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
Federal			
$13,990,000	$0 – $10,000	18.00%	• Gift tax exclusion = $19,000
	$10,000 – $20,000	$1,800 + 20.00% of excess over $10,000	
	$20,000 – $40,000	$3,800 + 22.00% of excess over $20,000	
	$40,000 – $60,000	$8,200 + 24.00% of excess over $40,000	
	$60,000 – $80,000	$13,000 + 26.00% of excess over $60,000	
	$80,000 – $100,000	$18,200 + 28.00% of excess over $80,000	
	$100,000 – $150,000	$23,800 + 30.00% of excess over $100,000	
	$150,000 – $250,000	$38,800 + 32.00% of excess over $150,000	
	$250,000 – $500,000	$70,800 + 34.00% of excess over $250,000	
	$500,000 – $750,000	$155,800 + 37.00% of excess over $500,000	
	$750,000 – $1,000,000	$248,300 + 39.00% of excess over $750,000	
	>$1,000,000	$345,800 + 40.00% of excess over $1,000,000	
Connecticut			
$13,990,000 Match federal exemption	**Flat rate:** 12.00%		• Inheritance tax: no • Exemption adjustment: yes • Spousal portability: no • Gift inclusion: no • Gift tax: yes, matches federal rules
District of Columbia			
$4,873,200	$4,873,200 – $5,000,000	11.20%	• Inheritance tax: no • Exemption adjustment: yes, adjusted annually for inflation • Spousal portability: no • Gift inclusion: no • Gift tax: no
	$5,000,000 – $6,000,000	$14,202 + 12.00% of excess over $5,000,000	
	$6,000,000 – $7,000,000	$151,920 + 12.80% of excess over $6,000,000	
	$7,000,000 – $8,000,000	$279,920 + 13.60% of excess over $7,000,000	
	$8,000,000 – $9,000,000	$415,920 + 14.40% of excess over $8,000,000	
	$9,000,000 – $10,000,000	$559,920 + 15.20% of excess over $9,000,000	
	>$10,000,000	$711,920 + 16.00% of excess over $10,000,000	
Hawaii			
$5,490,000	$0 – $1,000,000	10.00%	• Inheritance tax: no • Exemption adjustment: no • Spousal portability: yes, unused exemption can transfer • Gift inclusion: no • Gift tax: no
	$1,000,000 – $2,000,000	$100,000 + 11.00% of excess over $1,000,000	
	$2,000,000 – $3,000,000	$210,000 + 12.00% of excess over $2,000,000	
	$3,000,000 – $4,000,000	$330,000 + 13.00% of excess over $3,000,000	
	$4,000,000 – $5,000,000	$460,000 + 14.00% of excess over $4,000,000	
	$5,000,000 – $10,000,000	$600,000 + 15.70% of excess over $5,000,000	
	>$10,000,000	$1,385,000 + 20.00% of excess over $10,000,000	

2025 Estate Tax by Jurisdiction

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
Illinois			
$4,000,000	$0 – $40,000	0.00%	• Inheritance tax: no • Exemption adjustment: no • Spousal portability: no • Gift inclusion: yes, lifetime gifts over the annual exclusion amount reduce Illinois exemption dollar-for-dollar • Gift tax: no • For estates valued at greater than the exemption, the **entire** estate is taxed (Illinois estate "tax cliff").
	$40,000 – $90,000	0.80% of excess over $40,000	
	$90,000 – $140,000	$400 + 1.60% of excess over $90,000	
	$140,000 – $240,000	$1,200 + 2.40% of excess over $140,000	
	$240,000 – $440,000	$3,600 + 3.20% of excess over $240,000	
	$440,000 – $640,000	$10,000 + 4.00% of excess over $440,000	
	$640,000 – $840,000	$18,000 + 4.80% of excess over $640,000	
	$840,000 – $1,040,000	$27,600 + 5.60% of excess over $840,000	
	$1,040,000 – $1,540,000	$38,800 + 6.40% of excess over $1,040,000	
	$1,540,000 – $2,040,000	$70,800 + 7.20% of excess over $1,540,000	
	$2,040,000 – $2,540,000	$106,800 + 8.00% of excess over $2,040,000	
	$2,540,000 – $3,040,000	$146,800 + 8.80% of excess over $2,540,000	
	$3,040,000 – $3,540,000	$190,800 + 9.60% of excess over $3,040,000	
	$3,540,000 – $4,040,000	$238,800 + 10.40% of excess over $3,540,000	
	$4,040,000 – $5,040,000	$290,800 + 11.20% of excess over $4,040,000	
	$5,040,000 – $6,040,000	$402,800 + 12.00% of excess over $5,040,000	
	$6,040,000 – $7,040,000	$522,800 + 12.80% of excess over $6,040,000	
	$7,040,000 – $8,040,000	$650,800 + 13.60% of excess over $7,040,000	
	$8,040,000 – $9,040,000	$786,800 + 14.40% of excess over $8,040,000	
	$9,040,000 – $10,040,000	$930,800 + 15.20% of excess over $9,040,000	
	>$10,040,000	$1,082,800 + 16.00% of excess over $10,040,000	
Iowa			
Inheritance tax: repealed as of 1/1/2025			
Kentucky			
Class A – Exempt **Class B** – $1,000 **Class C** – $500	**Tax rate class B**		• Inheritance tax: yes • Exemption adjustment: no • Spousal portability: no • Gift inclusion: no • Gift tax: no
	$1,000 – $9,999	4.00%	
	$10,000 – $19,999	$360 + 5.00% of excess over $10,000	
	$20,000 – $29,999	$860 + 6.00% of excess over $20,000	
	$30,000 – $44,999	$1,460 + 8.00% of excess over $30,000	
	$45,000 – $59,999	$2,660 + 10.00% of excess over $45,000	**Class A:** • Parent, child, grandchild • Siblings (including half) **Class B:** • Nephew/niece (including half) • Uncle/Aunt • Son/daughter–in–law • Great grandchild, etc. **Class C:** • Anyone else
	$60,000 – $99,999	$4,160 + 12.00% of excess over $60,000	
	$100,000 – $199,999	$8,960 + 14.00% of excess over $100,000	
	>$200,000	$22,960 + 16.00% of excess over $200,000	
	Tax rate class C		
	$500 – $9,999	6.00%	
	$10,000 – $19,999	$570 + 8.00% of excess over $10,000	
	$20,000 – $29,999	$1,370 + 10.00% of excess over $20,000	
	$30,000 – $44,999	$2,370 + 12.00% of excess over $30,000	
	$45,000 – $59,999	$4,170 + 14.00% of excess over $45,000	
	>$60,000	$6,270 + 16.00% of excess over $60,000	

2025 Estate Tax by Jurisdiction

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
Maine			
$7,000,000	$7,000,000 – $10,000,000	8.00%	• Inheritance tax: no • Exemption adjustment: no • Spousal portability: no • Gift inclusion: no • Gift tax: no
	$10,000,000 – $13,000,000	$240,000 + 10.00% of excess over $10,000,000	
	>$13,000,000	$540,000 + 12.00% of excess over $13,000,000	
Maryland			
Inheritance tax – exempt: • Lineal ascendants and descendants • Siblings • Corporation with only above as shareholders • Inheritances less than $1,000 **Inheritance tax (flat tax) = 10.00%** **Estate tax:** $5,000,000	$0 – $40,000	0.00%	• Inheritance tax: yes • Exemption adjustment: no • Spousal portability: yes, unused exemption can transfer • Gift inclusion: no • Gift tax: no **Maryland is the only state with both an estate tax and an inheritance tax.**
	$40,000 – $90,000	0.80% of excess over $40,000	
	$90,000 – $140,000	$400 + 1.60% of excess over $90,000	
	$140,000 – $240,000	$1,200 + 2.40% of excess over $140,000	
	$240,000 – $440,000	$3,600 + 3.20% of excess over $240,000	
	$440,000 – $640,000	$10,000 + 4.00% of excess over $440,000	
	$640,000 – $840,000	$18,000 + 4.80% of excess over $640,000	
	$840,000 – $1,040,000	$27,600 + 5.60% of excess over $840,000	
	$1,040,000 – $1,540,000	$38,800 + 6.40% of excess over $1,040,000	
	$1,540,000 – $2,040,000	$70,800 + 7.20% of excess over $1,540,000	
	$2,040,000 – $2,540,000	$106,800 + 8.00% of excess over $2,040,000	
	$2,540,000 – $3,040,000	$146,800 + 8.80% of excess over $2,540,000	
	$3,040,000 – $3,540,000	$190,800 + 9.60% of excess over $3,040,000	
	$3,540,000 – $4,040,000	$238,800 + 10.40% of excess over $3,540,000	
	$4,040,000 – $5,040,000	$290,800 + 11.20% of excess over $4,040,000	
	$5,040,000 – $6,040,000	$402,800 + 12.00% of excess over $5,040,000	
	$6,040,000 – $7,040,000	$522,800 + 12.80% of excess over $6,040,000	
	$7,040,000 – $8,040,000	$650,800 + 13.60% of excess over $7,040,000	
	$8,040,000 – $9,040,000	$786,800 + 14.40% of excess over $8,040,000	
	$9,040,000 – $10,040,000	$930,800 + 15.20% of excess over $9,040,000	
	>$10,040,000	$1,082,800 + 16.00% of excess over $10,040,000	

2025 Estate Tax by Jurisdiction

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
Massachusetts			
$2,000,000	$1 – $40,000	0.00%	• Inheritance tax: no • Exemption adjustment: no • Spousal portability: no • Gift inclusion: no • Gift tax: no **Tax applies to *entire* estate** Example: • $1,999,999 estate = $0 in estate taxes • $2,000,001 estate = $103,920 in estate taxes
	$40,000 – $90,000	0.80% of excess over $40,000	
	$90,000 – $140,000	$400 + 1.60% of excess over $90,000	
	$140,000 – $240,000	$1,200 + 2.40% of excess over $140,000	
	$240,000 – $440,000	$3,600 + 3.20% of excess over $240,000	
	$440,000 – $640,000	$10,000 + 4.00% of excess over $440,000	
	$640,000 – $840,000	$18,000 + 4.80% of excess over $640,000	
	$840,000 – $1,040,000	$27,600 + 5.60% of excess over $840,000	
	$1,040,000 – $1,540,000	$38,800 + 6.40% of excess over $1,040,000	
	$1,540,000 – $2,040,000	$70,800 + 7.20% of excess over $1,540,000	
	$2,040,000 – $2,540,000	$106,800 + 8.00% of excess over $2,040,000	
	$2,540,000 – $3,040,000	$146,800 + 8.80% of excess over $2,540,000	
	$3,040,000 – $3,540,000	$190,800 + 9.60% of excess over $3,040,000	
	$3,540,000 – $4,040,000	$238,800 + 10.40% of excess over $3,540,000	
	$4,040,000 – $5,040,000	$290,800 + 11.20% of excess over $4,040,000	
	$5,040,000 – $6,040,000	$402,800 + 12.00% of excess over $5,040,000	
	$6,040,000 – $7,040,000	$522,800 + 12.80% of excess over $6,040,000	
	$7,040,000 – $8,040,000	$650,800 + 13.60% of excess over $7,040,000	
	$8,040,000 – $9,040,000	$786,800 + 14.40% of excess over $8,040,000	
	$9,040,000 – $10,040,000	$930,800 + 15.20% of excess over $9,040,000	
	>$10,040,000	$1,082,800 + 16.00% of excess over $10,040,000	
Minnesota			
$3,000,000	$0 – $7,100,000	13.00%	• Inheritance tax: no • Exemption adjustment: no • Spousal portability: no • Gift inclusion: yes, taxable estate includes any gifts given in last 3 years • Gift tax: no
	$7,100,000 – $8,100,000	$923,000 + 13.60% of excess over $7,100,000	
	$8,100,000 – $9,100,000	$1,059,000 + 14.40% of excess over $8,100,000	
	$9,100,000 – $10,100,000	$1,203,000 + 15.20% of excess over $9,100,000	
	>$10,100,000	$1,355,000 + 16.00% of excess over $10,100,000	

2025 Estate Tax by Jurisdiction

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
Nebraska			
Class 1 – $100,000 **Class 2** – $40,000 **Class 3** – $25,000	**Class 1 tax rate** 1.00%		• Inheritance tax: yes • Exemption adjustment: no • Spousal portability: no • Gift inclusion: no • Gift tax: no
	Class 2 tax rate 13.00%		**Class 1 (immediate relatives):** • Lineal ascendants/ descendants • Siblings • Spouses of the same **Class 2 (remote relatives):** • Uncle/aunt • Nephew/niece • Lineal descendants of the same • Spouses of the same **Class 3:** • Anyone else
	Class 3 tax rate 18.00%		
New Jersey			
Class A – Exempt **Class C** – $25,000 **Class D** – No exemption	**Class C tax rates**		• Inheritance tax: yes • Exemption adjustment: no • Spousal portability: no • Gift inclusion: no • Gift tax: no
	$25,000 – $1,100,000	11.00%	
	$1,100,000 – $1,400,000	$118,250 + 13.00% of excess over $1,100,000	
	$1,400,000 – $1,700,000	$157,250 + 14.00% of excess over $1,400,000	**Class A:** • Spouse • Lineal ascendants/ descendants **Class C:** • Siblings • Son/daughter–in–law **Class D:** • Anyone else
	>$1,700,000	$199,250 + 16.00% of excess over $1,700,000	
	Class D tax rates		
	$0 – $700,000	15.00%	
	>$700,000	$105,000 + 16.00% of excess over $700,000	

2025 Estate Tax by Jurisdiction

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
New York			
$7,160,000	$1 – $500,000	3.06%	• Inheritance tax: no • Exemption adjustment: yes, adjusted annually for inflation • Spousal portability: no • Gift inclusion: yes, taxable estate includes any gifts given in last 3 years • Gift tax: no • For estates valued less than 105% of the exemption amount, only the value exceeding the exemption amount is taxed. • For estates valued at greater than 105% of the exemption, the **entire** estate is taxed (New York estate "tax cliff").
	$500,000 – $1,000,000	$15,300 + 5.00% of excess over $500,000	
	$1,000,000 – $1,500,000	$40,300 + 5.50% of excess over $1,000,000	
	$1,500,000 – $2,100,000	$67,800 + 6.50% of excess over $1,500,000	
	$2,100,000 – $2,600,000	$106,800 + 8.00% of excess over $2,100,000	
	$2,600,000 – $3,100,000	$146,800 + 8.80% of excess over $2,600,000	
	$3,100,000 – $3,600,000	$190,800 + 9.60% of excess over $3,100,000	
	$3,600,000 – $4,100,000	$238,800 + 10.40% of excess over $3,600,000	
	$4,100,000 – $5,100,000	$290,800 + 11.20% of excess over $4,100,000	
	$5,100,000 – $6,100,000	$402,800 + 12.00% of excess over $5,100,000	
	$6,100,000 – $7,100,000	$522,800 + 12.80% of excess over $6,100,000	
	$7,100,000 – $8,100,000	$650,800 + 13.60% of excess over $7,100,000	
	$8,100,000 – $9,100,000	$786,800 + 14.40% of excess over $8,100,000	
	$9,100,000 – $10,100,000	$930,800 + 15.20% of excess over $9,100,000	
	>$10,100,000	$1,082,000 + 16.00% of excess over $10,100,000	
Oregon			
$1,000,000	$0 – $500,000	10.00%	• Inheritance tax: no • Exemption adjustment: no • Spousal portability: no • Gift inclusion: no • Gift tax: no
	$500,000 – $1,500,000	$50,000 + 10.25% of excess over $500,000	
	$1,500,000 – $2,500,000	$152,500 + 10.50% of excess over $1,500,000	
	$2,500,000 – $3,500,000	$257,000 + 11.00% of excess over $2,500,000	
	$3,500,000 – $4,500,000	$367,500 + 11.50% of excess over $3,500,000	
	$4,500,000 – $5,500,000	$482,500 + 12.00% of excess over $4,500,000	
	$5,500,000 – $6,500,000	$602,500 + 13.00% of excess over $5,500,000	
	$6,500,000 – $7,500,000	$732,500 + 14.00% of excess over $6,500,000	
	$7,500,000 – $8,500,000	$872,500 + 15.00% of excess over $7,500,000	
	>$8,500,000	$1,022,500 + 16.00% of excess over $8,500,000	
Pennsylvania			
Parents of child under the age of 21 exempt; applies to all other beneficiaries and all PA–specific estate values	**Class 1 tax rate** 4.50%		• Inheritance tax: yes • Exemption adjustment: no • Spousal portability: no • Gift inclusion: no • Gift tax: no
	Class 2 tax rate 12.00%		**Class 1:** • Lineal ascendants/ descendants **Class 2:** • Siblings **Class 3:** • Anyone else
	Class 3 tax rate 15.00%		

2025 Estate Tax by Jurisdiction

Exemption	Tax rates (taxable estate = amount over exemption)		Key considerations
Rhode Island			
$1,802,431	$1 – $40,000	0.00%	• Inheritance tax: no • Exemption adjustment: yes, adjusted annually for inflation • Spousal portability: no • Gift inclusion: no • Gift tax: no
	$40,000 – $90,000	0.80% of excess over $40,000	
	$90,000 – $140,000	$400 + 1.60% of excess over $90,000	
	$140,000 – $240,000	$1,200 + 2.40% of excess over $140,000	
	$240,000 – $440,000	$3,600 + 3.20% of excess over $240,000	
	$440,000 – $640,000	$10,000 + 4.00% of excess over $440,000	
	$640,000 – $840,000	$18,000 + 4.80% of excess over $640,000	
	$840,000 – $1,040,000	$27,600 + 5.60% of excess over $840,000	
	$1,040,000 – $1,540,000	$38,800 + 6.40% of excess over $1,040,000	
	$1,540,000 – $2,040,000	$70,800 + 7.20% of excess over $1,540,000	
	$2,040,000 – $2,540,000	$106,800 + 8.00% of excess over $2,040,000	
	$2,540,000 – $3,040,000	$146,800 + 8.80% of excess over $2,540,000	
	$3,040,000 – $3,540,000	$190,800 + 9.60% of excess over $3,040,000	
	$3,540,000 – $4,040,000	$238,800 + 10.40% of excess over $3,540,000	
	$4,040,000 – $5,040,000	$290,800 + 11.20% of excess over $4,040,000	
	$5,040,000 – $6,040,000	$402,800 + 12.00% of excess over $5,040,000	
	$6,040,000 – $7,040,000	$522,800 + 12.80% of excess over $6,040,000	
	$7,040,000 – $8,040,000	$650,800 + 13.60% of excess over $7,040,000	
	$8,040,000 – $9,040,000	$786,800 + 14.40% of excess over $8,040,000	
	$9,040,000 – $10,040,000	$930,800 + 15.20% of excess over $9,040,000	
	>$10,040,000	$1,082,800 + 16.00% of excess over $10,040,000	
Vermont			
$5,000,000	**Flat tax:** 16.00%		• Inheritance tax: no • Exemption adjustment: no • Spousal portability: no • Gift inclusion: yes, taxable estate includes any gifts given in last 2 years • Gift tax: no
Washington			
$3,000,000	$0 – $1,000,000	10.00%	• Inheritance tax: no • Exemption adjustment: yes, adjusted annually for inflation • Spousal portability: no • Gift inclusion: no • Gift tax: no
	$1,000,000 – $2,000,000	$100,000 + 15.00% of excess over $1,000,000	
	$2,000,000 – $3,000,000	$250,000 + 17.00% of excess over $2,000,000	
	$3,000,000 – $4,000,000	$420,000 + 19.00% of excess over $3,000,000	
	$4,000,000 – $6,000,000	$610,000 + 23.00% of excess over $4,000,000	
	$6,000,000 – $7,000,000	$1,070,000 + 26.00% of excess over $6,000,000	
	$7,000,000 – $9,000,000	$1,330,000 + 30.00% of excess over $7,000,000	
	>$9,000,000	$1,930,000 + 35.00% of excess over $9,000,000	

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