



HELTZEL WILLIAMS PC

ESTABLISHED IN 1907

March 2, 2026

House Committee on Revenue
Oregon House of Representatives

Re: SB 1511-A Oregon Estate Tax

Dear Chair Nathanson and Members of the House Committee on Revenue:

I am an Oregon attorney with more than 30 years of experience. I am a past chair of both the Tax Section and the Estate Planning and Administration Section of the Oregon State Bar and a fellow in the American College of Trust and Estate Counsel. I regularly work with families who have more than \$1 million in assets. Therefore, I have been explaining estate tax for a long time.

My recommendation not to pass SB 1511-A without changes is based on the difficult mathematics created by the Bill. It almost seems like the drafter wanted legislators and Oregonians not to be able to figure the estate tax that would be owed. My clients always ask me the effective tax rate. Therefore, for a client with a \$3 million estate, I will have to tell them that the tax rate is 52.25% (\$261,250 divided by the amount their estate goes over the perceived \$2.5 million exemption).

In other testimony there are tables for those with estates in increments between \$2.5 million and \$3 million with all rates in excess of 50%. This table below would be for those who might exceed \$3 million.

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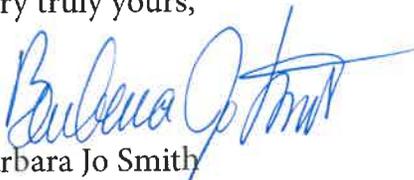
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A	B	C	D	E	F	G	H	I
Federal Taxable Estate	Deduction under ORS 118.010 (3)(b)(A)	Oregon Taxable Estate	Nominal Tax Rate under ORS 118.010 (5) table for this tax bracket	Nominal Tax calculated under ORS 118.010 (5) table	Subject threshold adjustment under ORS 118.010(4)	Adjusted tax Calculated under ORS 118.010 (6)(a)	Tax on amount in column A	
\$1,500,000	\$1,000,000	\$500,000	12.75%	\$63,750	(\$63,750)	n/a	\$0	0.00%
\$2,500,000	\$1,000,000	\$1,500,000	13.00%	\$193,750	(\$193,750)	n/a	\$0	0.00%
\$3,000,000	\$1,000,000	\$2,000,000	13.50%	\$261,250	n/a	\$261,250	\$261,250	52.25%
\$3,500,000	\$1,000,000	\$2,500,000	13.50%	\$328,750	n/a	n/a	\$328,750	13.50%
\$4,500,000	\$1,000,000	\$3,500,000	14.25%	\$471,250	n/a	n/a	\$471,250	14.25%
\$5,500,000	\$1,000,000	\$4,500,000	15.25%	\$623,750	n/a	n/a	\$623,750	15.25%
\$6,500,000	\$1,000,000	\$5,500,000	16.25%	\$786,250	n/a	n/a	\$786,250	16.25%
\$7,500,000	\$1,000,000	\$6,500,000	17.25%	\$958,750	n/a	n/a	\$958,750	17.25%
\$8,500,000	\$1,000,000	\$7,500,000	18.25%	\$1,141,250	n/a	n/a	\$1,141,250	18.25%
\$9,500,000	\$1,000,000	\$8,500,000	19.25%	\$1,333,750	n/a	n/a	\$1,333,750	19.25%
\$10,500,000	\$1,000,000	\$9,500,000	19.90%	\$1,532,750	n/a	n/a	\$1,532,750	19.90%
\$20,000,000	\$1,000,000	\$19,000,000	19.90%	\$3,423,250	n/a	n/a	\$3,423,250	19.90%

I explain hard concepts to people all of the time, but there is usually an explanation for why it is so complex. In this case, it seems there could be a simpler progression of the tax rate that could be more easily understood by all. Therefore, I am urging changes to SB 1511-A or that it not be passed until further modifications. Thank you.

Very truly yours,



Barbara Jo Smith