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Estate Planning for Minnesota's Middle Rich in 2027

Thursday, December 17, 2026 –
Attend In Person

Estate Planning for Minnesota's Middle Rich in 2027



MINNESOTA CONTINUING
LEGAL EDUCATION
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Minnesota's "middle rich" defined as those whose estates exceed the Minnesota exemption limit (\$3 million), but not the federal (\$15 million), make up a large number of those seeking estate planning services.

A faculty of experienced estate planners will explain a variety of tools and strategies designed to **minimize or entirely avoid the Minnesota estate tax.**

SEMINAR TOPICS INCLUDE:

- Gifting Strategies to Reduce the Minnesota Taxable Estate
- Using Disclaimer Trusts, Credit Shelter Trusts, and QTIP Trusts in Minnesota Estate Plans
- Funding and Administration of Trusts: Major Issues, Opportunities, and Pitfalls Post-Death
- Using Insurance Trusts to Ensure the Middle Rich Pay Less Estate Tax
- And More!

**Thursday, December 17, 2026 –
Attend In Person**

Can't Attend In Person? View an Online Replay on
Wednesday, January 6, 2027 or Thursday, January 21, 2027.

8:30 – 9:00 a.m.
CHECK-IN & CONTINENTAL BREAKFAST

9:00 – 9:05 a.m.
Welcome & Announcements
– Katherine A. Charipar

9:05 – 9:35 a.m.
Introduction to Minnesota’s “Middle Rich” – Estates that Exceed the Minnesota Exemption Limit but Not the Federal
Who are Minnesota’s Middle Rich? This practical, easy-to-understand session starts with the basics of the federal and state estate tax, federal gift tax, federal GST tax, and portability. Balancing transfer tax savings with income tax savings will also be discussed, along with who is subject to Minnesota estate tax and how non-Minnesota situated assets affect Minnesota estate tax calculations.
– Katlyn M. Korsakov

9:35 – 10:35 a.m.
A/B Planning is A/Bsolutely Critical: Using Disclaimer Trusts, Credit Shelter Trusts, and QTIP Trusts in Minnesota Estate Plans
This session explores how disclaimers and Disclaimer Trusts, Credit Shelter Trusts, and QTIP Trusts work under Minnesota and federal law. Learn about the advantages and disadvantages of each strategy, and why asset balancing between married couples is important.
– Amanda N. Juelson

10:35 – 10:50 a.m.
BREAK

10:50 – 11:50 a.m.
Your Clients’ Insurance Policies: Using Insurance Trusts to Ensure the Middle Rich Pay Less Estate Tax
When it comes to the estate tax, many Minnesotans are richer than they realize due to life insurance. This session focuses on how irrevocable life insurance trusts (“ILITs”) can reduce your clients’ estate tax exposure. The mechanics of ILITs, trustee selection, withdrawal rights (“Crummey powers”), notices of withdrawal rights (“Crummey Notice”), funding, and practical considerations will be discussed.
– Cameron R. Kelly

11:50 a.m. – 12:30 p.m.
LUNCH BREAK (on your own)

12:30 – 1:15 p.m.
Gifting Strategies to Reduce the Minnesota Taxable Estate
The absence of a Minnesota gift tax provides key planning opportunities for the middle rich. Learn about the various gifting strategies available to clients, including annual exclusion gifting, the exclusion for education and healthcare expenditures, 529 plans, Crummey trusts, charitable remainders trusts, donor-advised funds and more. Key consideration of the timing of gifts, including Minnesota’s three-year look-back rule and year-end gifts will be discussed.
– Jesse C. Beier

1:15 – 2:00 p.m.
Funding and Administration of Trusts: Major Issues, Opportunities, and Pitfalls Post-Death
What happens when the client dies and the estate plan comes to life? This session discusses how to effectively fund and administer a credit shelter trust once it has been created. Learn about various marital deduction funding formulas, the impact of asset appreciation or depreciation during the estate administration process, selecting assets to fund the credit shelter share versus the marital share, and pitfalls that can occur in the funding process.
– Michael P. Sampson

2:00 – 2:15 p.m.
BREAK

2:15 – 2:45 p.m.
Estate Planning Tools and Strategies Targeting Minnesota Farmers
Minnesota is one of the top agricultural-producing states in the nation. This session focuses on estate planning tools and strategies specifically designed to help Minnesota farmers decrease their estate tax liability and protect the family farm when title is transferred to the next generation.
– Kathryn J. Barnes

2:45 – 3:15 p.m.
Estate Planning Tools and Strategies Targeting Minnesota Professionals
What do Minnesota lawyers, health care providers, engineers, accountants and other professionals frequently have in common? A balance sheet that consists of a primary residence, retirement account and family cabin. This session addresses some of the challenges that accompany clients whose wealth is largely held in retirement accounts and residential real estate, as well as strategies on how to plan for them.
– Rachel M. Dahl

3:15 – 3:20 p.m.
BREAK

3:20 – 4:20 p.m.
Planning Strategies for the Middle Rich: A Scenario-Based Discussion
The final session of the seminar incorporates the laws and strategies learned throughout the day into a series of fact patterns. Is it more beneficial to save on income tax or Minnesota estate tax? What should be done with a client’s highly appreciated assets? What kind of credit shelter trust makes sense in a particular circumstance and why? Listen as our panel walks through the strengths, weaknesses and consequences of different planning strategies through a scenario-based discussion.
– Samantha L. Heaton
– Kiley E. Petty Henry
– Julia S. Wolfe
– Katherine A. Charipar, moderator

LIVE IN PERSON
Thursday, December 17, 2026
Minnesota CLE Conference Center
600 Nicollet Mall, Suite 370
Third Floor City Center, Minneapolis

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Wednesday, January 6, 2027
Thursday, January 21, 2027
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