

Memorial Merits Releases Expanded Inherited Annuity Tax Calculator

Free tool estimates taxable portion of an inherited annuity in about a minute, with no sign-up required.

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Memorial Merits has released an expanded version of its [Inherited Annuity Tax Calculator](#), a free online tool that estimates how much of an inherited annuity is taxable. The expanded calculator, published on September 13, 2026, explains the federal tax rules behind each estimate, including the 5-year rule, the SECURE Act 10-year rule, and the one-year deadline to start lifetime payments. It provides an estimate in about one minute and requires no account, email, or phone number.



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The calculator is designed for adults who have inherited an annuity from a parent, spouse, or other relative, as well as for executors settling an estate that includes an annuity. It shows how much of an inherited annuity is taxable and how the payout choice changes the tax, covering how a qualified annuity funded with pre-tax money is fully taxable while a non-qualified annuity is taxed only on its earnings, the absence of a step-up in basis under Internal Revenue Code section 1014(c), lump sum versus spreading payments, options for a surviving spouse, and the deadlines that can be missed while estate paperwork is still being handled.

Every tax rule on the calculator page links to the IRS or to the tax code on Cornell Law School's Legal Information Institute. The page cites 10 IRS pages and 10 sections of the Internal Revenue Code, and answers nine common questions about inherited annuity tax. The tool states that it gives an estimate, not a final tax bill, and that a licensed professional should confirm the exact number.

[Gabriel Killian](#), Founder of Memorial Merits, said: "Memorial Merits is a free platform that helps families understand the costs, rules and paperwork of [end-of-life planning](#) and the months after

a death, in plain language. An inherited annuity usually arrives in the same weeks as the funeral bills and the estate paperwork, and the first question a beneficiary asks is how much of it will be taxed. The answer is spread across insurance company pages and the tax code, and nearly every calculator that ranks for it is published by a company that sells annuities. We built the Memorial Merits Inherited Annuity Tax Calculator so a beneficiary can see how much is taxable, and why, in about a minute and for free, before choosing how to take the money."

Killian added: "The payout option a beneficiary picks on the insurance company's claim form decides how much of an inherited annuity goes to taxes. A lump sum puts every taxable dollar into one tax year, which can push the beneficiary into a higher tax bracket. Memorial Merits wants every beneficiary to see that number before signing the form, not after the tax bill arrives."

The calculator is available at the Memorial Merits Inherited Annuity Tax Calculator page. Memorial Merits also publishes funeral home directories and cost guides for all 50 states and Washington, D.C., probate and executor guides, and other free planning tools.

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About Memorial Merits

Memorial Merits (<https://memorialmerits.com>) is a free platform that helps families understand the costs, rules and paperwork of end-of-life planning and the months after a death, in plain language. Memorial Merits publishes funeral and cremation cost guides, funeral home directories for all 50 states and Washington, D.C., probate and executor guides, and free planning tools, including the Memorial Merits Inherited Annuity Tax Calculator. Memorial Merits works with more than 45 vetted partner companies across funeral, cremation, estate planning and legal services. Memorial Merits was founded by Gabriel Killian, a Navy veteran and author, and is based in Virginia Beach, Virginia.

Media contact

Gabriel Killian

support@memorialmerits.com

<https://memorialmerits.com>

Press Team

Gulf Coast Brands LLC

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