

**Form 1041-ES**

Department of the Treasury  
Internal Revenue Service

**Estimated Income Tax for Estates and Trusts**

OMB No. 1545-0971

**2025**



Form 1041-ES (Rev.2025) Catalog Number 73752L  
Department of the Treasury **Internal Revenue Service** [www.irs.gov](http://www.irs.gov)



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Section references are to the Internal Revenue Code unless otherwise noted.

## **Future Developments**

For the latest information about developments related to Form 1041-ES and its instructions, such as legislation enacted after they were published, go to *[www.irs.gov/Form1041ES](http://www.irs.gov/Form1041ES)*.

## **What's New**

**Capital gains and qualified dividends.** The maximum tax rate for long-term capital gains and qualified dividends is 20%. For tax year 2025, the 20% rate applies to amounts above \$15,900. The 0% and 15% rates continue to apply to amounts below certain threshold amounts. The 0% rate applies to amounts up to \$3,250. The 15% rate applies to amounts between the two thresholds.

## **Purpose of Form**

Use this package to figure and pay estimated tax for an estate or trust. Estimated tax is the amount of tax an estate or trust expects to owe for the year after subtracting the amount of any tax withheld and the amount of any credits.

This package is primarily for first-time filers. After the IRS receives the first payment voucher, the estate or trust will receive a 1041-ES package with the name, address, and employer identification number (EIN) preprinted on the vouchers for the next tax year. Use the preprinted vouchers unless the Electronic Federal Tax Payment System (EFTPS) is used. If you, as fiduciary, didn't receive any 2025 preprinted vouchers, use the vouchers in this package. However, don't use the vouchers to notify the IRS of a change of address. If the fiduciary has moved, complete Form 8822-B, Change of Address or Responsible Party—Business.

## Who Must Make Estimated Tax Payments

Generally, a fiduciary of an estate or trust must pay estimated tax if the estate or trust is expected to owe, after subtracting its withholding and credits, at least \$1,000 in tax for 2025 and can expect its withholding and credits to be less than the smaller of:

1. 90% of the tax shown on the 2025 tax return (662/3% of the tax if the estate or trust qualifies as a farmer or fisherman (fisher)); or
2. The tax shown on the 2024 tax return (110% of that amount if the estate's or trust's adjusted gross income (AGI) on that return is more than \$150,000, and less than 2/3 of gross income for 2024 and 2025 is from farming or fishing).

However, if a return wasn't filed for 2024 or that return didn't cover a full 12 months, item (2) above doesn't apply.

For this purpose, include household employment taxes when figuring the tax shown on the tax return, but only if:

- The estate or trust will have federal income tax withheld from any income, or
- The estate or trust would be required to make estimated tax payments (to avoid a penalty) even if it didn't include household employment taxes when figuring its estimated tax.

**Exceptions.** Estimated tax payments aren't required from:

1. An estate of a domestic decedent or a domestic trust that had a full 12-month 2024 tax year and had no tax liability for that year;

2. A decedent's estate for any tax year ending before the date that is 2 years after the decedent's death; or
3. A trust that was treated as owned by the decedent if the trust will receive the residue of the decedent's estate under the will (or, if no will is admitted to probate, is the trust primarily responsible for paying debts, taxes, and expenses of administration) for any tax year ending before the date that is 2 years after the decedent's death.

## **How To Figure Estimated Tax**

Use the 2025 Estimated Tax Worksheet and 2025 Tax Rate Schedule, later, and the estate's or trust's 2024 tax return and instructions as a guide for figuring the 2025 estimated tax.

If the estate or trust receives its income unevenly throughout the year, it may be able to lower or eliminate the amount of its required estimated tax payment for one or more periods by using the annualized income installment method. See Pub. 505, Tax Withholding and Estimated Tax, for details.

## **Instructions for 2025 Estimated Tax Worksheet**

### **Line 4. Exemption**

**Decedents' estates.** A decedent's estate is allowed a \$600 exemption. **Trusts required to distribute all income currently.** A trust whose governing instrument requires that all income be distributed currently is allowed a \$300 exemption, even if it distributed amounts other than income during the tax year. **Qualified disability trusts.** A qualified disability trust is allowed a \$5,100 exemption. This amount is not subject to phaseout.

A qualified disability trust is any trust:

1. Described in 42 U.S.C. 1396p(c)(2) (B)(iv) and established solely for the benefit of an individual under 65 years of age who is disabled, and
2. All of the beneficiaries of which are determined by the Commissioner of Social Security to have been disabled for some part of the tax year within the meaning of 42 U.S.C. 1382c(a)(3).

A trust won't fail to meet (2) above just because the trust's corpus may revert to a person who isn't disabled after the trust ceases to have any disabled beneficiaries.

**Qualified funeral trusts.** No exemption is allowed to a qualified funeral trust.

**All other trusts.** A trust not described above is allowed a \$100 exemption. **Line 7. Tax**

**Electing Alaska Native Settlement Trusts.** Multiply line 6 by 10% (0.10) to figure the amount of tax to enter on line 7, unless the trust is expected to have qualified dividends or a net capital gain for 2025. Use Part IV of Schedule D of Form 1041-N, U.S. Income Tax Return for Electing Alaska Native Settlement Trusts, as a worksheet to figure the 2025 tax on qualified dividends or net capital gain. See the Instructions for Form 1041-N at [www.irs.gov/Form1041N](http://www.irs.gov/Form1041N) for more information. **Line 10. Credits**

For details on credits the estate or trust may claim, see the instructions for lines 2a–2d of Schedule G, Form 1041.

## **Line 12. Other Taxes**

Enter any other taxes such as the following.

- For estates and trusts, the Net Investment Income Tax (NIIT) is 3.8% of the lesser of the estate's or trust's undistributed net investment income or the excess of the estate's or trust's AGI over the dollar amount at which the highest income tax bracket for estates and trusts begins for such tax year. For tax years beginning after 2024, the highest income tax bracket applies to amounts over \$15,650. The NIIT doesn't apply to trusts where all of the unexpired interests are devoted to charitable purposes. For information about the NIIT, see the Instructions for Form 8960.
- Tax from recapture of investment credit, low-income housing credit, qualified electric vehicle credit, the Indian employment credit, the new markets credit, or the credit for employer-provided childcare facilities.
- Tax on accumulation distribution of trusts.
- Tax figured under section 641(c) on income attributable to S corporation stock held by an electing small business trust. For details, see *Electing Small Business Trusts* in the 2024 Instructions for Form 1041.

**Note:** For 2025, the highest income tax rate for trusts is 37%.

Include household employment taxes on line 12 if:

- The estate or trust will have federal income tax withheld from any income, or
- The estate or trust would be required to make estimated tax payments (to avoid a penalty) even if it didn't include household employment taxes when figuring its estimated tax.

**When To Make Estimated Tax Payments**

**Trusts.** The trust may pay all of its estimated tax by April 15, 2025, or in four equal installments due by the following dates.


1st installment . . . . . April 15, 2025

2nd installment . . . . . June 16, 2025

3rd installment . . . . . Sept. 15, 2025

4th installment . . . . . Jan. 15, 2026

If the trust has a short tax year, see Notice 87-32, 1987-1 C.B. 477, for the estimated tax due dates and other information.

 *The trust doesn't have to make the payment due on January 15, 2026, if it files the 2025 Form 1041 by January 31, 2026, and pays the entire balance due with the return.*

**Estates.** If the estate has adopted a calendar year as its tax year, file using the rules listed under *Trusts* above.

If the estate has adopted a fiscal year, it may pay all of its estimated tax by the 15th day of the 4th month of its 2025 tax year or in four equal installments due on the 15th day of the 4th, 6th, and 9th months of the 2025 tax year, and the 1st month of the following tax year.



*The estate doesn't have to make the payment due on the 15th day of the 1st month following the close of the fiscal year if it files the 2025 Form 1041 by the last day of the 1st month following the close of the fiscal year, and pays the entire balance due with the return.*

If any date falls on a Saturday, Sunday, or legal holiday, the installment is due on the next business day. See Pub. 509, Tax Calendars, for a list of all legal holidays.

If, after March 31, 2025, or after the last day of the third month of the fiscal tax year, the estate or trust has a large enough change in income to require the payment of estimated tax, figure the amount of each installment by using the annualized income installment method, as explained in Pub. 505.

**Farmers and fishermen (fishers).** An estate or trust qualifies as a farmer or fisherman (fisher) if at least  $\frac{2}{3}$  of gross income for 2024 or 2025 is from farming or fishing. If the estate or trust qualifies, do one of the following.

- Pay the total estimated tax (line 16 of the 2025 Estimated Tax Worksheet) by January 15, 2026.
- File Form 1041 for 2025 by March 2, 2026, and pay the total tax due. In this case, don't make estimated tax payments for 2025.

For fiscal year estates, pay the total estimated tax by the 15th day of the 1st month following the close of the tax year, or file Form 1041 by the 1st day of the 3rd month following the close of the tax year and pay the total tax due.

## How To Complete and Use the Payment Vouchers

Each payment voucher has the date when the voucher is due for calendar year estates and trusts. Be sure to use the correct voucher. Complete and send in the voucher only if you are making a payment. To complete your voucher, do the following.

- Enter the estate's or trust's name and EIN, and the fiduciary's name, title, and address in the spaces provided on the payment voucher.
- Enter in the payment box of the voucher only the amount the estate or trust is sending in. When making payments of estimated tax, be sure to take into account any 2024 overpayment that the estate or trust chose to credit against its 2025 tax, but don't include the overpayment amount in this box.
- Enclose, but don't staple or attach, a check or money order with the payment voucher. Make the check or money order payable to "United States Treasury." Write the estate's or trust's EIN and "2025 Form 1041-ES" on the check or money order. Do not include any balance due on the 2024 Form 1041 with the check for 2025 estimated tax.

Fill in the *Record of Estimated Tax Payments* in the 2025 Tax Rate Schedule and keep it for your files.

**No checks of \$100 million or more accepted.** The IRS can't accept a single check (including a cashier's check) for amounts of \$100,000,000 (\$100 million) or more. If you're sending \$100 million or more by check, you'll need to spread the payments over two or more checks with each check made out for an amount less than \$100 million. The \$100 million or more amount limit **does not** apply to other methods of payment (such as electronic payments), so consider paying by means other than checks.

## Electronic Deposits

A financial institution that has been designated as an authorized federal tax depository, and acts as a fiduciary for at least 200 taxable trusts that are required to pay estimated tax, is required to deposit the estimated tax payments electronically using EFTPS.

A fiduciary that isn't required to make electronic deposits of estimated tax on behalf of a trust or an estate may voluntarily participate in EFTPS. To enroll in or get more information about EFTPS, go to the EFTPS website at *www.EFTPS.gov* or call 800-555-4477. To contact EFTPS using

Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477 number above or 800-733-4829. Also, see Pub. 966, Electronic Federal Tax Payment System: A Guide to Getting Started.

**Depositing on time.** For a deposit using EFTPS to be on time, the deposit must be submitted by 8 p.m. Eastern time the day before the due date of the deposit.

## Where To File

Mail the payment voucher to:

Internal Revenue Service  
P.O. Box 932400  
Louisville, KY 40293-2400

Do not send the payment voucher to the Internal Revenue Service Center where you file Form 1041.

Only the U.S. Postal Service can deliver to the above address.

## **Amending Estimated Tax Payments**

To change or amend the estate's or trust's estimated tax payments, refigure the total estimated tax payments due (line 16 of the 2025 Estimated Tax Worksheet). Then use Worksheet 2-7,

Annualized Estimated Tax Worksheet, in Pub. 505 to figure the payment due for each remaining period. If an estimated tax payment for a previous period is less than  $\frac{1}{4}$  of the amended estimated tax, the estate or trust may owe a penalty when its return is filed.

## **When a Penalty Is Applied**

In some cases, the estate or trust may owe a penalty when it files its return. The penalty is imposed on each underpayment for the number of days it remains unpaid. A penalty may be applied if the estate or trust didn't pay enough estimated tax or it didn't make the payments on time or in the required amount. A penalty may apply even if the estate or trust has an overpayment on its tax return.

The penalty may be waived under certain conditions. See Pub. 505 for details.

## **Certain Payments of Estimated Tax Treated as Paid by Beneficiary**

The fiduciary (or executor, for the final year of the estate) may elect to have any portion of its estimated tax payments treated as made by a beneficiary (and not as payments made by the estate or trust).

Such an amount is treated as a payment of the estimated tax made by the beneficiary on January 15 following the end of the tax year.

**Time for making election.** The fiduciary must make the election on the 2025 Form 1041-T, Allocation of Estimated Tax Payments to Beneficiaries. The election must be filed on or before the 65th day after the close of the estate’s or trust’s tax year. For details, see section 643(g).

**Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us the information. Our legal right to ask for this information is in Internal Revenue Code section 6654 and its associated regulations. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

You aren’t required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. The time needed to complete and file this form will vary depending on individual circumstances. The estimated burden for estates and trusts filing this form is approved under OMB control number 1545-0092 and is included in the estimates shown in the instructions for Form 1041.

<b>Recordkeeping</b>	19 min.
<b>Learning about the law or the form</b>	15 min.
<b>Preparing the form</b>	1 hr., 43 min.
<b>Copying, assembling, and sending the form to the IRS</b>	1 hr.

If you have comments concerning the accuracy of these time estimates or suggestions for making this package simpler, we would be happy to hear from you. You can send us comments through [www.irs.gov/FormComments](http://www.irs.gov/FormComments). Or, you can write to:

Internal Revenue Service  
Tax Forms and Publications  
1111 Constitution Ave. NW, IR-6526 Washington, DC 20224

Do not send the payment vouchers to this address. Instead, see *Where To File*, earlier.

**2025 Tax Computation Worksheet Using Maximum Capital Gains Rates** (Use this computation if the estate or trust expects a net capital gain or qualified dividends and line 6 of the **2025 Estimated Tax Worksheet** is more than zero.)

**Caution: Don’t** include any amounts allocable to the beneficiaries of the estate or trust on lines 2, 3, and 4 below.

1	Enter taxable income (from line 6 of the <b>2025 Estimated Tax Worksheet</b> ) . . . . .	1	
2	Enter the qualified dividends and net capital gain expected for 2025 ( <b>Reminder:</b> Don’t include any qualified dividends or capital gain from the disposition of property held for investment that you elect to include in investment income for investment interest expense purposes.) . . . . .	2	
3	Enter the 28% rate gain expected for 2025 . . . . .	3	
4	Enter the unrecaptured section 1250 gain expected for 2025 . . . . .	4	
5	Add lines 3 and 4 and enter the <b>smaller</b> of that sum or the amount of net capital gain included on line 2 . . . . .	5	
6	Subtract line 5 from line 2. If zero or less, enter -0- . . . . .	6	
7	Subtract line 6 from line 1. If zero or less, enter -0- . . . . .	7	
8	Enter the <b>smaller</b> of line 1 or \$3,250 . . . . .	8	
9	Enter the <b>smaller</b> of line 7 or line 8 . . . . .	9	
10a	Subtract line 2 from line 1. If zero or less, enter -0- . . . . .	10a	
b	Enter the smaller of line 1 or \$11,450 . . . . .	10b	
c	Enter the smaller of line 7 or line 10b . . . . .	10c	
11	Enter the <b>larger</b> of line 10a or line 10c . . . . .	11	
12	Tax on amount on line 11 from the <b>2025 Tax Rate Schedule</b> . . . . .	12	



	<b>Note:</b> If line 5 is zero or blank, skip lines 28 through 37 and go to line 38.			
28	Enter the <b>smaller</b> of line 2 or line 4 . . . . .	28		
29	Add lines 2 and 11 . . . . .	29		
30	Enter the amount from line 1 . . . . .	30		
31	Subtract line 30 from line 29. If zero or less, enter -0- . . . . .	31		
32	Subtract line 31 from line 28. If zero or less, enter -0- . . . . .	32		
33	Multiply line 32 by 25% (0.25) . . . . .			33
	<b>Note:</b> If line 3 is zero or blank, skip lines 34 through 37 and go to line 38.			
34	Enter the amount from line 1 . . . . .	34		
35	Add lines 11, 15, 22, 26, and 32 . . . . .	35		
36	Subtract line 35 from line 34 . . . . .	36		
37	Multiply line 36 by 28% (0.28) . . . . .			37
38	Add lines 12, 23, 27, 33, and 37 . . . . .			38
39	Tax on the amount on line 1 from the <b>2025 Tax Rate Schedule</b> . . . . .			39
40	<b>Tax.</b> Enter the <b>smaller</b> of line 38 or line 39 here and on line 7 of the <b>2025 Estimated Tax Worksheet</b>			40

2025 Estimated Tax Worksheet				Keep for Your Records
1	Enter adjusted total income expected in 2025 . . . . .		1	
2	Enter any expected income distribution deduction . . . . .	2		
3	Enter any estate tax deduction . . . . .	3		
4	Enter exemption. See instructions . . . . .	4		
5	Add lines 2 through 4 . . . . .		5	
6	Taxable income of estate or trust. Subtract line 5 from line 1 . . . . .		6	
7	<b>Tax.</b> Figure your tax on line 6 by using the <b>2025 Tax Rate Schedule</b> below. (If the estate or trust expects a net capital gain or qualified dividends and line 6 is more than zero, use the <b>2025 Tax Computation Worksheet Using Maximum Capital Gains Rates</b> to figure the tax.) Electing Alaska Native Settlement Trusts, see instructions . . . . .		7	
8	Alternative minimum tax . . . . .		8	
9	Add lines 7 and 8. Include any tax on lump-sum distributions from Form 4972 . . . . .		9	
10	Credits (see instructions) . . . . .		10	
11	Subtract line 10 from line 9. If zero or less, enter -0- . . . . .		11	
12	Other taxes (see instructions) . . . . .		12	
13	<b>2025 estimated tax.</b> Add lines 11 and 12. Reduce this total by any credit you expect to claim on Form 4136 . . . . .		13	
14a	Enter 90% of line 13 (66 <sup>2</sup> / <sub>3</sub> % for farmers and fishermen (fishers)) . . . . .	14a		
b	Enter the tax shown on the 2024 Form 1041 (110% of that amount if the estate's or trust's AGI on that return is more than \$150,000, and less than <sup>2</sup> / <sub>3</sub> of gross income for 2024 and 2025 is from farming or fishing) . . . . .	14b		
c	<b>Required annual payment.</b> Enter the smaller of line 14a or 14b . . . . .		14c	
15	Income tax withheld and estimated to be withheld during 2025 and other refundable credits . . . . .		15	
16	Subtract line 15 from line 14c . . . . .		16	
17	<b>Note:</b> If line 13 minus line 15 is less than \$1,000, the estate or trust isn't required to make estimated tax payments. <b>Installment amount.</b> If the first required payment is due April 15, 2025, enter <sup>1</sup> / <sub>4</sub> of line 16 (minus any 2024 overpayment that you are applying to this installment) here and on the payment line of the voucher(s). You may round off cents to the nearest whole dollar		17	

2025 Tax Rate Schedule

Estates and trusts, if line 6 of the 2025 Estimated Tax Worksheet above is:

Over—	But not over—	The tax is:	Of the amount over—
\$0	\$3,150	10%	\$0
3,150	11,450	\$315.00 + 24%	3,150
11,450	15,650	2,307.00 + 35%	11,450
15,650	-----	3,777.00 + 37%	15,650

Record of Estimated Tax Payments

Payment no.	(a) Date	(b) Check or money order number	(c) Amount	(d) 2024 overpayment credit applied	(e) Total amount paid and credited (add (c) and (d))
1					
2					
3					
4					
Total . . . . .					

Tear off here

Form **1041-ES**  
Department of the Treasury  
Internal Revenue Service

**2025** Payment **4**  
Voucher

OMB No. 1545-0971

File only if the estate or trust is making a payment of estimated tax. Return this voucher with check or money order payable to “**United States Treasury.**” Write the estate’s or trust’s EIN and “2025 Form 1041-ES” on the check or money order. Do not send cash. Enclose, but don’t staple or attach, the payment with this voucher.

Calendar year — Due Jan. 15, 2026		
Amount of estimated tax you are paying by check or money order.		
	Dollars	Cents

Fiscal year filers — enter year ending     ----- (month and year)	Type or print	Employer identification number
		Name of estate or trust
		Name and title of fiduciary
		Address of fiduciary (number, street, and room or suite no.)
		City, state, and ZIP code

File only if the estate or trust is making a payment of estimated tax. Return this voucher with check or money order payable to “**United States Treasury.**” Write the estate’s or trust’s EIN and “2025 Form 1041-ES” on the check or money order. Do not send cash. Enclose, but don’t staple or attach, the payment with this voucher.

**Calendar year—Due Sept. 15, 2025**

Amount of estimated tax you are paying  
by check or  
money  
order.

Dollars

Cents

Fiscal year filers—enter year ending

-----  
(month and year)

Type or print

Employer identification number

Name of estate or trust

Name and title of fiduciary

Address of fiduciary (number, street, and room or suite no.)

City, state, and ZIP code

Tear off here

Form **1041-ES**  
Department of the Treasury  
Internal Revenue Service

**2025** Payment **2**  
Voucher

OMB No. 1545-0971

File only if the estate or trust is making a payment of estimated tax. Return this voucher with check or money order payable to “**United States Treasury.**” Write the estate’s or trust’s EIN and “2025 Form 1041-ES” on the check or money order. Do not send cash. Enclose, but don’t staple or attach, the payment with this voucher.

**Calendar year—Due June 16, 2025**

Amount of estimated tax you are paying  
by check or  
money  
order.

Dollars

Cents

Fiscal year filers—enter year ending          (month and year)	Type or print	Employer identification number
		Name of estate or trust
		Name and title of fiduciary
		Address of fiduciary (number, street, and room or suite no.)
		City, state, and ZIP code

Tear off here

Form **1041-ES**  
Department of the Treasury  
Internal Revenue Service

**2025** Payment **1**  
Voucher

OMB No. 1545-0971

File only if the estate or trust is making a payment of estimated tax. Return this voucher with check or money order payable to “ <b>United States Treasury</b> .” Write the estate’s or trust’s EIN and “2025 Form 1041-ES” on the check or money order. Do not send cash. Enclose, but don’t staple or attach, the payment with this voucher.		<b>Calendar year—Due April 15, 2025</b>			
		Amount of estimated tax you are paying by check or money order.	<table><tr><td>Dollars</td><td>Cents</td></tr><tr><td></td><td></td></tr></table>	Dollars	Cents
Dollars	Cents				
Fiscal year filers—enter year ending    ----- (month and year)	Type or print	Employer identification number			
		Name of estate or trust			
		Name and title of fiduciary			
		Address of fiduciary (number, street, and room or suite no.)			
		City, state, and ZIP code			

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