

Michigan Estate Planning — What You Actually Need

Cooper Estate Planning | Michigan

Estate planning isn't about dying. It's about not leaving chaos behind.

If you don't make a plan, Michigan has one for you — involving probate court, delays, public records, legal fees, and a judge making decisions you could have handled yourself.

The Core Documents Everyone Needs

Last Will and Testament

A Will answers: Who gets my property — and who raises my kids? Without one, state law and probate court decide. Important truth: a Will does not avoid probate — it invites it.

Durable Power of Attorney (Financial)

This covers life, not death. It lets someone manage finances if you can't. Without it, your family may need a court-appointed conservator.

Medical Power of Attorney & HIPAA Authorization

These allow trusted people to speak with doctors and make medical decisions. Without them, even spouses can be left waiting.

Why a Trust Is the MVP

A Revocable Living Trust is a private instruction manual for your life and property. It avoids probate, keeps affairs private, allows seamless management during incapacity, and controls how and when heirs receive assets.

Trust facts: Trusts aren't just for the wealthy. If you own a home, have children, or want things handled efficiently, a Trust usually saves time, money, and stress. A Trust costs far less than probate — and far less than family conflict.

If You Own a Home or Have Children

In Michigan, a Trust (or sometimes a Lady Bird Deed) allows property to pass automatically without probate. For families with children, a Trust prevents 18-year-olds from inheriting everything at once and provides responsible oversight.

The Honest Bottom Line

A Will tells the court what you want. A Trust keeps the court out of it. Good planning says: I love you enough to make this easy.