

SHOULD I PUT MY CAR IN MY TRUST?

A Practical Guide for Michigan Residents

Short Answer: Usually — NO. For most Michigan families, you should NOT put your everyday vehicles into your revocable living trust.

Why Not? Michigan law already allows simple transfer of vehicles after death without probate. Your family can usually transfer the vehicle at the Secretary of State using a form and death certificate.

The Reality: Putting your vehicle into your trust often creates extra paperwork, possible insurance complications, and little benefit.

Important: Insurance Matters If a vehicle is titled in a trust but insured incorrectly, coverage problems can arise.

When Might It Make Sense?

- Classic or collector vehicles
- High-value vehicles
- Blended family situations
- Fully funded trust planning

When You Should Usually NOT Do It

- Everyday cars and trucks
- Leased vehicles
- Vehicles with loans

Smart Michigan Planning Strategy

Home → Trust

Accounts → Trust

Vehicles → Usually leave out

Bottom Line: Leaving your vehicle in your individual name is usually the simplest and safest choice.

Tip: Make sure your family knows where the vehicle title is and how to transfer it.

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