

The "Don't Leave Your Business to the Mitten" Guide to Estate Planning
Look, we get it. Planning for the end of the road is about as exciting as sitting in construction traffic on I-75 in July. But unless you want the State of Michigan—a literal bureaucracy—deciding who gets your vintage record collection or who makes your medical calls, you need a plan.

Think of estate planning not as "admitting defeat," but as the ultimate "I told you so" from beyond the grave. Here is your starter pack for keeping things smooth in the Great Lakes State.

1. Last Will and Testament: The Script

Without a Will, Michigan's "intestacy" laws take over. That's fancy talk for "the state follows a rigid formula to split your stuff." If you want your best friend to get your prized Vernors memorabilia instead of your estranged cousin from Ohio, you need this. It also lets you name a Guardian for your kids, which is arguably more important than the memorabilia.

2. Medical Power of Attorney (Patient Advocate Designation)

In Michigan, we call this a Patient Advocate Designation. If you're incapacitated (perhaps from the shock of a Lions Super Bowl win), this person steps in to make healthcare decisions. Without it, your family might end up in a heated probate court battle just to decide on your treatment.

3. Financial Power of Attorney: The Remote Control

This gives someone you trust the "remote control" to your bank accounts and bills if you can't handle them yourself. It keeps the lights on and the mortgage paid while you're recovering from that rogue slippery patch on the sidewalk.

4. HIPAA Authorization: The "Let Them In" Pass

Doctors are legally bound to be tight-lipped. A HIPAA Authorization is like a backstage pass for your loved ones; it allows medical professionals to actually *talk* to your family about your condition so they aren't left guessing in the waiting room.

5. The "Ladybird" Deed: The Michigan Special

Named after Lady Bird Johnson (though she never actually used one), this is a "Transfer on Death" deed. It's a Michigan favorite because it lets you keep total control of your home while you're alive, but the moment you pass, the house zooms straight to your heirs without going through probate. It's fast, it's cheap, and it's legally slick.

6. Revocable Family Trust: The VIP Vault

If a Will is a letter, a Trust is a suitcase. You put your assets inside the suitcase now, and you carry it. If you drop the handle (pass away), your hand-picked successor picks it up and keeps walking.

- **The Perk: Trusts are private. Wills become public record in probate court; Trusts stay between you and your family.**
- **The Goal: Avoid the "Probate Tax" and the months of waiting that come with Michigan's court system.**

The Bottom Line: If you don't choose your advocates and heirs, the Michigan Compiled Laws will choose them for you. And trust us—the law has zero sense of humor about your record collection.

Ready to start, or should we talk about which of these tools feels like the biggest priority for your specific situation?