

## **“You’re Not Immortal, and Neither Is Your Spare Tire” An Uncomfortably Useful Guide to Michigan Estate Planning**

**Let’s be real: You’ve got a junk drawer, a half-empty bottle of Vernors, and a snowblower you swear you’ll fix by April. But do you have a plan for when you inevitably kick the bucket—or just get conked by a falling icicle?**

**Spoiler: Dying without these tools is like letting a squirrel write your will. Here’s your Michigan cheat sheet.**

### **1. Last Will & Testament**

**Your basic “who gets my stuff” list. Without it, Michigan’s “intestacy” laws decide your heirs—and they might pick your cousin in Kalamazoo you haven’t spoken to since the 2016 election. A Will fixes that. But here’s the kicker: a Will still goes through probate (slow, public, fee-happy). That’s why it’s just the opening act.**

### **2. Medical Power of Attorney**

**If you’re unconscious, this says who talks to the doctor. No document? Your spouse might be ignored in favor of your adult child from a first marriage who thinks essential oils cure sepsis. Fun family feud, right?**

### **3. Financial Power of Attorney**

**Same concept, but for your money. Without it, if you’re incapacitated, your family has to ask a probate judge for permission to pay your electric bill. The judge has other things to do—like lunch. Don’t be the reason for a “delinquent heat” motion.**

### **4. HIPAA Authorization**

**The unsung hero. Without this, doctors legally clam up tighter than a clam at a fish fry. Your own kid can’t find out your test results. Pair this with your Medical POA, or your agent is flying blind.**

### **5. Ladybird Deed (Enhanced Life Estate Deed)**

**Michigan’s secret weapon. You keep your house, live in it forever, sell it if you want—but when you die, it zips straight to your named beneficiary. No probate. No drama. No Medicaid clawback during your life. It’s like a backdoor for your bungalow. Best part? You can change your mind anytime.**

### **6. Revocable Family Trust**

**The velvet hammer. You put assets (house, cabin up north, that Ford stock) into the trust's name. You control it 100% while alive. When you die, no probate—your successor trustee hands out assets in days, not months. Plus, it hides your business from nosy neighbors. In Michigan, where winter lasts nine months and probate can take a year, that's a gift.**

### **The Punchline**

**A Will alone is like showing up to a snowstorm with a rake. Add a Ladybird Deed for your home, a Revocable Trust for everything else, and the three Powers + HIPAA for your living self. You'll protect your family from court, costs, and cousins with opinions.**

**So call a Michigan estate lawyer. It costs less than a set of snow tires and works a lot longer. Your future ghost will thank you—probably with a cold Vernors.**