

# **Don't Leave Your Family Playing Musical Chairs Get Your Michigan Estate Plan**

**If you live in Michigan and you think “I’ll get to estate planning later,” later is exactly when paperwork becomes everyone else’s problem. Here’s a short, convincing (and slightly witty) guide to the key tools every Michigan adult should have — and why procrastination is the enemy of a peaceful goodbye.**

## **### Last Will and Testament**

**What it does: Names who inherits your stuff and who will take care of minor kids.**

**Why you need it: Without a will, Michigan’s intestacy rules decide who gets what — and that’s rarely the plan you’d choose. A will also lets you name a guardian so your kids don’t end up auditioning for a reality show called “Who’s In Charge?”**

## **### Medical Power of Attorney (Healthcare Power of Attorney)**

**What it does: Lets you appoint someone to make medical decisions if you can’t speak for yourself.**

**Why you need it: Doctors won’t guess your values. This document prevents family fights in the ICU and makes sure your healthcare choices — not your cousin’s gut feeling — guide treatment.**

## **### Financial Power of Attorney**

**What it does: Authorizes a trusted person to manage your money, pay bills, and handle assets if you’re incapacitated.**

**Why you need it: Banks and businesses often won’t cooperate without one. This avoids frozen accounts, missed mortgage payments, and awkward explanations to creditors about why Grandma can’t sign a check.**

## **### HIPAA Authorization**

**What it does: Allows named people to access your medical records and speak with providers.**

**Why you need it: Hospitals can be information black boxes. This short form unlocks records so your agent can make informed decisions and coordinate care without endless hold music.**

## **### Lady Bird Deed (Enhanced Life Estate Deed)**

**What it does: Transfers property to beneficiaries at death while you keep control and avoid probate.**

**Why you need it: Michigan recognizes Lady Bird deeds — they keep you in charge (sell, mortgage, live there) and transfer the property automatically when you die, often saving time, court fees, and the drama of probate.**

### **### Revocable Family Trust**

**What it does: Holds assets you transfer into it, lets you control them while alive, and can distribute them privately after death.**

**Why you need it: A revocable trust can avoid probate for assets titled to it, provide smooth successor management, and add flexibility for incapacity planning. It's like a Swiss Army knife for estate control — private, customizable, and family-friendly.**

### **## Quick practical combo (works great in Michigan)**

- Will (to catch anything not in the trust)
- Revocable family trust (for major assets and probate avoidance)
- Medical POA + HIPAA auth (medical decision + record access)
- Financial POA (money matters during incapacity)
- Lady Bird deed (if you own Michigan real estate and want a simple probate-avoiding tool)

### **## Final pitch**

**Estate planning isn't morbid — it's thoughtful. These documents keep your wishes front and center, prevent court-ordered strangers from deciding things, and save your family time, money, and awkward dinner-table fights. Think of it as giving your loved ones a roadmap instead of a scavenger hunt.**