

Thomas Legal, PLLC	No Estate Plan	Will-Based Estate Plan	Trust-Based Estate Plan
What Happens at Death	The state distributes your assets under Michigan's intestate succession laws.	Your will determines how your assets are distributed, but they must go through probate.	Your funded trust directs asset distribution privately, without probate.
Court Costs After Death	High — the full probate process is required.	Moderate — probate is required but more straightforward with a valid will.	Low — your funded trust property can avoid probate.
Time to Settle Affairs	Long — probate often takes 9 to 18 months.	Shorter — however, a will-based estate still goes through probate.	Shorter — your successor trustee can distribute trust assets without authority from the probate court.
Privacy	Low — probate records and inventories are public.	Low — all probate filings are public.	High — trust administration can be private and avoid being filed with the court.
Control Over Beneficiary Payouts	None — assets are released according to state law.	Limited — your will distributes assets in one lump sum after probate.	Full control — you can specify when and how each beneficiary receives assets (immediate, staged, or conditional).
Protection Against Beneficiary Creditors	None — beneficiaries receive assets outright.	None — no creditor protections built into will distributions.	Strong — you can include creditor protection within the trust.

