

# PERSONAL PLANNING

Your Guide to Estate Planning, Wills, Trusts, and Probate

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*Garan Lucow Miller, P.C. is proud to introduce the Estate Planning & Settlement Group. The Mission of the Estate Planning & Settlement Group is to provide clients with the peace of mind that comes from knowing that their families and loved ones will be taken care of through their personalized estate plan.*



## Meet The Director: Thomas A. Doyle

Tom Doyle is the director of Garan Lucow Miller, PC's Estate Planning & Settlement Group. Tom has been a licensed practicing attorney in Michigan for more than 25 years, and specializes in estate planning and settlement. Although located in GLM's Lansing office, Tom is responsible for estate planning and settlement services firm-wide. Tom has been featured in newspapers and television as an expert on estate planning and probate issues, has been an invited estate planning guest speaker for a number of corporations and non-profit institutions (i.e., Merrill Lynch, American Express, University Club of Michigan State University, State of Michigan Auditor General, East Lansing Hannah Senior Center, and many churches, credit unions and financial planners throughout Michigan). He has served on the adjunct faculty of Thomas M. Cooley Law school for 15 years, and is the Farm Bureau Insurance Company continuing legal education instructor in the areas of estate planning and business succession planning. Tom is, also, the author of an informational video, "How to Avoid the Six Most Common Estate Planning Mistakes."

## Educational Seminars

We can take the mystery out of estate planning through an educational estate planning seminar. Our Estate Planning & Settlement Group director, Tom Doyle, presents free estate planning seminars throughout Michigan, and is available to present a seminar for your group or organization.

To schedule an estate planning seminar for your organization please call Tom at 800-910-0300 or email him at [tdoyle@garanlucow.com](mailto:tdoyle@garanlucow.com).

## Description of Services Available:

- Simple Wills
- Durable Powers of Attorney
- Health Care Powers of Attorney  
(with living will and HIPAA provisions)
- Guardianship Designations for Minors
- Revocable Living Trusts
- Credit Shelter or A/B Trusts  
(maximize federal estate tax exemptions)
- Special Needs Trusts
- Irrevocable Life Insurance Trusts
- Federal Estate Tax Planning

## Other Services Available:

- Estate Settlement Services
- Trust Funding Assistance
- Business Succession Planning
- Trust Settlement
- Probate
- Guardianship
- Conservatorship

## About Garan Lucow Miller, P.C.

Garan Lucow Miller, P.C. began in 1948 as a small office serving local clients in Detroit. While we have since grown to one of the largest law firms in Michigan, we maintain a local personal service philosophy through our 9 offices located throughout Michigan.

We are a full-service law firm, with diverse areas of practice including estate planning & settlement, civil litigation defense, municipal law, intellectual property, domestic relations, corporate law, admiralty, workers' compensation, auto no-fault, and real estate transactions. For a complete list, please visit our Web site at [www.garanlucow.com](http://www.garanlucow.com).

## Planning for Disability and Death

No one wants to think about disability or death, for themselves or a loved one. But failure to plan in advance for life changing events can result in unnecessary expense and stress for your loved ones.

The Estate Planning & Settlement Group at Garan Lucow Miller, P.C. will assist you and your family as you face difficult decisions about estate planning, guardianship and conservatorship matters, trust settlement, probate, wills, trusts, business succession planning and other concerns.

## Revocable Living Trusts

A revocable living trust holds title to your real and personal property while leaving you as the trustee in full control of your assets. Unlike a will, a trust is a private document and will avoid probate court proceedings and costs if properly funded. A trust can also allow you to manage your estate distribution long after your death instead of making immediate distributions to your heirs.

## Planning for Incapacity

A plan for incapacity will help your loved ones avoid confusion about your wishes. A good estate plan includes documents that plan for a time when you may be unable to make the tough decisions on your own. These documents include: Durable Powers of Attorney, guardianship designations for minors and Health Care Powers of Attorney with living will and HIPAA provisions.

## Special Needs Planning

Do you have loved ones with special needs receiving government benefits? A special needs trust can give you confidence that the gifts you give to these loved ones are used for their benefit and not subject to government claims.

## Business Succession Planning

A properly designed estate plan can help you pass on your business to family members or other interested persons through buy-sell agreements or other arrangements. The plan can address concerns you have regarding avoiding family conflict, replacing lost income, liquidity to pay estate taxes and provide for ongoing business needs.

## Estate Tax Planning

The Federal Estate Tax (or "death tax") can be up to 46% for an estate that would be subject to the tax in 2006. At that tax rate, designing an estate plan to avoid or minimize the federal estate tax can have significant benefits to families and loved ones. Various tax minimization options include credit shelter trusts, charitable trusts, life insurance trusts, gifting plans, private foundations, and many others.

## Planned Giving

Planned giving is the proper use of tax, financial and estate planning techniques to enable a person to maximize the value of their estate distribution and philanthropy and to provide significant short-term and long-term tax advantages and financial benefits to the person.

There are many tools available to you to help you achieve your charitable giving goals, including: charitable remainder trusts, charitable lead trusts, charitable remainder unitrusts and irrevocable life insurance trusts.

## Medicaid Planning & Eligibility

When planning for the possibility of long term care, Garan Lucow Miller, P.C. can help you understand current Medicaid laws and whether you may be able to qualify for Medicaid assistance.

### Estate Planning & Settlement Group

**Ann Arbor** 800-878-5600

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