ESTATE & RISK

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FREE MICHIGAN GUIDE

BEFORE THE NEXT CALL COMES

Estate Planning for First Responders & Those Who Serve

7 PLANNING MISTAKES THAT COULD LEAVE YOUR FAMILY UNPROTECTED



LAW ENFORCEMENT | FIRE | EMS | DISPATCH | CORRECTIONS | FEDERAL LAW ENFORCEMENT | MILITARY | VETERANS | NURSES & HEALTHCARE

Joseph A. Bunting, Esq. | Founder, Estate & Risk

Former Law Enforcement Officer (25+ Years) | Now Attorney

PROTECTING FAMILIES. PRESERVING LEGACIES. MANAGING RISK.

THE PERSON BEHIND THE GUIDE

Joseph A. Bunting, Esq.

Founder, Estate & Risk

Former Law Enforcement Officer - 25+ Years | Now Attorney

For more than 25 years, I worked in law enforcement, including service as a police sergeant and investigator. I understand that first responders spend their careers preparing for emergencies while their own family planning can easily get pushed to another day.

I created Before the Next Call Comes to make that conversation easier. It is designed to help law enforcement officers, firefighters, EMS professionals, dispatchers, corrections personnel, federal law enforcement, military members, veterans, nurses and healthcare professionals identify planning gaps before an emergency exposes them.

You do not have to complete an elaborate estate plan to begin protecting your family. At minimum, I want those who serve to understand the importance of having trusted people legally identified to address healthcare decisions, financial matters and access to medical information if something happens to them.



PLAN. PROTECT. PRESERVE.

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QUICK PATH

Need the minimum incapacity foundation? See the Essential 3 on page 5.
Need pricing? Page 13.
Interested in a department or facility signing day? Page 14.

START HERE

Why Planning Matters Before a Crisis

First responders and healthcare professionals routinely prepare for emergencies, but personal legal planning is easy to postpone. An unexpected injury, illness or death can leave loved ones trying to determine who has authority, where documents are located, how bills get paid and what you would have wanted.

YOU DO NOT NEED A GROUP	First Responder Preferred Rates are available to qualifying individual clients. You can choose the Essential 3, Will & Family Plan, Trust & Family Plan or Trust & Family Plus without waiting for coworkers or a group event.

Choose the path that fits today

I HAVE LITTLE OR NO PLANNING	Start with the **Essential 3** if your immediate priority is incapacity and decision-making protection.
I WANT A WILL-BASED PLAN	The **Will & Family Plan** adds a Last Will and Testament and foundational family planning.
I WANT TRUST PLANNING	The **Trust & Family Plan** or **Trust & Family Plus** may fit clients seeking a revocable living trust and additional implementation assistance.

Already have documents? Estate & Risk can review what you have and identify whether anything should be updated rather than assuming you need to start over.

IF YOU DO NOTHING ELSE

The Essential 3

A Will or Trust is important, but it does not solve every problem that can arise while you are alive. For first responders and those who serve, an unexpected injury or medical event can create an immediate decision-making gap. The Essential 3 create a practical minimum layer of incapacity planning while you are able to choose the people you trust.

01 Patient Advocate Designation	Identifies who you want making healthcare decisions if you become unable to participate in those decisions yourself.
02 Durable Financial Power of Attorney	Identifies who can handle the financial and legal matters you authorize if you cannot manage them yourself.
03 HIPAA Authorization	Clearly identifies people authorized to receive protected health information covered by the authorization, reducing uncertainty when medical information is needed.

Marriage or family relationship alone is not a complete incapacity plan. Intentional written planning lets you choose decision-makers and define authority before a crisis rather than relying on circumstances, provider judgment or later court involvement.

Essential 3 - Decision Protection: $450 flat. Individual First Responder Preferred Rate. Upgrade credit available as described on page 13.

PLANNING BEFORE A CRISIS

The Details People Rarely Discuss

Legal documents are only part of preparedness. First responders may also want to document practical, workplace and ceremonial preferences so family members are not forced to guess during a crisis.

- Keep agency or employer emergency-contact information current.
- Consider who you want notified first and who should support your family during notification.
- Identify who you trust to collect personal items from a locker, desk, vehicle or workspace.
- Consider preferences for law-enforcement, fire-service, military or other funeral honors when applicable.
- If you are a veteran, consider whether you prefer military honors, public-safety honors or coordination of both.
- Organize insurance, pension, retirement, deferred compensation and survivor-benefit information.
- Tell trusted people where your estate-planning documents and critical information are stored.

Life events that should trigger a review

- Marriage or divorce
- Birth or adoption
- Death or incapacity of an agent, advocate or beneficiary
- Retirement, promotion or major job change
- Major asset or insurance changes
- A move or significant family change

Planning Gaps to Address Before They Become Problems

1. Assuming Family Will Automatically Be Protected

Love, marriage, parenthood or being listed as an emergency contact does not itself create every legal authority that may be needed. Identify primary and backup decision-makers and make sure trusted people know where documents are kept.

2. Relying Solely on Beneficiary Designations

Beneficiary forms are powerful but only one part of the plan. Review life insurance, pensions, 401(k), 403(b), 457, IRA, Roth IRA and other beneficiary-designated assets after major life events.

3. Failing to Plan for Incapacity

Incapacity can create immediate problems long before estate administration. Maintain current financial and healthcare decision documents and organize critical information.

Planning Gaps to Address Before They Become Problems

4. Not Protecting Minor Children

Parents should consider guardian nominations and how assets should be managed for children. Review beneficiary designations that name minors and revisit the plan as family circumstances change.

5. Believing a Will Solves Every Problem

A Will can direct probate assets and nominate fiduciaries, but it does not replace incapacity documents, beneficiary coordination or appropriate trust planning.

6. Ignoring Privacy, Exposure & Organization

Public-facing professions may create privacy concerns. Organize digital assets, account information, passwords, insurance and professional records securely.

Planning Gaps to Address Before They Become Problems

7. Waiting Until Retirement to Plan

Planning is most useful while you have capacity and choices. Retirement is a review point - not the beginning of estate planning.

REMEMBER	The goal is not to predict every emergency. It is to reduce uncertainty by deciding who you trust, documenting your wishes and keeping the plan current.

SPECIAL ISSUES

First Responders & Those Who Serve

Estate planning should reflect the person's actual family, benefits, career and responsibilities. Issues that may deserve special attention include:

Retirement, Pension & Survivor Benefits

Coordinate beneficiary designations and understand where family members should begin if a claim becomes necessary.

Aging Parents & Family Responsibilities

First responders may also be helping parents or relatives with estate planning, capacity concerns, guardianship or conservatorship questions.

Special-Needs Family Members

Planning may need to account for a beneficiary who receives or may need means-tested public benefits.

Firearms, Service Property & Memorabilia

Lawfully owned firearms, badges, uniforms, challenge coins and other personal property may warrant specific instructions.

Digital Assets & Privacy

Email, cloud storage, banking, social media and professional records can create practical problems if nobody knows how to access critical information.

Retirement Transition

Review decision-makers, beneficiaries, housing, healthcare and long-term goals as service changes or ends.

FIRST RESPONDER FAMILY PROTECTION ASSESSMENT

How protected is your family?

Instructions: Check "Yes" if the item has been completed and remains current. Then total your score.

Foundation Planning

Question	Yes
Do you have a current Last Will and Testament?	■
Do you have a Durable Financial Power of Attorney?	■
Do you have a Patient Advocate Designation or Healthcare Directive?	■

Score: ___ / 3

Family Protection

Question	Yes
Have you named guardians for minor children, if applicable?	■
Have you reviewed beneficiary designations within the last three years?	■
Would your spouse or loved ones know where important documents are located?	■

Score: ___ / 3

Financial and Disability Planning

Question	Yes
Have you reviewed retirement and pension beneficiaries?	■
Have you reviewed life insurance beneficiaries?	■
Do you have a plan if you became incapacitated and could not make decisions?	■

Score: ___ / 3

Privacy and Risk Management

Question	Yes
Have you documented important digital accounts and password access instructions securely?	■
Have you evaluated privacy and identity-protection concerns related to your profession?	■
Would trusted family members know how to access critical information during an emergency?	■

Score: ___ / 3

Your Total Score: ___ / 12

10-12 YES ANSWERS: STRONG FOUNDATION	You have addressed many important family protection issues. Continue reviewing periodically and after major life events.
6-9 YES ANSWERS: OPPORTUNITIES FOR IMPROVEMENT	You have taken important steps, but several gaps may still exist. A review may strengthen the overall plan.
0-5 YES ANSWERS: REVIEW RECOMMENDED	Important gaps may create uncertainty during medical emergencies, disability or unexpected death. Most planning issues can be addressed once identified.

CLEAR PRICING. INDIVIDUAL REPRESENTATION. NO GROUP REQUIRED.

First Responder Preferred Rates

First Responder Preferred Rates are available to qualifying individual clients. Group Planning Day rates are a separate option and are not required to receive individual preferred pricing.

ESSENTIAL 3	**$450** Couple $795	PAD • Durable Financial POA • HIPAA Authorization
WILL & FAMILY	**$1,095** Couple $1,695	Everything in Essential 3 • Will • guardian nomination when applicable • foundational planning
TRUST & FAMILY	**FROM $2,195** Couple from $3,295	Everything in Essential 3 • Revocable Living Trust • Pour-Over Will • Certification of Trust • funding guidance
TRUST & FAMILY PLUS	**FROM $3,195** Couple from $4,295	Trust & Family Plan plus more hands-on implementation/funding and additional agreed planning

Start with the Essential 3. Upgrade when you're ready.

If you purchase the $450 Essential 3 and later upgrade to an eligible Estate & Risk Will or Trust plan within the stated upgrade period, the amount you actually paid for the Essential 3 is credited toward the later plan. Example: $1,095 Will & Family Plan - $450 credit = $645 remaining. Terms and eligibility are confirmed in the engagement agreement.

Flexible payment arrangements may be available. Final scope, fees and payment terms are confirmed before representation begins.

Preferred rates may extend to immediate and extended family members, relatives and personal referrals of first responders and those who serve. Eligibility, conflicts, scope and final fees are confirmed before engagement.

STATEWIDE GROUP PLANNING

One Person Can Start Individually. A Department Can Plan Together.

Estate & Risk can work with first responders and healthcare professionals across Michigan. Much of the planning process can be handled from our office by phone, video and secure document exchange. When a department, station, dispatch center, correctional facility, healthcare facility, association or other group has enough participating households to make travel practical, we may coordinate an on-site signing day at an agreed location - including outside Metro Detroit and in northern Michigan.

Proposed qualifying Group Planning Day rates - 5+ participating households

Essential 3	$400
Will & Family	$995
Trust & Family	from $1,995
Trust & Family Plus	from $2,895

INDIVIDUAL PRICING REMAINS AVAILABLE	You never need a group to begin. Individual First Responder Preferred Rates and individual upgrade options remain available.

Group-event savings recognize scheduling and administrative efficiencies. Each participant remains an individual client with an individual engagement agreement and independent planning decisions. Group events are subject to scheduling, conflicts, facility approval, sufficient completed matters and final written terms. No participant is paid or rewarded for recommending Estate & Risk.

Group upgrade credit: if a group participant later qualifies for an upgrade, the credit is based on the amount actually paid for the Essential 3.

Planning Across Michigan

Metro Detroit home base. Statewide planning and qualifying group signing days may be coordinated when practical.



WHAT HAPPENS NEXT

A Practical Process for Busy People

1. Family Protection Review

Discuss your family, existing documents, beneficiaries, goals and immediate concerns.

2. Choose the Planning Level

Select the Essential 3, Will & Family, Trust & Family or Trust & Family Plus.

3. Gather Information

Provide the information needed for customized drafting and beneficiary/funding coordination.

4. Attorney Preparation & Review

Estate & Risk prepares and reviews the agreed documents with you.

5. Signing & Implementation

Complete proper execution and any agreed implementation steps. Group events may use coordinated on-site signing arrangements.

Resources & Advocacy

Estate & Risk is not a mental-health provider. When a first responder is also dealing with a legal, licensing, employment or agency issue, the firm may help identify the legal issue, discuss available options within the representation, communicate with an employer or agency when appropriate and authorized, and help connect the individual with verified crisis, peer-support or behavioral-health resources when appropriate.

Talking with a lawyer does not automatically make every communication or circumstance privileged. Confidentiality and privilege depend on the relationship, purpose and applicable law.

SCHEDULE A FAMILY PROTECTION REVIEW

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About Joseph A. Bunting, Esq.

Joseph A. Bunting, Esq. is the founder of Estate & Risk and a former law-enforcement officer with more than 25 years of service, including work as a police sergeant and investigator. His practice includes estate planning, probate and trust matters, guardianship and conservatorship, professional licensing, business and contract matters, and selected civil matters.

Estate & Risk was built on a simple principle: good planning is not just about transferring assets. It is about protecting people, preserving choices, reducing uncertainty and managing risk before a crisis.

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Legal Reference Notes

This guide is educational and does not provide individualized legal advice or create an attorney-client relationship. Laws, agency policies, benefit rules and individual circumstances can change. Final legal advice, scope and fees are established through an attorney-client engagement.

Reference topics include Michigan EPIC patient-advocate provisions; Michigan guardianship and protective-proceeding provisions; the Michigan Uniform Power of Attorney Act; the federal HIPAA Privacy Rule; and Michigan public-safety benefit resources. This guide is dated September 2026 and should be reviewed periodically before continued publication or reliance.

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