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## What Is a Postnuptial Agreement?

Marriage is a major romantic milestone. It also comes with the practical considerations of two individuals merging their lives. For many couples, a prenuptial agreement is a way to define assets and liabilities before tying the knot.

But what if you're already married? Is it too late to put financial protections in place?

A postnuptial agreement could be a solution. Here's how they work as well as some pros and cons you may want to consider.

### How a Postnuptial Agreement Works

Postnuptial agreements are similar to prenuptial agreements. These legal contracts outline each individual's finances and determine how assets and shared property will be handled if the marriage ends in divorce.

Couples may decide to get a postnuptial agreement because they didn't have the chance to get a prenuptial agreement. Or, they might experience a change in financial circumstances that causes them to think about the future.

## The Pros

**Clarity:** A postnuptial agreement can allow couples to discuss their finances and responsibilities openly.

**Financial Protection:** In the event of a divorce, a postnuptial agreement can protect individual assets and ensure a fair division of marital assets.

## The Cons

**Enforceability:** Postnuptial agreements have potential legal enforceability issues. A judge will ultimately decide if the contract is enforceable or not.

**Emotional Tension:** While these agreements can facilitate honest conversation, they can also cause tension and strain a marriage.

## Getting a Postnuptial Agreement

If you and your spouse decide to move forward with a postnuptial agreement, working with a professional who can help you draft a fair and enforceable contract is important. It is also important to revisit the agreement periodically as your family and finances grow and change.

Are you interested in learning more about how to grow and protect your wealth? Reach out today.

***Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.***



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