CLIENT RESOURCE

Antenuptial Contracts Explained

How youmarry determineshow yourfinanceswork — during themarriage and if it ends. This guide explains the three options in plain language so you can choose well.

The default: in community of property

Ifyou marry**without**an antenuptial contract, you're automatically married ***in community of property***. Your two estates merge into one joint estate — you share all assets **and all debts** equally. It's simple, but each spouse is fully exposed to the other's financial liabilities, and major transactions need both signatures.

Out of community, with accrual

This needs an antenuptialcontract (ANC). During the marriage you each keep your own separate estate, but the **growth** each of you builds during the marriage is shared fairly if the marriage ends. The most popular choice — independence with fairness, and protection from each other's debts.

Out of community, without accrual

Also needs anANC.The estatesstay completely separate — what's yours stays yours throughout and at the end. Often chosen for second marriages, unequal estates, or business-risk situations.

At a glance

	In community	Accrual	No accrual
Needs an ANC?	No	Yes	Yes
Estates	Merged	Separate	Separate
Debts shared?	Yes	No	No
Growth shared at end?	Yes (all)	Yes (growth)	No

Timing matters

An ANC must besigned **before** the wedding, before a notary (Tracy is a Notary Public), and registered in the Deeds Office shortly after. Don't leave it to the last day. Changing your regime after marriage needs a costly High Court application.

> Not sure which is right? That's what a short conversation before the wedding is for — we'll walk you through what each means for you.