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Estate Planning

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WHAT IF MY CHILD GETS DIVORCED AFTER INHERITING?

- 1- Divorce 50% risk; grey divorce; longevity
- 2- Trust for adult child; asset protected in case of divorce; keeps inheritance separate and safe; remainder is hard earmarked for grandchildren; NY/NJ – less so in community property states / MA
- 3- If adult child inherits outright, “do not commingle” – separate brokerage account to hold inheritance – awkward conversation for adult child to have with their spouse – commingling would be paying joint debt (mortgage) or adding inheritance to joint brokerage account
- 4- NY/NJ do not count inherited assets for equitable distribution but control your part with Trusts (option 2 above)

To learn more or schedule a free consultation, click here to get started today:

<https://www.irinashea.com/our-process>

