WeChat Divorce Podcast

INHERITANCE & DIVORCE

Inheritance in divorce isn't just about where money came from — it's about documentation, title, use, tax consequences, and long-term stability. Use this workbook alongside the episode to organize your facts before you negotiate.

WHY IT'S NOT AUTOMATIC

An inheritance received individually can start as separate property - but what happens next (commingling, joint titling, using funds on the marital home) can change everything. The label doesn't control the outcome. The documents and the movement of the money do.

3 DOCUMENT CATEGORIES TO GATHER

1 THE SOURCE

Will or trust of the person you inherited from, plus probate or distribution records proving the inheritance was received.

2 THE PATH

Account statements from date of receipt forward, closing statements and deeds if real estate was involved, business records if funds went into a company.

3 FORWARD-LOOKING

Tax returns, beneficiary designations, life insurance policies, and any prenup or postnup addressing the inheritance.

"Spreadsheets are not source documents. Every number needs to be verified."

GATHER THESE DOCUMENTS — BEFORE MEDIATION

- ☐ *Will or trust naming you as beneficiary*
- ☐ *Probate or estate distribution records*
- ☐ *Original account statement (date received)*
- ☐ *Statements showing the account since receipt*
- ☐ *Closing statements / deeds (if real estate)*
- ☐ *Business or LLC records (if funds invested)*
- ☐ *Prenup or postnup referencing inheritance*
- ☐ *Current beneficiary designations*

ASK YOURSELF THESE QUESTIONS

- ☐ *Was the inheritance ever deposited into a joint account or used on marital property?*
- ☐ *Can I prove the source, the path, and the current value with documents — not memory?*
- ☐ *What does my state say about commingling and transmutation?*
- ☐ *If retirement and inheritance overlap, how does that affect long-term cash flow?*
- ☐ *Have beneficiary designations and estate documents been reviewed since this divorce began?*

Inheritance often overlaps with retirement in later-in-life divorce. When couples split in their 60s and 70s, there's little time to rebuild — making documentation and verified numbers even more critical to long-term stability.

This guide is educational and does not constitute legal or financial advice. Every situation is unique; consult qualified professionals about your circumstances. © My Divorce Solution.