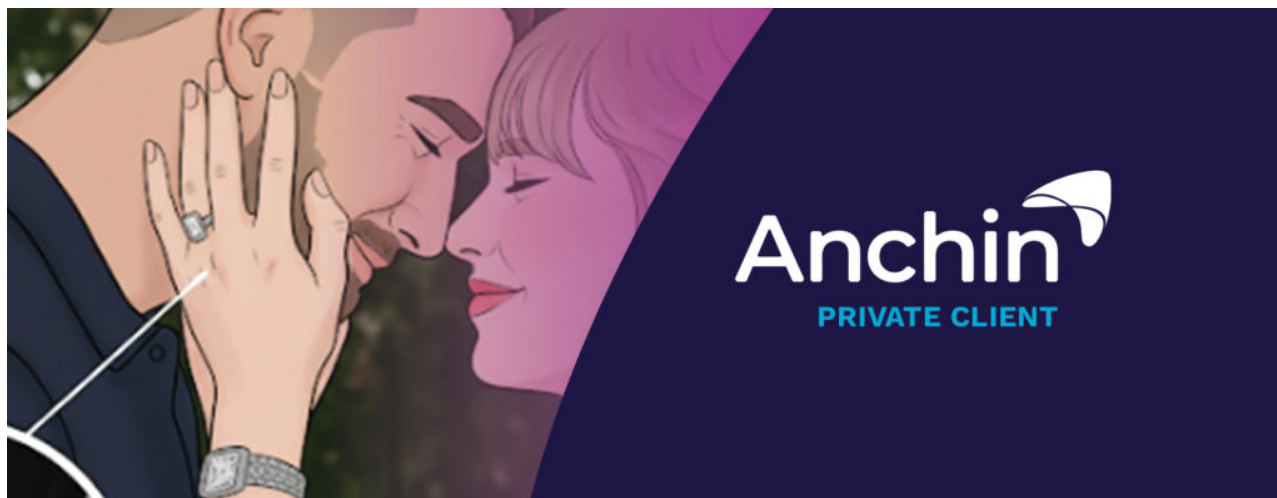


A High-Net-Worth Love Story: Planning Beyond the Romance

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Marriage is a significant milestone. While each couple's path is distinct, the sheer number of those who've walked it makes it feel like a collective experience that bridges age, culture, faith, and socioeconomic status. Many view the engagement announcement as a significant step along the path to togetherness.

While most couples focus on the planning of the wedding itself, there are some couples who must pay equal if not more attention to the financial, legal and estate planning elements. Let's say, hypothetically, that one of the parties *"had a dream (their) daughter-in-law killed (them) for the money she thinks (they) left them in the will."* A little bit of planning can go a long way to ease minds and set a couple up for even greater success in their union. When two stars collide (stars who have each individually amassed significant wealth and success), attention must be paid to protect and preserve more than just the *love story*. Here are a few considerations we would recommend paying careful attention to in such instances.



The Prenup

While it can be a very challenging topic for a couple to broach when immersed in the joy and hopefulness of plotting out their lives together, we know *all too well* that it's possible, however improbable or undesirable, for married parties to go from certainty that they've found "*the 1*" to finding themselves in a relationship with *bad blood*.

Designing a prenuptial agreement with experienced legal counsel does not have to be a foreboding or divisive exercise. Rather it can be used as a tool to unite and further align both parties, empowering them with planning around their shared priorities, which can promote a smoother journey. In their simplest forms, these agreements clarify ownership of assets, protect individual wealth, and outline financial responsibilities in case of divorce or death. They can also help a couple look to the future and get on the same wavelength regarding topics such as provisions for future children, career compensation, and even outline clauses for negative behavior (such as infidelity), and confidentiality (deciding what can and cannot be disclosed to third parties or the media).

Trust Issues

While we *can't make any promises (now, can we?)*, properly established trusts can be relied upon to avoid probate, reduce estate and gift taxes, protect assets from ex-spouses or creditors, and control how assets are managed and distributed to heirs or charitable causes.

Whether a couple gets married with *paper rings* or an 8-carat antique cushion-cut diamond, irrevocable trusts may shield assets from marital claims if properly structured and funded before marriage. Working with their matrimonial attorney, the couple should formally classify assets as either separate or marital, and secure valuations where possible. These activities may seem daunting but approaching them with sentiments of love and optimism is generally more productive and less distressing than having to endure them after a relationship has gone sour.

The beauty of trusts is that there are a variety of vehicles to help achieve different desired outcomes. For instance, someone who has gone through great lengths to

reacquire intellectual property will want to work with legal counsel on a surefire protection plan. Once a couple is in it for the long haul, trusts are often established to take care of beloved family members, such as parents, nieces and nephews, or even future children and grandchildren (with added tax benefits for generation-skipping transfer trusts). Pet trusts can even be created to ensure the care of beloved pets (while most states consider pets property so that they cannot inherit assets, pet parents can name a trustee and caregiver and outline care preferences to ensure a suitable quality of life). When it comes to impact and charity, there are a variety of charitable trusts and strategies that can help reduce tax exposure while also donating to causes that inspire. In general, all assets are not treated equally by law (or even consistently by state or global jurisdiction), and experienced trusts and estates advisors can master the complexity to design planning that factors in all of the different types of assets (from private jets, real estate and media/podcast businesses to IP and royalties).

Tale as old as time

There are some elements of a beginning of a marriage that are universally important and should not be overlooked. While advisors can help, newlyweds must tackle items such as name and address changes and updates to asset titling, beneficiary designations, emergency contacts and drivers (or other) licenses.

Filing status is a topic that may warrant some exploration, as depending on income levels, filing jointly may result in higher or lower taxes. High-net-worth couples often face a marriage penalty due to phaseouts and surtaxes. Tax professionals can assist with projections, modeling both “married filing jointly” and “married filing separately” scenarios to optimize tax outcomes annually.

Long Story Short

Marriage may begin with champagne toasts and dreamy vows, but its foundation is built on clarity, communication, and care. By embracing elements such as financial and legal planning (which are deeply important, though less romantic), couples can protect what they’ve built and what they hope to build. When a couple takes time to align on more than just the color of the napkins, they invest in a future that’s

protected, intentional, and uniquely theirs. Whether it's a prenup, a trust or a tax strategy, these tools aren't just safeguards—they're love letters to the future, written with intention and foresight.

Read More: [A Tax Checklist for Newly Married Couples](#)