



**DO YOU NEED A PRENUP?**

We asked famed divorce attorneys Raoul Felder (Rudy Giuliani, David Gest, Robin Givens) and Stacy Phillips (Darryl Strawberry and—gulp—Axl Rose's ex-wife) to help us devise a prenup checklist. If you answer yes to three or more of these questions, call a lawyer.

- 1. Has your fiancée been married before?
- 2. Are you a property owner?

3. Will your future spouse contribute to your mortgage payments? (In many states, anyone contributing to the mortgage may be able to claim interest in the property.)

4. Has your fiancée racked up a lot of debt?

5. Do you live in a community-property state (i.e., Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or

Wisconsin), where assets earned during marriage are equally divided?

6. Is your pension covered by a federal law? (For the most part, federal law trumps state law. So if your pension is covered by a federal law, the surviving spouse is entitled to certain benefits unless stipulated by a prenup.)

7. Do you own your own business?

8. Do you have family trusts that you'd like to pass from one generation to the next? Children from a previous marriage or extended family members you'd like to provide for after you pass?

9. Are you expecting to receive a hefty inheritance? (Inheritance laws are a bit arcane—coparcenary, anyone?—but you can establish the ground rules right up front in a prenup.)

