

## COLORADO PRENUPTIAL AGREEMENT

This Premarital Agreement ("Agreement") is entered into on [Date], by and between:

Party A [woman], residing at [Address], and

Party B [man], residing at [Address],

collectively referred to as the "Parties" and individually as a "Party."

### RECITALS

WHEREAS, the Parties contemplate marriage and desire to define their respective rights and obligations regarding property, income, debts, and other financial matters arising during marriage or upon its dissolution;

WHEREAS, Party A is employed by [Employer] as [Title] and Party B is employed by [Employer] as [Title], and each Party has made full, fair, and complete disclosure of their assets, liabilities, income, and financial circumstances – including compensation, equity, and ownership interests – as set forth in Exhibits A and B;

WHEREAS, each Party acknowledges the other's present earning capacity and agrees that future changes in employment, income, or earning capacity – including those resulting from caregiving or career sacrifice – are contemplated at execution and shall not constitute grounds to modify or invalidate this Agreement;

WHEREAS, each Party has been advised to retain independent legal counsel, has had adequate opportunity to do so, has carefully read and reviewed this Agreement, understands its terms and legal effect, and enters into it voluntarily and without coercion, duress, or undue influence, believing it fair and reasonable under the circumstances existing at the time of execution;

WHEREAS, the Parties desire that this Agreement be governed by the laws of Colorado and intend for it to be legally binding and enforceable;

NOW, THEREFORE, in consideration of the mutual promises and covenants contained herein, the Parties agree as follows:

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### 1. DEFINITIONS

1.1 **Separate Property:** All property, income, and assets acquired by either Party in their individual name before or during marriage, including without limitation: real estate, personal property, business interests, financial and securities accounts (checking, savings, brokerage, retirement, money market, investment accounts), employment

income, gifts, inheritances, digital assets (cryptocurrency, NFTs, digital wallets, online accounts), intellectual property (patents, copyrights, source code, websites whether active or dormant), and all appreciation, growth, income, returns, and future development or commercialization thereof.

1.2 **Joint Property:** Property, assets, and debts titled in both Parties' names jointly and acquired during marriage with joint funds.

1.3 **Separate Debts:** Debts incurred by either Party in their individual name.

1.4 **Joint Debts:** Debts incurred jointly by both Parties in both their names during marriage.

1.5 **Alimony/Spousal Support:** Financial support paid by one Party to the other after separation, divorce, or dissolution, as specified in this Agreement.

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## 2. SEPARATE PROPERTY

2.1 **Ownership and Control:** Each Party retains sole and exclusive ownership, control, and management of their separate property as defined in Section 1.1. All appreciation, income, returns, growth, and increases in value of separate property remain separate property, including but not limited to: investment gains, real estate appreciation, retirement account growth, business value increases, and any other form of asset appreciation or income generation.

2.2 **No Marital Claims:** Neither Party shall acquire any right, title, interest, or claim in the separate property of the other Party by reason of the marriage, regardless of the duration of marriage or any contributions made by the non-owning Party.

2.3 **Right of Disposition:** Each Party may dispose of their separate property by sale, gift, will, trust, or otherwise, without the consent or approval of the other Party.

2.4 **Separate Debt Responsibility:** Each Party is solely responsible for their separate debts and shall indemnify and hold harmless the other Party from any liability arising from such separate debts.

2.5 **Commingling Protection:** If separate property becomes commingled with joint property, the contributing Party retains their ownership interest, provided adequate records exist to trace the separate contribution.

2.6 **No Transmutation:** Separate property shall not become joint property unless both Parties execute a written agreement specifically identifying the property and their intent to convert it to joint ownership. A deed, account registration, or

beneficiary designation alone – without such written transmutation agreement – does not effect a transmutation.

**2.7 Business Interests During Marriage:** Separate business interests remain entirely separate property regardless of spousal involvement, consultation, assistance, or contribution during marriage, provided the non-owner spouse did not make direct documented capital contributions or become a legal co-owner of the business entity. No marital claim arises from business operations, growth, or increased value during marriage.

**2.8 Trust Asset Protection:** Assets held in irrevocable trusts established by either Party, or in which either Party is a beneficiary, remain the separate property of that Party. Neither Party acquires any marital claim to trust principal, distributions, remainder interests, or beneficiary designations of the other Party's trusts by reason of the marriage. This applies to all domestic and foreign trusts, including discretionary, generation-skipping, and asset protection trusts.

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### 3. JOINT PROPERTY

**3.1 Joint Property Assets:** Joint property consists only of assets titled in both Parties' names jointly and acquired during marriage with joint funds, as defined in Section 1.2.

**3.2 Joint Property Division:** Upon separation, divorce, or dissolution, joint property shall be divided equally (50/50) between the Parties.

**3.3 Joint Debts:** Joint debts consist only of debts incurred jointly by both Parties in both their names during marriage, as defined in Section 1.4. Upon separation, divorce, or dissolution, joint debts shall be divided equally (50/50) between the Parties.

**3.4 Joint Residence - Proportional Interest:** If the Parties jointly purchase a residence during marriage:

(a) Each Party's ownership percentage equals:  $(\text{Their total contributions} \div \text{Combined contributions of both Parties}) \times 100$ ;

(b) Records shall be maintained to document each Party's contributions;

(c) This proportional interest supersedes any presumption of equal ownership for jointly-titled property.

**3.5 Joint Residence - Dissolution Rights:** Upon separation, divorce, or dissolution:

(a) Either Party may elect to purchase the other's proportional share at fair market value determined by: (i) mutual agreement; (ii) if no agreement within 30 days, the median of three valuations from the largest online real estate platforms by market share (currently

Zillow, Redfin, and Realtor.com) on the same date; or (iii) if online values vary by >20% or are unavailable, the average of two certified appraisals (one per Party);

(b) The purchasing Party must obtain financing in their sole name and complete the buyout within 120 days of election;

(c) If no buyout election is made or completed within 120 days, the residence shall be sold with net proceeds distributed according to each Party's proportional share.

**3.6 Separate Property Exclusion:** All property not meeting the definition of joint property in Section 1.2 remains separate property of the owning Party, regardless of any contributions, improvements, or efforts by the non-owning Party during marriage.

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#### 4. ALIMONY/SPOUSAL SUPPORT

**4.1 General Waiver:** Both Parties agree to limit maintenance to the terms specified herein, which the Parties believe are fair and reasonable. These provisions remain subject to judicial review for unconscionability at time of enforcement under C.R.S. § 14-2-309(5).

**4.2 Application to Permanent Support:** Section 4 applies to permanent support upon final dissolution. Nothing herein limits statutory temporary support rights, but all temporary support shall be credited against any permanent support obligations under this Agreement.

**4.3 Child-Contingent Support:** Spousal support is payable only if the marriage produced at least one Child of the Marriage. Support automatically reduces by 50% if recipient has not obtained Employment (as defined in 4.5) within 24 months of the final decree of dissolution.

**4.4 Children of the Marriage Definition:** "Children of the Marriage" means biological children of both Parties, whether conceived through IVF or natural conception, and children jointly adopted by both Parties during the marriage.

**4.5 Employment Definition:** "Employment" means earning at least \$30,000 annually in gross income (indexed to the Consumer Price Index for All Urban Consumers from the date of this Agreement), verified by tax returns, W-2s, or equivalent documentation. Payor may request annual verification of recipient's employment status.

**4.6 Net Income Definition:** "Net income" means gross income minus federal income tax, state income tax, Social Security, and Medicare withholdings, excluding voluntary deductions. Net income is the three-year average of payor's annual income preceding divorce filing, but if the most recent year's income is lower due to involuntary job loss,

disability, or business closure beyond payor's control, then it is the most recent year's net income, not the three-year average.

**4.7 Support Calculation:** Monthly support is the lesser of (a) the applicable percentage of payor's gross income, or (b) 200% of the Federal Poverty Level for a household equal to recipient plus the Children of the Marriage:

- 1 child: 8% of payor's gross income, capped at 200% FPL for 2-person household
- 2 children: 10% of payor's gross income, capped at 200% FPL for 3-person household
- 3 children: 12% of payor's gross income, capped at 200% FPL for 4-person household
- 4 children: 14% of payor's gross income, capped at 200% FPL for 5-person household
- 5 children: 16% of payor's gross income, capped at 200% FPL for 6-person household
- 6+ children: 18% of payor's gross income, capped at 200% FPL for 7-person household

FPL means the Federal Poverty Level published annually by the U.S. Department of Health and Human Services, applied as of the date of the final decree of dissolution. Maintenance shall not exceed the applicable cap regardless of payor's income.

Child support is determined under C.R.S. § 14-10-115 and cannot be limited by this Agreement, as required by C.R.S. § 14-2-310(1)(b).

**4.8 Duration Limits:** The support duration shall be calculated as a percentage of marriage length, as defined below:

- Less than 5 years: 10% of marriage length
- 5 to less than 10 years: 15% of marriage length
- 10 to less than 15 years: 20% of marriage length
- 15 to less than 20 years: 25% of marriage length
- 20 to less than 25 years: 30% of marriage length
- 25+ years: 35% of marriage length

**4.9 Income Floor:** No maintenance payable if payor's gross annual income falls below \$45,000 (indexed to the Consumer Price Index for All Urban Consumers from the date of this Agreement).

**4.10 Automatic Termination:** Maintenance immediately ceases upon the earliest of: (a) Recipient's remarriage; (b) Recipient's cohabitation with another person for 60+ consecutive days; (c) Recipient's death; (d) Payor's death; or (e) Duration limit expiration.

**4.11 No Modification:** Maintenance amounts and duration are intended to be final, subject to the court's review for unconscionability at the time of enforcement under C.R.S. § 14-2-309(5). The Parties acknowledge and stipulate that the following were contemplated and foreseen at execution and do not, standing alone, support a finding of unconscionability: dissolution itself, workforce departures by either Party, changes in income or employment, ordinary health issues, general economic conditions, and childcare decisions.

**4.12 Verification:** Payor may require genetic testing to verify biological parentage at any time, with costs borne by the requesting party.

**4.13 Support Cap:** Total lifetime support shall not exceed payor's Net Income (as defined in Section 4.6) multiplied by: 100% (marriages under 10 years), 150% (10–20 years), or 200% (over 20 years). This cap provides certainty and protects against circumstances where monthly payments over the full duration period would exceed reasonable total support obligations.

**4.14 Post-Divorce Income:** The Parties intend that maintenance be set based on payor's income at the time of dissolution. Increases in payor's income after the filing date – including promotions, bonuses, raises, business growth, investment returns, inheritances, gifts, or new employment at higher compensation – shall not, standing alone, constitute grounds for modification.

**4.15 Payor Hardship Reduction:** If payor experiences involuntary job loss, disability, or business closure beyond payor's control resulting in a sustained income reduction of 25% or more for 6+ consecutive months, support automatically reduces in proportion to the income reduction. Support restores proportionally if payor's income recovers within 24 months of the reduction.

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## 5. LIFESTYLE CLAUSES

The Parties acknowledge the clauses in this section represent the goals, reason, and purpose of their marriage. Through these clauses they seek to align their interests to build a more successful, productive, and ideal union.

**5.1 Shared Responsibilities:** The Parties commit to building a successful family through equal overall contributions. Family responsibilities typically divide into financial and domestic domains. Each Party leads in one domain (60-70%) while supporting in the other (30-40%), creating reciprocal balance where both contribute approximately 50% overall. In this way, both Parties have a domain where they lead, where they support, and benefit from the complementary support and leadership provided by the other party.

**5.2 Workforce Commitment:** Both Parties value financial independence and shared economic contribution. During marriage, the Parties aspire to maintain workforce participation with these guidelines for any childcare-related career breaks:

- Staying in the workforce as long as comfortably feasible during childbearing
- Return to work at least by the time the youngest child enters preschool
- Full workforce participation when youngest child enters high school, and certainly by age 18

This Agreement's workforce expectations establish that both Parties intend mutual economic contribution as a fundamental term of their marriage, and that extended workforce departure without return contradicts these foundational expectations.

**5.3 Aging Gracefully:** Both Parties commit to aging gracefully and to a lifelong partnership through the natural seasons of life.

**5.4 Conflict Resolution and Family Preservation:**

- In case of marital difficulties, both Parties commit to preserving family unity through creative living arrangements if necessary (separate bedrooms, nearby homes, etc.)
- Both Parties agree to speak respectfully about each other publicly and privately
- Both Parties commit to prioritizing their children's relationships with both parents regardless of marital status

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## 6. FINANCIAL CHANGES DURING MARRIAGE

**6.1 Binding Regardless of Changes:** The Parties acknowledge that their financial circumstances may change significantly during marriage, including substantial increases or decreases in income, assets, or liabilities. This Agreement remains binding regardless of such changes.

**6.2 No Implied Modifications:** Changes in financial circumstances, whether foreseeable or unforeseeable, shall not modify, invalidate, or excuse performance under this Agreement unless modified in compliance with all requirements of Section 17 (Modification and Finality).

**6.3 Commitment to Terms:** Each Party affirms this Agreement reflects their current intentions and commits to honoring its terms regardless of future financial success, failure, or changed circumstances.

**6.4 ERISA Retirement Rights:** ERISA-governed retirement plans pass to the plan holder's designated beneficiaries, and federal law requires spousal rights to be waived on each plan's forms after marriage. Each Party shall execute any such

waiver, spousal consent, or beneficiary designation within thirty (30) days of the other's written request. Failure to execute within thirty (30) days is a material breach entitling the requesting Party to (a) specific performance, (b) actual damages, including the value of any retirement benefits the requesting Party loses or is forced to share due to the breach, and (c) reasonable attorney fees and costs incurred in compelling compliance.

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## 7. INHERITANCE AND ESTATE RIGHTS WAIVER

**7.1 Complete Inheritance Waiver:** Each Party waives all rights to inherit from the other's estate, including the elective share (C.R.S. § 15-11-201 et seq.), homestead allowance (§ 15-11-402), exempt property (§ 15-11-403), family allowance (§ 15-11-404), intestate share, and any other statutory inheritance rights under Colorado law.

**7.2 Estate Planning Consistency:** If either Party executes a will or estate planning documents, such documents shall be consistent with this Agreement's inheritance waivers.

**7.3 Binding Waiver:** These inheritance waivers remain in effect regardless of changes in circumstances, domicile, or law.

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## 8. DISPUTE RESOLUTION AND ATTORNEY FEES

**8.1 Mandatory Mediation:** Any dispute arising under this Agreement must first be submitted to mediation with a qualified family law mediator. Both Parties must participate in good faith for at least three (3) full sessions over a minimum of 60 days. Mediation costs shall be allocated as follows: (a) Successful Mediation: If a written settlement agreement signed by both Parties resolves all disputed issues, the higher-earning Party at time of mediation shall pay all mediation costs up to the lesser of (i) 2% of that Party's gross annual income, or (ii) \$10,000; (b) Unsuccessful Mediation: If no complete resolution is reached, both Parties shall share all mediation costs equally.

**8.2 Extended Mediation Cost-Sharing:** For mediation continuing beyond 60 days, costs shall be shared equally regardless of outcome.

**8.3 Optional Arbitration:** Either Party may terminate mediation and elect binding arbitration with 30 days' written notice after the initial 60-day period. Arbitration shall be conducted by a single arbitrator selected from AAA's family law panel, in the city where marital residence was established, with judgment final and non-appealable except for fraud or arbitrator misconduct. The arbitrator shall strictly apply this Agreement's terms without equitable modification.

**8.4 Arbitration Costs:** The Parties shall initially share arbitration costs equally. The arbitrator may reallocate costs based on the reasonableness of each Party's position and conduct during the proceedings.

**8.5 Legal Representation Fund:** If either Party lacks sufficient resources to retain competent counsel for any proceedings related to this Agreement, including mediation, arbitration, or court litigation, the higher-earning Party at time of request shall advance reasonable attorney fees up to the lesser of (i) 4% of that Party's gross annual income, or (ii) \$50,000, total across all proceedings to ensure adequate representation. Advanced fees shall be: (a) Reimbursed from any award or settlement received by the represented Party, or in full if the represented Party loses on all material issues per Section 8.7; or (b) Forgiven if no recovery occurs or if reimbursement would cause financial hardship. This cap represents the maximum obligation for legal representation assistance regardless of the number or type of proceedings.

**8.6 Court Litigation - Limited Circumstances:** Court proceedings are permitted only to: (a) Compel participation in mediation or arbitration; (b) Enforce an arbitration award; (c) Seek emergency relief where irreparable harm would occur.

**8.7 Bad-Faith Challenge Fees:** A Party who challenges this Agreement's validity in bad faith, or whose challenge is found frivolous, groundless, or vexatious under C.R.S. § 13-17-102, shall pay the other Party's reasonable attorney fees and costs. Good-faith challenges based on a colorable legal theory do not trigger this provision.

**8.8 Prevailing Party Attorney Fees:** In mediation, arbitration, or permitted court proceedings, the prevailing Party may recover reasonable attorney fees and costs, subject to the arbitrator's or court's discretion based on the relative merits of each Party's position and financial circumstances.

**8.9 Waiver of Jury Trial:** Both Parties waive their right to a jury trial for any dispute relating to this Agreement.

**8.10 Settlement Incentives:** If a dispute is resolved by written settlement within 30 days of initial mediation filing, neither Party may recover attorney fees under Sections 8.7 or 8.8, though Section 8.5 advances remain repayable per their terms. Either Party may request one 30-day suspension of proceedings for reflection and consultation.

**8.11 Confidentiality of Proceedings:** All mediation, arbitration, and court proceedings under this Agreement shall be confidential. Neither Party may disclose pleadings, testimony, exhibits, or settlement positions to third parties except counsel, financial advisors, or as required by law. Violations trigger the penalties in Section 10.4.

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## 9. LANGUAGE COMPREHENSION

**9.1 English Language Agreement:** This Agreement is written in English. Each Party acknowledges they have read, understood, and voluntarily agreed to all terms herein.

**9.2 Non-Native Speaker Protections:** Any Party whose native language is not English represents that they have either (a) sufficient English proficiency to understand this Agreement and its legal consequences, or (b) consulted with a qualified attorney or translator fluent in their native language, reviewed a written translation, or knowingly declined translation. Signing this Agreement conclusively confirms one of the foregoing applies; no additional exhibit or certification is required.

**9.3 Waiver of Language Claims:** Each Party irrevocably waives any future claim that they: (a) did not understand this Agreement due to language barriers; (b) were denied opportunity to obtain translation or native-language counsel; or (c) require any documentation beyond their signature to establish comprehension.

**9.4 Translation Available:** Each Party acknowledges they had the right to request a written translation in their native language and exercised that right by obtaining translation, declining it, or proceeding based on their own English proficiency. Their signature conclusively establishes their election.

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## 10. PRIVACY AND CONFIDENTIALITY

**10.1 Confidentiality Obligations:** The Parties agree to maintain strict confidentiality regarding: (a) the existence, terms, and contents of this Agreement; (b) private communications, conversations, and personal matters; (c) financial information; (d) personal photographs, videos, or recordings; (e) medical, mental health, or counseling information; (f) family relationships, personal struggles, or embarrassing incidents; and (g) children's private matters by: limiting online sharing to private family/friend settings not publicly searchable; avoiding embarrassing or exploitative content; prohibiting use of children's images or information for personal gain, business promotion, or social media influence; and prioritizing children's long-term dignity and privacy interests over parental sharing preferences.

**10.2 Respectful Communication:** During and after marriage, both Parties shall speak respectfully about each other, refrain from disparaging statements, avoid sharing private marital details publicly or on social media, and maintain dignified communication.

**10.3 Commercial Exploitation Prohibition:** Neither Party may commercially exploit the other's name, image, likeness, or reputation through: (a) selling or licensing photographs, videos, or recordings; (b) publishing books, articles, or monetizing interviews about the marriage; (c) participating in tell-all media; or (d) interfering with professional relationships.

**10.4 Enforcement and Penalties:** Violations result in:

- (a) Immediate injunctive relief;
- (b) General privacy violations: \$4,000 per violation, or 1% of annual household income, whichever is lesser;
- (c) Children-related violations: \$4,000 per violation, or 1% of annual household income, whichever is lesser;
- (d) Commercial exploitation or willful/malicious breaches: the highest of (i) disgorgement of all profits; (ii) actual damages including reputational harm and emotional distress; (iii) \$20,000; or (iv) 4% of annual household income;
- (e) Attorney fees paid by breaching Party;
- (f) Each week of continuing violation constitutes a separate breach.

The Parties stipulate these amounts are a reasonable forecast of actual damages, which are inherently difficult to calculate, and are not intended as a penalty.

**10.5 Binding Nature:** All obligations survive marriage termination permanently.

**10.6 Exceptions:** Disclosure permitted when required by law, court order, necessary to protect children from harm, or required for legitimate legal proceedings.

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## 11. FINANCIAL DISCLOSURE AND DISCOVERY WAIVER

**11.1 Complete Financial Disclosure:** Each Party has provided complete and accurate financial disclosure of all known assets, liabilities, and income through the Asset and Liability Disclosure Schedules attached as Exhibits A and B, in compliance with C.R.S. § 14-2-309(4).

**11.2 Reliance and Acknowledgement:** Each Party acknowledges they have received, reviewed, and understood the other Party's financial disclosures and are entering this Agreement with reasonable knowledge of the other Party's property and financial obligations.

**11.3 Fair Disclosure Standard:** The Parties acknowledge that C.R.S. § 14-2-309(4) requires adequate financial disclosure consisting of a reasonably accurate description and good-faith estimate of value of property, liabilities, and income. Each Party represents that the disclosures provided satisfy this standard.

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## 12. ADDITIONAL FINANCIAL DISCLOSURE WAIVER

**12.1 Counsel Advisement:** Each Party confirms independent counsel explained their disclosure rights under C.R.S. § 14-2-309(1)(d), their right to investigate or verify the other Party's finances, and the consequences of waiving these rights.

**12.2 Voluntary Waiver:** After advisement, each Party waives any right to: (a) more detailed disclosure beyond Exhibits A and B; (b) verification or investigation of disclosures; (c) formal discovery; and (d) delay for additional investigation.

**12.3 Dual Basis:** This Agreement is enforceable because: (a) Section 11 disclosures are fair and adequate; OR (b) each Party knowingly waived disclosure rights after advisement, satisfying C.R.S. § 14-2-309(1)(d).

**12.4 Claims Waiver:** Each Party waives future claims of inadequate disclosure, lack of investigation opportunity, insufficient review time, or undisclosed assets, except for actual fraud or intentional misrepresentation.

**12.5 Attorney Confirmation:** If either Party was represented by counsel, that attorney's certification (attached at the end of this Agreement) confirms advisement regarding disclosure rights and waiver consequences. Absence of attorney certification by an unrepresented Party does not invalidate the waivers in this Section, provided the Party signed the standalone disclosure waiver acknowledgment.

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### 13. OPTIONAL PRE-MARRIAGE ASSET UPDATE

**13.1 Recommended Update:** The Parties are encouraged, but not required, to exchange updated asset and liability schedules between thirty (30) and ninety (90) days before the marriage date. Any such updated schedules shall be attached as supplements to Exhibits A and B and identified as such.

**13.2 Reaffirmation:** If updated schedules are exchanged, the Parties may execute a written acknowledgment confirming this Agreement remains fully effective as modified only by the updated schedules. Such acknowledgment does not modify any substantive term of this Agreement.

**13.3 No Effect on Enforceability:** The exchange of updated schedules is recommended practice only. Failure to exchange updated schedules, or to execute any reaffirmation, shall not invalidate, modify, or affect the enforceability of this Agreement in any respect. The disclosures in Exhibits A and B as of the execution date of this Agreement remain the operative disclosures for all purposes.

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### 14. ASSET CHANGES AND CONTINUED VALIDITY

**14.1 Primary Enforceability:** This Agreement remains valid regardless of post-execution changes in assets, income, or net worth, whether disclosed or undisclosed.

**14.2 Challenge Waiver:** Each party waives challenges based on post-execution asset changes, market fluctuations, or failure to disclose changes.

**14.3 Time-Independent Validity:** Enforceability does not depend on timing between execution and marriage or compliance with update requirements.

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## 15. INDEPENDENT LEGAL COUNSEL

**15.1 Opportunity for Counsel:** Each Party acknowledges they have had the opportunity to consult with independent legal counsel of their choice regarding the terms and effects of this Agreement.

**15.2 Voluntary Execution:** Each Party enters into this Agreement voluntarily, without coercion, duress, or undue influence, after adequate time for review and consultation.

**15.3 Waiver of Counsel:** If either Party chose not to retain counsel, such waiver was made voluntarily with full understanding of the rights being relinquished. The Party's signature on this Agreement, combined with the plain-language notice of rights waived herein, conclusively establishes the waiver; no separate exhibit is required.

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## 16. GOVERNING LAW AND ENFORCEABILITY

**16.1 Colorado Law:** This Agreement is governed by Colorado law, specifically the Colorado Uniform Premarital and Marital Agreements Act (C.R.S. § 14-2-301 et seq.), regardless of where the Parties reside or where assets are located at the time of enforcement.

**16.2 Unconscionability Review:** The Parties acknowledge that under C.R.S. § 14-2-309: (a) This Agreement is unenforceable if a Party's consent was involuntary or the result of duress; (b) This Agreement is unenforceable if a Party did not have access to independent legal representation, did not receive the required notice of waiver of rights (if unrepresented), or did not receive adequate financial disclosure; (c) Maintenance and attorney fee provisions remain subject to unconscionability review at the time of enforcement under C.R.S. § 14-2-309(5), based on actual circumstances at dissolution.

**16.3 Jurisdiction:** Each Party consents to the jurisdiction of Colorado courts for any disputes arising under this Agreement.

**16.4 Validity Presumption:** This Agreement is presumed valid. The challenging Party bears the burden of proving unenforceability by a preponderance of the evidence under C.R.S. § 14-2-309.

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## 17. MODIFICATION AND FINALITY

**17.1 Entire Agreement:** This Agreement constitutes the entire understanding between the Parties regarding the subject matter hereof and supersedes all prior agreements, understandings, or representations, whether written or oral.

**17.2 Modification Requirements:** This Agreement may only be amended or modified by a written instrument that (a) is signed by both Parties; (b) complies with C.R.S. § 14-2-306 and § 14-2-309; (c) is accompanied by updated financial disclosures or a written waiver thereof per Section 12; and (d) where reasonably feasible, is presented in final form at least seven (7) days before execution to allow review.

**17.3 No Oral Modifications:** No oral agreements, representations, or modifications shall be binding.

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## 18. SEVERABILITY

**18.1 Severance of Invalid Provisions:** If any provision of this Agreement is held invalid, illegal, or unenforceable by a court of competent jurisdiction, that provision shall be automatically severed, and the remainder of this Agreement shall remain in full force and effect.

**18.2 Replacement Provision:** Any severed provision shall be reformed to nearest valid equivalent reflecting the original intent of the Parties.

**18.3 Intent:** The Parties expressly intend that invalid provisions be severed rather than invalidating the entire Agreement, even if the invalid provision goes to the essence of this Agreement.

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## 19. EFFECTIVE DATE AND TIMING

**19.1 Effective Date:** This Agreement shall become effective immediately upon the marriage of the Parties.

**19.2 Ideal Timeline:** Sign the premarital agreement before proposing, then update disclosures 30-90 days before the wedding. This ensures informed engagement decisions and keeps legal matters separate from wedding planning.

**19.3 Alternative Timeline:** Execute this Agreement at least 60 days before the wedding date, allowing 2-3 weeks for both parties to review the final version before signing. Reach out to an attorney at least 4-6 months before the wedding to begin the process.

**19.4 Advisory Nature:** These recommendations enhance enforceability but are not validity requirements.

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## 20. COMPREHENSIVE ACKNOWLEDGMENTS

**20.1 Informed Voluntary Agreement:** Each Party enters this Agreement freely and voluntarily, with complete understanding of its terms, legal effects, and binding nature.

**20.2 Financial Disclosure Confirmation:** Each Party confirms they either: (a) received full financial disclosure with reasonable opportunity for verification; OR (b) knowingly and voluntarily waived disclosure rights as detailed in Section 12.

**20.3 Legal Counsel Confirmation:** Each Party confirms they were advised to obtain independent legal counsel and provided sufficient time for consultation.

**20.4 Maximum Statutory Waiver:** Each Party understands they are waiving all statutory rights to property division, spousal support, inheritance claims, and any other marital rights to the fullest extent permitted under C.R.S. § 14-2-301 et seq.

**20.5 Colorado-Specific Acknowledgments:** Each Party acknowledges that:

(a) Colorado uses equitable distribution (C.R.S. § 14-10-113) to divide marital property; this Agreement overrides that by designating most property as separate;

(b) Colorado courts may award maintenance under C.R.S. § 14-10-114 using advisory guidelines; this Agreement limits maintenance to Section 4 terms;

(c) Maintenance and attorney fee provisions remain subject to unconscionability review at enforcement under C.R.S. § 14-2-309(5), even if fair when signed;

(d) If either Party lacked independent counsel, C.R.S. § 14-2-309(1)(c), (2), and (3) require: (i) plain-language notice of rights being waived; (ii) adequate access to counsel (reasonable time, financial means, or the represented Party's offer to pay); and (iii) reasonable time to consider counsel's advice;

(e) This Agreement waives substantially more rights than Colorado law provides by default, particularly regarding property division and maintenance;

(f) Each Party has been advised of Colorado's prenuptial requirements under the Uniform Premarital and Marital Agreements Act (C.R.S. § 14-2-301 et seq.).

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**21. EXECUTION**

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the date first written above.

\_\_\_\_\_ Date: \_\_\_\_\_ Party A: [Party A Name]

\_\_\_\_\_ Date: \_\_\_\_\_ Party B: [Party B Name]

**ATTORNEY CERTIFICATION FOR PARTY A**

I, \_\_\_\_\_, attorney for Party A, certify that:

1. I am independent counsel, separately retained by Party A, and do not represent Party B.
2. I have reviewed this Agreement in full with my client and explained its legal implications and consequences, including the marital, statutory, and common-law rights being waived.
3. I have answered all of my client's questions.
4. My client received this Agreement at least seven (7) days before execution and before the wedding date.
5. I observed no indication of impaired mental capacity, intoxication, duress, undue influence, or coercion.
6. To the best of my knowledge, my client's execution of this Agreement is knowing, voluntary, and informed.
7. My client signed this Agreement in my presence on the date shown below.

\_\_\_\_\_  
Attorney Name, Bar Number

\_\_\_\_\_  
Date

**NOTARY ACKNOWLEDGMENT FOR PARTY A**

Party A initials\_\_\_\_\_

Party B initials\_\_\_\_\_

The Notary below may be Party A's attorney (if commissioned) or a separate notary public.

State of \_\_\_\_\_ County of \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, **20**\_\_\_\_\_, Party A personally appeared before me,  personally known to me or  proved by satisfactory evidence, and acknowledged executing this Agreement for the purposes contained therein. I certify under penalty of perjury that the foregoing is true and correct.

\_\_\_\_\_

Notary Public Signature

Date

Printed Name: \_\_\_\_\_

Commission No.: \_\_\_\_\_ Expires: \_\_\_\_\_

[Notary Seal]

\_\_\_\_\_

**ATTORNEY CERTIFICATION FOR PARTY B**

I, \_\_\_\_\_, attorney for Party B, certify that:

1. I am independent counsel, separately retained by Party B, and do not represent Party A.
2. I have reviewed this Agreement in full with my client and explained its legal implications and consequences, including the marital, statutory, and common-law rights being waived.
3. I have answered all of my client's questions.
4. My client received this Agreement at least seven (7) days before execution and before the wedding date.
5. I observed no indication of impaired mental capacity, intoxication, duress, undue influence, or coercion.
6. To the best of my knowledge, my client's execution of this Agreement is knowing, voluntary, and informed.
7. My client signed this Agreement in my presence on the date shown below.

\_\_\_\_\_

\_\_\_\_\_

Attorney Name, Bar Number

Date

Party A initials\_\_\_\_\_

Party B initials\_\_\_\_\_

