

# **Before You Sign**

## 10 Structural Risks in Marriage & Divorce Most People Don't Check

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## **Origin State**

You can understand everything—and still be unable to act.

Most people assume that bad outcomes come from lack of knowledge. In reality, many failures occur when the structure is unclear, the rules are asymmetric, or the system prevents action even when risk is visible.

This guide identifies 10 structural risks that commonly appear in high-stakes relationships and agreements.

## How to Use This Guide

Each section contains:

- Pattern — what is happening
- Why it matters — structural impact
- Detection signals — what to watch for
- AI Prompt — portable analysis tool
- Response Protocol — what to do

# 1. Verbal vs Written Reality

## Pattern

Agreements exist verbally but are not documented.

## Why it matters

Unwritten terms are often non-enforceable.

## Detection Signals

"I'll take care of it later"

Refusal to formalize agreements

## AI Prompt

```
Analyze this agreement for: - reliance on verbal commitments - absence of written terms Return risks and missing protections.
```

## Response Protocol

Treat unwritten terms as nonexistent. Require documentation before proceeding.

## **2. Deferred Promise Structure**

### **Pattern**

Present imbalance justified by future correction.

### **Why it matters**

Future conditions are uncertain and often unenforced.

### **Detection Signals**

“We’ll fix it later”

“This is temporary”

### **AI Prompt**

Identify where future promises replace present terms. Evaluate enforceability and risk.

### **Response Protocol**

Evaluate agreement as if current terms are permanent.

### **3. Information Asymmetry**

#### **Pattern**

One party controls access to key data.

#### **Why it matters**

Decisions are made without full visibility.

#### **Detection Signals**

“You don’t need to see that”

Filtered access to documents

#### **AI Prompt**

Assess whether all parties have equal access to information. Identify risks caused by asymmetry.

#### **Response Protocol**

Require direct access or pause engagement.

## **4. Authority Without Access**

### **Pattern**

Responsibility assigned without control.

### **Why it matters**

You are accountable but unable to act.

### **Detection Signals**

Expected to manage outcomes but denied tools

### **AI Prompt**

Evaluate alignment between responsibility and authority. Identify mismatches.

### **Response Protocol**

Align authority with responsibility or decline role.

## **5. Independent Advisor Illusion**

### **Pattern**

A third party exists but is controlled by one side.

### **Why it matters**

Creates a false sense of neutrality.

### **Detection Signals**

Advisor communicates through one party only

### **AI Prompt**

Determine whether advisors are truly independent. Identify influence pathways.

### **Response Protocol**

Establish independent representation.

## **6. Coercive Timing**

### **Pattern**

Pressure to decide quickly under complexity.

### **Why it matters**

Reduces ability to evaluate risk.

### **Detection Signals**

“Now or never” decisions

### **AI Prompt**

Identify signs of artificial urgency. Assess decision risk under time pressure.

### **Response Protocol**

Delay decision and re-evaluate.

## **7. Asset Visibility Risk**

### **Pattern**

Shared assets exist but are not transparent.

### **Why it matters**

Prevents informed planning.

### **Detection Signals**

Incomplete financial visibility

### **AI Prompt**

```
Analyze financial transparency. Identify missing or unverifiable data.
```

### **Response Protocol**

Require full visibility before reliance.

## **8. Role Restriction**

### **Pattern**

Limits placed on your work or income.

### **Why it matters**

Reduces independence over time.

### **Detection Signals**

Discouragement of outside work

### **AI Prompt**

Evaluate whether role constraints reduce autonomy. Assess long-term impact.

### **Response Protocol**

Maintain independent capability.

## 9. Narrative Reframing

### Pattern

Concerns are reframed as personal flaws.

### Why it matters

Shifts focus away from structure.

### Detection Signals

“You’re too sensitive”

### AI Prompt

```
Identify whether structural issues are being reframed as personal flaws.
```

### Response Protocol

Return to objective conditions.

## **10. Exit Cost Escalation**

### **Pattern**

Leaving becomes harder over time.

### **Why it matters**

Delays necessary action.

### **Detection Signals**

Increasing dependence

### **AI Prompt**

Assess how exit difficulty changes over time. Identify escalation factors.

### **Response Protocol**

Evaluate exit feasibility early.

## **System View**

These are not personality issues. These are structural conditions.

When multiple patterns appear together, the system may become difficult to evaluate, correct, and exit.

Recognizing these patterns early enables better decision-making and stronger boundaries.