

The Risks of Using AI to Draft a Marital Settlement Agreement

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As artificial intelligence becomes more accessible, individuals navigating divorce may be tempted to use AI tools to draft their own marital settlement agreements to save time and legal fees. However, what appears to be a convenient solution can create significant legal, financial, and personal risks.

A marital settlement agreement is a legally consequential document that may determine property division, spousal support, debt allocation, and parenting arrangements. AI-generated agreements may contain inaccurate legal provisions, overlook important financial considerations, or fail to comply with jurisdiction-specific requirements. Professional-sounding language does not guarantee that an agreement is complete, enforceable, or in a client's best interests.

The risks can be particularly significant when a divorce involves business interests, retirement accounts, complex assets, tax implications, or children. Generic provisions may fail to address future contingencies, leaving parties vulnerable to costly disputes. Additionally, entering sensitive financial or personal information into AI platforms may raise privacy and confidentiality concerns.

AI can be a useful organizational tool, but it should not replace individualized legal advice. An experienced family law attorney can identify overlooked issues, explain the consequences of proposed terms, negotiate appropriate protections, and ensure the agreement complies with applicable law.

Ultimately, the cost of correcting an inadequate marital settlement agreement may far exceed the expense of obtaining legal guidance before signing. In divorce proceedings, convenience should never come at the expense of protecting one's rights and long-term interests.