**Section 682.230 Assets Held in Joint Ownership**

a) If an asset is held in joint ownership with a non-spouse, the percentage of the asset owned by the individual shall be used to determine the value of the customer's share.

b) All assets of spouses will be considered joint assets and the value divided equally unless a written legal agreement exists which designates the asset(s) to the other partner. In the case where a legal agreement exists, only the assets shared in common shall be considered.

(Source: Amended at 20 Ill. Reg. 6307, effective April 18, 1996)