§ 3-311. Marriage relationship not to affect construction of instruments and transactions involving personal property. 1. Where an instrument or transaction creating or transferring an interest in personal property would create a joint tenancy or a tenancy in common in persons not husband and wife, it shall create a joint tenancy or a tenancy in common, as the case may be, in persons who are husband and wife.

2. An instrument or transaction which does not create a right of survivorship in personal property between persons who are not husband and wife shall not create a right of survivorship in personal property between persons who are husband and wife.

3. This section applies without regard to the identity of the person who makes the transfer or at whose instance it is had, or from whom the consideration for the instrument or transaction proceeds.