

# The Advisor Due Diligence Kit

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## A Constitutional Checklist for Choosing the Right Financial Steward

Created by SafeSimpleSound Financial Planning *Constitutional Financial Excellence • Educational Generosity*

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### Your S3 Constitutional Advisor Due Diligence Kit

**Safe • Simple • Sound** > Foundation-First Financial Wisdom

#### What You'll Discover:

- **A Safe Hiring Process:** Use this risk-management tool to protect yourself when selecting a financial professional.
  - **Simple Clarity:** Follow a clear, actionable checklist to cut through the noise and focus on what truly matters.
  - **Sound Decision-Making:** Equip yourself with time-tested questions that reveal an advisor's true philosophy.
  - **Constitutional Advantage:** Gain confidence by learning to distinguish between a product-centric vendor and a vision-centric steward.
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## Constitutional Advisor Assessment

### Your Foundation Check

**Instructions:** This kit is designed to help you clarify your own needs before you interview potential advisors. Use Part 1 to assess your situation, and Part 2 to prepare for your conversations. This foundation-first process ensures you choose a partner who aligns with your long-term vision.

#### Part 1: Which Approach Fits Your Situation?

**Instructions:** Check all the statements that align with your current goals and mindset.

- ☐ I have a very specific, isolated financial need (e.g., "I need a \$500k, 20-year term life policy").
- ☐ My primary goal is to purchase a financial product efficiently.
- ☐ I prefer a quick, transactional process and have already done the strategic thinking on my own.
- ☐ I want to create a single, cohesive financial strategy that is deeply connected to my personal values.
- ☐ I am looking for a long-term advisory partnership built on trust and strategic guidance.
- ☐ I see financial security as an ongoing, dynamic process, not a one-time event.
- ☐ I feel that past financial decisions have been reactive or fragmented and want to build a more intentional future.

*Constitutional Insight:* Knowing your starting point is the safest way to begin. A **Transactional Need** (the first three items) is different from a **Relational Goal** (the last four items). This distinction is the foundation for choosing the right kind of professional relationship.

#### Part 2: Constitutional Questions for Any Advisor

**Instructions:** Use these questions during your introductory meetings with potential advisors. Their answers will reveal their core philosophy and working model.

**Questions About Yourself:**

- [ ] **My goal is to:** ( buy a product / build a life plan )
- [ ] **I feel most confident when I understand:** ( the 'what' / the 'why' )
- [ ] **I am looking for:** ( a one-time answer / an ongoing, adaptive strategy )
- [ ] **Does the idea of a "Financial Constitution" that guides my decisions feel meaningful to me?** ( Yes / No )

*Constitutional Insight:* Answering these questions for yourself first prevents you from being "sold" a process that doesn't fit. This simple self-awareness is a powerful tool.

**Questions to Ask the Advisor:**

- [ ] **Question 1:** Can you describe the very first meeting or step in your process with a new client?
- *What to listen for:* Does their process start with your vision and goals (Constitutional) or with your problems and product needs (Traditional)?
- [ ] **Question 2:** When it comes to managing a risk, how do you help clients decide between different strategies beyond just buying insurance?
- *What to listen for:* Do they present a full toolkit of options (avoid, reduce, accept, transfer risk) or default immediately to a product-based solution?
- [ ] **Question 3:** What does our relationship look like one year, five years, and ten years after we finalize our initial plan?
- *What to listen for:* Is their model built for a long-term stewardship relationship with regular strategic reviews, or does it sound like a one-time transaction?

*Constitutional Insight:* These sound questions are designed to move beyond the sales pitch. An advisor's process and long-term service model are the truest indicators of their philosophy.

## Constitutional Next Steps

Based on your assessment, you should have a clearer picture of the type of advisory relationship you need. If your answers leaned towards building a cohesive strategy with a long-term partner, your next step is to seek an advisor who leads with a vision-first, constitutional approach. If you simply need to execute a specific transaction, a product-focused specialist may be a better fit.

## Constitutional Insights Summary

**Key S3 Differentiator:** This kit empowers you to distinguish between a product-vendor and a life-plan steward, which is the most critical decision in your financial journey.

**Educational Generosity Promise:** This framework provides genuine value for your advisor search, whether you choose to work with SafeSimpleSound or another professional who aligns with your needs.

**Stakeholder Synthesis:** By using this tool, you (the prospect) gain clarity and reduce hiring risk, which helps you become a more informed and empowered client for any advisor you choose.

## Your Constitutional Next Steps

**Immediate Action** (Next 7 days): Complete Part 1 of this worksheet to solidify what you are truly looking for in a financial professional.

**Foundation Building** (Next 30 days): Schedule introductory calls with 2-3 advisors and use the questions in Part 2 to guide the conversation.

**Professional Support:** If a Constitutional Approach resonates with you, we invite you to schedule an introductory call to see if our principles align with your vision.

## About SafeSimpleSound Constitutional Financial Planning

**Our Constitutional Promise:** To serve as long-term stewards for your financial life, building integrated strategies that are a direct reflection of your personal vision and values.

**Educational Generosity Commitment:** We believe that a more educated community is a more financially resilient community. We provide tools and resources to help everyone make safer, simpler, and sounder financial decisions.

**Connect Constitutionally:** [www.safesimplesound.com/contact](http://www.safesimplesound.com/contact)

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*This document embodies S3's constitutional commitment to educational generosity. Whether you become a client or not, this framework provides genuine value for your advisor due diligence journey.*

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***Educational Generosity Commitment:***

*This guide provides genuine value for your financial journey, whether you become a client or not. Our constitutional approach to financial planning serves all stakeholders through authentic excellence.*