The S3 Advisor Interview Scorecard

A Constitutional Framework for Choosing the Right Financial Partner

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

Your S3 Advisor Selection Framework

Safe • Simple • Sound > Foundation-First Financial Wisdom

What You'll Discover:

- A safe, structured framework to protect you from misaligned financial philosophies.
- Four simple, powerful questions that reveal an advisor's true approach.
- How to make a sound decision based on a deep understanding of what matters for your long-term success.
- How to move beyond comparing performance numbers and start comparing foundational philosophies.

Your Advisor Assessment

Foundation Check

Instructions: Use this scorecard during your conversations with potential financial advisors. Ask the four key questions below and listen carefully to their response. Check the box that best describes their philosophy. The goal is to find a partner whose definition of success matches your own.

Question 1: "How do you define and measure success for your clients?"

[ ] Traditional Response Clues: The advisor's language focuses on external comparisons. They talk about "beating the market," "outperforming a benchmark (like the S\&P; 500)," and "relative performance." Success is defined by winning a game against the market.

[ ] S3 Constitutional Response Clues: The advisor's language focuses on your internal goals. They talk about "successfully funding your life vision," "progress toward your personal goals," and growing your "real (after-inflation) purchasing power." Success is defined by achieving your life's objectives.

Insight: This question reveals what an advisor truly values: an external benchmark or your personal vision.

Question 2: "What is your philosophy on helping clients navigate market volatility?"

[ ] Traditional Response Clues: The advisor positions themselves as a market expert. They might talk about economic forecasts, market trends, asset allocation changes, or finding new investment opportunities in response to the volatility.

[ ] S3 Constitutional Response Clues: The advisor positions themselves as a behavioral coach. They talk about being a thinking partner, reminding you of your long-term "Financial Constitution," and helping you avoid panicked decisions. Their primary job is to manage your behavior, not predict the market.

Insight: This question reveals an advisor's primary role: market analyst or life coach.

Question 3: "Can you explain how you report returns and which types of averages you use?"

[ ] Traditional Response Clues: The advisor may provide a single "average" number without much context. They may not proactively explain the difference between a simple average and a compounded (geometric) average, which can be a more honest, real-world figure.

[ ] S3 Constitutional Response Clues: The advisor provides transparent education on metrics. They clearly explain the difference between flattering marketing averages and the true, compounded growth that reflects what's actually in your account, choosing to show you the more honest figure.

Insight: This question reveals a commitment to transparency and honest measurement.

Question 4: "Beyond managing investments, what is the most important service you provide?"

[ ] Traditional Response Clues: The advisor's answer centers on the portfolio. They talk about investment selection, asset allocation, manager research, and performance reports. The key deliverable is the portfolio itself.

[ ] S3 Constitutional Response Clues: The advisor's answer centers on you. They talk about providing guidance, coaching, and a holistic framework for your entire financial life. The key deliverable is a resilient, foundational plan.

Insight: This question reveals the scope of the relationship: is it a product or a partnership?

Your Alignment Score

Scoring Guide:
Total your checks. A majority of **"S3 Constitutional"** responses indicates a strong philosophical alignment with an advisor who will focus on your life, your goals, and your behavior. A majority of **"Traditional"** responses indicates an advisor who is focused on the market and portfolio performance. As the guide states, there is no single "best" approach for everyone, only the one that is right for you.

Insights Summary

Key S3 Differentiator: We change the game by using your life as the benchmark. Our role is to be a behavioral coach and financial architect, not a market expert who selects investments.

Educational Generosity Promise: This scorecard empowers you to be a better consumer of financial advice. It provides the tools to make a confident decision, regardless of who you ultimately choose to work with.

Stakeholder Synthesis: This tool serves you (the reader) by providing critical clarity, helps us connect with prospects who share our philosophy, and elevates the financial services conversation for our entire community.

Your Next Steps

Immediate Action: Use this scorecard to evaluate your current advisor or any advisor you plan to interview.

Foundation Building: Once you find an advisor with a philosophy that resonates, the next step is to build your foundational plan.

Professional Support: If our Constitutional Approach aligns with what you're looking for, we invite you to have a conversation with us. You already know the questions to ask.

About SafeSimpleSound Constitutional Financial Planning

Our Promise: We offer a collaborative partnership to provide guidance, coaching, and a holistic framework for your financial life.

Educational Generosity Commitment: We believe an educated client is an empowered client. We share our frameworks freely to help you find the clarity and confidence you deserve.

Contact Us: www.safesimplesound.com/contact

Our Philosophy: www.safesimplesound.com/philosophy

This document embodies S3's constitutional commitment to educational generosity. Whether you become a client or not, this framework provides genuine value for your journey toward finding the right financial partner.

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.