

Your S3 Power of Attorney Constitution Worksheet

This worksheet is a constitutional tool designed to help you build the foundational layer of your financial security with confidence. Following the SafeSimpleSound (S3) principles, we will guide you through a step-by-step process to clarify your vision, understand your options, and make sound decisions about your Power of Attorney. This is not just a form; it is an act of empowerment and educational generosity, providing lasting value whether you become an S3 client or not.

Constitutional Both/And Solutions This Worksheet Provides:

1. Either/Or Dilemma: Estate planning is for 'later' vs. I need to be protected 'now'.

Constitutional Resolution: The worksheet reframes the POA as an immediate, foundational tool for living ('Safe' now) rather than an end-of-life document, starting with vision-clarification questions relevant at any age.

2. Either/Or Dilemma: A generic POA is 'easy' vs. A custom POA is 'complicated'.

Constitutional Resolution: The 'Both/And Framework' section simplifies the different POA types into clear, life-based scenarios, making customization an accessible and empowering process, not a complex legal burden.

Part 1: Your Constitutional Foundation (The 'Why')

Before discussing any legal document, a Sound plan starts with your vision. This is the 'Safe' first step to ensure your plan truly reflects you.

S3 Constitutional Context: This section embodies the 'Vision-First Direction' principle, prioritizing personal purpose over technical details to build a secure foundation.

What does being 'taken care of' mean to you, in your own words?

Think beyond money. Describe the feeling of security. Does it mean your family is not burdened? That your specific wishes for care are followed? That your business continues to run smoothly?

S3 Context: This question establishes the user's authentic purpose, which will guide all subsequent decisions, ensuring the POA serves their life, not just their assets.

Who in your life embodies the qualities of a 'Trustworthy Tortoise'—steadiness, wisdom, and unwavering reliability?

Don't name a person yet. First, list 3-5 qualities (e.g., calm under pressure, detail-oriented, fiercely loyal, good communicator) that you would need in someone managing your affairs.

S3 Context: This exercise separates the role from the person, allowing for a more objective and principle-based selection of an agent, which is a core tenet of Sound planning.

Part 2: Understanding Your Tools (The 'What' and 'How')

Now that you have your 'why,' let's make the 'what' and 'how' Simple. A Power of Attorney is a tool that allows your chosen person (your 'Agent') to act on your behalf if you cannot.

S3 Constitutional Context: *This section demonstrates the 'Integration Over Abandonment' principle by showing how to select and customize the right tools rather than using a generic, one-size-fits-all approach.*

Which scenarios best match your potential needs? Your plan can incorporate solutions for multiple situations.

This isn't an either/or choice. You might need different types of authority for different situations. This framework helps you see how the tools fit your life.

S3 Context: *This simplifies the complex topic of POA types by connecting them to relatable life events, making customization intuitive and demonstrating the S3 ability to provide accessible clarity.*

- A broad need for someone to manage everything if I become incapacitated ('General' authority).
Constitutional Guidance: S3 View: This is for total trust scenarios. It provides your agent with comprehensive power to keep your life running smoothly.
- A specific need for someone to handle one task, like selling a property while I'm traveling ('Limited' authority).
Constitutional Guidance: S3 View: This is a financial scalpel. It grants precise power for a specific purpose and timeframe, protecting you from over-granting authority.
- A need for authority that only activates upon a doctor's certification of my incapacity ('Springing' authority).
Constitutional Guidance: S3 View: This is a safeguard for those who want to retain full control until the moment it's truly needed, honoring both autonomy and protection.

Part 3: Building a Sound & Secure Plan (The 'Both/And' Solution)

A truly Sound plan acknowledges risk and builds in protection. Let's address the common fear: how do you give your Agent power AND ensure you are protected?

S3 Constitutional Context: *This section directly applies the 'Both/And Solutions' principle to resolve the core contradiction of power vs. vulnerability, building trust through transparency.*

How can you build a POA that is BOTH powerful for your Agent AND safe for you?

Select the safeguards that align with your vision of being 'taken care of'. These are not signs of distrust; they are features of a well-built, Sound financial constitution.

S3 Context: *This transforms risk management from a fear-based activity into an empowering design process, a key S3 differentiator.*

- Require Co-Agents: Have two people who must act together on major decisions.
Constitutional Guidance: S3 Guidance: This creates checks and balances, but requires agents who can cooperate effectively. A powerful tool for 'Stakeholder Synthesis'.

- **Mandate Regular Reports:** Require your Agent to provide an accounting to a third party (like another family member or a professional).

Constitutional Guidance: S3 Guidance: This promotes transparency and accountability, which are the cornerstones of a Sound fiduciary relationship.

- **Name a Protector:** Appoint someone with the authority to review decisions and, if necessary, replace the Agent.

Constitutional Guidance: S3 Guidance: This is an advanced safeguard that provides an ultimate layer of protection for your vision.

Part 4: Your Complete Constitutional Vision (Lifetime & Legacy)

Let's synthesize your work into a clear statement of intent. A complete constitution considers all stakeholders, both during your life and after.

S3 Constitutional Context: This section embodies 'Stakeholder Synthesis' by briefly touching on legacy, showing how the POA fits into a more comprehensive plan.

Differentiating Lifetime vs. Legacy Power

A Power of Attorney (POA) is for managing your assets during your lifetime. A Power of Appointment (often in a Will or Trust) is for directing who receives your assets after your death. Understanding this distinction is key to a complete and Sound plan that serves all stakeholders.

S3 Context: This item provides a key piece of 'Educational Generosity' by clarifying a common point of confusion, showcasing S3's commitment to holistic planning.

Write Your Personal POA Constitutional Statement.

Synthesize your answers into a guiding statement. Example: 'My POA's purpose is to ensure my family is not financially burdened. I need an Agent who is a calm communicator and detail-oriented. My plan must include a regular accounting safeguard to provide peace of mind for everyone involved.'

S3 Context: This final step integrates all learning into a single, actionable summary. It's the ultimate expression of 'Integration Over Abandonment', creating a personal charter to guide future professional conversations.

Educational Generosity Commitment:

This worksheet provides all stakeholders—readers, prospects, clients, and community—with a clear, empowering framework to understand and act on a critical life-planning document, fostering financial resilience for everyone.