

Your S3 Retirement Constitution Worksheet

This isn't just another retirement calculator. It's a guided journey to build your personal Retirement Constitution—a foundational document that aligns your money with your life's vision. We provide this tool with educational generosity, helping you build a Safe, Simple, and Sound future, whether you become a client or not.

Constitutional Both/And Solutions This Worksheet Provides:

1. Either/Or Dilemma: Retirement planning is a cold, numerical calculation VS. a deeply personal life design.
Constitutional Resolution: The worksheet starts with Vision-First reflection before introducing any numbers, ensuring calculations serve the user's personal vision and life goals.

2. Either/Or Dilemma: I must deprive myself today to save for retirement VS. I should live for today and worry about it later.
Constitutional Resolution: It introduces a 'Both/And' framework and the 'Lifestyle Continuity Number' to help users create a savings plan that funds both current joy and future security, eliminating financial guilt.

Section 1: Drafting Your Constitutional Preamble (The Vision)

A strong constitution starts with a clear purpose. Before we look at any numbers, let's define the life you're planning for. This is the 'Safe' foundation for every decision that follows.

S3 Constitutional Context: *This section embodies the 'Vision-First Direction' principle, ensuring all subsequent planning is grounded in the user's authentic purpose.*

What does a truly fulfilling retirement look like for you, beyond just the money? Describe it in terms of relationships, daily activities, and desired legacy.

Think in stories, not spreadsheets. Who are you with? What are you doing from morning to night? What feeling do you want to have? This vision is the 'true north' for your constitution.

S3 Context: *Prioritizes personal values over financial metrics, building a secure foundation based on what truly matters to the user.*

Calculate Your 'Freedom Timeline' (The number of years you plan to be in retirement)

This isn't a morbid calculation; it's the timeline of freedom you need to fund. To estimate, take your desired life expectancy (e.g., 95) and subtract your desired retirement age (e.g., 65). Example: 95 - 65 = 30-year Freedom Timeline.

S3 Context: *Reframes the sterile 'Retirement Life Expectancy' into an empowering S3 concept, making a necessary calculation feel purposeful.*

Section 2: The Both/And Budget (Funding Today AND Tomorrow)

A common trap is feeling you must choose between enjoying life now and saving for later. A constitutional approach helps you do both, creating a plan that funds your whole life.

S3 Constitutional Context: Directly applies the 'Both/And Solutions' principle to the universal conflict of spending vs. saving.

The 'Enjoy Today vs. Save for Tomorrow' Dilemma. How do you resolve this conflict?

There's no wrong answer. The goal is to create a plan that honors both needs. This framework helps you move from conflict to integration.

S3 Context: Frames a common financial stressor as a solvable contradiction, demonstrating S3's Contradiction-Free Living methodology.

- I prioritize saving for the future, even if it means significant sacrifice today.

Constitutional Guidance: A sound impulse for security. Our goal is to protect this future security while strategically funding present joy.

- I prioritize enjoying my life now and tend to worry about retirement later.

Constitutional Guidance: A valid desire for a fulfilling life. Our goal is to protect this present fulfillment by integrating a simple, automated plan for the future.

- I try to do both, but often feel guilty about spending and anxious about not saving enough.

Constitutional Guidance: This is the most common state. A constitutional approach provides a clear framework to remove the guilt and anxiety by aligning both actions to your vision.

Define Your 'Lifestyle Continuity Number'

Forget generic 'wage replacement' formulas. Based on the vision you described in Section 1, what is the realistic annual after-tax income that would fund that fulfilling retirement? This is your personal target.

S3 Context: Replaces confusing industry jargon (Wage Replacement Ratio) with a simple, vision-focused S3 concept that is more intuitive and empowering for the user.

Section 3: Weaving Your Sound Income Quilt (Integration)

Your assets shouldn't be a messy pile of accounts; they should be woven together into a resilient 'Income Quilt'. This section helps you see how the different 'patches' can be stitched together for strength.

S3 Constitutional Context: Introduces the 'Integration Over Abandonment' principle using the signature S3 'Income Quilt' metaphor.

Identify the 'Patches' of Your Quilt. List all your potential sources of retirement income.

List everything, big or small: Social Security, 401(k)s, IRAs, pensions, rental properties, potential part-time work, etc. Each one is a piece of your quilt.

S3 Context: Helps users see their assets holistically, as integrated components of a larger system rather than disconnected accounts, which is key to sound planning.

Section 4: Your Living Constitution (Adaptation)

A plan written in stone will crack under pressure. A truly 'Sound' plan is a 'Living Constitution'—stable in its principles but adaptable to life's changes. This final section establishes your framework for long-term confidence.

S3 Constitutional Context: Applies the 'Time Coexistence' principle, teaching users how to honor proven wisdom while adapting to new circumstances.

How do you view your financial plan in the face of change (e.g., market shifts, inflation)?

Your approach to change determines your long-term success. The goal is a non-emotional, principled process for adaptation.

S3 Context: Resolves the 'Rigid vs. Reactive' contradiction by presenting the S3 'Living Constitution' approach as the sound 'both/and' solution.

- As a rigid blueprint. I get nervous when things deviate from the original plan.
Constitutional Guidance: This stability is good, but can become brittle. A constitutional approach adds principled flexibility.
- As something to react to. I feel the need to make changes based on news headlines.
Constitutional Guidance: This responsiveness is understandable, but can lead to emotional decisions. A constitutional approach provides a calming, long-term filter.
- I want a plan that is both stable AND adaptable, but I don't know how to do that.
Constitutional Guidance: This is the goal. Your 'Living Constitution' provides the guiding principles and an 'amendment process' to make thoughtful, not reactive, changes.

Write Your Personal Retirement Constitution: State 3 Core Principles

Synthesize everything you've reflected on. These are your inviolable principles that will guide all future decisions, creating a 'Safe, Simple, and Sound' framework. Example: 1. My money must always serve my life's vision. 2. I will fund both today's joy and tomorrow's security. 3. My assets will work as one integrated team.

S3 Context: This is the ultimate application of 'Integration Over Abandonment,' where the user synthesizes all learnings into a personal, actionable constitution that will guide their financial life.

Educational Generosity Commitment:

This worksheet provides a clarifying, confidence-building experience for readers, demonstrates S3's unique value to prospects, reinforces foundational principles for clients, and promotes a healthier, more holistic conversation about retirement for the community.