

The Retirement Constitution Readiness Scorecard

Assess Your Alignment with a Safe, Simple, & Sound Future

Created by SafeSimpleSound Financial Planning
Financial Excellence • Educational Generosity

Your S3 Retirement Readiness Scorecard

Safe • Simple • Sound
Foundation-First Financial Wisdom

This scorecard is not a test with right or wrong answers. It's a tool for self-discovery, designed to help you understand your current alignment with the core principles of a purpose-driven retirement. By answering honestly, you'll gain powerful insight into your strengths and identify the most important next step on your journey.

What You'll Discover:

- (Safe) How a clear vision for your future provides the ultimate financial security.
 - (Simple) Whether your daily financial habits are truly aligned with your long-term goals.
 - (Sound) The strength and resilience of your future retirement income strategy.
 - (Constitutional Advantage) Your "Constitutional Readiness Profile"—a clear, actionable picture of your strengths and where to focus next.
-

Your Constitutional Readiness Assessment

Your Foundation Check

Instructions: Read each statement below. If it feels largely true for you and your current situation, check the box. Be honest—this is for your clarity, not for a grade.

Part 1: Vision Clarity (The SAFE Foundation)

This section assesses the strength of your “Retirement Constitution’s Preamble”—the core vision that guides all your financial decisions.

- I have a clear, written vision of what a fulfilling retirement looks like for me, beyond just financial numbers.
- I can easily explain *why* I am saving for retirement, connecting my goals to my deepest personal values.
- I think of my remaining work years as a “Purposeful Work Span” with specific goals, not just a countdown to an endpoint.
- I view retirement as a “Freedom Timeline” for pursuing passions and purpose, not just an absence of work.
- My partner and I are in full agreement on our shared vision for our post-career life.

Insight: A **Safe** retirement is built on the unshakable foundation of a clear ‘why.’ When you know where you’re going, every financial decision becomes simpler and more powerful. This vision-first approach turns anxiety into a clear, actionable mission.

Part 2: Financial Integration (The SIMPLE Application)

This section evaluates how well your current financial life reflects a “Both/And” philosophy—funding a great life today AND a secure life tomorrow.

- I feel in control of my spending, and it generally reflects my values without causing guilt or anxiety.
- I have a savings plan that feels sustainable and aligned with my current lifestyle, not like an act of deprivation.
- I understand the concept of a “Lifestyle Continuity Number”—the income needed to fund my vision, not just replace a paycheck.
- I have a system (like “two buckets”) to clearly separate funds for today’s joy and tomorrow’s security.

- My financial decisions feel integrated, serving both my present happiness and my future goals simultaneously.

Insight: A Simple system resolves the conflict between living for today and saving for tomorrow. By creating a “Both/And” framework, you eliminate financial guilt and make progress feel natural, not forced.

Part 3: Income Resilience (The SOUND Strategy)

This section gauges the coherence of your “Income Quilt”—the strategy for weaving your assets into a reliable, lifelong income stream.

- I know all my potential sources of retirement income (Social Security, 401k/IRAs, pensions, etc.).
- I have a clear understanding of how these different income sources will be coordinated to work together.
- I have a strategy for when and how to claim Social Security to maximize its value for my plan.
- My plan is designed to be resilient, not overly dependent on a single account or investment for success.
- I have considered how my income plan will adapt to challenges like inflation or market changes over time.

Insight: A Sound retirement income plan is an “Income Quilt,” not just a single nest egg. It integrates multiple, diverse sources into a coordinated whole that is stronger, more resilient, and more reliable than any single part.

Your Constitutional Readiness Profile

Scoring Guide: Total your checks from all three parts. Find your profile below to understand your constitutional strengths and your most powerful next step.

0-5 Checks: The Dreamer

- **Your Profile:** You have a powerful sense of what you want from life, but the financial structure isn’t yet in place to support that dream. You may feel overwhelmed or unsure where to start, causing you to focus on the vision while delaying the practical steps. This is a fantastic starting point because your ‘why’ is strong!
- **Constitutional Guidance:** Your primary focus should be on building a Safe foundation. The gap between your vision and your financial reality is causing

stress. Your task is to translate your dreams into the first draft of your Retirement Constitution.

- **Next Step:** Use our [The SafeSimpleSound Retirement Preamble](#) to formally articulate your vision. This single act will provide the clarity needed to start building.

6-10 Checks: The Builder

- **Your Profile:** You are a diligent saver and responsible planner. You're good at the "how"—saving, budgeting, and investing. However, you may feel that your financial actions are disconnected from a deeper purpose, making them feel like a chore. You have the engine, but you need a steering wheel.
- **Constitutional Guidance:** Your opportunity is to apply [Simple](#) integration. You need to connect your strong building habits to the 'why' you may have left undefined. By linking your actions to your vision, your plan will feel more meaningful and less fragile.
- **Next Step:** Review Part 2 of this scorecard. Identify the one "Both/And" principle that is weakest for you and commit to implementing it over the next 30 days. This will begin the process of integrating your money with your life.

11-15 Checks: The Architect

- **Your Profile:** You have a strong vision and have already built systems to support it. You think holistically and are well on your way to a constitutionally sound future. Your concern is no longer "if" you can retire, but how to make your plan resilient and adaptable for the long haul.
 - **Constitutional Guidance:** Your challenge is to ensure your plan is truly [Sound](#) and can withstand the test of time. This involves stress-testing your assumptions and formalizing your strategy for managing your "Income Quilt" through all of life's seasons.
 - **Next Step:** Consider the concept of a "Living Constitution." How will you review and amend your plan in a disciplined way? It's time to move from planning to long-term stewardship.
-

Insights Summary

Key S3 Differentiator: Instead of giving you generic advice, this scorecard helps you discover your own unique starting point within a proven constitutional framework. True financial confidence begins with self-awareness.

Educational Generosity Promise: You now have a "Constitutional Readiness Profile" that provides genuine insight into your financial life and a clear, actionable next step, whether you ever work with us or not.

Stakeholder Synthesis: This tool serves everyone. Readers gain clarity. Prospects see the depth of our process. Clients can reaffirm the foundational work we've done together. The community benefits from a more purpose-driven approach to retirement.

Your Next Steps

Immediate Action (Next 7 days): Based on your profile, take the specific "Next Step" outlined above. This is your highest-impact first move.

Foundation Building (Next 30 days): Watch the modules from SafeSimpleSound Retirement course that corresponds to your weakest area (Part 1 = Module 1, Part 2 = Module 2, Part 3 = Module 3).

Professional Support: If you are a "Builder" or "Architect" who wants to ensure your plan is truly integrated and resilient, request a 30-minute "Clarity Diagnostic™" introductory call to see how a constitutional approach can unify your entire financial life. <https://SafeSimpleSound.com/clarity-diagnostic>

About SafeSimpleSound Constitutional Financial Planning

Our Promise: We provide a constitutional framework for your finances, helping you build a plan that is Safe in its foundation, Simple in its execution, and Sound in its principles, so you can live a life free from financial contradiction.

Educational Generosity Commitment: We believe financial wisdom should be accessible. We create tools and resources like this scorecard to empower our community, building trust through education before ever asking for business.

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 retirement planning journey.

© SafeSimpleSound Financial Planning • Excellence Through Foundation-First Wisdom