

The SafeSimpleSound Retirement Preamble

A Guided Worksheet to Define Your Safe, Simple & Sound Future

Created by SafeSimpleSound Financial Planning
Financial Excellence • Educational Generosity

Your S3 Retirement Preamble Worksheet

Safe • Simple • Sound
Foundation-First Financial Wisdom

What You'll Discover:

- A secure, non-financial starting point to reduce retirement anxiety.
 - A clear, step-by-step process to define what a fulfilling retirement means to *you*.
 - A time-tested method for grounding your financial future in your core values.
 - How to draft a personal "Retirement Mission Statement" that guides all future decisions.
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Your Guided Preamble Creation Process

Section 1: Discover Your Core Principles (The ‘Why’)

Safe Foundation Priority: Before discussing numbers, we must establish your non-negotiable values. This is the bedrock of a successful plan. These prompts will help you uncover the principles that must be honored in your retirement.

Action 1: Explore “Freedom”

- **Guiding Question:** What does “freedom” in retirement truly mean to you? Is it freedom *from* (a specific job, a commute, financial worry) or freedom *to* (travel, learn a new skill, spend time with family)?

- **Your Thoughts:**

- **Why:** Defining freedom prevents you from building a plan that simply replaces one set of obligations with another.

Action 2: Explore “Connection”

- **Guiding Question:** With whom do you want to spend your time, and what is the quality of that connection? Describe the key relationships (spouse, children, friends, community) you want to nurture.

- **Your Thoughts:**

- **Stakeholder Impact:** This principle ensures your plan serves not just you, but the people who matter most, turning a personal goal into a shared vision.

Action 3: Explore “Purpose & Legacy”

- **Guiding Question:** Beyond leisure, what contribution do you want to make? This could be mentoring, volunteering, creating something, or passing on wisdom. What legacy do you want to live?

- **Your Thoughts:**

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- **Both/And Insight:** This resolves the false choice between “retiring from work” and “living a life of purpose.” A constitutional retirement integrates both.

Section 2: Articulate Your Vision (The ‘What’)

Simple Systems Priority: We now translate your abstract principles into a simple, clear vision of your desired life. A vivid picture is easier to plan for than a vague idea.

Action 1: Describe a Perfect Day

- **Guiding Question:** Imagine a perfect, ordinary Tuesday ten years into your retirement. From the moment you wake up to when you go to sleep, what do you do? Who are you with? How do you feel?
- **Your Vision:**

- **S3 Differentiator:** We don't ask for your “retirement number”; we ask for your “perfect day.” The plan is then built to fund that day, which makes the numbers meaningful.

Action 2: Define Your “Non-Negotiables”

- **Guiding Question:** Based on your principles and vision, list 3-5 activities, experiences, or states of being that are absolutely essential for your fulfilling retirement.
- **Your Non-Negotiables:**

1.

2.

3.

- **Vision Connection:** These non-negotiables become the primary objectives your financial plan must be designed to protect and provide for.

Section 3: Reframe Your Timeline (The ‘When’)

Sound Wisdom Priority: Technical jargon creates confusion. We reframe sterile acronyms into powerful, personal concepts that align with your vision.

Traditional Term	S3 Constitutional Concept	Why This Matters
Remaining Work Life Expectancy (RWLE)	Purposeful Work Span	This isn't about counting down the days. It's about defining the remaining time you have to work with intention, purpose, and a clear vision for what comes next.
Retirement Life Expectancy (RLE)	Freedom Timeline	This isn't a statistical calculation of your remaining years. It is the canvas upon which you will live out the vision you are defining right now. It is your time to use freely.

- **Educational Value:** Understanding this shift empowers you to see your career and retirement not as two separate lives, but as a continuous journey guided by your personal constitution.

Section 4: Draft Your Preamble & Mission Statement

Constitutional Synthesis: This is where we bring it all together. Use your answers from the previous sections to create a powerful, guiding statement for your future.

Your Retirement Preamble

Instructions: Fill in the blanks below to create a short paragraph that articulates your vision.

My retirement will be a time defined by the core principles of [Your Answer from Section 1: e.g., Freedom, Connection, and Purpose]. I will actively pursue a life where I have the freedom to [Your Answer from Section 1], nurture my connections with [Your Answer from Section 1], and find purpose through [Your Answer from Section 1]. My days will be filled with meaningful activities like [Your Answer from Section 2], ensuring that my Freedom Timeline is a true reflection of my deepest values.

Your Retirement Mission Statement

Instructions: Now, distill your Preamble into a single, powerful sentence.

My mission is to build a retirement that enables me to [Action Verb] [Core Principle #1] and [Action Verb] [Core Principle #2] so that I can [Your Ultimate Vision/Legacy].

Example: "My mission is to build a retirement that enables me to explore my creativity and deepen my family bonds so that I can leave a legacy of love and learning."

Your Mission Statement:

Insights Summary

Key S3 Differentiator: Unlike plans that start with numbers, the S3 process begins with your personal 'Why,' creating a plan that is uniquely yours and deeply motivating.

Educational Generosity Promise: This worksheet provides a complete vision-setting framework, delivering clarity and confidence whether you become a client or not.

Stakeholder Synthesis: This tool empowers you (the reader), demonstrates our unique process, and reinforces the foundational work we do with clients.

Your Next Steps

Immediate Action (Next 7 days): Complete your Retirement Mission Statement and place it somewhere you'll see it daily—on your desk, your bathroom mirror, or as your phone's lock screen.

Foundation Building (Next 30 days): Use this Preamble as the “North Star” for any financial conversations you have. Before making a decision, ask: “Does this align with my Retirement Constitution?”

Professional Support: When you're ready to build a financial plan that honors your Preamble, schedule a complimentary S3 introductory call. We'll help you connect your vision to a sound strategy.

About SafeSimpleSound Constitutional Financial Planning

Our Promise: We provide contradiction-free financial guidance that aligns your money with your life's vision, building durable wealth on a foundation of timeless principles.

Educational Generosity Commitment: We believe financial wisdom should be accessible. We provide valuable educational resources to our community to empower better decisions for everyone, client or not.

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.

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