

The Complete S3 Capital Needs Master Plan

Your Living Blueprint for Financial Independence

Created by SafeSimpleSound Financial Planning

Your S3 Integration Tool

What You'll Discover:

- The Executive Summary Dashboard for your entire plan
 - The "Annual Review Protocol" to keep your plan alive
 - How to partner with an advisor using the S3 Framework
 - A comprehensive synthesis of the entire Capital Needs Series
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Part 1: Executive Summary Dashboard

Summarize your findings from the previous tools here. This is your "Refrigerator Sheet."

The Goal

- Target Retirement Age: _____
- Lifestyle Monthly Need (Today's Dollars): \$_____
- Model: ☐ Capital Preservation ☐ Purchasing Power Preservation

The Math

- Total Capital Needed: \$_____
- Current Gap: \$_____
- Serial Savings Target (This Year): \$_____ / month

The Safety Net

- Inflation Assumption: _____%
 - Stress Test Status: [] Passed [] Adjustments Made
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Part 2: The Annual Review Protocol

A capital needs analysis is a snapshot, not a movie. You must update it.

Trigger Events (When to Update):

1. **Annual Review** (Date: _____): Update account values and increase savings (Serial Payment).
2. **Major Life Event**: Marriage, Divorce, Birth, Inheritance.
3. **Job Change**: Salary increase >10% or loss of employment.
4. **Market Shift**: Portfolio value change >20% in one year.

Checklist for Review:

- Did inflation run higher than my assumption?
 - Did I hit my savings target?
 - Has my “retirement date” vision changed?
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Part 3: The S3 Partnership Framework

How to use this Master Plan with a Constitutional Advisor.

We Don't Take Over; We Team Up.

- You define the Vision (Inputs/Lifestyle).
- We handle the Engineering (Calculations/Stress Tests).
- Together we manage the Behavior (Staying the course).

Both/And Solution:

Instead of choosing between “DIY” and “Hiring a Boss,” choose **Partnership**. You own the plan; we verify the structural integrity.

Insights Summary

Key S3 Differentiator: We believe in “Integration Over Abandonment.” Don’t throw away your current efforts; integrate them into this Master Plan and refine them over time.

Stakeholder Synthesis: This document serves You (clarity), Your Family (security), and Your Legacy (intentionality).

Your Next Steps

Immediate Action: Print this Dashboard and place it with your financial documents.

Long-term Partnership: Schedule an annual “Constitutional Check-up” to keep this document living and breathing.

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