

# The Financial Fragility Scorecard

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## How Resilient is Your Wealth?

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Created by SafeSimpleSound Financial Planning

*Financial Excellence • Educational Generosity*

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## Your S3 Total Risk Diagnostic

*Safe • Simple • Sound > Foundation-First Financial Wisdom*

What You'll Discover:

- Safe: A holistic view of your exposure across Physical, Behavioral, and Investment domains.
  - Simple: A weighted scoring system to measure your "Breakability."
  - Sound: Customized recommendations based on your specific fragility score.
  - Constitutional Advantage: Seeing the gaps that traditional planning ignores.
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## The Assessment

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*Score each item: 0 = No, 1 = Somewhat, 2 = Yes*

### Domain 1: Physical Hazards

1. Have you conducted a physical hazard audit of home/auto in the last 12 months? [ ]
2. Do you have full replacement cost coverage on property policies? [ ]
3. Are your digital assets and documents backed up and accessible? [ ]

## Domain 2: Behavioral Hazards

1. Do you have an emergency fund of 3-6 months expenses (Liquid Courage)? [ ]
2. Do you regularly review liability limits (Umbrella policy)? [ ]
3. Is your estate plan (Wills/POA) current and understood by your family? [ ]

## Domain 3: Investment Hazards

1. Is your portfolio diversified globally (not just one country/sector)? [ ]
2. Do you have a written Investment Policy Statement? [ ]
3. Are you free from “single stock” concentration risk (>5%)? [ ]

## Domain 4: The “Sleep” Test

1. Can you ignore financial news for a month without anxiety? [ ]
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## The Results

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Total Score: \_\_\_\_\_ / 20

### 0 – 8: FRAGILE

*Diagnosis:* Your financial life is built on a fault line. A single Peril could be catastrophic.

*S3 Prescription:* Immediate “Foundation-First” intervention. Focus on insurance and cash reserves before investing.

### 9 – 14: EXPOSED

*Diagnosis:* You have the basics, but hidden hazards (likely behavioral or concentration) threaten your progress.

*S3 Prescription:* A “Gap Analysis” to identify specific weaknesses (e.g., liability limits or portfolio overlap).

## 15 – 18: PROTECTED

*Diagnosis:* You are in good shape, but optimization is needed to reach “Fortress” status.

*S3 Prescription:* Advanced strategy session to fine-tune tax efficiency and legacy planning.

## 19 – 20: FORTRESS

*Diagnosis:* You are living the S3 Constitutional ideal. You are ready to focus entirely on Vision and Legacy.

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## Insights Summary

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*Key S3 Differentiator: We measure success by resilience, not just returns. A high net worth with a “Fragile” score is a crisis waiting to happen.*

## Your Next Steps

**Immediate Action:** tally your score and circle your “0” answers.

**Professional Support:** Bring this scorecard to a complimentary “S3 Discovery Meeting” to discuss how to raise your score.

**Contact Us:** [www.safesimplesound.com/contact](http://www.safesimplesound.com/contact)