

# The “Whose Side Are You On?” Scorecard

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## A Constitutional Alignment Assessment for Your Financial Team

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Created by SafeSimpleSound Financial Planning

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### Your S3 Alignment Score

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

What You'll Discover:

- **Safe:** Reveal hidden conflicts of interest in your current advisory team.
  - **Simple:** A 10-point quiz with immediate clarity.
  - **Sound:** Objectively evaluate if your relationships are transactional or constitutional.
  - **Constitutional Advantage:** Honest assessment without sales pressure.
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## The Allegiance Quiz

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Instructions: Answer the following based on your *primary* financial advisor.

## Part 1: The Clarity Check (Safe)

- 1. Do you have a document explicitly stating if they are an Agent or a Fiduciary?
- 2. Has the advisor explained who the “Principal” is in your relationship?
- 3. Do you know exactly how the advisor is compensated (Commission, Fee, or Both)?

## Part 2: The Action Check (Simple)

- 4. When you ask a hard question, do you get a direct answer or a sales pitch?
- 5. Does the advisor document instructions in writing to verify “Express Authority”?
- 6. Does the advisor explain the limitations of their power?

## Part 3: The Wisdom Check (Sound)

- 7. Does the advisor speak about “Risk Management” as much as “Returns”?
- 8. Does the advisor have a plan for *their* own succession/termination?
- 9. Does the advisor educate you regardless of whether you buy?
- 10. Do you feel “Sold to” or “Partnered with”?

## Scoring Your Alignment

### 8-10 Checks: Constitutional Partnership

Your advisor is operating with S3-level transparency. You are likely in a safe, sound relationship.

### 4-7 Checks: Transactional Relationship

You are likely dealing with a traditional agent. The relationship may be functional, but “Apparent Authority” risks exist. Verify their role immediately.

### 0-3 Checks: The Danger Zone

Ambiguity rules your financial life. You are at risk of misunderstanding who represents whom.

## Next Steps

Score below 8? Download our *Constitutional Agency Relationship Verifier* to formally audit the relationship.