

# The Constitutional Agency Relationship Verifier

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## Making the Invisible Triangle Visible for Your Financial Safety

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Created by SafeSimpleSound Financial Planning

*Financial Excellence • Educational Generosity*

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### Your S3 Agency Foundation Check

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

What You'll Discover:

- **Safe:** Determine exactly who your financial professional is legally obligated to serve.
  - **Simple:** A clear "Tick-Box" method to distinguish between Agents, Brokers, and Consultants.
  - **Sound:** Legal definitions that remove ambiguity and reduce risk.
  - **Constitutional Advantage:** Radical transparency that transforms "fine print" into a foundation of trust.
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# Part 1: The Triangle Map Assessment

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## Your Foundation Check

Instructions: Use this checklist to verify the legal reality of your current financial relationships. Knowing the ground rules creates psychological safety.

### Step 1: Identify the Principal (The Company)

- Is there a specific insurance carrier involved? (e.g., The company issuing the policy)
- Does your advisor hold an appointment with them? (Check their disclosure documents)
- Are they an employee or an independent contractor?

*Insight:* In a legal agency relationship, the acts of the agent are the acts of the principal. Knowing who the Principal is tells you who is ultimately responsible for your money.

### Step 2: The Relationship Type Checker

*Check the box that matches your advisor's description to reveal their legal standing.*

#### The Insurance Agent

- **Legal Duty:** Primary allegiance is to the Insurer (Principal).
- **Authority:** Can bind the company to coverage (within limits).
- **S3 Insight:** Valuable for securing product access, but requires you to understand they represent the seller.

#### The Insurance Broker

- **Legal Duty:** Primary allegiance is to You (The Applicant/Insured).
- **Authority:** Cannot bind the insurer; they solicit coverage on your behalf.
- **S3 Insight:** Represents you in the marketplace but lacks the power to “commit” the company instantly.

#### The Consultant/Planner

- **Legal Duty:** Fiduciary duty to You (The Client) for advice.
- **Authority:** No power to bind insurers; sells wisdom, not products.

- **S3 Insight:** The purest form of unbiased advice, often paired with agency for implementation.

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## Part 2: The “Safety First” Promise

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### Why Definitions Matter

Confusion is the enemy of security. When you know an advisor is an **Agent**, you know to verify their authority. When you know they are a **Broker**, you know they are shopping for you.

*The S3 Standard: At SafeSimpleSound, we define our role before we define your strategy. You will never have to guess whose jersey we are wearing.*

### Next Steps

Based on your verification:

- **If Unclear:** Ask your advisor specifically, “Are you acting as an agent of the carrier or a broker for me in this transaction?”
- **If Misaligned:** If you need a Fiduciary but have an Agent, consider a Constitutional Review.