

# The Fortress Framework

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## The Complete S3 Insurer Vetting System

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Created by SafeSimpleSound Financial Planning

### Your S3 Fortress Framework

What You'll Discover:

- The exact due diligence protocol S3 uses to approve carriers
  - The "Never List": Structures we avoid to protect clients
  - An Annual Review Template for ongoing maintenance
  - The constitutional advantage of a standardized vetting process
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## Part 1: The S3 Vetting Protocol

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### How We Curate Safety

We don't trust luck; we trust process. Here is the SafeSimpleSound Standard of Care:

#### Step 1: The Safety Gate (Safe)

- Rule: Must be Admitted in the client's state of residence.
- *Exception*: Only for unique risks (e.g., coastal property) where no admitted option exists, and only with A-rated surplus carriers.

#### Step 2: The Alignment Filter (Simple)

- Rule: Preference for Mutual companies for long-term cash accumulation.
- Rule: Use Independent Brokerage channels to ensure we sit on the client's side of the table.

### Step 3: The Durability Test (Sound)

- Rule: Carrier must have Comdex Score of 80+ or equivalent high ratings across agencies.
  - Rule: Analyze “Net Investment Yield” to ensure they aren’t taking reckless risks to pay dividends.
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## Part 2: The “Never” List

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### Integration Over Abandonment

We integrate insurance into your plan, but we abandon risky structures.

1. **Never:** Carriers with a history of “Bait and Switch” premium hikes on in-force blocks of business.
  2. **Never:** Unrated carriers or those relying 100% on offshore reinsurance.
  3. **Never:** Products you do not understand. If the illustration is too complex to explain simply, it is not “SafeSimpleSound.”
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## Part 3: Annual Review Template

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### Maintenance is Key

Insurance isn’t “Set and Forget.” Use this template annually:

- Check Ratings: Did S&P or AM Best downgrade the carrier?
  - Check Alignment: Did the company demutualize (switch from Mutual to Stock)?
  - Check Caps: Did state guaranty limits change in your state?
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# Insights Summary

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*Key S3 Differentiator: This framework represents our fiduciary commitment to due diligence. It is the architecture of trust.*

*Educational Generosity Promise: You can adopt this “Standard of Care” for your own family governance starting today.*

*Stakeholder Synthesis: Ensures that your financial foundation is built on rock, not sand.*

## Your Next Steps

**Immediate Action (Next 7 days):** Adopt the “Never List” rules for any future insurance purchase.

**Foundation Building (Next 30 days):** Schedule an annual review of your insurance portfolio using these criteria.

**Professional Support:** Let SafeSimpleSound apply this Fortress Framework to your entire financial picture.

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*This document embodies S3’s constitutional commitment to educational generosity. Whether you become a client or not, this framework provides genuine value for your financial synthesis journey.*

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