

# The “Is It Tied?” Vulnerability Audit

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## How “Voidable” Is Your Financial Safety Net?

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Created by SafeSimpleSound Financial Planning

*Financial Excellence • Educational Generosity*

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### Your S3 Policy Vulnerability Score

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

What You'll Discover:

- **Safe:** Identify hidden risks that could void your coverage.
  - **Simple:** A scored assessment of your “Concealment” and “Warranty” risk.
  - **Sound:** Immediate steps to repair your legal standing.
  - **Constitutional Advantage:** A confidential self-check that puts you in control.
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## The Vulnerability Audit

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### Part 1: The “Concealment” Risk Check

*Answer honestly. This is for your eyes only.*

1. Did you omit any medical history (even minor) on your application?
  - Yes (Risk: High)
  - No (Risk: Low)

2. Has your health changed significantly since you applied, but *before* delivery?
  - Yes (Risk: Moderate)
  - No (Risk: Low)
3. Do you engage in hazardous hobbies (skydiving, racing) that were not disclosed?
  - Yes (Risk: Critical)
  - No (Risk: Low)

*Insight:* Concealment doesn't require "intent to deceive" in all states; sometimes simple failure to disclose a material fact is enough to void a policy.

## Part 2: The “Representation vs. Warranty” Quiz

1. Are the “Warranties” in your policy (statements guaranteed to be true) 100% accurate?
  - Not Sure (Risk: Moderate)
  - Yes (Risk: Low)
  - No (Risk: Critical)
2. Is your “Insurable Interest” clear and documented? (e.g., Do you really suffer a financial loss if the insured dies?)
  - Unclear/No (Risk: High)
  - Yes (Risk: Low)

## Part 3: The Maintenance Check

1. Have you missed a premium payment in the last 2 years?
  - Yes (Risk: Moderate - Check for Reinstatement)
  - No (Risk: Low)
2. Do you have written proof of all policy changes?
  - No (Risk: Moderate)
  - Yes (Risk: Low)

## Your Vulnerability Score

- 0 “High/Critical” Answers: Secure. Your safety net is tied tight.
- 1-2 “High/Critical” Answers: Frayed. You have vulnerabilities that a smart insurance investigator could exploit.

- 3+ “High/Critical” Answers: Untied. Your safety net may be an illusion. You need a confidential review immediately.

## Next Steps

Based on your assessment: If you scored “Frayed” or “Untied,” do not panic. Most issues can be fixed with Amendments or Reinstatements if handled proactively.

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## Insights Summary

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*Key S3 Differentiator: We help you find the holes in your net before you fall into them.*

*Educational Generosity Promise: A tool to self-diagnose legal risks without fear of judgment or sales pressure.*

*Stakeholder Synthesis: Protects the future of your dependents by ensuring the present reality is accurate.*

## Your Next Steps

Immediate Action (Next 7 days): Review your “High Risk” answers. Can you document the truth?

Foundation Building (Next 30 days): Contact your carrier to update any outdated contact or billing info to prevent accidental lapses.

Professional Support: [Confidential “Vulnerability Repair” Consult](#) (We help you fix the record safely).

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