The S3 Fiduciary Stewardship Standard

Elevating "Standard of Care" to "Covenant of Care"

Created by SafeSimpleSound Financial Planning

Financial Excellence • Educational Generosity

Your S3 Strategy Reference

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

What You'll Discover:

- Safe: A vetting tool to ensure your advisor acts as a shield, not just a salesperson.
- Simple: The "Trinity of Trust" explained in plain English.
- Sound: How to leverage advisor liability for your own protection.
- Constitutional Advantage: A framework that turns legal duty into a competitive advantage for your wealth.

S3 Principles Applied to Fiduciary Duty

Legal Duty	Traditional Approach	S3 Constitutional Approach
Duty of Loyalty	“I won’t steal from you.”	“I will place your vision ahead of my commission, resolving contradictions in your favor.”
Duty of Care	“I’ll do what a prudent person would do.”	“I will apply systematic, competence-based wisdom to shield you from avoidable risk.”
Duty of Obedience	“I’ll follow your instructions.”	“I will execute your lawful commands while ensuring you understand the consequences of every order.”

The “Shield, Not Sword” Protocol

How to assess if your advisor is practicing S3 Stewardship:

1. The Liability Test

Ask: “Does your firm carry Errors & Omissions (E&O) insurance?”

- The S3 View: We view our liability exposure as a discipline tool. It forces us to be precise, careful, and thorough. An advisor without E&O is a car without brakes.

2. The Conflict Resolution Test

Ask: “If the insurance company’s interest conflicts with mine, how do you decide?”

- The S3 View: We use Both/And Solutions. We fulfill our contract to the carrier by strictly adhering to underwriting rules (protecting them), which ensures your policy is incontestable and valid (protecting you).

Both/And Solutions for Fiduciary Dilemmas

Instead of: "Sales vs. Service"

Resolution: Educational Generosity.

- How to Apply: We teach you the mechanics of the product. An educated client buys what is right, removing the need for "selling."
- Stakeholder Benefit: You get wisdom; We get a compliant, long-term client.