



Professional Planner Agreement

Version 13.0 - August 2026

Professional membership, mentorship, accreditation and Academy OS licence

Academy	The Academy of Life Planning Limited, 9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom.
Planner	The individual or business accepting this Agreement (the "Planner", "you" or "your").
Effective date	The date you accept this Agreement, sign it, or first pay for a service governed by it.
Selected service(s)	The subscription, accreditation pathway, strategy session, course or other professional service shown on your order, invoice or booking confirmation.

1. Purpose and status of this Agreement

This Agreement governs the professional relationship between the Academy and a Planner who purchases or uses professional membership, mentorship, accreditation, training, Academy OS tools, professional infrastructure or related services. It replaces the Academy's Professional Planner Agreement Version 12.0 dated February 2026 for new purchases and renewals from the effective date.

The Academy is a professional education, planning-methodology, technology and practice-support business. Academy accreditation is a private professional accreditation. It is not a statutory licence, does not confer Financial Conduct Authority (FCA) authorisation or permission, and does not authorise any person to carry on a regulated activity.

2. Professional independence and responsibility

You remain responsible for your own professional practice. In particular, you must:

- act only within your competence, experience, qualifications and legal or regulatory permissions;
- determine whether any service you provide is a regulated activity, reserved legal activity, tax service, accountancy service or other activity requiring specialist authority, qualification or supervision;
- obtain and maintain any FCA authorisation, appointed representative status, professional licence, registration, insurance or other permission required for the activities you actually undertake;
- make clear to clients which services you personally provide, which you do not provide, and when another specialist is required;
- maintain appropriate records, client agreements, privacy information, complaints arrangements and professional standards for your own practice; and
- comply with applicable law, regulation, professional-body rules and contractual duties.

The Academy does not become responsible for your client relationship merely because you use an Academy method, tool, qualification, accreditation, brand description or Academy OS resource.

3. The Total Wealth Planner accreditation

Total Wealth Planner accreditation recognises successful participation in an Academy pathway and continued compliance with the Academy's professional standards. It is designed to support whole-person, total-wealth planning, professional judgement, client agency and appropriate use of specialist expertise.

Accreditation does not:

- guarantee competence in every financial, legal, tax, investment, pension, business or personal-planning discipline;
- replace a professional qualification or statutory permission required for a particular activity;
- make the Planner an employee, agent, representative or appointed representative of the Academy;
- make the Academy a party to contracts between the Planner and the Planner's clients; or
- entitle the Planner to imply that the Academy, FCA, CMA, ICO or any professional body has approved a particular client recommendation.

The Academy may publish accreditation criteria, professional standards, learning requirements and branding rules from time to time. Material changes will be communicated reasonably in advance where they affect an existing paid term.

4. Regulatory perimeter and regulated activities

The Academy's professional model covers a much wider total-wealth landscape than regulated retail investment activity. Where a Planner carries on an FCA-regulated activity, that activity must be undertaken only under the appropriate FCA permission, exemption or authorised-firm arrangement.

An Academy accreditation or licence must never be presented as a substitute for FCA authorisation. Conversely, the fact that a planning, education, coaching, consulting or decision-support activity is not itself FCA-regulated does not make that activity professionally unaccountable: the Planner remains responsible for the quality, accuracy and legality of the service provided.

Where a client requires a personal recommendation concerning a regulated investment, regulated pension transfer advice, regulated arranging or other regulated activity, the Planner must ensure that the activity is carried out by an appropriately authorised person or firm.

5. Services and ordering

The Academy offers subscriptions, accreditation pathways, strategy sessions and online courses. The service you purchase, its current inclusions and its billing period are those shown on the relevant order page, invoice or booking confirmation at the time of purchase. If there is any conflict between promotional material and this Agreement, the specific written order or invoice prevails as to the service purchased and price.

Unless expressly agreed otherwise, services are supplied remotely. Dates, facilitators, delivery format, communities, software tools and supporting materials may evolve where reasonably necessary, provided the overall substance of the purchased service is not materially reduced during a paid term.

6. Current tariff

The current Academy professional tariff is set out below. Prices are those supplied by the Academy as at August 2026.

Category	Service	Billing	Fee
Subscriptions	Membership	Monthly	£24
Subscriptions	Membership	Annual	£245
Subscriptions	Peer Mentorship	Monthly	£99
Subscriptions	Peer Mentorship	Annual	£995
Subscriptions	Monthly Mentorship	Monthly	£299
Accreditation	Remote Pathway	Annual	£545
Accreditation	Community Pathway	Annual	£1,250
Accreditation	Standard Pathway	Annual	£2,995
Accreditation	Fast-track (90-Day) Pathway	Annual	£3,995

Professional Session	60-Minute Strategy Session	Per session	£200
Online Course	GAME Plan Accreditation Programme	Included in Pathways	Included
Online Course	GAME Plan Masterclass	Per season	£4.95
Online Course	Get SAFE training	Course access	Free

The Academy may change prices for future purchases or renewal periods. A price change does not alter a fee already paid for the current paid period. Where a subscription renews automatically, we will give reasonable advance notice of a material price increase before the new price is charged.

7. Subscriptions, annual pathways and renewal

Monthly subscriptions are billed monthly in advance. Annual subscriptions and accreditation pathways are billed annually in advance unless an invoice states another agreed payment schedule.

A recurring subscription or annual pathway renews automatically for the same billing period unless you cancel before the next renewal date. You may cancel at any time through the available account, subscription or written cancellation route. Cancellation stops the next renewal; access normally continues until the end of the period already paid for.

Fees already paid are not refundable simply because you choose not to use the service, except where this Agreement, a specific written guarantee, or applicable law gives you a right to a refund.

If you contract as a consumer rather than for purposes wholly or mainly relating to your trade, business, craft or profession, nothing in this Agreement limits statutory cancellation or consumer rights that apply to you.

8. Strategy sessions, mentorship and courses

Booked one-to-one sessions are professional time reserved for you. The Academy may publish a cancellation or rescheduling policy on the booking page. If no separate policy is stated, please give at least 24 hours' notice where reasonably possible. The Academy may treat repeated non-attendance or very late cancellation as a used session where the reserved time could not reasonably be reallocated.

Online course access is personal to the registered user unless a written commercial licence says otherwise. Course completion or assessment may be a condition of accreditation, but completion alone does not confer statutory authorisation, regulatory permission or competence outside the scope of the course.

9. Academy OS and professional-use licence

Academy OS comprises the Academy's tools, templates, workflows, prompts, methods, planning journeys, reports, software-enabled resources, professional infrastructure and associated intellectual property.

Where your selected service includes professional Academy OS access, the Academy grants you a limited, non-exclusive, non-transferable, revocable licence during the paid term to use the included resources in your own professional practice, subject to this Agreement and any product-specific terms.

Unless the Academy gives written permission, you must not:

- resell, sublicense, white-label, reproduce or commercially distribute Academy OS or substantial parts of it;
- share login credentials or licensed professional resources with an unlicensed third party;
- remove Academy intellectual-property notices or falsely claim ownership of Academy methods or software;
- use Academy materials to train, build or distribute a competing commercial system where that use reproduces protected Academy content; or
- represent that a client receives a contractual service from the Academy merely because you use Academy OS.

Client-specific outputs properly created during a valid licence may be retained by you and your client after the licence ends, subject to applicable intellectual-property, confidentiality and data-protection obligations.

10. Names, marks and professional descriptions

The names Academy of Life Planning, Total Wealth Planner, GAME Plan, Academy OS and associated marks, materials and brand assets are protected intellectual property of the Academy or its licensors.

During a valid accreditation or licence, you may use the specific professional description and brand assets authorised for your pathway, in accordance with current brand guidance. You must stop representing yourself as currently accredited or licensed when the relevant status ends, is suspended or is withdrawn.

11. AI-assisted tools and professional judgement

Some Academy tools use or support third-party artificial intelligence. AI is a thinking and productivity aid, not a substitute for the Planner's professional judgement, factual verification, client communication or legal and regulatory responsibilities.

When using AI-assisted tools professionally, you must:

- review outputs before relying on them or sharing them externally;
- check material facts, calculations, assumptions and references appropriate to the significance of the decision;
- avoid presenting AI-generated content as an authoritative professional conclusion without appropriate human review;
- use data minimisation and avoid entering unnecessary identifying, confidential or special-category data into third-party AI services; and
- comply with your own privacy notice, data-protection obligations, confidentiality duties and any client instructions.

12. Data protection and client information

The Academy and the Planner will normally act as separate controllers for personal data each collects for its own purposes. Each party is responsible for its own compliance with applicable data-protection law.

If the Academy is asked to process personal data solely on your documented instructions as your processor, the parties will put in place the additional controller-processor terms required by applicable data-protection law before that processing begins.

You must not upload client personal data to Academy systems unless you have a lawful basis, appropriate transparency arrangements and authority to do so, and the relevant Academy tool is intended for that use.

13. Confidentiality

Each party must protect confidential information received from the other and use it only for the purposes of the professional relationship. This obligation does not apply to information already lawfully public, independently developed, received lawfully from a third party without restriction, or required to be disclosed by law.

14. Professional standards, complaints and accreditation review

The Academy may investigate a credible concern that a Planner has materially misused Academy branding, breached this Agreement, misrepresented accreditation, infringed Academy intellectual property, or engaged in conduct that creates a serious and evidenced risk to clients or to the integrity of the accreditation.

Before withdrawing accreditation for misconduct, the Academy will normally tell you the substance of the concern and give you a reasonable opportunity to respond, except where immediate temporary suspension is reasonably necessary to protect clients, systems, intellectual property or the public.

The Academy is not a statutory regulator or ombudsman for your client practice. A client complaint about your professional service remains your responsibility and should be handled under your own complaints process and any applicable regulatory or professional-body process.

15. Professional indemnity insurance and disclosures

You are responsible for deciding what professional indemnity insurance is appropriate for the services you provide and for maintaining insurance where required by law, regulation, a professional body, client contract or Academy accreditation standard.

You must not state or imply that the Academy's own insurance covers your practice, your advice, your employees, your clients or your liabilities unless the Academy confirms this expressly in writing.

You must promptly tell the Academy if information material to your accreditation changes, including a material regulatory restriction, professional disciplinary finding, insolvency event, criminal conviction involving dishonesty, or other matter that would make continued use of an Academy professional status misleading or materially risky.

16. Intellectual property and permitted use

All intellectual property in Academy training, frameworks, software, documents, templates, course content, branding and methods remains owned by the Academy or its licensors. Your purchase gives you the contractual right to use the included materials; it does not transfer ownership.

You retain ownership of your own pre-existing materials and original client work. Where you provide feedback, suggestions or non-confidential improvement ideas, the Academy may use them to improve its services without an obligation to pay a royalty.

17. Liability

Each party remains responsible for loss caused by its own breach of contract, negligence or other legal responsibility. Nothing in this Agreement excludes or limits liability for fraud or fraudulent misrepresentation, death or personal injury caused by negligence, or any liability that cannot lawfully be excluded or limited.

Subject to the paragraph above, the Academy is not responsible for investment performance, client decisions, regulatory consequences, tax outcomes, legal outcomes or professional liabilities arising from services independently provided by the Planner.

Where the Planner contracts in the course of business, the Academy's aggregate contractual liability arising from the purchased professional service will not normally exceed the total fees paid by the Planner to the Academy for that service during the 12 months preceding the event giving rise to the claim, except where a different limit is stated in a specific written agreement. This limitation does not apply where it would be unreasonable or unlawful.

18. Suspension and termination

Either party may end a non-fixed service in accordance with its cancellation terms. The Academy may suspend access for non-payment, security reasons, material breach, unlawful use, serious misuse of intellectual property, or material misrepresentation of accreditation or regulatory status.

Where a breach can reasonably be remedied, the Academy will normally give notice and a reasonable opportunity to remedy it before permanent termination. Immediate termination may be used where necessary for serious misconduct, fraud, unlawful activity, material client-safety risk, deliberate IP misuse or serious system-security risk.

Termination ends future access and the right to present yourself as currently accredited or licensed where that status depends on an active subscription or pathway. Accrued payment obligations, confidentiality, intellectual-property protections, data-protection duties and clauses intended to survive termination remain effective.

19. Changes to services and terms

The Academy may update this Agreement to reflect changes in law, technology, service design, professional standards or business operations. We will not use a variation clause to remove a material paid benefit during an existing paid term without a reasonable substitute, agreement or appropriate remedy.

Material changes affecting an existing recurring service will be communicated before they take effect. If you do not accept a material change, you may cancel before the next renewal.

20. General legal terms

This Agreement, together with the relevant order, invoice, booking confirmation, incorporated policies and any specific written licence, forms the agreement between the parties concerning the purchased service.

If any provision is found invalid or unenforceable, the remaining provisions continue in effect. A delay in enforcing a right is not a waiver of that right.

Nothing in this Agreement creates a partnership, employment relationship, fiduciary relationship, agency or joint venture between the Academy and the Planner.

English law governs this Agreement. If you contract as a business, the courts of England and Wales have jurisdiction. If you contract as a consumer, any mandatory jurisdiction rights available to you are preserved.

21. Academy details and notices

Legal name	The Academy of Life Planning Limited
Company number	08016568
Registered / correspondence address	9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom
ICO registration	ZA502687
Email	steve@academyoflifeplanning.com
Website	www.academyoflifeplanning.com

22. Acceptance

You accept this Agreement by signing it, accepting it electronically, or purchasing or renewing a professional service that clearly incorporates it. You confirm that you have had the opportunity to read the Agreement before acceptance.

Planner / business name	
Name of signatory	
Signature	
Date	

Signed for and on behalf of The Academy of Life Planning Limited

Stephen James Conley, Founder & CEO