Academy of Life Planning

Foundational Proposition Specification

Version: 1.1
Date: 24 November 2026
Status: Foundational proposition — articulated by Steve Conley
Founder: Steve Conley
Established: 2012

1. Core proposition

The Academy is not advice with something missing. It is an intentionally different professional model, designed to restore human agency.

The Academy of Life Planning helps people understand their circumstances, recognise their capabilities, evaluate available options and make informed financial and life decisions independently.

It combines values-led life planning, human capital, whole-person well-being, financial sustainability, AI-supported tools and episodic human expertise.

It does not substitute professional judgement for the individual's own decision-making authority.

Our promise:

We don't tell people what to do with their money. We help them understand what they can do, what could happen, and how each choice fits the life they want to live.

2. Mission and intended outcome

Mission: Restore human agency in financial and life planning.

Primary outcome: Greater individual capability to understand, choose and act independently.

Ultimate purpose: Help people achieve enough across the different dimensions of their lives, according to their own values.

Success is not measured by the assets acquired, products implemented or duration of professional relationships.

It is measured by the value of the understanding, capability and independence the service develops.

3. Professional philosophy

The Academy operates according to eight foundational principles.

1. **Plan the person before the money.** Establish values, talents, purpose and life aspirations before constructing financial plans.
2. **Information before recommendations.** Provide neutral information, options, advantages, disadvantages, risks and uncertainties rather than prescribing decisions.
3. **Agency before dependency.** Develop client capability rather than creating reliance on professional intervention.
4. **Materiality before complexity.** Prioritise decisions likely to have the greatest effect on whole-life outcomes.
5. **Structural trustworthiness.** Remove conflicting commercial incentives by design rather than relying solely on professional integrity.
6. **Continuous agency, episodic expertise.** Maintain self-direction, with expert support available when genuinely useful.
7. **Open knowledge and accessible capability.** Share educational knowledge and use technology to reduce barriers to understanding.
8. **Inclusion before avoidance.** Financial vulnerability is not, in itself, a reason to exclude someone from financial planning. Recognise the risks of intervention and non-intervention, communicate difficult realities with compassion, and support informed action within professional competence, with appropriate safeguarding and specialist referral.

4. Scope of the planning methodology

The Academy integrates the following components into a coherent whole-person planning process.

Values and purpose

- Personal values, aspirations and priorities.
- Meaning, fulfilment and what constitutes enough.
- The life the individual wishes to create.

Talents and human capital

- Knowledge, skills, experience and capabilities.
- Future earning capacity and employment opportunities.
- Career development, retraining and entrepreneurship.
- Working-life choices and retirement transitions.

- The financial and qualitative value of human capital.

Whole-person well-being

- Financial well-being.
- Social well-being.
- Environmental well-being.
- Spiritual well-being, understood inclusively.

Financial sustainability

- Income, expenditure and savings.
- Assets, liabilities and financial resilience.
- Generic asset-class considerations.
- Long-term cash-flow modelling.
- Alternative life and financial scenarios.
- Financial risks, uncertainties and trade-offs.

Client capability

- Understanding the choices available.
- Evaluating consequences.
- Recognising uncertainty.
- Making and documenting personal decisions.
- Acting independently and reviewing progress.

The conceptual framework is:

Total Wealth = Financial Capital + Human Capital − Liabilities

This is an organising model, not a claim that every aspect of human well-being can be assigned a precise monetary value.

5. Service definition

The Academy provides:

- Generic financial information and education.
- Neutral explanations of alternatives.
- Balanced advantages and disadvantages.
- Explanations of risks, uncertainty and limitations.

- Whole-person planning and scenario exploration.
- Financial sustainability modelling.
- Human capital and life-planning support.
- AI-supported research, organisation and analysis.
- Episodic professional assistance.
- Signposting to independent research and relevant specialist professions.

The Academy does not provide:

- Personal recommendations concerning specific regulated investments.
- Investment portfolio management.
- Investment transaction arrangement or intermediation.
- Discretionary control of client assets.
- Investment product selection on the client's behalf.
- Guarantees about financial outcomes.
- Professional suitability recommendations as a substitute for the individual's judgement.

The Academy's service is deliberately designed to remain distinct from regulated investment advice. Its actual activities must continue to be assessed against relevant legal boundaries.

6. Allocation of responsibility

Academy responsibility

To provide professional services with reasonable care and skill, including accurate, fair, intelligible and appropriately qualified explanations.

To identify relevant uncertainties, disclose material limitations and avoid misleading presentations.

To recognise when a matter requires expertise or permissions outside the Academy's service.

To recognise vulnerability and distress, adapt support to individual needs, and use appropriate safeguarding and specialist referral pathways. Financial planning is not a substitute for specialist crisis or mental health intervention.

Individual responsibility

To determine which options best reflect their own circumstances, preferences, values and priorities.

To make and implement their own decisions.

To accept that financial decisions involve uncertainty and that no explanation can guarantee a particular outcome.

Governing distinction:

The professional is accountable for the quality of the explanation. The individual retains authority over the decision.

7. Structural independence specification

The Academy's own professional practice is designed around the following commercial conditions.

Dimension	**Academy requirement**
Client assets under management	Zero
Discretionary control of client assets	None
Investment product commissions	None
AUM-based remuneration	None
Investment transaction remuneration	None
Product-provider dependency	None as a source of client advice remuneration
Client freedom to implement independently	Preserved
Mandatory ongoing advice relationship	None
Professional fees	For transparent services and support
Client data and plans	Client access and control are central design principles

The Academy recognises that no fee structure eliminates every potential conflict.

Its commitment is to remove unnecessary conflicts, disclose remaining material interests and preserve client choice.

Structural trustworthiness means that doing what serves the client does not require overcoming financial incentives to do otherwise.

8. Investment education philosophy

The Academy's general investment education favours simplicity, diversification, low costs and long-term discipline.

For appropriate long-term retail investment capital, low-cost, globally diversified, automatically rebalanced portfolios provide a practical benchmark against which the additional costs and claims of managed alternatives can be assessed.

The Academy:

- Explains generic investment principles and asset classes.
- Discusses risk, time horizons, diversification and charges.
- Explains the evidence concerning active and passive investment management.
- Encourages examination of costs and risks associated with complex investment and tax arrangements.
- Signposts independent consumer research, including Which?, for product and provider comparisons.
- Does not recommend particular investments or providers to individual clients.

Investment expertise does not require investment intermediation.

The aim is to help people develop informed understanding, not to acquire their investment assets.

9. Professional delivery model

Self-directed by default. Supported when it matters.

The individual remains the primary decision-maker throughout the planning relationship.

AI-supported tools make information, structured thinking and scenario analysis more accessible.

Human professionals contribute education, explanation, challenge, experience and contextual understanding when useful.

The model supports a progression from understanding to independent action, without requiring permanent professional supervision.

Continuous agency. Episodic expertise.

Support may be purchased as an individual engagement or through optional continuing services. Participation must not depend on delegating investment management or financial decisions.

10. Technology philosophy

The Academy distinguishes between two uses of AI.

Institutional AI: Technology primarily designed to complete processes for organisations.

Sovereign AI: Technology designed to develop and preserve an individual's capacity to understand, choose and act.

Academy tools prioritise the latter.

Technology should support:

- Individual understanding and education.
- Personal ownership and control of information.
- Transparent assumptions and calculations.
- Exploration of alternatives.
- Independent decision-making.
- Access to human expertise when necessary.

AI outputs require appropriate verification, especially when calculations, uncertainty or consequential decisions are involved.

11. Intellectual property and knowledge

The Academy's methodology integrates established ideas drawn from financial planning, economics, philosophy, psychology, theology and other disciplines.

The Academy does not claim to have invented every component.

Its distinctive contribution is their integration into an agency-led whole-person planning system.

Inspired in part by Tim Berners-Lee's philosophy of an open web, the Academy makes educational materials openly accessible, subject to their applicable licensing conditions.

Commercial value is created through practical application, teaching, professional judgement and support rather than deliberately manufacturing dependency through restricted knowledge.

12. Academy practice and trained practitioners

The Academy's own professional practice is delivered by Steve Conley.

It is the working implementation of the foundational proposition.

The Academy has trained 81 other practitioners.

Training, accreditation, membership or participation in professional communities does not establish that every practitioner fully adopts or maintains the Academy's philosophy or structural independence requirements.

The following must remain distinguishable:

- Learning the methodology.
- Demonstrating relevant competence.
- Adopting the philosophy.
- Operating a structurally aligned practice.
- Demonstrating continuing client outcomes.

No claim of universal adherence by trained practitioners is implied.

13. Intended client market

The Academy is designed to make high-quality financial understanding accessible to ordinary people and households.

It particularly serves people who:

- Want greater agency over financial and life decisions.
- Prefer to retain control rather than delegate decisions.
- Need to understand complex choices without purchasing financial products.
- Want to align financial resources with personal values.
- Face career, retirement, family or other significant life transitions.
- Seek financial clarity without asset management.
- Want to rebuild confidence and capability following financial difficulty, exploitation or loss.

The proposition is defined primarily by the client's desire for agency, not by their wealth or possession of investable assets.

14. Client outcomes and evidence

The Academy's intended outcomes include improved:

- Understanding of personal circumstances.

- Recognition of talents and capabilities.
- Awareness of available options.
- Appreciation of risks and uncertainty.
- Ability to evaluate financial and life trade-offs.
- Confidence grounded in understanding.
- Capacity to act independently.
- Alignment between choices and personal values.
- Financial sustainability and wider well-being.

These are intended outcome dimensions. They should not be described as independently verified results unless supported by evidence.

15. Wider Academy ecosystem

Academy of Life Planning: The movement, educational institution and source of the professional methodology.

Total Wealth Plans / Academy OS: AI-supported planning environment and tools that develop individual capability.

Total Wealth Planner: The human support layer, providing professional education, judgement and episodic assistance.

Get SAFE: Public-interest support for people affected by financial exploitation and seeking to restore their agency, including those experiencing severe financial distress.

These components share a common purpose but have distinct operational roles.

16. Professional identity

The Total Wealth Planner is not defined as an investment adviser without FCA authorisation.

The role is to support whole-person understanding and financial sustainability while strengthening the individual's capacity for independent decision-making.

The profession's distinctive expertise lies in connecting the person's values, capabilities, circumstances, choices and resources.

The objective is not to decide for the person, but to enable the person to decide well.

17. Foundational positioning statements

Primary proposition

The Academy is not advice with something missing. It is an intentionally different professional model, designed to restore human agency.

Client promise

We don't tell people what to do with their money. We help them understand what they can do, what could happen, and how each choice fits the life they want to live.

Professional philosophy

Plan the person before the money.

Commercial independence

We don't want your assets under management. We want your decisions under your control.

Operating principle

Self-directed by default. Supported when it matters.

Service architecture

Continuous agency. Episodic expertise.

Planning discipline

Materiality before complexity.

Inclusion before avoidance. Safeguarding should be the architecture of inclusion, not the justification for exclusion.

Professional invitation

Bring me the problem, not the portfolio.

18. Matters requiring separate operational specifications

The following should be governed by supporting documents rather than assumed to be fully resolved by this foundational specification:

- Detailed service descriptions, deliverables and current prices.
- Professional engagement terms and complaints procedures.
- Activity-by-activity regulatory perimeter controls.
- Data protection, client records and AI quality assurance.
- Educational material licensing and reuse rights.
- Accreditation criteria and ongoing professional standards.

- Client outcome measures and evaluation methods.
- Vulnerability, safeguarding, crisis escalation and specialist referral procedures.
- Commercial sustainability and accessibility.

These implementation details must remain consistent with the foundational philosophy.

Governing principle

The Academy of Life Planning exists to increase human capability, not professional dependency.

It combines established knowledge, whole-person planning, structural independence and technology to help individuals live according to their values.

Its purpose is not to maximise financial assets, capture client relationships or transfer decision-making authority to experts.

Its purpose is to restore human agency.

The Academy is not advice with something missing. It is an intentionally different professional model, designed to restore human agency.