



Consumer Protection Notice

The Academy of Life Planning (AoLP) is committed to **transparency, fairness, and consumer protection** in all our services.

What We Do

- Provide **generic financial advice**, financial education, coaching, training, mentorship, and planning services.
- Help individuals and professionals build values-aligned life and financial plans.
- Offer stand-alone planning and education services that empower you to make informed choices.

What We Don't Do

- We do **not** sell or arrange financial products.
- We do **not** provide recommendations on specific investments, pensions, insurance, or regulated transactions.
- We do **not** handle or manage client money.

If you need a regulated financial product or a personal investment recommendation, you should consult a licensed financial adviser.

Regulation

- Our planning services fall under **general consumer law in the UK**, including:
 - Consumer Protection from Unfair Trading Regulations 2008
 - Consumer Protection (Amendment) Regulations 2014
 - Digital Markets, Competition and Consumers Act 2024
- We are regulated by the **Competition and Markets Authority (CMA)**, not the Financial Conduct Authority (FCA), because our services do not involve regulated activities under Section 22 of the Financial Services and Markets Act 2000.

In simple terms: **We sell plans, not products.**

Your Rights

As a consumer, you are protected by UK consumer law. This includes:

- The right to clear and accurate information before you buy.
- The right to fair treatment and transparent pricing.
- The right to cancel certain services within the statutory cooling-off period.
- The right to complain and seek redress if you feel you have been misled or treated unfairly.

Complaints

If you have a concern about our services:

1. Contact us directly at **info@aolp.co** or **+44 (0) 7850 102070**.
2. If we cannot resolve your complaint, you may refer it to the **Competition and Markets Authority (CMA)** or your local **Trading Standards** service.

Company Information

The Academy of Life Planning Ltd is registered in England and Wales (No. 8016568).
Registered Office: 9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom.
We are registered with the Information Commissioner's Office (Ref. ZA502687).