Your Future

The Generic Financial Planning Firm

2025

The Academy of Life Planning Limited

www.aolp.shop

Introduction

Helping businesses succeed by providing them with innovative and effective solutions.

Upgrade your financial planning skills to include wealth creation and launch your generic financial planning business in just 12 weeks with our turnkey business-in-a-box solution.

Unlock Your Potential: Embrace Financial Freedom and Reinvent Your Career with Unbounded Opportunities.

Are you one of the countless UK financial services professionals seeking liberation from the constraints of large corporations, but find yourself considering a career promoting products for a company with a questionable reputation?

Would you and your family be crushingly disappointed if you squandered £80,000 in just 18 months, with absolutely nothing to show for it?

As an employee, you might generate substantial profits for your employer, while receiving a fixed salary for your nine-to-five grind, punctuated by a tiresome commute.

Recent global events may have led you to ponder the brevity of life, and the unsettling realisation that it's slipping by without much to celebrate. Your worth is measured by your last performance appraisal, and your job can't be sold or exchanged.

You might dream of self-employment, free from overbearing superiors, but despite friendly interviewers, successful firms, and charitable acts, the truth remains unchanged: they want you as an asset gatherer.

The fear of relinquishing financial stability is daunting, with family obligations, a mortgage, and a pension to consider. Comfort can be deceptive, yet impulsive decisions may lead to regret.

Envision a life where you are answerable only to yourself, engaging in work that you excel at, adore, and that the world needs and is willing to pay for. A secure, sustainable livelihood awaits, providing for your twilight years and offering a financial cushion should you ever require it.

Picture this: your initial investment isn't £80,000 or even £8,000. It's significantly less, and your first client repays your capital in full. You can achieve £10,000 or more per month from the outset, with a launch just 12 weeks away.

What if you could boost your odds of success tenfold, reinvent yourself as the person you aspire to be, and relish an exceptional work-life balance? Your work-from-anywhere business could empower the masses to follow in your footsteps.

If you're currently in a comfort zone that enriches others and yearn for a growth zone where you can pursue your passions with boundless potential and heightened security, you'll agree that a vehicle, system, or solution is necessary to bridge the gap.

That's precisely what this proposal addresses.

About Us.

Twelve years ago, I was a regulated adviser. I had left a successful corporate career at 50 as Head of Investments for HSBC to set up an independent financial planning trusted adviser business. I had all the experience and qualifications I needed. But I didn't want to join a large firm and be told how to gather assets from my clients; I wanted to be a great life planning financial adviser, solving client problems.

I started with no clients. I was independent, an AR of a Network. But after 18 months, I found I was turning over £60k per annum, but I was paying everyone else, leaving me with a gross profit of zero and unable to take a wage. I had burnt through start-up capital of £80k and at 52 couldn't access pension savings for a few more years. I had to press the reset button and pivot, and adopt a different business model.

Steve Conley, CEO AoLP

I changed the name of the business to Academy of Life Planning and dropped the regulated financial advice. I offered my 24 clients, with £5m AUM, generic advice and financial planning. As a fixed fee adviser, my income levels were slightly lower than as a regulated adviser, but without the heavy operating costs, I had sufficient margins to pay myself and have a reasonable, sustainable livelihood.

I became a bit of a portfolio entrepreneur, taking on NED roles with some of my clients. When I could eventually access my pension, I invested tangible assets into productive assets to become an authority; an author and a professional speaker. My face-to-face and events business began to build, and then COVID hit. As a sole director of a limited company, like a million other solopreneurs, there was no safety net. We fell between the gaps of the COVID support package. I had to press the reset button and pivot, adopting a different business model.

I went online. I found that as a generic adviser and financial planner, I needed no wet signatures. I was in demand and able to offer life and financial planning support in the biggest life and financial crisis in living memory. I started to train and mentor other generic financial planning advisers online, at home and abroad. Because I didn't make personal recommendations, I discovered I could serve groups of people and even the public online. I couldn't find the technology we needed in the market, so we developed our own with like-minded tech start-ups who shared our values.

Today, we have over 600 subscribers, half are financial planning firms and half are tech-savvy self-directed financial planners. We have two market firsts: the, "generic financial planning advice" network and the world's first customer-centric financial planning app integrated with open banking. We have received dozens of awards globally for the best financial advice network and outstanding contribution to financial services in 2021, 2022, 2023 and 2024.

Last month, my net profit was my best ever, even surpassing those years in large corporations. I'm in the process of registering for VAT. I'm taking on staff, although AI allows me to do the job of dozens. It's a work in progress, but the outlook looks very promising.

Now, we are introducing our "Turnkey Business Solution" for those who value personal connections and seek a proven system. Enjoy comprehensive back-office support and a steady stream of clients across your entire value ladder, even if technology isn't your forte.

Our channels are: Done for you, done with you, done by you. Here, we exchange our know-how for money, not our time. Here, you have a great work-life balance and the financial architecture in place to support you; you are the perfect role model for your clients.

I invested six figures into a business over 12 years, learning from my mistakes so you don't have to. I've packaged it up as a business in a box. I give you the tech and the training so you are ready to go in 12 weeks, for a total investment of less than the fee you earn from your first client.

Our Mission

We want to make a positive impact on the world of finance.

We are a movement that is revolutionising the financial planning industry. We provide generic financial planning advice directly to the public while also training, accrediting, and mentoring fellow generic financial planners within our network.

Revolutionising Finance: Forge Your Future with The Academy of Life Planning's Trailblazing Network of Generic Financial Planners.

The Academy of Life Planning Limited is now in its thirteenth year of trading.

Our unique, unparalleled operating model sets us apart in the market, and we believe we have a two-year advantage before competitors can follow suit. With multi-million-pound market entry costs for big players, we're ahead of the curve.

Competition is unlikely to come from recognised brands, they've too much to lose. Established industry giants face significant risks in shifting from their traditional asset-driven paradigm to our innovative, future-ready plan-driven revenue model. It will be fascinating to watch how far the old paradigm must falter before firms decide to change course.

Our ideal members are experts with extensive experience in financial coaching, advising, or planning. They envision a decade or more of thriving livelihood and seek to future-proof their business models.

Our members are conscientious individuals who often prioritise the needs of their clients and staff, even above their own. Yet, we encourage a balanced focus on all stakeholders. We are firms of endearment, representing the future of financial planning.

So, seize the opportunity and join our tribe, becoming part of the movement of generic financial planners. Let us show you the path to success and a future-proof financial planning business. The future awaits; embrace it.

Higher margin, no limit to scale, no competition for the foreseeable future, white-label tech stack waiting for your badge.

Fast Track

Training and accreditation on the Game Plan, six two-hour one-to-one coaching sessions on our generic financial planning advice system, giving you your own Game Plan.

Mentorship

Twelve month's mentorship, monthly one-to-one business development sessions.

Tech Stack

Personal branded eCommerce website, Shop, Invoicing, CRM, emails, lead generation tools.

Membership

Twelve month's membership of the Academy, offering networking opportunities with a tribe of like-minded entrepreneurs.

With the Academy, you can go from zero to six-figure annual turnover firm in 12 weeks with our fast-track and tech stack offer.

Opportunity

The growing demand for financial planning services in the mass market.

We operate in a blue ocean, with little competition. The mass market. Financial planning is currently largely delivered by a red ocean of FCA-regulated financial advisers to High Net Worth. We can pick up disgruntled clients from this market too, who feel fed upon.

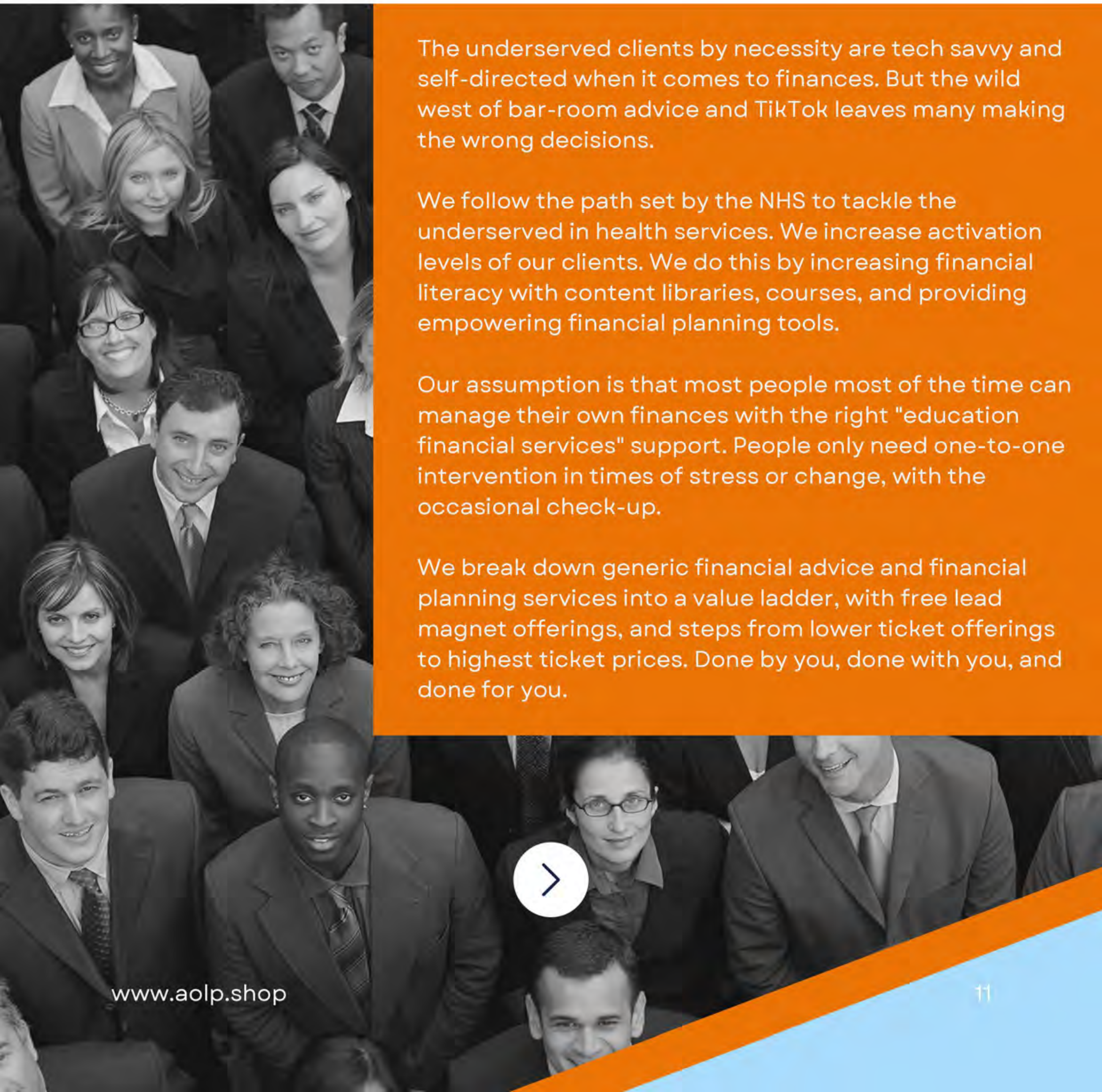
But our USP is our ability to plan more than one person at a time, so lowering price point for service entry.

Our competitors mistakenly believe they can robo-sell investments to the mass market. They miss the point. The mass market are underserved because they don't have wealth. To sell an investment, is to have the client save their money. You can't offer this service to people with no money!

Our financial plans first and foremost help our clients to make money in the first place, then we can pay down debt, create emergency funds, invest, and preserve wealth.

Opportunity

The need for accessible and affordable financial planning for large groups.



The underserved clients by necessity are tech savvy and self-directed when it comes to finances. But the wild west of bar-room advice and TikTok leaves many making the wrong decisions.

We follow the path set by the NHS to tackle the underserved in health services. We increase activation levels of our clients. We do this by increasing financial literacy with content libraries, courses, and providing empowering financial planning tools.

Our assumption is that most people most of the time can manage their own finances with the right "education financial services" support. People only need one-to-one intervention in times of stress or change, with the occasional check-up.

We break down generic financial advice and financial planning services into a value ladder, with free lead magnet offerings, and steps from lower ticket offerings to highest ticket prices. Done by you, done with you, and done for you.

The potential for high-margin businesses in this industry.

The dream target business model for an FCA-regulated advice firm is for each adviser to service 60 millionaires each paying 1% AUM. Paying third to the business, third in salaries, and a third in profit.

The fixed fee generic financial planning model can be just as profitable. Because we are not selling products there is no FCA-regulation, and the high business expenses evaporate. But also because our advice is generic, we exchange our know-how for money instead of our time.

For the same working year we can deliver:

20 clients done for you services, one-to-one.

200 clients done with you services, one-to-ten at a tenth of the price via Masterclass.

2,000 clients done by you services, one-to-hundred at 1% of the price via Subscription.

The Solution

Our Turnkey Business-in-a-Box.

A. Comprehensive training.

1. Customised curriculum for financial planners.

Fast-track of six two-hour one-to-one Zoom sessions to teach you the Game Plan, resulting in your own plan and Game Plan accreditation. Online, recorded, transcribed.

2. Interactive workshops and hands-on learning.

A combination of weekly Town Halls, monthly group partner parades, and monthly one-to-one mentorship, coaching and business development sessions. Online, recorded, transcribed.

3. Access to industry experts and thought leaders. Unlimited email Q&A support, and peer group support.

B. Mentorship and networking opportunities.

1. Personalised one-on-one guidance.

2. Access to a network of successful financial planners.

3. Regular group events and discussions.

C. Membership benefits.

1. Ongoing support and resources.

2. Exclusive discounts on tools and services.

3. Access to an online community of like-minded professionals.

D. Turnkey business setup.

1. Customised business plan, your personalised Game Plan.

2. Marketing and branding support.

3. Legal and compliance assistance.

4. Operational tools and resources. White-label eCommerce website, end user financial planning app (HapNav), end user course and content library (MoneyFitt).

The 12-Week Journey to Success.

01 Goals

WEEK

Two-hour Fast Track: Vision & Purpose session. eCommerce Website brief (branding brief if necessary).

02 Build

WEEK

eCommerce Website development.

03 Vision

WEEK

Two-hour Fast Track: Story, Goals, Purpose Statement, Affirmations.

04 Develop

WEEK

One-hour business development mentorship.

Week-by-week breakdown of the programme.

05 WEEK — Actions

Two-hour Fast Track: Actions, overcoming obstacles and the Action Plan.

06 WEEK — Build

eCommerce Website development.

07 WEEK — Means

Two-hour Fast Track: Means, Asset Audit, HapNav, Proposition Development.

08 WEEK — Develop

One-hour business development mentorship.

Week-by-week breakdown of the programme.

09 WEEK

Plan

Two-hour Fast Track: The Business Plan.

11 WEEK

Execution

Two-hour Fast Track: Execution, Final Report, Accreditation.

10 WEEK

Build

eCommerce Website development.

12 WEEK

Launch

Launch eCommerce Website.

Week-by-week breakdown of the programme.

Ongoing Support and Guidance.

Unlimited email Q&A, annual mentorship one-to-one every month, and annual membership of the planning community.

Investment and ROI

Your Investment:
£3,890 initial payment + £150 pm eCommerce rental.

Options <u>without</u> the eCommerce Website:

- Fast Track + Annual Mentorship £2,390.
- Monthly Mentorship £139/ month.
- Annual Membership £19/ month.
- See Shop for details.

Key milestones and deliverables.

- eCommerce Website brief, HapNav Setup, MoneyFitt Setup, The Hero's Journey - week 1
- The Purpose Statement & Affirmations - week 3.
- The Life Plan & Action Plan - week 5.
- Customer Propositions - week 7.
- Business Plan & Financial Plan - week 9.
- The Game Plan, Accreditation - week 11.
- Business and eCommerce website launch - week 12.

The cost-recoup guarantee:

Secure your first client couple and recover your investment.

Recommended pricing:

- Couple Game Plan: £3,950.
- Single Game Plan: £2,950.
- Hourly rate: £200.
- Masterclass Group Sessions (two hours): £95.
- Subscriptions: £19 pm (allow for HapNav & MoneyFitt cost £10 pm).

Profit

Potential revenue and profit projections.

Expected turnover £10k pm from launch. Forecast to double every three years. Prospects limitless. Potential to earn 80% of revenues from groups. Potential to shift from active to passive revenue. [Achievable, but not guaranteed. Subject only to your time and effort.]

Testimonials and Success Stories.

Showcase of past participants. Meet the members and see the success stories.

Real-life examples of successful businesses. Watch their videos.

Participant feedback and reviews. Member testimonials.

"I completed Steve's course on the game plan last year and it has been very helpful in building my financial coaching business. Steve's coaching is very concise and well thought out and he is a great sounding board for ideas. I would highly recommend checking out Steve and his offerings, particularly if you are considering setting up a life planning business and particularly if you consider transitioning from "traditional" financial adviser to a life planner." - Jörg Schlüter.

Summary

To launch in 12 weeks, visit our shop. Book your Elite Planner Accelerator Programme, and we'll take it from there.

Escape the treadmill of big corporates and burdensome regulation. Treat you and your family to a work from anywhere business model where you are doing great things for great people.

Improve your work-life balance. Futureproof your livelihood.

Low-cost business in a box. Proven commercial model. Join a tribe of like-minded individuals.

Be a new paradigm financial service industry pioneer. Be a generic financial planning adviser.

Swim in the blue ocean. Your first client is break even!

Solution

Your investment:

Your expected fee earned for a Game Plan client couple is £3,950, one couple delivers ROI. We expect to add VAT soon, so book early.

£3,890 and £150 per month.

How to join our programme.

Book via the Shop.

Start dates available immediately.

Meetings are Monday to Thursday(except bank holidays), usually 10am-12noon or 2- 4pm.

Bookings flexible, usually a month in advance.

Q&A session:
For further questions why not book an hour Discovery call via the Shop for £100.

Alternatively email steve.conley@aolp.co.uk, and ask as many questions as you want for free.

Next Steps.

Work with us !

Contact Us Today!

Join our movement...

The Academy of Life Planning is the world's first generic financial planning network.

www.aolp.shop

info@aolp.co.uk

Acclaimed Financial Adviser Support Network & Contributor to Finance:

- UK Corporate America Today 2024, 2023 & 2022
- UK Global 100 (Top 100 World's Leading Firms & Individuals) 2024, 2023 & 2022, with votes from EMG Publishing's global readers in 163+ countries
- M&A Today Awards 2024
- Worldwide Finance Awards - Lincolnshire 2023
- UK Lawyer International's Legal 100 Awards 2023 & 2022

Additional Honours:

- Best Financial Adviser Support Network, SME News Finance/ SME 500 UK Awards 2024. 2023. 2022, 2021, & 2020
- Award for Outstanding Contribution to Finance, SME News Finance/ SME 500 UK Awards 2024, 2023, 2022, 2021, & 2020
- Most Pioneering Financial Planner Network, Acquisition International Worldwide Finance Awards 2023 & 2022
- Financial Adviser Support Network of the Year, Corporate Live Wire Innovation & Excellence Awards 2023 & 2022

Thank You

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