Client Service Agreement & Terms of Engagement

Clear scope. Clear boundaries. Clear accountability.

Version 2.0 - Effective 26 August 2026

Engagement Summary

Client	
Service / programme	
Purpose of engagement	
Included deliverables	
Fee	
Payment terms	
Start date	
Expected completion / review date	
Primary contact	steve@academyoflifeplanning.com
Special terms, if any	

Important: The Engagement Summary identifies the specific service you are buying. These Terms explain how that service is provided. If a specific written term in the Engagement Summary conflicts with these Terms, the Engagement Summary prevails for that engagement.

1. Who we are and what this agreement does

This Agreement is between The Academy of Life Planning Limited ("the Academy", "we", "us" or "our") and the person or organisation identified in the Engagement Summary ("you", "your" or "the Client").

It governs paid professional services supplied directly by the Academy, including financial planning, education, decision support, strategy sessions, mentoring, workshops, planning programmes and other services identified in the Engagement Summary.

It should be read with our Privacy Notice, Complaints Procedure and any service-specific information supplied before purchase.

2. Our approach to Total Wealth Planning

Our work starts with your whole financial life rather than with a financial product. Depending on the engagement, this may include your work, human capital, cashflow, pensions, property, business interests, family responsibilities, resilience, future income, goals, values and other resources or constraints relevant to your decisions.

Our role is to help you understand your position, organise information, examine options and trade-offs, and improve the quality of your decisions. You remain the principal decision-maker unless a separate professional is expressly engaged to exercise a different role.

3. Scope of the service

The service we have agreed to provide is the service described in the Engagement Summary. We will perform it with reasonable care and skill.

Unless the Engagement Summary says otherwise, our service may include:

- explaining financial or planning concepts in plain language;

- helping you organise facts, documents, priorities and decisions;
- building or reviewing a Total Wealth Plan or other planning output;
- modelling scenarios using estimates and assumptions;
- identifying material risks, trade-offs and unanswered questions;
- supporting reflection, decision-making and next-step planning;
- using Academy OS, AI-assisted tools or other planning technology where appropriate; and
- helping you identify when another specialist should be involved.

We will not silently expand the engagement into a materially different service. If additional work becomes appropriate, we will explain it and agree any additional fee before carrying it out.

4. What the Academy does not do under this Agreement

Unless a separate written engagement expressly states otherwise, the Academy does not:

- provide FCA-regulated investment advice or recommend that you buy, sell, hold or otherwise act in relation to a particular regulated investment;
- provide a regulated personal recommendation to transfer, convert or retain safeguarded pension benefits;
- arrange, execute or bring about regulated investment transactions;
- hold client money or custody investment assets;
- select or manage an investment portfolio on your behalf;
- provide legal services, reserved legal activities, tax advice or accountancy services; or
- guarantee investment, business, tax, legal, career or other outcomes.

Where regulated, legal, tax, accounting or other specialist advice is required, you should use an appropriately authorised or qualified professional for that part.

5. Decision support, recommendations and your responsibility

Our planning service may be highly personalised to your circumstances. Personalisation does not mean that every conclusion is a regulated investment recommendation.

Where we provide analysis, judgement, options or decision support, we will make reasonable efforts to distinguish material facts, assumptions, uncertainties and professional observations. You are responsible for deciding whether to act, unless the engagement expressly places responsibility for a particular action with another professional.

You should not treat a planning output as a substitute for specialist advice where the issue is outside the agreed scope or requires a statutory permission or specialist qualification.

6. Pensions

We may help you understand pension terminology, scheme features, guarantees, inflation protection, survivor benefits, access rules, general risks, trade-offs and questions to explore.

We do not provide regulated pension transfer advice under this Agreement. If your circumstances require a regulated pension transfer recommendation or other FCA-regulated pension advice, you must obtain that advice from an appropriately authorised firm.

7. Information you provide

The quality of our work depends on the quality of the information available. You agree to provide information that is, to the best of your knowledge, accurate and not materially incomplete.

You should tell us if an important fact changes during the engagement. We are not responsible for an outcome materially affected by information that was inaccurate, withheld or changed without our knowledge where it was reasonable for us to rely on the information provided.

You do not need to provide more personal information than is reasonably necessary. We encourage use of ranges, estimates and anonymised information where precise identifying details are not needed.

8. Assumptions, projections and uncertainty

Financial plans and scenarios necessarily use assumptions about matters such as income, expenditure, inflation, tax, longevity, property values, business performance, investment returns or future life events.

These are planning assumptions, not promises or forecasts of fact. Actual outcomes may differ materially. We will aim to make significant assumptions and uncertainties visible and proportionate to the decision being considered.

9. AI-assisted tools and digital services

We may use AI-assisted tools, Academy OS, modelling software or other digital systems to support explanation, organisation, analysis and drafting.

AI can make mistakes. We do not treat AI output as authoritative merely because it is fluent or detailed. Material outputs used professionally should receive proportionate human review.

Please do not enter unnecessary passwords, security credentials, full account numbers, identity-document numbers or other highly sensitive information into third-party AI tools. Our Privacy Notice explains how personal information is handled.

10. Fees and payment

The fee and payment terms for this engagement are set out in the Engagement Summary, invoice or booking page.

Unless otherwise stated, fixed fees are payable in advance. We will not increase a fixed fee for the agreed scope without your agreement.

If additional work is requested or becomes appropriate, we will explain the proposed scope and fee before undertaking chargeable additional work.

If payment becomes overdue, we may pause work after reasonable notice until the account is brought up to date.

11. Cancellation, rescheduling and refunds

Your cancellation and refund rights depend on the service purchased, when performance begins, whether digital content has been supplied, and whether you contract as a consumer or for business purposes.

Any statutory consumer cancellation rights that apply to you are preserved. If you ask us to begin a service during a statutory cancellation period, you may be required to pay a proportionate amount for work properly performed before cancellation, where the law permits.

For booked sessions, please give at least 24 hours' notice where reasonably possible. A session cancelled very late or missed without reasonable notice may be treated as used where the reserved professional time could not reasonably be reallocated.

A statement that a fee is non-refundable does not override any statutory right to a refund, price reduction, repeat performance or other remedy.

12. Timing and cooperation

Any completion date is an estimate unless expressly agreed as a fixed deadline. Delivery may depend on your availability, timely information, third parties, technology or other matters outside our reasonable control.

If delay is caused by us, we will take reasonable steps to restore progress. If substantial delay is caused by missing information or repeated non-attendance, we may agree a revised timetable.

13. Specialist referrals and third parties

We may identify a need for a regulated adviser, solicitor, accountant, tax specialist, actuary, therapist, safeguarding service or other specialist.

Unless we expressly agree otherwise in writing, any specialist you choose is separately responsible for their own service, advice, fees, regulatory obligations, insurance and complaints process.

You are free to choose your own specialist. If we have a financial, referral, affiliate or other material interest in an introduction, we will disclose that interest before you act on the referral.

14. Confidentiality and privacy

We will treat information you share with us as confidential, subject to our legal obligations and the circumstances described in our Privacy Notice.

We may disclose information where reasonably necessary to provide the agreed service with your authority, to professional advisers or service providers under appropriate obligations, to insurers, or where disclosure is required or permitted by law.

Our Privacy Notice explains our role as data controller, lawful bases, retention, international transfers, AI-related processing and your data-protection rights.

15. Records and client outputs

We will keep proportionate records of the engagement in accordance with our Privacy Notice and internal retention arrangements.

Planning outputs are prepared for the Client identified in the Engagement Summary and for the purpose of the agreed engagement. They should not be relied on by a third party without our written agreement.

You may keep and use final client-specific outputs for your own personal or internal purposes. Academy methods, templates, software, training materials and other underlying intellectual property remain owned by the Academy or its licensors.

16. Intellectual property

The Academy retains all intellectual property rights in Academy OS, GAME Plan, Total Wealth Planning frameworks, templates, prompts, course materials, software-enabled resources and other proprietary methods.

This Agreement gives you the right to use the client-specific deliverables supplied to you for the purpose for which they were prepared. It does not give you a commercial licence to reproduce, resell, white-label or distribute Academy intellectual property.

17. Standards of service and correcting errors

We will perform the service with reasonable care and skill. If you believe an output contains a material factual or calculation error, tell us promptly so that we can review it.

Where we identify a material error for which we are responsible, we will take reasonable corrective action appropriate to the circumstances. Nothing in this Agreement removes statutory rights relating to services not performed with reasonable care and skill.

18. Liability

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.

We are responsible for loss that is a reasonably foreseeable consequence of our breach of this Agreement or failure to exercise reasonable care and skill, subject to any lawful limitation expressly agreed.

We are not responsible for market movements, decisions taken by independent third parties, changes in law or tax rules after the relevant work, or outcomes caused by material information that was not reasonably available to us.

If you contract with us wholly or mainly for business purposes, our aggregate liability for the specific engagement will not normally exceed the fee paid for that engagement, except where that limitation would be unlawful or unreasonable. This business-client limitation does not reduce statutory consumer rights.

19. Professional indemnity insurance

The Academy maintains professional indemnity insurance appropriate to its business. Insurance is not a guarantee that every type or amount of loss is covered. Details of current cover relevant to an engagement may be provided on reasonable request.

20. Complaints and redress

If you are dissatisfied, please tell us. Our Complaints Procedure is available on our website and there is no charge for making a complaint.

Academy services under this Agreement that fall outside the FCA regulatory perimeter are not generally within the jurisdiction of the Financial Ombudsman Service merely because they concern financial planning, and the Financial Services Compensation Scheme does not provide compensation merely because you purchased an Academy planning service.

This does not remove your contractual or statutory rights. Depending on the circumstances, rights may arise under consumer law, contract, negligence, data-protection law or other applicable law.

21. Ending the engagement

Either party may end an ongoing engagement by giving reasonable notice, subject to the terms of the specific service and any statutory cancellation rights.

We may end or suspend an engagement for non-payment, abusive or threatening conduct, material misuse of our systems or intellectual property, unlawful activity, material conflict that cannot be managed, or where continuing would require us to act outside our competence or lawful scope.

Where reasonably possible, we will explain the reason and give an opportunity to resolve a remediable issue before ending the engagement.

Ending the engagement does not affect rights or obligations that arose before termination, including payment properly due, confidentiality, data protection and intellectual property.

22. Changes to this Agreement

We may update our standard terms for future engagements or renewals to reflect changes in law, technology or services. We will not retrospectively rewrite the agreed scope or price of completed work.

A material change affecting an ongoing paid engagement will be communicated before it takes effect. Where appropriate, we will seek your agreement.

23. Governing law

This Agreement is governed by the law of England and Wales. If you contract as a consumer, any mandatory legal rights you have to bring proceedings in another part of the United Kingdom or another jurisdiction are preserved.

24. Company and contact details

Legal name	The Academy of Life Planning Limited
Company number	08016568
Registered office	9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom
Email	steve@academyoflifeplanning.com
Telephone	+44 (0)7850 102070
ICO registration	ZA502687

25. Acceptance

You accept this Agreement by signing it, accepting it electronically, or paying for a service where the Agreement was made available to you before purchase.

If you are entering into this Agreement for an organisation, you confirm that you have authority to bind that organisation.

Client / organisation	
Name of signatory	
Signature	
Date	
Academy representative	Stephen James Conley, Founder & CEO

Effective 26 August 2026