



Cookie Policy

Cookies, tracking technologies and your choices

Version 1.0 - Effective 26 August 2026

Applies to	academyoflifeplanning.com and Academy online services that link to this policy.
Controller	The Academy of Life Planning Limited.
Your control	Where consent is required, non-essential storage and access technologies should not be activated until you choose to allow them.
Live cookie list	The website's Cookie Settings / consent tool should show the current technologies in use, including provider, purpose and duration where available.

1. About this policy

This Policy explains how the Academy of Life Planning Limited uses cookies and other storage and access technologies on its website and related online services, and how you can control them.

The rules are principally found in the Privacy and Electronic Communications (EC Directive) Regulations 2003 (PECR), as amended, together with UK data-protection law where a technology involves the processing of personal data.

The Data (Use and Access) Act 2025 changed some PECR rules and introduced additional circumstances in which limited storage and access technologies may be used without consent, subject to statutory conditions. This Policy reflects the law and ICO guidance current in August 2026.

2. Cookies and similar technologies

A cookie is a small file or item of information stored on your device when you use an online service. PECR is broader than cookies and can also apply to other technologies that store information on, or access information from, your device.

These may include:

- browser cookies;
- local or session web storage;
- tracking pixels or web beacons;
- scripts and tags;
- link decoration and navigational tracking;
- device identifiers or fingerprinting techniques; and
- similar technologies used in websites, apps or connected services.

3. The basic rule

Where PECR requires consent, we must give you clear and comprehensive information about what the technology does and why, and obtain valid consent before storing or accessing the information.

Consent must be freely given, specific, informed and indicated by a clear positive action. Simply continuing to browse the website is not treated as consent to non-essential technologies.

Where consent is required, you should be able to refuse non-essential technologies as easily as you can accept them, and you can change your mind later.

4. Categories of technology we may use

Category	Typical purpose	Consent position	Examples of use
Strictly necessary	Security, login, shopping basket, payment flow, network delivery and core website functions requested by you.	Consent is normally not required where the statutory exception applies.	Session security, authentication, checkout, fraud prevention, load balancing.
Preferences / appearance	Remember choices that affect how the service appears or operates for you.	Some limited uses may fall within the statutory appearance exception; otherwise consent may be required.	Language, display or interface preferences.
Statistics / measurement	Understand how the service is used and improve performance.	Some first-party or qualifying statistical uses may fall within the statutory statistical-purpose exception if the legal conditions are met and a simple means of objecting is provided; other analytics require consent.	Page usage, performance and aggregate service measurement.
Functional	Enable optional features or integrations that are not essential to the service you requested.	Consent may be required unless a specific statutory exception applies.	Embedded tools, enhanced forms, optional portal features.
Marketing / advertising	Measure campaigns, personalise advertising, build audiences or track users across services.	Consent is required before use unless a specific lawful exception clearly applies.	Advertising pixels, behavioural tracking, retargeting, campaign attribution.
Affiliate / referral tracking	Attribute a visit or purchase to a referring partner or affiliate.	Depends on the technology and purpose; non-essential tracking is not enabled without the required consent.	Affiliate identifiers, referral attribution.
Embedded third-party media	Display or interact with content supplied by another platform.	May require consent before third-party tracking or storage is activated.	Video, maps, social or other embedded content.

5. When consent may not be required

PECR contains exceptions that may allow particular storage and access technologies to operate without consent. The availability of an exception depends on the actual purpose and how the technology is configured.

Relevant exceptions may include:

- technologies used solely to transmit a communication over an electronic communications network;
- technologies that are strictly necessary to provide an online service you have specifically requested;
- qualifying technologies used for statistical purposes, where the statutory safeguards are met;
- qualifying technologies used to adapt the appearance or functionality of the service to your preferences, where the statutory conditions are met; and
- technologies necessary to provide emergency assistance in circumstances covered by law.

Where a statistical or appearance exception requires a simple way for you to object, we will provide that mechanism through the website or Cookie Settings.

An exception is not used merely because a technology is useful to us. We must be able to justify that the legal conditions are met.

6. The technologies currently in use

Online services change more frequently than a static PDF. For that reason, the website's Cookie Settings / consent-management tool is intended to provide the live inventory of storage and access technologies currently detected or configured on the website.

Where available, that live inventory should identify:

- the cookie or technology name;
- the provider or domain;
- its purpose;
- whether it is first-party or third-party;
- its category;
- its duration or expiry; and
- whether it is active because of consent or a PECR exception.

This Policy describes the governing rules and categories. If there is a discrepancy between an old static list and the technologies actually deployed, we will update the live declaration and this Policy as appropriate.

7. Third-party platforms and services

The Academy website is built using third-party technology and may integrate other service providers for hosting, membership functions, payments, analytics, communications, affiliate functionality, embedded content or other features.

Third parties may set or access information on your device when their technology is enabled. Where we determine the purpose of that technology, we remain responsible for ensuring that the relevant PECR transparency and consent requirements are addressed.

A third-party provider may also process information under its own privacy terms. Where relevant, further information should be available through the live Cookie Settings, the third party's privacy information, or our Privacy Notice.

8. Website platform

academyoflifeplanning.com is operated using Wix website infrastructure. Wix may use storage and access technologies needed to provide security, session management, member login, commerce, performance and other website functionality.

The exact Wix technologies used can change as Wix updates its platform or as the Academy enables or disables website features. The live Cookie Settings should therefore be treated as the current technical inventory rather than this Policy attempting to reproduce every platform cookie by name.

9. Purchases, subscriptions and member areas

If you buy a service, create an account, log into a member area or use a subscription or affiliate portal, additional technologies may be required for authentication, security, fraud prevention, transaction processing, account continuity or attribution.

Technologies that are genuinely necessary to complete a service you requested may operate under a PECR exception. Optional analytics, marketing or behavioural tracking associated with those journeys remains subject to the appropriate consent rules.

10. Analytics and service improvement

We may use measurement technologies to understand broad patterns of website use, diagnose performance problems and improve our services.

Following the 2025 changes to PECR, some statistical technologies may be used without consent if all statutory conditions for the statistical-purpose exception are satisfied. This includes limits on purpose and use and, where required, providing a simple means for users to object.

If a measurement technology does not meet the exception, or is also used for advertising, profiling, cross-site tracking or another non-exempt purpose, we will seek the required consent before activating it.

11. Marketing, social media and advertising

Marketing and advertising technologies can be more privacy-intrusive because they may recognise users across services, measure advertising effectiveness, profile interests or create audiences.

We do not treat these technologies as strictly necessary. Where PECR requires consent, they should remain disabled until you choose to allow them.

Following a link from our website to a social-media or third-party site takes you to that organisation's service, where its own cookie and privacy rules apply.

12. Managing your choices

You can manage non-essential technologies through the Cookie Settings or consent controls made available on the website.

Depending on the technology, you may be able to:

- accept all optional categories;
- reject all technologies that require consent;
- choose individual categories;
- object to a technology being used under an exception where the law requires a simple means of objecting; or
- withdraw a previous consent.

Withdrawing consent does not make earlier processing unlawful. It should prevent further use of the relevant consent-based technology as soon as reasonably practicable.

13. Browser and device controls

Most browsers and devices allow you to block, delete or restrict cookies and other stored information. These controls are separate from our website settings.

Blocking strictly necessary technologies may prevent parts of the website, checkout, login or member functions from working correctly. Browser settings may also delete the cookie that remembers your consent choice, which can cause the banner to appear again.

14. Recording your preferences

We may store a consent or preference record so that the website remembers the choices you made. Such a record may itself be necessary to respect your preferences and demonstrate compliance.

We will retain preference records for a proportionate period and request fresh choices when reasonably necessary, including where our technologies or purposes change materially.

15. Cookies and personal data

Some storage and access technologies do not identify you directly. Others may involve online identifiers, device information, IP addresses, account identifiers or information that can be linked to other data.

Where personal data is processed, UK data-protection law applies in addition to PECR. Our Privacy Notice explains the Academy's lawful bases, purposes, retention, international transfers and your data-protection rights.

16. Children and vulnerable users

Our main professional services are intended for adults. If we design an online service likely to be accessed by children, we will consider the additional transparency, privacy and design protections that apply.

We avoid using manipulative consent interfaces or exploiting vulnerability to obtain agreement to optional tracking.

17. Changes to this Policy

We review our use of storage and access technologies periodically and when we introduce a material new website feature, provider or tracking purpose.

We may update this Policy to reflect changes in technology, law, ICO guidance or the way our services operate. The effective date will be shown on the current version.

18. Contact and complaints

If you have a question about cookies, tracking technologies or your privacy choices, please contact us. If your concern relates to personal data, you may also use the rights and complaints routes described in our Privacy Notice.

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

Effective 26 August 2026