Total Wealth Planner Professional Standards

Standards for competence, integrity, client agency and accountable professional practice

Version 1.0 - Effective 26 August 2026

Applies to	Individuals using the Total Wealth Planner designation or another professional status expressly made subject to these Standards.
Status	These are private professional standards issued by the Academy of Life Planning Limited. They do not confer statutory authorisation or regulatory permission.
Purpose	To define what Academy accreditation means in practice and the minimum conduct, competence and accountability expected of an accredited practitioner.
Core principle	The planner exists to serve the individual: to increase understanding, capability and agency, not to create unnecessary dependence.

1. Purpose and professional identity

The Total Wealth Planner designation recognises a professional who has met the Academy's relevant accreditation requirements and commits to these Standards while using the designation.

The Academy's founding philosophy is that financial planning should serve the individual rather than the system; empower rather than extract; and inspire agency rather than dependence. Total Wealth Planning therefore begins with the person's life, capabilities, responsibilities, resources and choices - not with a product sale or an investment portfolio.

A Total Wealth Planner may work across a broad landscape including human capital, work, business, property, pensions, cashflow, family, resilience, purpose and future earning capacity. No single accreditation can make a practitioner competent in every discipline. A defining professional skill is knowing when to stop, when to collaborate and when to escalate to a specialist.

2. The seven professional duties

Duty	Standard
Put the person first	Act in a way intended to support the client's welfare, understanding and legitimate objectives, without placing the planner's commercial interests ahead of the client.
Restore agency	Help clients understand choices, trade-offs and consequences so that they remain the principal decision-maker wherever reasonably possible.
Act with integrity	Be truthful, candid and consistent. Do not mislead by statement, omission, title, credential, marketing, selective evidence or ambiguity.
Work within competence	Undertake only work for which you have appropriate knowledge, skill, experience, support and - where required - statutory permission.
Remain independent of product conflict	Do not allow product remuneration, asset gathering,

Duty	Standard
	referral arrangements or other commercial incentives to distort the planning process.
Use proportional expertise	Bring in regulated, legal, tax, accounting, actuarial or other specialist expertise when the issue requires it, while keeping the client's overall understanding intact.
Remain accountable	Take responsibility for your own work, correct material errors, handle complaints fairly and maintain appropriate records and professional protection.

3. Entry and continued accreditation

Accreditation is not awarded merely because a fee has been paid. The applicable pathway may combine training, assessment, practical application, professional discussion, evidence of experience and continuing participation.

An applicant or accredited practitioner must:

- provide accurate information about qualifications, experience, employment, regulatory status and professional history when requested;
- complete the learning and assessment requirements of the applicable pathway;
- demonstrate understanding of the Total Wealth Planning philosophy and relevant Academy methods, including the GAME Plan framework where applicable;
- demonstrate awareness of the boundaries of their own competence and of specialist or regulated activities;
- accept the Professional Planner Agreement, these Standards and applicable Academy brand or licence rules; and
- remain a fit and proper person to hold themselves out publicly using an Academy professional designation.

The Academy may use different pathways for different levels of prior experience. A shorter or fast-track route recognises relevant prior learning and experience; it does not lower the standard expected at accreditation.

4. Competence and scope of practice

Competence is contextual. A practitioner may be highly competent in one area and need support in another. Professional confidence must never be confused with competence.

Before undertaking material work, the planner should consider:

- whether the issue falls within their knowledge and experience;
- whether the consequences of error are material or difficult to reverse;
- whether the facts are sufficiently clear and reliable;
- whether a regulated, legal, tax, accounting, medical, actuarial or other specialist opinion is required;
- whether the client is vulnerable or under unusual pressure; and
- whether independent checking or peer consultation would improve the quality of the decision.

Where competence is insufficient, the correct professional response is to obtain supervision, collaborate, refer or decline the work - not to improvise beyond competence.

5. Regulatory and professional boundaries

Academy accreditation is a private professional status. It is not FCA authorisation, appointed representative status, legal qualification, accountancy qualification, tax-agent status or any other statutory permission.

A planner must determine the legal and regulatory status of the activities they actually undertake. Labels such as planning, education, coaching, consulting or decision support do not override the substance of an activity.

Where the work requires another permission or specialist discipline, the planner must:

- identify the boundary before carrying on the activity;
- explain the boundary to the client in plain language where it is material;
- use or refer to an appropriately authorised or qualified specialist;
- avoid implying that Academy accreditation expands the planner's statutory permissions; and
- keep any dual-role activity sufficiently clear that the client understands which professional capacity is being used.

6. Independence, remuneration and conflicts

The Academy's founding governance principles emphasise separation between client-centred planning and product intermediation. A practitioner may lawfully hold more than one professional role, but different capacities must not be blurred in a way that misleads the client or contaminates the planning process.

A Total Wealth Planner must disclose any material conflict, including:

- a referral payment, affiliate fee, commission or reciprocal commercial arrangement;
- an ownership, employment or business relationship with a provider or specialist being introduced;
- a personal financial interest in an option being discussed;
- a remuneration structure that may reasonably affect impartiality; or
- any other interest that a reasonable client would want to know before deciding whether to rely on the planner.

Where a conflict cannot be managed sufficiently to preserve fair judgement and informed client choice, the planner should not undertake the affected work.

7. Client agency and decision quality

The client's role is not passive. The planner should make the client progressively more capable of understanding their own position and participating in decisions.

Good practice includes:

- starting with the client's life, objectives, constraints and values before solutions;
- distinguishing facts, estimates, assumptions, opinions and unknowns;
- making material trade-offs visible;
- using scenarios rather than presenting uncertain futures as forecasts of fact;
- explaining what would have to be true for a proposed course of action to make sense;
- giving the client reasonable time and psychological space to decide;
- avoiding unnecessary dependency on recurring professional intervention; and
- recording significant decisions and the client's reasons in a proportionate way.

8. Whole-person and total-wealth practice

Total Wealth Planning recognises that financial wellbeing is affected by more than regulated investments. Practitioners should consider the interaction between relevant forms of wealth rather than treating the investment portfolio as the default centre of the plan.

Depending on the engagement, this may include:

- human capital, skills, employability, entrepreneurial capacity and future income;
- cashflow, debt, liquidity and resilience;
- pensions and other long-term entitlements;
- property, business interests and productive assets;
- family responsibilities, intergenerational support and estate-planning objectives;
- health, time, relationships, purpose and other non-financial constraints relevant to economic decisions;
- tax and legal context, while recognising when specialist advice is required; and
- future-world risks and opportunities that may materially affect the client's plan.

9. Evidence, analysis and communication

A planner must take reasonable care with material facts, calculations, assumptions and sources. The standard of checking should be proportionate to the significance of the decision.

The planner should:

- identify important information that remains unverified;
- avoid false precision in projections and forecasts;
- explain material assumptions and limitations;
- correct a material error promptly when discovered;
- distinguish evidence from advocacy or personal belief;
- communicate in language the client can reasonably understand; and

- preserve sufficient records to explain the professional process without creating unnecessary bureaucracy.

10. Use of AI and digital tools

AI and digital tools may extend access to knowledge, improve organisation and support analysis. They do not transfer professional accountability away from the practitioner.

When using AI or Academy OS with clients, the planner must:

- review material outputs before relying on them professionally;
- verify significant facts, calculations, citations and legal or regulatory propositions where appropriate;
- make clear any material limitation of the tool;
- avoid entering unnecessary personal, confidential or special-category data into third-party AI systems;
- comply with applicable data-protection and confidentiality duties;
- avoid presenting an AI output as a professional conclusion merely because it sounds authoritative; and
- escalate to a human specialist where the consequences, uncertainty or subject matter require it.

11. Vulnerability and safeguarding

A Total Wealth Planner must take additional care where a client's circumstances may affect understanding, resilience, decision-making or susceptibility to harm.

This may require the planner to:

- slow the process and check understanding;
- reduce unnecessary complexity;
- avoid pressure, urgency or emotionally exploitative language;
- encourage a trusted supporter to participate where appropriate and with consent;
- recognise when the issue is beyond financial planning and requires specialist safeguarding, legal, debt, medical or crisis support; and
- avoid taking advantage of distress, bereavement, fraud loss, loneliness or diminished capacity.

12. Professional indemnity, complaints and accountability

An accredited practitioner is responsible for the consequences of their own professional work. Academy accreditation must never be used to imply that the Academy's insurance, balance sheet or complaints process replaces the practitioner's own responsibilities.

Practitioners must:

- maintain professional indemnity insurance appropriate to their activities where required by law, a professional body, client contract or Academy accreditation condition;
- maintain a clear complaints procedure appropriate to their practice;
- tell clients accurately which external complaints or compensation arrangements do and do not apply;
- co-operate reasonably with a legitimate complaint or professional review;
- notify insurers or regulators where required; and
- take reasonable corrective action when a material professional failing is identified.

13. Continuing professional development

Accreditation is a continuing professional status, not a one-time certificate. Practitioners are expected to maintain competence through continuing learning relevant to the work they actually perform.

The Academy may publish annual CPD expectations, mandatory updates or reflective-practice requirements. CPD may include structured learning, peer discussion, professional reading, case reflection, supervised practice, research, teaching or other development capable of evidencing maintained competence.

Where a practitioner moves into a materially new area of practice, prior accreditation does not remove the need to acquire the competence, supervision or statutory permission required for that new activity.

14. Professional conduct and public communications

A Total Wealth Planner must not:

- misstate qualifications, experience, accreditation, FCA status or professional-body membership;
- claim or imply government, regulator or Academy endorsement of a particular client recommendation;
- use testimonials, reviews or performance claims in a misleading way;
- make disparaging claims about another profession or business that cannot reasonably be substantiated;
- plagiarise or knowingly misrepresent the origin of professional work;
- disclose confidential client information without a lawful basis or authority; or
- engage in conduct likely to undermine justified public trust in the designation.

Professional disagreement is permitted and encouraged where it advances knowledge. Criticism should address evidence, systems, arguments or conduct rather than rely on personal abuse or unsupported allegations.

15. Fitness, disclosure and material events

A practitioner must tell the Academy promptly about a material event that could make continued public use of the designation misleading or create a serious risk to clients or to the integrity of the accreditation.

Relevant events may include:

- a material regulatory restriction or prohibition;
- a serious professional disciplinary finding;
- a criminal conviction involving dishonesty, fraud or financial misconduct;
- insolvency or another event materially affecting the ability to meet professional obligations;
- loss of required insurance or statutory permission;
- a serious substantiated client-protection concern; or
- a material misstatement previously made to the Academy about qualifications, status or professional history.

16. Monitoring, review and sanctions

The Academy may review compliance with these Standards where there is a credible concern, as part of accreditation renewal, or through proportionate quality-assurance activity.

Possible outcomes include:

- no further action;
- guidance, coaching or reflective learning;
- required corrective action or additional training;
- conditions on use of a designation, brand or Academy OS resource;
- temporary suspension;
- withdrawal of accreditation or licence; or
- referral to an appropriate regulator, professional body or authority where necessary.

Before permanent withdrawal for misconduct, the Academy will normally tell the practitioner the substance of the concern and provide a reasonable opportunity to respond. Immediate temporary action may be taken where necessary to manage a serious client, public, system or reputational risk.

17. Review and appeal

A practitioner whose accreditation is suspended or withdrawn may request a review within 20 working days of the decision. The request should identify the grounds for review and any material evidence not previously considered.

Where reasonably practicable, the review should involve a person who was not the sole original decision-maker. The review may uphold, vary or overturn the original decision.

18. Meaning of Academy accreditation

Accreditation means	Accreditation does not mean
• The practitioner has met the requirements of the applicable Academy pathway.	• FCA authorisation or permission.
• The practitioner has agreed to these Professional Standards.	• Government or regulator approval.
• The practitioner may use the authorised Academy	• Competence in every area of financial, legal, tax or

Accreditation means	Accreditation does not mean
professional designation while accreditation remains current.	investment practice.
• The practitioner is expected to maintain competence and professional accountability.	• A guarantee of client outcomes.
	• That the practitioner is an employee, agent or appointed representative of the Academy.

19. Relationship with other Academy documents

These Standards should be read with the Professional Planner Agreement, Consumer Protection Rule Book, Academy complaints procedure, Privacy Notice, applicable Academy OS or licence terms, and any published accreditation or brand guidance.

Where a professional user is subject to a stricter legal, regulatory or professional-body rule, the stricter applicable obligation should be followed.

20. Company information and review

Issuer	The Academy of Life Planning Limited
Company number	08016568
Address	9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom
Email	steve@academyoflifeplanning.com
ICO registration	ZA502687
Review cycle	At least annually, and sooner where material changes in law, Academy services or professional standards require.

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