



Website Terms

Version 2.0 | Effective 26 August 2026

These terms govern use of academyoflifeplanning.com and the online services, memberships, digital tools, courses and other items made available through it. They replace the July 2023 website terms.

Plain-English summary

Use the website lawfully and responsibly. We will describe prices and services clearly, respect your statutory consumer rights, protect our intellectual property, and explain when separate service or licence terms apply. Nothing in these terms removes rights that the law gives you.

1. Who we are

The website is owned and operated by Academy of Life Planning Limited ("Academy", "AoLP", "we", "us" or "our"), a company registered in England and Wales under company number 08016568.

Registered office: 9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom.

Privacy and general enquiries: steve@academyoflifeplanning.com.

ICO registration: ZA502687.

2. What these terms cover

These terms apply when you browse the website, create an account, join a community, purchase goods or digital content, subscribe to a membership, book services, enrol on a course, or use public Academy tools and apps where no more specific terms are presented.

Some services have separate terms, client agreements, licence conditions or booking terms. If there is a conflict, the more specific terms govern that particular service or licence. These website terms do not replace a separately agreed professional engagement.

If you use Academy services mainly for purposes outside your trade, business, craft or profession, you are a consumer. Additional statutory rights apply to consumers and nothing in these terms is intended to restrict them.

3. Eligibility and accounts

You must be at least 18 years old to buy paid services or enter into a binding contract with us, unless we expressly agree otherwise with an appropriate parent, guardian or responsible organisation.

You are responsible for keeping account credentials secure and for activity carried out through your account. Please tell us promptly if you believe your account has been compromised.

Information you give us when registering or purchasing must be accurate and kept reasonably up to date.

4. What the Academy provides

The Academy provides financial planning, education, training, coaching, decision support, software tools, memberships, courses and professional infrastructure. The exact scope of a purchased service is described on the relevant product, booking or service page and, where applicable, in a separate agreement.

Our financial planning and educational services do not include FCA-regulated investment advice or the arranging of regulated investments by the Academy. Where FCA-regulated advice or implementation is required, clients should use an appropriately authorised firm. This is one service boundary within a much wider total-wealth planning landscape; it does not define the scope of all Academy work.

Nothing on the website is legal, tax, medical or accounting advice unless a separate engagement expressly says otherwise and the person providing the service is appropriately qualified and, where required, authorised.

5. Website information and educational content

We take reasonable care when preparing website content, but general educational material may not reflect your individual circumstances and may become outdated. Examples, calculators, projections, articles and AI-assisted outputs are tools for understanding and decision support, not guarantees of an outcome.

You should check information that is important to a significant financial, legal, tax, health or other specialist decision and obtain appropriate professional input where necessary.

We may correct, update, withdraw or replace website content. We do not promise that every page will always be available or that every historical article will be continuously updated.

6. AI-assisted tools and Academy OS

Some Academy tools use artificial intelligence or connect you to third-party AI platforms. AI can assist with explanation, organisation, scenario analysis and drafting, but it can make mistakes, omit relevant matters or produce outdated information.

- Do not treat an AI output as an instruction to transact or as a substitute for professional judgement where specialist expertise is needed.
- Do not enter passwords, security codes, full account numbers, identity-document numbers or other unnecessary sensitive identifiers into AI tools.
- Where a tool operates through a third-party AI provider, that provider may process information under its own terms and privacy arrangements.
- You remain responsible for reviewing outputs before acting on them or sending them to another person.

Our Privacy Notice explains more about data use, third-party platforms and data minimisation.

7. Prices, orders and payment

The price, billing period and any applicable taxes or delivery charges will be shown before you place an order. We will not add optional charges without your express agreement.

A contract is formed when we accept your order or booking, normally by confirmation on screen or by email. If we cannot accept an order, we will tell you and refund any payment taken for it.

We may correct an obvious pricing or description error before accepting an order. We will not unilaterally increase the price of a fixed paid period after the contract has been formed.

Payments may be processed by third-party payment providers. We do not ordinarily receive or retain your full payment-card details.

8. Consumer cancellation rights

If you are a UK consumer buying online, you will normally have statutory cancellation rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, subject to the nature of what you buy and the statutory exceptions.

Services. You normally have 14 days from the day after the contract is made to cancel. If you expressly ask us to start the service during that period and then cancel, you may have to pay a proportionate amount for the service supplied up to cancellation. If a service has been fully performed during the cancellation period after the required request and acknowledgement, the statutory cancellation right may be lost.

Digital content supplied without a tangible medium. If you expressly consent to supply beginning during the 14-day cancellation period and acknowledge that this causes the statutory cancellation right to be lost, the right is lost when supply begins. If the legally required consent or acknowledgement is not obtained, your statutory rights are not reduced by these terms.

Goods. Where applicable, you normally have 14 days after receiving the goods to tell us you wish to cancel and a further 14 days to return them, subject to statutory exceptions and rules on diminished value.

You can cancel by emailing steve@academyoflifeplanning.com with enough information for us to identify the purchase, or by using the model cancellation form at the end of these terms. You do not have to use the form.

9. Memberships and subscriptions

Where a membership or subscription renews automatically, the price and renewal frequency will be shown before purchase. You may turn off future renewal using the cancellation method made available for the subscription or by contacting us.

Cancelling renewal does not normally end access immediately. Unless the service page says otherwise, access continues until the end of the period already paid for. We do not charge a penalty merely for switching off renewal.

A cancellation of future renewal is separate from any statutory cooling-off right. If a statutory right entitles you to a refund, it takes priority over this clause.

If we propose a material change to the price or core features of an automatically renewing subscription, we will give reasonable advance notice and explain how to cancel before the change takes effect.

The new statutory subscription-contract regime in the Digital Markets, Competition and Consumers Act 2024 is expected to commence in 2027. We will update our subscription processes and these terms when the relevant provisions take effect.

10. Bookings, appointments and live events

A booking page may contain specific cancellation or rescheduling terms. Those terms form part of the contract for the booking, provided they are brought to your attention before purchase.

If we cancel a paid appointment or event and cannot provide a reasonable alternative, we will refund the amount paid for the cancelled item. This does not affect your statutory rights.

If you cannot attend, tell us as early as possible. Any cancellation charge must reflect the applicable booking terms and will not override rights you have under consumer law.

11. Courses, downloads and digital access

Courses, downloads, templates, recordings and other digital materials are supplied for the licence and period described at purchase. Unless expressly stated otherwise, purchase gives you a personal, non-exclusive, non-transferable right to use the material; it does not transfer ownership of the intellectual property.

Digital content supplied to consumers must be of satisfactory quality, fit for a particular purpose made known to us where the law applies, and as described. Nothing in these terms excludes those statutory rights.

12. Academy OS and professional/commercial use

Public Academy tools may be used for your own personal planning where the relevant tool permits this. Using Academy OS, its tools, methods, templates, workflows or outputs with clients, members, employees, service users or as part of a paid proposition may require an active practitioner, commercial or white-label licence.

You must not resell, white-label, embed, commercially distribute or use Academy intellectual property to generate paid client deliverables unless the relevant licence expressly permits it.

Professional and commercial licences are governed by their separate licence or practitioner terms.

13. Intellectual property

Unless stated otherwise, the website and its original text, branding, designs, software, tools, prompts, frameworks, graphics, recordings, course materials and other content are owned by or licensed to the Academy and are protected by intellectual-property law.

You may view and use website content for lawful personal use. You may quote short extracts with appropriate attribution where permitted by law. You may not reproduce substantial parts of the website, scrape content at scale, remove rights notices, create unauthorised derivative commercial products, or use our trade marks in a way that suggests endorsement or affiliation without permission.

Nothing in these terms restricts rights you have under copyright exceptions or other applicable law.

14. User content and community features

If you post comments, profile information, reviews, files or other content to an Academy community or interactive area, you retain ownership of your content. You give us a non-exclusive, royalty-free licence to host, reproduce and display that content only to the extent reasonably necessary to operate, moderate, back up and provide the relevant service.

You are responsible for ensuring you have the rights needed to post your content and that it does not unlawfully infringe another person's privacy, confidentiality, copyright, trade marks or other rights.

Community profiles, posts and comments may be visible to other members or to the public depending on the settings described in the relevant community. Leaving a community may remove your profile from future display, but it may not remove material already quoted, shared, lawfully retained for records, or copied by other users.

15. Acceptable use

You must not use the website, apps or community features to:

- break the law, encourage unlawful conduct or infringe another person's rights;
- harass, threaten, impersonate, defame or deliberately expose another person's private information;
- upload malware, attempt unauthorised access, probe security, interfere with availability or evade technical restrictions;
- scrape, harvest or systematically collect personal data or protected content without a lawful basis and permission where required;
- use automated systems in a way that places an unreasonable load on the service or circumvents access controls; or
- misrepresent Academy content, accreditation, licences or tools as conferring FCA authorisation, legal status or professional permissions that they do not confer.

We may remove content, restrict features or suspend an account where reasonably necessary to protect users, the service or our legal rights. Where practicable and appropriate, we will explain the reason. We will not exercise these rights in a way that removes statutory consumer remedies.

16. Third-party services and links

The website may link to or integrate services operated by third parties, including payment processors, video platforms, AI providers, app stores and external websites. We do not control their availability, security or content. Their own terms and privacy notices may apply.

A link or integration does not by itself mean that we endorse every statement, product or service offered by the third party.

17. Availability and changes to the service

We may maintain, improve, replace or discontinue website features. Free tools and non-contractual content may change without notice. For paid services, we will not make changes that materially deprive a consumer of what was purchased without providing the remedy required by law or the applicable service terms.

We do not guarantee uninterrupted internet availability. We will take reasonable steps to restore services affected by faults within our control.

18. Our responsibility to consumers

Nothing in these terms excludes or limits liability where it would be unlawful to do so, including liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or liability that cannot lawfully be excluded under consumer law.

If we fail to comply with these terms, we are responsible for loss or damage suffered by a consumer that is a foreseeable result of our breach or failure to use reasonable care and skill. We are not responsible for loss that was not reasonably foreseeable when the contract was made or for losses caused by circumstances for which we are not legally responsible.

If you use a service as a consumer, we are not responsible under these consumer terms for losses arising solely from a trade, business, craft or profession. If you buy for business purposes, any separate business or professional agreement may contain different liability terms.

You remain responsible for your own decisions. That does not remove our responsibility to perform paid services with the standard required by law.

19. Your statutory rights

Nothing in these terms affects rights that cannot lawfully be excluded or restricted, including applicable rights under the Consumer Rights Act 2015 and the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

Consumer law is also enforced by public bodies including the Competition and Markets Authority and Trading Standards. The CMA is an enforcement authority; it is not an ombudsman for individual Academy complaints.

20. Privacy, cookies and electronic communications

Our Privacy Notice explains how we process personal data. Our Cookie Policy explains the technologies used on the website and the choices available to you.

We send electronic direct marketing only where permitted by applicable privacy and electronic-communications law. You can unsubscribe from marketing at any time. Service messages needed to administer an account, purchase, booking or contract are not marketing merely because they are sent electronically.

21. Complaints

If something has gone wrong, please contact steve@academyoflifeplanning.com. We will investigate the complaint fairly and explain our response.

Where a separate service agreement contains a complaints process, that process also applies. The availability of an external complaints, ADR, ombudsman or court route depends on the type of service and the applicable law. Our Regulatory Information & Consumer Protection page explains the position for Academy financial planning and decision-support services.

22. Suspension and termination

You may stop using free services at any time and may cancel paid services in accordance with the relevant contract, statutory rights and these terms.

We may suspend or terminate access if you materially breach these terms, misuse the service, fail to pay an undisputed amount when due, or create a material security or legal risk. Any action will be proportionate to the circumstances. Termination does not remove rights or liabilities that arose before termination.

If we end a consumer's paid service for reasons not caused by that consumer's breach, we will provide any refund or alternative required by the contract and consumer law.

23. Changes to these terms

We may update these website terms to reflect changes in law, technology, the website or our services. The current version and effective date will be published on the website.

A change to these general website terms will not retrospectively remove a consumer's accrued rights or materially rewrite a fixed paid contract without an appropriate legal basis. Where a material change affects an ongoing paid service, we will give reasonable notice and explain any right to cancel.

24. Governing law and courts

These terms are governed by the law of England and Wales, subject to any mandatory consumer protections that apply where you live.

If you are a consumer resident in the United Kingdom, you may bring proceedings in the courts of the part of the UK in which you live, and we will respect any mandatory jurisdiction rights available to you. Nothing in this clause deprives a consumer of protections that cannot lawfully be displaced by a choice-of-law clause.

If you are acting wholly or mainly for business purposes, the courts of England and Wales have exclusive jurisdiction unless a separate written agreement says otherwise.

25. General

If a court or competent authority finds part of these terms unlawful or unenforceable, the remainder will continue to apply so far as legally possible.

A delay in enforcing a right does not waive that right.

No person other than you and the Academy has a right to enforce these terms under the Contracts (Rights of Third Parties) Act 1999, except where a separate agreement expressly provides otherwise.

26. Contact details

Academy of Life Planning Limited

9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom

Email: steve@academyoflifeplanning.com

Website: <https://www.academyoflifeplanning.com>

Company No. 08016568 | ICO Registration No. ZA502687

Appendix: Model cancellation form

Complete and return this form only if you wish to cancel a contract and a statutory or contractual cancellation right applies. You may instead send the same information by email.

To: Academy of Life Planning Limited, 9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom

Email: steve@academyoflifeplanning.com

I/We hereby give notice that I/We cancel my/our contract for the following goods/services/digital content:

Description: _____

Ordered/booked on: _____

Received on (if applicable): _____

Name of consumer(s): _____

Address of consumer(s): _____

Signature (only if sent on paper): _____

Date: _____

This model form is provided for convenience. Your statutory rights depend on the type of contract and the circumstances of the purchase.