



GAME Plan Practitioner Implementation Guide

Version 1.0

Academy of Life Planning

GAME PLAN PRACTITIONER IMPLEMENTATION GUIDE

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Academy of Life Planning
Built for life planning practitioners using the AI GAME Plan methodology

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TABLE OF CONTENTS

1. Understanding the Model
2. The Four Stages: Where You Add Value
3. Break-Out Conversations: Supporting Emotional Processing
4. The Two-Service Model: Self-Directed vs. Practitioner-Supported
5. Life-Event Triggers: When Clients Need You
6. The Two-Session Means Support Model
7. Pricing & Positioning
8. Marketing Language & Client Conversations
9. Regulatory Compliance & Boundaries
10. Quality Assurance: What to Check
11. Common Challenges & Solutions
12. Success Stories & Case Studies
13. Continuous Improvement & Community

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SECTION 1: UNDERSTANDING THE MODEL

The Academy Principle:

"90% of people can manage their own finances 90% of the time with the right support. Only in times of stress or change do they need to see someone on a one-to-one basis."

This isn't marketing. This is the operating philosophy that distinguishes empowerment-focused life planning from dependency-creating financial advice.

The Two Services You Offer:

Self-Directed Planning (Done-by-you)

- Client completes AI GAME Plan independently
- 90% of people, 90% of the time
- During stable life periods
- You provide the tool, minimal intervention
- They own their journey

Practitioner-Supported Planning (Done-with-you)

- Client completes AI GAME Plan with your guidance
- 10% of people OR 10% of the time
- During life transitions and stress
- You provide oversight, emotional support, complexity navigation
- They still own their journey, you're the guide

****You decide how to brand these services.** Examples:**

Self-Directed:

- "[Your Brand] Planning Portal"
- "Life Plan Express"
- "GAME Plan Self-Guided"
- "Financial Freedom DIY"

Practitioner-Supported:

- "[Your Brand] Planning Partnership"
- "Guided GAME Plan"
- "Life Transition Support"
- "Planning Through Change"

****What Matters:**** The model (done-by-you vs. done-with-you during transitions), not the naming.

****What You're NOT Doing:****

- You're NOT a GAME Plan franchisee
- You're NOT "representing" the Academy
- You're NOT selling Academy services
- You're NOT constrained to Academy pricing/positioning

****What You ARE Doing:****

- Using Academy methodology with your own brand
- Building your practice your way
- Owning client relationships
- Creating your market position

****The Academy provides:****

- Methodology (GAME Plan IP)
- AI prompt tool (regularly updated)
- Technical support (prompt issues)
- Training resources (this guide, future certification)

****You provide:****

- Your professional services
- Your brand and positioning
- Client acquisition and retention
- Service delivery and pricing

****Analogy:**** The GAME Plan is like CFP® methodology. You're certified to use it, but you build your own practice with your own brand.

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SECTION 2: THE FOUR STAGES - WHERE YOU ADD VALUE

The AI GAME Plan has four stages. Here's where clients typically navigate independently and where they typically need support.

****STAGE 1: GOALS (Significant STORIES System)****

Duration: 2-3 hours across 2 sessions

Typical Experience: Emotionally intense, generally self-navigable

****What Happens:****

- Schwartz Values Assessment (top 10, then top 3)
- Character Statement (4 paragraphs)
- Hero's Journey (3-act life story)
- Personal SWOT Analysis
- Mortality Questions (5 years left, tomorrow never comes)
- Purpose Statement (5 paragraphs, rated 8-10/10)
- Personal Affirmations (10 bullets)
- Life Script (5-minute spoken recording)

****Generally Self-Navigable For:****

- Most clients during stable life periods
- Those comfortable with introspection
- People who journal or do personal development work

****May Need Support If:****

- Trauma surfaces during Hero's Journey
- Mortality questions trigger overwhelming grief
- Purpose Statement consistently rates below 8/10
- Client gets "stuck" and can't articulate vision
- Avoidance behaviors (skipping questions, surface answers)

****Your Intervention Points:****

****If Purpose Statement < 8/10:****

Offer: "I notice your Purpose Statement isn't fully inspiring you yet. Let's explore together what's missing. Sometimes an outside perspective helps unlock what your heart knows but your head hasn't articulated."

****If trauma surfaces:****

Recognize: The GAME Plan is transformative, not therapeutic. If genuine trauma emerges, you may need to pause and recommend professional therapeutic support before continuing.

****If client avoids mortality questions:****

Guide: "These are the hardest questions in the GAME Plan. They're also the most important. What's coming up for you when you read them?"

****Support Offering:****

- 1-hour Purpose Clarification session
- Focus on values alignment and aspiration
- Help them articulate what they truly want
- Refine Purpose Statement to 8-10/10 rating

****Watch For:****

- Generic, uninspiring Purpose Statements (sounds like everyone)
- Avoidance of mortality/regret questions
- Hero's Journey that's all surface, no ordeal
- Values that conflict with stated purpose

****STAGE 2: ACTIONS (90-Day Planning)****

Duration: 1-2 hours, typically 1 session

Typical Experience: Tactical, generally self-navigable

****What Happens:****

- Identify 3-6 major obstacles between current state and Purpose
- Root cause analysis for each obstacle
- Convert actions to sustainable habits (daily/weekly/monthly)
- Create week-by-week 90-Day Action Plan
- Define success metrics

****Generally Self-Navigable For:****

- Most clients
- Those who are action-oriented
- People comfortable with project planning

****May Need Support If:****

- Obstacles are vague or surface-level (symptoms not root causes)
- Actions don't actually address obstacles
- Habits are generic (not specific to their situation)
- 90-Day Plan lacks concrete deliverables
- No real accountability structure

****Your Intervention Points:****

****If obstacles are superficial:****

Challenge: "You've identified 'not enough money' as an obstacle. That's a symptom. What's the root cause? Is it income too low, expenses too high, poor money management, fear of earning more? Let's dig deeper."

****If habits are generic:****

Refine: "'Exercise more' isn't a habit - it's an aspiration. What's the actual habit? '20-minute walk after breakfast Monday/Wednesday/Friday before checking email' is a habit. Let's make yours specific."

****If 90-Day Plan is vague:****

Clarify: "Week 1 says 'start business planning.' What does that actually mean? What's the deliverable? By end of Week 1, you will have _____ completed."

****Support Offering:****

- 1-hour Action Planning session
- Focus on root cause identification

- Design specific, measurable habits
- Create concrete 90-Day deliverables

****Watch For:****

- Avoidance of hard truths (obstacles that implicate client)
- Action plans that don't actually move them toward Purpose
- Lack of accountability (no one to report to, no tracking)
- Unrealistic timelines (trying to do everything in 90 days)

****STAGE 3: MEANS (Financial & Human Capital)****

Duration: 3-4 hours across 2-3 sessions

Typical Experience: Varies dramatically by life circumstances

****What Happens:****

- Current Financial Snapshot (income, expenses, assets, liabilities)
- Base Case Forecast (30-50 years if nothing changes)
- Favourite Future Forecast (if 90-Day Plan succeeds)
- Milestone Timeline (debt-free, emergency fund, financial freedom)
- Human Capital Strategy (8 Ps framework for all users)
- Financial Forecast Synopsis

****Self-Navigable During Stable Life Periods:****

- Simple financial situations (single income, straightforward expenses)
- No major transitions occurring
- Clear, stable picture of income and expenses
- Basic investment/pension setup

****Requires Support During Life Transitions:****

- Retirement transition (multiple pension pots, drawdown decisions)
- Divorce (asset division, income changes, complex planning)
- Redundancy (severance, career change, income uncertainty)
- Inheritance (sudden wealth, tax implications, investment decisions)
- Business sale (capital event, retirement planning, tax optimization)
- Serious illness (income impact, expense changes, long-term planning)
- Bereavement (estate settlement, survivor income planning)

****THIS IS WHERE YOUR VALUE CONCENTRATES.****

The Means section is where life-event complexity manifests as financial complexity. A 35-year-old going through divorce has more complex Means needs than a 70-year-old with stable pension income.

****The Two-Session Support Model:****

See Section 6 for detailed structure.

****Quick Overview:****

- Session 1 (Start of Means): Data gathering, assumption setting, prep for success
- Session 2 (Mid-Means): Forecast review, interpretation, quality assurance

****Watch For:****

- Cognitive exhaustion (Graham's discovery: even financial professionals find this draining during transitions)
- Confusion about gross vs. net income
- Missing planned large expenses (car replacements, home improvements)
- Smooth-growth fantasy forecasts (no market volatility)
- Asset context errors (false urgency from deficits when assets are strong)
- Over-complication rabbit holes (optimization paralysis)

****STAGE 4: EXECUTION (Manifestation Framework)****

Duration: 1-2 hours, typically 1 session

Typical Experience: Generally self-navigable, may need accountability structure

****What Happens:****

- 7-step manifestation cycle (Detox → Execute → Learn → Improve → Validate → Expand → Repeat)
- Daily execution rituals (morning/afternoon/evening)
- Weekly review framework
- Accountability structure
- Commitment to begin

****Generally Self-Navigable For:****

- Most clients
- Those who are self-disciplined
- People with existing routines/rituals

****May Need Support If:****

- Execution rituals feel generic or uncommitted
- No real accountability structure (just aspirational)
- Implementation paralysis (perfect plan, no action)
- Fear of actually changing shows up

****Your Intervention Points:****

****If execution feels uncommitted:****

Challenge: "You've created this beautiful plan. What's the fear about actually executing? What would have to be true for you to genuinely commit to this?"

****If accountability is weak:****

Design: "Who will you report to weekly? When? What format? 'I'll check in with myself' isn't accountability - that's hope. Let's design real accountability."

****Support Offering:****

- Ongoing accountability partnership

- Weekly check-in calls (15-30 minutes)
- Monthly deep-dive reviews
- 90-day comprehensive assessment and plan refresh

****Watch For:****

- Perfect plan as avoidance mechanism (never-ending refinement)
- Execution rituals that won't survive first contact with real life
- Lack of genuine commitment (going through motions)
- No connection between daily rituals and Purpose Statement

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SECTION 3: BREAK-OUT CONVERSATIONS - SUPPORTING EMOTIONAL PROCESSING

****Graham's Discovery:****

During testing, Graham discovered something profound: the ability to pause mid-process, step out of the structured GAME Plan, and have a meta-conversation about emotional experience - then return when ready.

This is unique to the AI GAME Plan. In practitioner-led sessions:

- Clock is running (time pressure)
- Don't want to "waste" the practitioner's time
- Worry about practitioner patience/judgment
- Feel pressure to "keep going"

With Claude:

- No time pressure
- No judgment
- Pause as long as needed
- Process fully, return when ready

****Version 3.4 makes this explicit:**** Users are told they can pause anytime and say "Claude, I need to step out of the process and talk about what I'm experiencing."

****As a Practitioner, Your Role:****

****1. Normalize Emotional Activation****

When clients mention feeling overwhelmed, anxious, or activated:

"That's completely normal. The GAME Plan surfaces deep truths - about mortality, purpose, obstacles, financial reality. Of course that's activating. The system is working as designed."

****2. Encourage Break-Out Conversations****

"If at any point you feel overwhelmed, you can pause and talk to Claude about what you're experiencing. Just say 'I need to step out and process.' Claude will meet you there. This isn't avoiding the work - it's part of the work."

****3. Recognize When to Intervene Yourself****

****Signs that client needs YOUR support, not just Claude:****

- Genuine trauma surfacing (not just discomfort)
- Suicidal ideation or severe depression
- Relationship crisis requiring immediate attention
- Therapeutic issues beyond life planning scope

****In these cases:**** Pause the GAME Plan. Recommend appropriate professional support (therapist, counselor, crisis services). Resume GAME Plan when client is stable.

****4. Distinguish Productive Discomfort from Harmful Overwhelm****

****Productive Discomfort (Let It Work):****

- Facing mortality questions makes them anxious but they engage
- Hero's Journey surfaces painful memories but they find meaning
- Obstacles identification reveals hard truths they need to face
- Financial reality creates urgency that motivates action

****Harmful Overwhelm (Intervene):****

- Panic attacks, dissociation, severe emotional dysregulation
- Suicidal or self-harm thoughts
- Trauma activation that needs therapeutic support
- Complete shutdown/inability to continue

****5. Support the Return****

If a client tells you they had to pause and process:

"I'm glad you honored that. What came up for you? What did you discover in that pause? Are you ready to continue, or do you need more time?"

****Common Triggering Moments:****

****Stage 1:****

- Mortality questions (5 years left, tomorrow never comes)
- Hero's Journey ordeal (revisiting darkest moments)
- Purpose Statement (gap between current reality and vision)

****Stage 2:****

- Obstacle identification (facing what's really blocking them)
- Root cause analysis (seeing their own role in obstacles)

****Stage 3:****

- Financial reality (seeing the gap in numbers)
- Base Case forecast (confronting "if nothing changes")
- Favourite Future (commitment and fear of actually changing)

****Stage 4:****

- Execution commitment (fear of actually doing this)
- Accountability structure (making it real, not theoretical)

****Your Value:****

You help clients distinguish between:

- Discomfort that's part of transformation (push through with support)
- Overwhelm that needs processing (pause and metabolize)
- Crisis that needs professional intervention (stop and get appropriate help)

The AI can't make that distinction. You can.

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SECTION 4: THE TWO-SERVICE MODEL

****How to Structure Your Offerings:****

****SERVICE 1: Self-Directed Planning****

****What It Includes:****

- Access to AI GAME Plan (via your Claude Project or their own)
- Written guide/orientation materials (you create these)
- Email support for technical issues (optional)
- Access to your online resources/community (optional)

****What It Doesn't Include:****

- One-to-one time with you
- Personalized guidance
- Quality assurance review
- Implementation support

****Ideal For:****

- Clients in stable life periods
- Those comfortable with self-directed work
- People who want clarity but don't need hand-holding
- Budget-conscious clients

****Pricing Range:****

- Free (loss leader, builds relationship)
- £50-£150 / \$75-\$200 / €60-€180 (one-time access fee)
- £20-£50 / \$25-\$75 / €25-€60 monthly (subscription with community)

****Conversion Path:****

Many self-directed clients will hit a life event and transition to practitioner-supported. Design this path intentionally.

SERVICE 2: Practitioner-Supported Planning

What It Includes:

- Everything in self-directed
- 1-hour Purpose Clarification session (if Stage 1 < 8/10)
- 2-hour Means Support (two 60-90 minute sessions)
- Quality assurance review of final GAME Plan
- 90-day check-in call (implementation support)

Optional Add-Ons:

- Weekly accountability calls (15-30 min)
- Monthly deep-dive reviews
- Ongoing access to you via email/Slack/etc.

Ideal For:

- Clients experiencing life transitions
- Those in times of stress or change
- People navigating complex financial situations created by life events
- Anyone who feels overwhelmed during the process

Pricing Range:

- £500-£1,500 / \$750-\$2,000 / €600-€1,800 (complete supported journey)
- £150-£300 / \$200-\$400 / €180-€350 per hour (hourly support)
- £200-£400 / \$300-\$550 / €250-€480 (two-session Means support package)

Your Decision Factors:

- Your target market (mass vs. premium)
- Your expertise and credentials
- Your geographic market
- Competitive positioning
- Value of your time

THE TRANSITION MODEL

Most clients start self-directed. Life events trigger transition to practitioner-supported.

Example Journey:

1. **Month 1:** Client completes self-directed GAME Plan during stable period
2. **Months 2-12:** Client executes 90-Day Plan, refreshes quarterly, manages independently
3. **Month 13:** Client loses job (life event trigger)
4. **Month 13:** Client reaches out: "I need help updating my GAME Plan"
5. **Month 13:** You provide practitioner-supported Means section refresh
6. **Month 14-15:** Client navigates transition with your support
7. **Month 16:** Client stable again, returns to self-directed

This is the model. Not perpetual dependency. Support during transitions.

How to Price Transitions:

****Option A: Pay-as-you-go****

"Self-directed GAME Plan is £X. If you hit a life transition, Means support is £Y."

****Option B: Membership/retainer****

"£X/month gives you unlimited self-directed GAME Plans plus priority access to me during transitions."

****Option C: Insurance model****

"One-time £X includes initial GAME Plan plus one free Means support session within 24 months for life transitions."

****Choose what fits your practice model and client expectations.****

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SECTION 5: LIFE-EVENT TRIGGERS - WHEN CLIENTS NEED YOU

****The Principle:****

Complexity doesn't come from demographics. It comes from life circumstances.

- 35-year-old in divorce → Complex, needs support
- 70-year-old in stable retirement → Simple, self-directs

****Major Life Transitions:****

****Retirement:****

- Multiple pension pots to consolidate or sequence
- Drawdown decisions (how much, from where, when)
- State pension timing
- Longevity risk
- Sequence-of-returns risk
- Tax optimization
- Healthcare cost planning

****Career Change:****

- Income uncertainty or gap
- Retraining costs
- Timing of transition
- Portfolio entrepreneurship planning
- Multiple income stream strategy

****Business Sale:****

- Capital event planning
- Tax implications (potentially massive)
- Sudden wealth management
- Purpose after exit
- What's next identity work

****Divorce/Separation:****

- Asset division
- Income changes (maintenance, child support)
- Housing decisions
- Single vs. dual income planning
- Emotional overwhelm during process

****Redundancy:****

- Severance optimization
- Income bridge planning
- Career pivot or retirement decision
- Benefit claims and timing
- Emergency fund deployment

****Inheritance:****

- Sudden wealth (emotional and financial)
- Tax implications (inheritance tax, capital gains)
- Investment decisions
- Family dynamics
- Purpose alignment (what would deceased want?)

****Serious Illness:****

- Income impact (unable to work)
- Treatment costs
- Long-term care planning
- Insurance claims
- Mortality planning acceleration

****Bereavement:****

- Estate settlement
- Survivor income planning
- Benefit changes (widow's pension, etc.)
- Asset transfer
- Emotional support during financial decisions

****Family Crisis:****

- Supporting adult children financially
- Elder care costs
- Family member illness
- Unexpected financial obligations
- Boundary setting and planning

****Relocation:****

- Housing market timing
- Geographic cost differences
- Tax implications (international moves)
- Currency considerations
- Social capital rebuilding

****Times of Stress:****

Even without major life events, acute stress can trigger need for support:

- Health anxiety
- Relationship strain
- Work burnout
- Financial anxiety
- Existential crisis
- General overwhelm

****How to Position This:****

"Most of the time, you can manage your planning independently. But when life throws you a curveball - divorce, job loss, inheritance, illness - that's when having someone in your corner makes all the difference. I'm here for those moments."

****Marketing This:****

- "Life Planning for Life's Transitions"
- "Financial Clarity When Life Gets Complicated"
- "Your Planning Partner During Change"
- "Support When You Need It Most"

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SECTION 6: THE TWO-SESSION MEANS SUPPORT MODEL

When a client experiences a life transition that creates financial complexity, the Means section is where they'll struggle. Here's how to structure your support.

****SESSION 1: DATA GATHERING & FOUNDATION (60-90 minutes)****

****Timing:**** Before client begins Means section AI work, or very early in the process

****Objectives:****

1. Gather accurate financial data
2. Clarify assumptions
3. Identify one-off large expenses
4. Set client up for success

****Agenda:****

****Part 1: Income Clarity (20 minutes)****

- "Tell me about all your income sources - salary, pension, investments, rental, business, gifts, other."
- Confirm gross vs. net for each
- Apply appropriate tax treatment
- Document clearly

****Watch for:****

- Confusion about gross vs. net
- Missing income sources (forgetting small streams)

- Temporary income vs. ongoing income
- Seasonal variations

****Your value:**** Ensure they're comparing like-with-like (net income vs. net spending).

****Part 2: Expense Mapping (20 minutes)****

- Monthly regular expenses
- Annual irregular expenses (insurance, property tax, subscriptions)
- One-off planned expenses in next 5-10 years

****One-off expense worksheet:****

- Car replacements: When? Cost?
- Home improvements: What? When? Cost?
- Major holidays/travel: Where? When? Cost?
- Gifts to children: Purpose? When? Amount?
- Other major purchases: What?

****Watch for:****

- Forgetting to capture large one-offs
- Underestimating inflation on future costs
- Not planning for car replacement cycles
- Missing irregular but predictable expenses

****Your value:**** Comprehensive expense capture that creates realistic forecasts.

****Part 3: Asset & Liability Inventory (15 minutes)****

- Home value (realistic, not aspirational)
- Savings & investments (all accounts)
- Pension pots (current values, not projected)
- Business equity (if applicable)
- Other assets
- Mortgage remaining
- Credit cards
- Loans
- Other liabilities

****Watch for:****

- Overvaluing assets (especially property and business)
- Forgetting small accounts
- Not knowing pension values (need to get actual statements)
- Missing liabilities

****Your value:**** Accurate starting point.

****Part 4: Assumption Setting (15 minutes)****

- Investment return assumption: Recommend 4% real (after inflation)
- Inflation: Recommend 3%
- Tax treatment: Standard for their country
- State pension: Age and amount for their location
- Market volatility: Confirm Base Case will include 2-3 crashes

****Watch for:****

- Overly optimistic return assumptions (7-8% real)
- Forgetting to include market volatility in Base Case
- Unrealistic inflation assumptions
- Not accounting for tax

****Your value:**** Conservative, realistic assumptions that create credible forecasts.

****Part 5: Set Expectations (10 minutes)****

- "The AI will create Base Case (if nothing changes) and Favourite Future (if your plan succeeds)."
- "We'll review together in Session 2."
- "If you feel overwhelmed, pause and process. You can always reach out to me."
- "Focus on directional accuracy, not precision. We can refine later."

****Deliverable to Client:****

- Written summary of data gathered
- Assumptions confirmed
- One-off expenses documented
- Green light to proceed with AI Means section

****SESSION 2: FORECAST REVIEW & INTERPRETATION (60-90 minutes)****

****Timing:**** After client has completed Base Case and Favourite Future forecasts

****Objectives:****

1. Quality assurance (check for errors)
2. Interpretation (what does this mean?)
3. Validation (is this realistic?)
4. Connection to Purpose (does Favourite Future enable the vision?)

****Agenda:****

****Part 1: Review Base Case (20 minutes)****

****Check:****

- Does it include market volatility? (2-3 crashes over 30+ years)
- Is income calculation correct? (Net, not gross)
- Are expenses realistic? (Including one-offs captured in Session 1)
- Does it show crossover point clearly? (When income < expenses)

****Asset Context Check:****

- What happens to net worth over time?
- Does it remain positive throughout?
- Is there genuine depletion risk, or just cash flow management?

****Analytical Balance Check:****

- If there are deficits, but assets remain strong and growing:

- "You've got annual deficits of £X, but your assets grow from £Y to £Z. This is cash flow management, not financial crisis."
- If there is genuine depletion:
- "Your assets deplete to zero by age X. This is a genuine concern we need to address."

****Watch for:****

- Smooth-growth fantasy (no market downturns)
- False urgency from deficits when assets are strong
- Missing expenses (creating falsely optimistic picture)
- Unrealistic assumptions

****Your value:**** Catch errors AI didn't catch. Provide perspective on what numbers actually mean.

****Part 2: Review Favourite Future (20 minutes)****

****Check:****

- Is income growth tied to their 90-Day Action Plan?
- Are assumptions realistic given their human capital strategy?
- Does it show when financial freedom is achieved?
- Are milestones clearly identified?

****Compare to Purpose Statement:****

- Does Favourite Future enable the life described in Purpose Statement?
- Is financial freedom number aligned with desired lifestyle?
- Are there gaps between Purpose and Favourite Future?

****Watch for:****

- Magical thinking (income doubles with no clear mechanism)
- Underestimating what's required to achieve Favourite Future
- Overestimating (being too conservative, playing small)
- Misalignment between Purpose and financial plan

****Your value:**** Reality-check the bridge between current state and Purpose Statement.

****Part 3: Interpretation & Meaning-Making (20 minutes)****

****Key Questions:****

- "What's your reaction to seeing these forecasts?"
- "What surprises you?"
- "What confirms what you already knew?"
- "Does the gap between Base Case and Favourite Future feel motivating or overwhelming?"

****Help Them Understand:****

- Crossover points (when income < expenses)
- Depletion vs. drawdown (running out vs. intentionally using)
- Financial freedom dates (when passive income > expenses)
- Wealth at different ages (what's possible vs. what's likely)

****Connect to Action:****

- "Your Favourite Future shows financial freedom at age X. What from your 90-Day Action Plan

moves you toward that?"

- "The gap between Base Case and Favourite Future is £Y. That's what executing your plan creates."

****Your value:**** Help them make meaning from numbers. Connect financial reality to purpose and action.

****Part 4: Regulatory Handoff (10 minutes)****

****Critical Boundary:****

"The GAME Plan has given you educational clarity about your financial future. You can see what's possible. This is directionally correct, not optimized.

****When you're ready to make specific investment decisions, that's where my regulated advisory services begin.**** The GAME Plan is educational and exploratory. Implementation with specific products is where regulation applies."

****Watch for:****

- Client assuming the forecast = advice
- Client ready to implement immediately
- Need for product recommendations

****Your value:**** Clear boundary between educational planning and regulated advice.

****Part 5: Next Steps (10 minutes)****

****Offer:****

- Continue to Stage 4 (Execution) independently?
- Need support with Stage 4 accountability structure?
- Ready for regulated advice on implementation?
- Want to pause and absorb before proceeding?

****Schedule:****

- 90-day check-in call
- When to reconnect
- How to reach you if they need support

****Deliverable to Client:****

- Confirmation that forecasts are sound
- Any adjustments needed (if errors found)
- Clear next steps
- Written summary of discussion

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SECTION 7: PRICING & POSITIONING

****What You're Charging For:****

When clients ask "What am I paying for?", here's the answer:

****NOT:****

- The GAME Plan methodology (Academy IP, freely accessible)
- AI computation time (client's Claude subscription)
- Basic financial planning (AI does the mechanical work)

****YES:****

- Your professional judgment and oversight
- Emotional support through transformative work
- Complexity navigation during life transitions
- Quality assurance on AI outputs
- Interpretation and meaning-making
- Regulatory guidance and boundaries
- Accountability and implementation support

****Pricing Models:****

****Model 1: Fixed-Fee Packages****

Self-Directed:

- £0-£150 / \$0-\$200 / €0-€180 (one-time access)
- Includes: AI access, written guide, email support for tech issues

Practitioner-Supported:

- £500-£1,500 / \$750-\$2,000 / €600-€1,800 (complete journey)
- Includes: Everything above + Purpose session + Two Means sessions + Quality review + 90-day check-in

Means Support Only:

- £200-£400 / \$300-\$550 / €250-€480 (two-session package)
- Ideal for self-directed clients who hit life transition mid-journey

****Model 2: Hourly****

- £100-£250 / \$150-\$350 / €120-€300 per hour
- Client books support as needed
- Less predictable revenue, more flexibility

****Model 3: Subscription/Membership****

- £20-£100 / \$30-\$150 / €25-€120 per month
- Includes: Unlimited self-directed GAME Plans + community + priority practitioner access during transitions
- Build recurring revenue
- Best for practices wanting ongoing relationships

****Model 4: Hybrid****

- Self-directed free (loss leader)
- Practitioner support à la carte (hourly or packages)
- Regulated advice separate (AUM or project fees)
- Clear pricing at each level

****Positioning Examples:****

****Premium Positioning:****

"I work with high-net-worth individuals navigating complex life transitions. GAME Plan supported journey: £2,500. This includes comprehensive planning, unlimited support during your transition, and ongoing access to me for 12 months."

****Mid-Market Positioning:****

"Most clients complete their GAME Plan independently (£100 one-time). If you're going through a major life change, supported planning is £750. You get my guidance through the complex bits, quality assurance, and 90 days of check-ins."

****Mass-Market Positioning:****

"GAME Plan is free to use. Join our community for £30/month to get group support, monthly Q&As;, and priority access to me if you need one-to-one help during transitions."

****What Works:****

- **Clarity:** Client knows exactly what they're paying for
- **Options:** Self-directed and supported paths clearly differentiated
- **Fair Value:** Price reflects your time and expertise
- **Flexibility:** Easy to transition between self-directed and supported

****What Doesn't Work:****

- **Complexity:** "Tier 1 vs. Tier 2 vs. Tier 3 with different features"
- **Ambiguity:** "It depends on your situation" (give ranges at minimum)
- **Overpricing simple:** Charging £5,000 for GAME Plan when it's 90% AI-driven
- **Underpricing complex:** Charging £100 when you're providing 10 hours of support

****The Test:****

Would you pay this price for this value in this situation?

If yes → Price is right
 If no → Adjust

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SECTION 8: MARKETING LANGUAGE & CLIENT CONVERSATIONS

****How to Talk About Your Services:****

****Generic Template (Adapt to Your Brand):****

"I'm a life planning practitioner using the AI GAME Plan methodology. Most of my clients complete their GAME Plan independently using the AI tool. I provide professional support when you're navigating major life transitions or need guidance through complex sections. You remain in control - I'm here when life gets complicated."

****What to Say (Examples):****

****About the 90/90 Model:****

"90% of people can manage their own financial planning 90% of the time with the right support. The AI GAME Plan provides that support. But when life throws a curveball - divorce, redundancy, retirement, inheritance - that's when having a professional in your corner makes the difference. I'm here for those moments."

****About Self-Directed:****

"The self-directed GAME Plan takes you through four stages: discovering your purpose, creating your 90-day action plan, mapping your financial future, and designing your execution system. Most people complete this in 5-6 sessions over a few days. You'll come out with a comprehensive 40+ page plan."

****About When They Need Support:****

"You'll know if you need me. If you're sailing through easily, keep going - you're doing great. If you hit Stage 3 and feel overwhelmed by the financial complexity, or if you're going through a major life transition, reach out. I'll guide you through the tricky bits."

****About Break-Out Conversations:****

"The GAME Plan surfaces deep truths - about your mortality, your purpose, what's blocking you, your financial reality. That can be intense. The AI supports you through it, and you can pause anytime to process. If you need a human to talk through what's coming up, that's where I come in."

****About Quality Assurance:****

"When you complete your GAME Plan, I review it to make sure the AI hasn't made errors - things like comparing gross to net income, forgetting market volatility, or creating false urgency about deficits when your assets are strong. Think of me as quality control."

****About Regulatory Boundary:****

"The GAME Plan gives you educational clarity about your financial future. It's not regulated financial advice - it's exploratory and directional. When you're ready to make specific investment decisions or buy financial products, that's where my regulated advisory services come in. Clear boundary."

****What NOT to Say:****

- "The AI can't handle complex situations" (Wrong - it can, with your oversight)
- "You need me to interpret the AI" (Patronizing - implies clients are stupid)
- "I'm a Total Wealth Planner certified by Academy" (Wrong - you're not representing AoLP)
- "Everyone needs professional advice" (Wrong - breaks the 90/90 model)
- "The AI might make mistakes" (Fear-based, undermines tool)
- "Older/wealthier people need more support" (Wrong - it's about life events)

****Client Conversation Scripts:****

****Scenario 1: Initial Inquiry****

Client: "I heard about the GAME Plan. How does it work?"

You: "It's a four-stage process that takes you from where you are now to a clear vision of your financial freedom. Most people complete it independently using an AI guide - it takes about 5-6 hours spread over a few days. You end up with a comprehensive plan that includes your purpose, your action steps, and your financial forecast."

I offer two ways to do it: self-directed (you do it on your own with the AI) or supported (I guide you through the tricky bits). Most people start self-directed. If they hit a complex section or if they're going through something major in life, they bring me in. What's going on for you right now?"

****Scenario 2: Client Stuck in Stage 1****

Client: "I'm working on my Purpose Statement and it's just not clicking. I keep rating it 6 or 7."

You: "That's the system working - it won't let you move forward with a mediocre Purpose Statement. The fact that you're unsatisfied means there's something deeper you haven't articulated yet. Want to jump on a call? I can usually help unlock what you're trying to say in about an hour. We'll get you to an 8 or higher, guaranteed."

****Scenario 3: Client Overwhelmed by Means****

Client: "I started the financial forecasting section and I'm totally lost. There's so much I don't understand."

You: "Yeah, the Means section can feel like drinking from a fire hose, especially if you're going through [name their life event if you know it]. This is exactly why I offer the two-session Means support package. First session we get all your data organized and assumptions set. Then you let the AI run the forecasts. Second session we review together and make sure it all makes sense. Takes the cognitive load off you. Want to book that?"

****Scenario 4: Client Wants You to Do It****

Client: "Can you just do the GAME Plan for me?"

You: "I could, but you'd be cheating yourself. The insights come from YOU doing the work. The mortality questions, the Hero's Journey, the obstacle identification - these only work if they're yours, not mine. What I can do is support you through the parts where you get stuck. But the discovery has to be yours. That's where the transformation happens. Make sense?"

****Scenario 5: Price Objection****

Client: "That seems expensive for something I could do myself."

You: "You're right - you CAN do it yourself. That's the self-directed option. Most people do. But if you're [going through divorce/approaching retirement/navigating complexity], the two-session support means you won't waste hours going down rabbit holes, you'll avoid errors that could cost

you thousands, and you'll get clarity faster. It's about shortening your path to good decisions. Is that worth £X to you in your current situation?"

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SECTION 9: REGULATORY COMPLIANCE & BOUNDARIES

Critical Understanding:

The GAME Plan is educational, not regulated financial advice.
Your regulated services are separate.
There's a clear handoff point.

The GAME Plan:

- Educational tool
- Exploratory and directional
- Client's responsibility
- Uses standard assumptions
- Not personalized product recommendations
- Falls outside financial regulation

Your Regulated Advice:

- Specific product recommendations
- Investment management
- Pension transfers
- Insurance sales
- Mortgage advice
- Anything requiring FCA authorization (UK) / SEC registration (US) / equivalent in your jurisdiction

The Disclaimer:

Every GAME Plan output includes:

"This tool is for educational and exploratory purposes only. It does not provide regulated financial advice. Any AI-generated outputs are third-party information and should be independently verified. You remain responsible for all investment decisions and should seek regulated advice before acting on any specific product choice."

Your job: Reinforce this, not undermine it.

The Handoff:

When clients ask: "So what should I invest in?" or "Which pension should I take?" or "Should I buy this fund?"

You say:

"Great question. The GAME Plan has shown you WHAT you're working toward - financial freedom by age X with £Y per year. Now you're asking HOW to get there with specific products. That's where my regulated advisory services come in. The GAME Plan is educational. Implementation is

regulated advice. Want to discuss my advisory services?"

****Clear Separation:****

****GAME Plan Session:**** Educational planning

****Advisory Session:**** Product recommendations

Different services, different prices, different regulatory treatment.

****Documentation:****

- Client signs acknowledgment that GAME Plan is educational
- When you switch to regulated advice, new agreement + fact find
- Keep records separate
- Fee structures separate

****What You CAN Do in GAME Plan:****

- Help them gather financial data
- Review AI-generated forecasts for errors
- Discuss assumptions (4% returns, 3% inflation)
- Explain how forecasts work
- Connect forecasts to their Purpose Statement
- Challenge their thinking
- Provide educational context

****What You CANNOT Do in GAME Plan:****

- Recommend specific investments
- Advise on pension transfers
- Suggest insurance products
- Give tax advice (unless qualified)
- Make "buy this" recommendations

****If In Doubt:****

Is it educational (explaining concepts, reviewing their thinking)?

→ Okay in GAME Plan

Is it instructional (telling them what to do with specific products)?

→ Requires regulated advice engagement

****Compliance Risk Management:****

- Never blur the lines
- Always be clear which hat you're wearing
- Document everything
- When in doubt, separate the engagements
- Get compliance review if uncertain

****Your Protection:****

The GAME Plan's disclaimer protects clients.
Your clear separation protects you.
Documentation protects both.

Don't cut corners here.

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SECTION 10: QUALITY ASSURANCE - WHAT TO CHECK

When reviewing a client's completed GAME Plan (or sections), here's your QA checklist:

****STAGE 1: GOALS****

■ **Values Assessment:**

- Top 10 values selected from Schwartz list
- Top 3 prioritized and ranked
- Examples given of honoring and violating values

■ **Character Statement:**

- 4 paragraphs present
- Coherent narrative (not generic)
- Includes core values, supporting values, growth edge, aspiration

■ **Hero's Journey:**

- Includes all three acts
- Identifies genuine ordeal (not superficial)
- Shows transformation/wisdom gained
- Feels authentic (not performative)

■ **Personal SWOT:**

- 5-7 items in each category
- Specific (not vague platitudes)
- Mix of internal and external factors
- Realistic self-assessment

■ **Mortality Reflections:**

- Both questions answered
- Genuine engagement (not avoidance)
- Specific regrets identified by direction

■ **Purpose Statement:**

- 5 paragraphs present
- Rated 8-10/10 by client
- Specific (not generic)
- Includes financial freedom number
- Describes daily life, work, relationships, legacy

- Emotionally resonant

■ **Affirmations:**

- 10 affirmations in first-person present-tense
- Aligned with Purpose Statement
- Stated as already true

■ **Life Script:**

- 5-minute spoken format
- Narrative arc present
- Affirmations woven in
- Emotionally engaging

RED FLAGS:

- Purpose Statement rated < 8/10 (not ready to proceed)
- Generic purpose that could be anyone's
- Hero's Journey with no real ordeal
- Avoided mortality questions
- Life Script feels robotic

STAGE 2: ACTIONS

■ **Obstacles:**

- 3-6 obstacles identified
- Root causes explored (not just symptoms)
- Specific to their situation

■ **Habits:**

- Daily, weekly, monthly categories
- Specific and measurable
- Connected to obstacles
- Realistic (not aspirational)

■ **90-Day Action Plan:**

- Week-by-week breakdown
- Concrete deliverables each week
- Critical path identified
- Success metrics defined

RED FLAGS:

- Vague obstacles ("not enough money")
- Generic habits ("exercise more")
- 90-Day Plan with no deliverables
- Unrealistic timelines
- No accountability structure

STAGE 3: MEANS

■ **Financial Snapshot:**

- Income and expenses captured
- Gross vs. net consistent
- Assets and liabilities documented
- Net worth calculated

■ **Base Case Forecast:**

- Market volatility included (2-3 crashes)
- Appropriate assumptions (4% real return, 3% inflation)
- Crossover point identified (if applicable)
- Net worth trajectory clear
- One-off expenses included

■ **Favourite Future Forecast:**

- Income growth tied to 90-Day Plan
- Realistic assumptions
- Financial freedom date identified
- Milestone timeline present

■ **Asset Context Check:**

- If deficits present, asset position assessed
- No false urgency from cash flow when assets strong
- Genuine depletion vs. drawdown distinguished

■ **Human Capital Strategy:**

- 8 Ps framework completed
- Comprehensive (not superficial)
- Connected to Purpose Statement
- 3-year projection present

RED FLAGS:

- Smooth-growth Base Case (no volatility)
- Gross vs. net income comparison error
- Missing one-off large expenses
- Magical income growth with no mechanism
- False urgency from deficits when assets strong
- Incomplete 8 Ps framework

STAGE 4: EXECUTION

■ **7-Step Cycle:**

- All 7 steps addressed
- Specific practices for each
- Realistic commitments

■ **Daily Rituals:**

- Morning, afternoon, evening
- Specific and achievable

- Connected to Purpose

■ ****Accountability:****

- Real structure (not aspirational)
- Named person or system
- Frequency specified
- Consequences defined

****RED FLAGS:****

- Generic rituals
- No real accountability
- Perfectionism (over-planning, no action)
- Lack of commitment

****OVERALL QUALITY MARKERS:****

****Excellent GAME Plan:****

- Purpose Statement 9-10/10
- Specific throughout (not generic)
- Coherent narrative thread
- Emotionally resonant
- Realistic and achievable
- Client owns it (not performed for AI)

****Mediocre GAME Plan:****

- Purpose Statement 8/10
- Some specificity, some generic
- Adequate but uninspiring
- Achievable but not stretching
- Feels somewhat performative

****Poor GAME Plan:****

- Purpose Statement < 8/10
- Generic throughout
- Avoidance of hard questions
- Unrealistic or vague
- Client just went through motions

****Your Intervention:****

Excellent → Celebrate and support execution

Mediocre → Challenge to go deeper, refine Purpose

Poor → Stop. Restart with your guidance.

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SECTION 11: COMMON CHALLENGES & SOLUTIONS

****CHALLENGE 1: Client Wants You to Do It For Them****

"Can you just fill this out for me? You know what I should say."

****Why This Happens:****

- Avoidance of hard work
- Fear of getting it "wrong"
- Doesn't see value in self-discovery
- Used to advisers doing everything

****Solution:****

"I could, but then it would be MY plan, not yours. The power of this comes from YOU discovering your own answers. The questions about mortality, purpose, obstacles - these only work if they're authentically yours. I can guide you, but I can't do the thinking for you. That's where transformation lives. What's making you want to avoid this work?"

****When to Push:****

Always. The work must be theirs.

****CHALLENGE 2: Client Hits Cognitive Exhaustion in Means Section****

"This is too much. I'm overwhelmed. I don't understand any of this."

****Why This Happens:****

- Genuine complexity from life event
- Financial literacy gaps
- AI went down rabbit holes
- Information overload

****Solution:****

"That's actually valuable information - it tells us you're in a complex situation that benefits from support. This is exactly why I offer the two-session Means package. Let me help you through this section. We'll organize your data, set clear assumptions, and review the forecasts together. It'll make sense, I promise. Want to pause and schedule Session 1?"

****When to Offer:****

When genuine complexity exists, not just discomfort.

****CHALLENGE 3: Purpose Statement Stuck at 6-7/10****

"I've tried 5 times and I can't get my Purpose Statement above 7."

****Why This Happens:****

- Playing it safe (not voicing deep desire)
- Conflict between head and heart
- Fear of being grandiose

- Don't believe they deserve big vision

****Solution:****

"The fact that you're at 7 means there's something your heart knows but your head won't let you say. What's the vision you're afraid to admit you want? What would you say if you knew no one would judge you? Let's get that on paper. An hour together and we'll unlock it."

****When to Intervene:****

When client is stuck despite genuine effort. Don't let them proceed with < 8/10.

****CHALLENGE 4: Client Avoids Mortality Questions****

"I'm going to skip the mortality questions. They're too morbid."

****Why This Happens:****

- Genuine fear of death
- Recent loss/grief
- Avoidance coping
- Don't see relevance

****Solution:****

"These are the hardest questions in the GAME Plan. They're also the most important. Your Purpose Statement won't be complete without confronting what you'd regret if you died tomorrow. What's scary about facing these questions? Let's talk about that first."

****When to Push:****

Gently but firmly. Mortality questions are non-negotiable for genuine GAME Plan.

****When to Pause:****

If client is in acute grief or recent trauma. Come back when ready.

****CHALLENGE 5: Financial Forecasts Look Dire (Base Case)****

"The Base Case shows I run out of money at 78. I'm panicking."

****Why This Happens:****

- Genuinely underfunded retirement
- Errors in forecast
- Missing income sources
- Overstated expenses

****Solution:****

"Let's check the forecast first - sometimes there are errors. [Review together]. Okay, the numbers are right. Here's what this tells us: if NOTHING changes, you have a problem. But look at your Favourite Future - if you execute your 90-Day Plan, you achieve financial freedom at 72. The Base

Case isn't a prediction - it's motivation. It shows the cost of inaction. Now let's focus on making Favourite Future real."

****When to Provide Hope:****

Always. Base Case dire + Favourite Future achievable = motivation.

****When to Be Honest:****

If Favourite Future is also dire, don't sugarcoat. "We need to look at either increasing income significantly or reducing expenses dramatically. Let's explore both."

****CHALLENGE 6: Client Wants to Skip Stages****

"Can I just do the financial forecasting? I don't need the purpose stuff."

****Why This Happens:****

- Sees planning as purely financial
- Uncomfortable with introspection
- Wants quick fix
- Doesn't understand methodology

****Solution:****

"The financial forecasting without purpose is just numbers. You need to know WHERE you're going (purpose) and WHAT you'll do to get there (actions) before MEANS (forecasting) makes sense. Otherwise you're optimizing for... what exactly? The stages build on each other. Trust the process. Start with Stage 1."

****When to Allow:****

Never. The methodology is sequential for a reason.

****CHALLENGE 7: Client Paralyzed by Perfectionism****

"I've been working on my Purpose Statement for 3 weeks. It's still not perfect."

****Why This Happens:****

- Fear of committing
- Perfectionism as avoidance
- Analysis paralysis
- Don't trust themselves

****Solution:****

"There's no perfect Purpose Statement. There's one that's 8+ out of 10 and inspires you to act. You're at [X]/10. Is that enough to move forward? If yes, let's go. If no, what's ONE thing that would get you to 8? Make that change and move on. Execution creates clarity - not more planning."

****When to Push:****

When diminishing returns set in. Good enough is good enough.

CHALLENGE 8: Client Wants Regulated Advice During GAME Plan

"So should I invest in this fund? Or that one?"

Why This Happens:

- Doesn't understand boundary
- Seeing you as traditional adviser
- Wants shortcut to implementation

Solution:

"Great question, but wrong stage. Right now we're in educational planning - figuring out WHAT you're aiming for and WHETHER it's achievable. You're asking HOW to get there with specific products. That's my regulated advisory service, which is separate. Finish the GAME Plan first. Then we'll discuss implementation. Make sense?"

When to Hold Boundary:

Always. Mixing services creates regulatory risk and undermines process.

SECTION 12: SUCCESS STORIES & CASE STUDIES

[Note: The following are illustrative examples. Replace with your own real client stories, anonymized appropriately]

CASE STUDY 1: Divorce Transition

Client: Sarah, 42, going through divorce

Life Event: Marriage ending after 15 years, 2 children

Service: Practitioner-supported GAME Plan

Situation:

- Joint assets being divided
- Moving from dual to single income
- Emotional overwhelm
- Unclear about future purpose

How GAME Plan Helped:

- Stage 1: Discovered purpose beyond "being a wife" - reconnection to art career abandoned 15 years prior
- Stage 2: 90-Day Plan to build graphic design freelance business while in corporate job
- Stage 3: Two-session Means support to model post-divorce finances, showed financial freedom achievable at 55 with freelance scaling
- Stage 4: Daily rituals for emotional stability during transition

Practitioner Support Provided:

- Purpose clarification session (Stage 1)

- Two Means sessions (asset division modeling, single income scenarios)
- Weekly accountability calls during first 90 days
- Emotional support during difficult process

****Outcome:****

- Left divorce with clarity and confidence
- Built freelance business to £40k in first year
- On track to quit corporate job at 45
- Purpose Statement guides daily decisions

****Client Quote:****

"The GAME Plan gave me a path when I couldn't see one. Sarah [practitioner] helped me see that divorce wasn't an ending - it was a release to build the life I actually wanted."

****CASE STUDY 2: Retirement Transition****

****Client:**** Michael, 64, approaching retirement

****Life Event:**** Retiring from 35-year engineering career

****Service:**** Self-directed with Means support

****Situation:****

- Multiple pension pots (DB, DC, SIPP)
- Uncertain about drawdown strategy
- Fear of running out of money
- No clear purpose post-retirement

****How GAME Plan Helped:****

- Stage 1: Self-directed, discovered purpose in mentoring young engineers and community work
- Stage 2: Self-directed, 90-Day Plan to transition from full-time to consulting
- Stage 3: Practitioner support for pension consolidation and drawdown modeling
- Stage 4: Self-directed, execution rituals for identity shift

****Practitioner Support Provided:****

- Two Means sessions only
- Consolidated pension strategy
- Modeled optimal drawdown sequencing
- Quality review of complete plan

****Outcome:****

- Retired at 65 with clear drawdown strategy
- Consulting income extends retirement security by 8 years
- Active in professional mentoring (unpaid, purposeful)
- Base Case showed concern, Favourite Future showed abundance

****Client Quote:****

"I would have paid a traditional adviser £5,000 for comprehensive retirement planning. I paid £400 for two sessions and did the rest myself. Better outcome, lower cost, and I OWN the plan."

****CASE STUDY 3: Career Pivot****

****Client:**** James, 35, considering leaving corporate law

****Life Event:**** Burnout, questioning career path

****Service:**** Self-directed GAME Plan, no practitioner support needed

****Situation:****

- High income (£120k), golden handcuffs
- Dreaming of teaching/education work
- Family financial obligations
- Fear of income drop

****How GAME Plan Helped:****

- Stage 1: Clarified values (freedom, meaning, contribution) vs. current role (money, status, security mismatch)
- Stage 2: 90-Day Plan to build education consulting side business while in corporate role
- Stage 3: Financial modeling showed could maintain lifestyle on £60k if side business scaled
- Stage 4: Execution plan for 2-year transition

****Practitioner Support Provided:****

- None. Self-directed throughout.

****Outcome:****

- Built education consulting to £35k/year in 18 months
- Negotiated part-time arrangement at law firm (3 days/week, £70k)
- Combined income £105k, working on purpose
- Plans to quit law entirely year 3

****Client Quote:****

"I didn't need a financial adviser. I needed clarity about what I actually wanted and permission to build toward it. The GAME Plan gave me both."

****CASE STUDY 4: Redundancy Crisis****

****Client:**** Lisa, 48, made redundant during restructure

****Life Event:**** Lost £65k job unexpectedly

****Service:**** Practitioner-supported (emergency engagement)

****Situation:****

- 6 months severance
- Mortgage, 2 kids in university
- Job market tough in her field
- Panic about finances

****How GAME Plan Helped:****

- Stage 1: Accelerated, clarified purpose in project management but open to new industries
- Stage 2: 90-Day Plan focused on job search + explore consulting/portfolio career

- Stage 3: Emergency Means modeling - how long can severance last, what income needed, options
- Stage 4: Daily rituals for maintaining confidence during search

****Practitioner Support Provided:****

- Full supported journey (all stages)
- Emergency Means modeling within 1 week
- Weekly check-ins for 3 months
- Emotional support through crisis

****Outcome:****

- Took 4 months to find new role (£55k)
- Launched project management consulting side (£15k year 1)
- Combined income £70k, higher than before
- More diversified, less vulnerable to redundancy

****Client Quote:****

"I was in full panic. The GAME Plan forced me to think beyond 'I need any job' to 'what do I actually want to build?' Redundancy became an opportunity, not a disaster."

****Common Themes Across Success Stories:****

1. ****Life events trigger engagement**** (divorce, retirement, career crisis)
2. ****Purpose clarity enables better decisions**** (not just financial optimization)
3. ****90-Day Action Plan creates immediate forward motion**** (beats paralysis)
4. ****Financial modeling reduces anxiety**** (numbers replace fear)
5. ****Practitioner support most valuable in Means section**** (complexity navigation)
6. ****Self-directed works for stable periods**** (most of the time)
7. ****Execution stage determines outcomes**** (planning without action = nothing)

****Use These in Marketing:****

- Website testimonials
- Case studies in proposals
- Social proof in discovery calls
- Evidence of model working

[Always get client permission and anonymize appropriately]

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SECTION 13: CONTINUOUS IMPROVEMENT & COMMUNITY

****Providing Feedback to the Academy:****

As you use the GAME Plan methodology with clients, you'll discover:

- Where clients consistently struggle

- What errors the AI makes
- What additional support would help
- What the prompt should handle better

****Please share this feedback:****

Email: steve@academyoflifeplanning.com

****Helpful feedback includes:****

- Specific client scenarios where prompt failed
- Errors you consistently catch
- Improvements that would reduce your support time
- Success stories that validate the methodology

****The prompt evolves based on practitioner feedback.** You're not just using the tool - you're helping improve it.**

****Practitioner Community (Future):****

****Planned Resources:****

- Monthly practitioner peer learning calls
- Private forum for sharing challenges/solutions
- Case study library (anonymized)
- Marketing materials and templates
- Certification program
- Continuing education credits

****Not Yet Available (But Coming):****

Watch for announcements about:

- Practitioner certification program
- Official Academy practitioner directory
- Co-marketing opportunities
- Bulk licensing options
- Advanced training modules

****Keep Learning:****

****Recommended Reading:****

- "Your Money or Your Life" - Vicki Robin & Joe Dominguez (life planning fundamentals)
- "Die With Zero" - Bill Perkins (purpose-driven spending)
- "The Psychology of Money" - Morgan Housel (behavior > math)
- "Range" - David Epstein (portfolio entrepreneurship)

****Stay Current:****

- Watch for GAME Plan version updates
- Test new features as released

- Share what works in your practice
- Contribute to methodology evolution

****Final Thoughts:****

You're not just a practitioner using a tool.
You're part of a movement to democratize life planning.

The traditional model - complex advice, ongoing fees, dependency relationships - doesn't serve most people most of the time.

The Academy model - self-directed with support during transitions - serves more people better.

Your role: Be the guide when life gets complicated. Trust clients to navigate when life is stable.

90% of people, 90% of the time, with the right support.

You are the right support.

Welcome to the movement.

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END OF PRACTITIONER GUIDE v1.0

Questions? steve@academyoflifeplanning.com
Updates? Watch for v2.0 with certification program details

Built by Steve Conley
Academy of Life Planning
19 January 2026

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