



Stand and deliver! Discovering Your Money and Your Life.



A move towards significance, inclusion, sustainability, and empowerment.



HapNav

The Happiness Navigator

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Stand and Deliver! Discovering Your Money and Your Life!

WHAT ARE THE SECRETS THE BANKERS DON'T WANT YOU TO KNOW?

Before I tell you the answer, do you want equal rights? Do you want access to a higher way of living?

Do you want to bust the blocks between you and your wealth, health, and happiness?

Welcome to the next chapter of your sacred journey. As banks and their brethren block your path and demand you “Stand and deliver,” the GAME awaits...

It is time for you to discover Your Money AND Your Life!

EXCLUSIVE GOOGLE SHEET ACCESS

Unlock a wealth of financial planning resources with our exclusive Academy Google Sheet access. Designed to empower aspiring and established financial planners alike, this treasure trove of tools and exercises is meticulously curated to enhance your planning skills and efficiency. Whether you are navigating the complexities of retirement planning, budgeting, or investment strategies, our comprehensive Google Sheet provides a structured, user-friendly platform to guide you through each step.

Explore the Google Sheet [here](#) and discover an array of practical exercises tailored to real-world scenarios. From detailed budgeting templates to advanced financial forecasting models, each tool is crafted to support your journey toward becoming a fabulous financial planner. This resource is more than just a collection of spreadsheets; it's your personal toolkit for achieving financial clarity and success for yourself or your clients. Dive in and start transforming your financial planning practice today!

WHERE ARE YOU NOW?

Maybe you experience concerns regarding your ability to consistently provide for your essential needs and those of your loved ones throughout your lifetime. Possibly, you may struggle with unresolved emotional needs or feelings of vulnerability.

Perhaps low self-esteem or a lack of security might hinder your pursuit of reaching your full potential and utilising your talents. Potentially, the apprehension of financial instability could stifle your aspiration for personal growth.

“Human beings have four basic types of needs: physiological needs – the needs of the body; emotional needs of the heart; intellectual needs of the mind; and spiritual needs – the desires of the soul.” - Steve Conley, Your Money or Your Life.

Envisage this: You possess a vivid image of your future self, revelling in prosperity, well-being, and joy. At present, you have pinpointed the valuable assets within your reach.

Suppose you could capitalise on these resources through enterprising pursuits. Picture this scenario: You have established a sustainable means of income sufficient to bolster your future self.

If being held back by fear of unmet needs is where you are, and financial freedom to live the life you love is where you want to be, then I'm sure you would agree you need a plan. Well, that plan is the GAME Plan.

“Personal growth is made possible by the feeling of our basic needs of survival, safety, and security being met. We can venture out of our comfort zone, knowing retreat to a safe haven is possible. If we never experienced a comfort zone, then we will never venture out, and we will never grow.” - Steve Conley, Your Money or Your Life.

What keeps you from the life you love is fear of financial insecurity.

It would help you to venture out of your comfort zone to grow. It would help if you ventured out of the cave to hunt and gather; you can't simply live in the cave.

WHY IS HAVING A GAME PLAN IMPORTANT?

Our default strategy is to be trained for 20 years, to run on the hamster wheel from one payday to the next for the best part of 50 years, to make money for bankers and their brethren to keep, to place the bet that you enjoy life in your last 12 years.

For the most part, we are indebted to the bankers and their agents, paying interest on mortgages, loans, and credit cards and handing over our life savings in the form of savings, investments, and pensions for them to tap into for fees.

And we lose our bet! Here's the thing... I learnt that bankers lie.



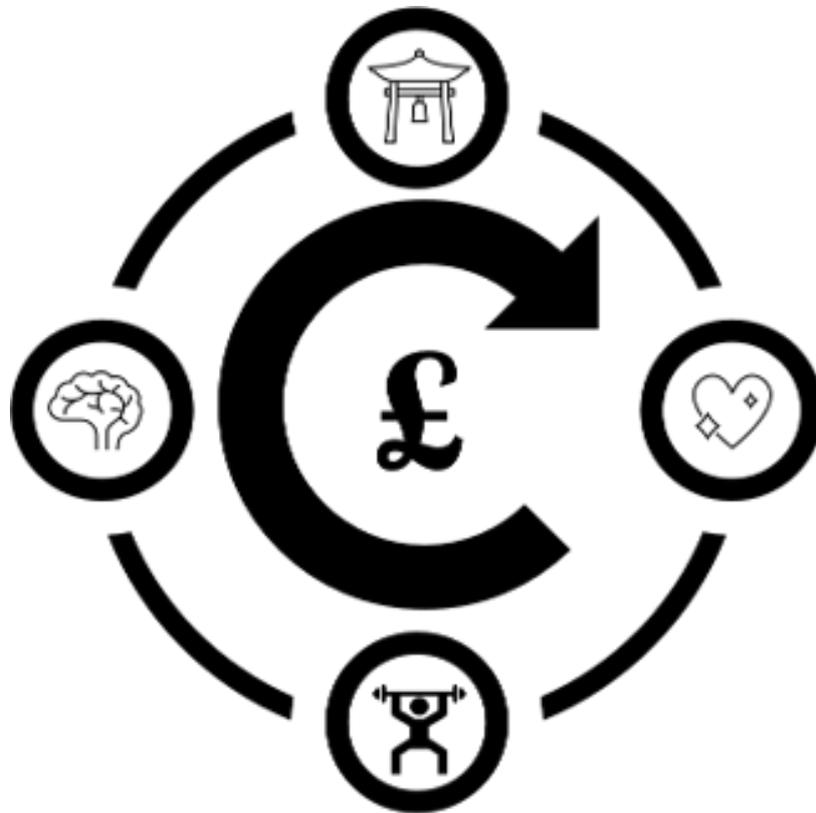
JUST OWN IT!

Here's a secret: everyone can take care of their own physical, mental, emotional, spiritual, and financial well-being with the right support.

You don't need someone to do it for you.

It would help if you had the tools to do it for yourself: the personal commitment, agency, and action; a community of supportive people to guide you along the way; access to check-ups from time to time, and, in times of stress or change, someone to turn to who can help fix things.

"Financial well-being is the solid bedrock on which the four-legged table of physical, emotional, mental, and spiritual well-being stands." - Steve Conley, Your Money or Your Life.



You need to activate your finances and find the support of someone you can trust.

WHO DO YOU TRUST?

An independent financial planner? Or are they simply the banker's agent in disguise?

Or perhaps be your own financial planner.

"The best place to find helping hands you can trust is at the end of your own arms" - Josh Billings.

Consider self-reliance and the value of taking personal responsibility for one's own actions and well-being.

Secret: The problem is, more often than not, the products bankers sell us. Debt. Nine times in ten, meeting basic needs involves fixing a financial deficit. Financial deficits can be fixed with financial planning. But in general, financial planning hasn't been used before as a tool to end debt or, more importantly, to end poverty.

For over a century, financial plans have been used to sell financial products, like mortgages, personal loans, credit cards, savings, investments, and pensions. That type of financial planning is called financial planning with a view to intermediation.

In most markets, financial product intermediation is a heavily regulated activity. It has to be. Often, trust in asking someone else to run your money is a trust that is broken.

The product intermediaries merely save wealth you already made rather than help you to make money and end poverty. Creating sustainable livelihoods ends poverty. Creating livelihoods fills empty pockets rather than empty them. Because you are not handing over your money to others, intermediaries are not required, and trust is assured.

Financial planning has been exploited to gather assets under management by mutual fund distributors, who target the one in ten already wealthy.

Leaving everyone else under-served and without help to build livelihoods.

Until now, equal rights and access to financial planning have been unavailable!

Instead of using financial planning to sell banker's products, financial planning can be used to solve problems. Here's a problem to solve.

"Poverty eradication is our greatest global challenge, and is an indispensable requirement for sustainable development." - United Nations, Sustainable Development Goal Number 1.

Comfortable Livelihood

Being human is your sacred journey. There's your life journey, and then there's the financial support to sustain it. Here, we provide plans that integrate both life and finances so you can enjoy a lifetime of comfortable livelihood and much more.

"He who every morning plans the transaction of the day and follows out that plan carries a thread that will guide him through the maze of the most busy life. But where no plan is laid, where the disposal of time is surrendered merely to the chance of incidence, chaos will soon reign." Victor Hugo was a renowned French poet, novelist, and dramatist of the 19th century.

"A goal without a plan is just a wish." - Antoine de Saint-Exupéry (1900-1944), a French writer and aviator best known for his novella "The Little Prince."

"If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they have planned for you? Not much." - Jim Rohn (1930-2009), an American entrepreneur, author, and motivational speaker known for his work in personal development and self-help.

When we consider your life, we see the entirety of you. We embrace *the whole-person paradigm*, a comprehensive view of human nature. Human beings are multidimensional, encompassing mind, body, heart, and spirit.

"If you study all philosophy and religion, both Western and Eastern, from the beginning of recorded history, you'll basically find the same four dimensions: the physical/economic, the mental, the social/emotional and the spiritual. Different words are often used, but they represent the same four dimensions of life. They also represent the four basic needs and motivations of all people: to live (survival), to love (relationships), to learn (growth and development), and to leave a legacy (meaning and contribution)." – Stephen R. Covey (1932-2012), the 8th Habit, a renowned author, educator, and speaker.

This quote highlights Covey's comprehensive approach to personal development and the interconnectedness of various aspects of human existence.

Life-cycle Finance

Life-cycle finance is a specialised field focusing on the financial challenges individuals face throughout their lifetimes. It represents the economic approach to financial planning, making it a crucial area of financial economics since each person has only one lifetime to optimise their finances.

Everyone must address how to consume and invest their resources over their lifetime. These decisions are influenced by various factors: education, career choices, family planning, retirement timing, and bequest intentions.

Assets are resources we own that provide future economic benefits. They can be tangible, such as property, pensions, savings, investments, businesses, and collectables, or intangible.

According to the [London Business School](#)¹, intangible assets are categorised as follows:

Productive assets: These generate significant future economic benefits.

Vitality assets: These extend the longevity and sustain future earnings.

Transformational assets: These mitigate the risk of interruptions to future earnings.

Each of these "human capital" asset classes has whole-person sub-categories:

- **Intellectual capital:** Know-how and intellectual property rights.
- **Physical intangibles:** Skills, location, vitality, and software.
- **Emotional capital:** Relationships and networks.
- **Spiritual capital:** Brand, reputation, character, purpose, and meaning.

When we invest, we can choose to invest in tangible (financial capital) or intangible (human capital) assets. Why would we invest in intangibles? Because they have a future economic benefit (a present value of future earnings to be added into a total wealth equation) that can provide a handsome return on investment (ROI) or social return on investment (SROI).

The investment options available to us come with different risk and return profiles, and insurance products can protect our earnings, guard against outliving our financial assets, or shield financial investments from downturns.

Optimally solving these asset allocation issues is complex yet necessary. We need to estimate our lifetime earnings and employment considering job changes, promotions, side hustles, self-employment, exit events, sabbaticals, retirement, health life, and survival probabilities. At each stage, we must decide how much to spend and invest. Our investment strategy should reflect our risk tolerance and the evolving nature of our economic activity in the peaks and valleys of annual cash flow.

Deciding where to allocate tangible assets—whether in taxable or tax-deferred accounts—is also crucial. We may have preferences for liquidity, brand recognition, or Environmental Social Governance (ESG) factors. Throughout, we must balance our spending and saving with our bequest goals, adapting as circumstances change.

¹ The 100-year life: Living and Working in an age of Longevity. <https://www.100yearlife.com/>

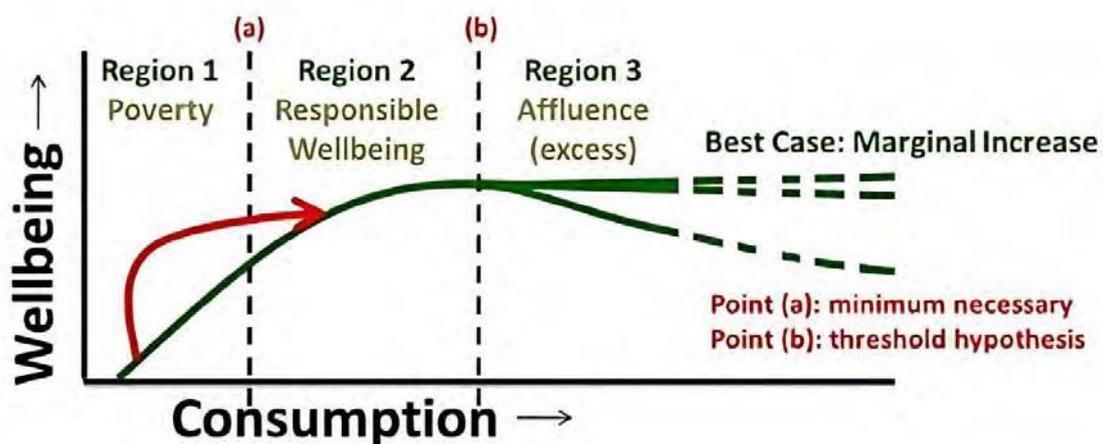
Why do we invest? We invest to achieve future economic benefits, ensuring we have the financial resources available for comfortable consumption. Money is a means to an end, and that end is our whole-person well-being. Our whole-person well-being consists of:

- **Mental wellbeing:** Security.
- **Physical wellbeing:** Survival.
- **Emotional wellbeing:** Safety.
- **Spiritual wellbeing:** Significance.

Our consumption levels can impact our well-being, whether we consume too little, just enough, or in excess. The goal is to optimise our well-being throughout our lifetime, ensuring we don't outlive our financial assets. *That is, to maintain our Human Capital, without outliving our Financial Capital.*

The Threshold Hypothesis: A Balancing Act

Up to a certain point, increased material wealth and consumption do contribute positively to well-being. This outcome is because these metrics enable access to essential goods and services like healthcare, education, and housing. However, beyond a Point (b) threshold, the relationship weakens and can even become detrimental due to factors such as diminishing marginal utility, social comparison, and the environmental and social costs of overconsumption.



Factors Influencing the Threshold

1. **Diminishing Marginal Utility:** The joy derived from each additional unit of consumption decreases once basic needs are met.
2. **Social Comparison:** As people's income rises, they often compare themselves to those who have more, leading to feelings of inadequacy.

3. **Materialism and Consumerism:** Excessive focus on material goods can lead to neglect of other life aspects like relationships and personal growth.
4. **Environmental and Social Costs:** Overconsumption can have negative impacts, such as pollution and social inequality, which can offset its positive effects on well-being.

Point (a) the minimum necessary is, according to [McKinsey](#), the “empowerment line”, which represents the expenditure required for an individual to afford a basket of essential goods and services, allowing for a frugal but decent living standard. It includes nutritious food, housing, energy, safe water, transportation, healthcare, education, clothing, and communication, with a small margin for recreation and savings to prevent falling back into poverty.

60% of the global population lives below the empowerment line.

The Importance of Human Capital Development in Financial Planning

When we think about wealth, the first thing that usually comes to mind is financial capital —our savings, investments, and assets. But there’s another, often overlooked, part of the equation: human capital. This is the value of your future earnings, your skills, and your personal growth —elements just as critical to building a prosperous future.

Most traditional financial planning focuses on financial capital alone —how to make the most of what you’ve already earned. But for a truly holistic plan, it’s essential to consider you, the individual, and how your talents, skills, and future potential can shape your financial journey. This is where human capital comes into play.

Human capital is about more than just what you earn today. It encompasses your personal development, health, relationships, and sense of purpose. As a life planner, I believe that investing in human capital has a far greater impact on long-term financial well-being than simply focusing on financial assets. After all, your skills, knowledge, and personal growth determine your ability to generate income and achieve your life goals.

At the Academy of Life Planning, we take a holistic approach, helping clients develop both financial and human capital. By focusing on growing in areas like mind, body, heart, and spirit, you create a strong foundation for financial security, emotional fulfillment, and a meaningful life.

Investing in your own human capital isn’t just about learning new skills—it’s about growing in every aspect of life to ensure lasting success and well-being. And as life planners, it’s our role to guide you through that journey, offering support, resources, and a clear path forward. By integrating human capital development into financial planning, we help you create a life that’s not only rich in wealth but also in purpose and personal fulfillment.

Let’s focus on maximising your potential—because your success is more than just financial. It’s about living a life that’s truly fulfilling in every way.

Plan Yourself First

In financial planning, we prioritise understanding you before focusing on your finances.

First, identify your life goals—your ideal future—and assign a cost to these goals. We call this the lifetime liability forecast, which consists of three parts:

1. **Basic Expenditure** (Region 1 – Poverty Zone)
2. **Lifestyle Expenditure** (Region 2 – Responsible Well-being)
3. **Luxury Expenditure** (Region 3 – Affluence/Excess)

These expenditures will vary based on your circumstances, location, and mindset. In Western cultures, the following benchmarks apply:

- The minimum necessary is approximately £20k in annual consumption.
- Threshold hypothesis (optimal well-being with marginal increases): approximately £75k² annual consumption.

To maximize your well-being, aim for the *threshold hypothesis* consumption level in the lifetime cashflow forecast.

Though making decisions to consume and invest can seem daunting, most of us approach them incrementally and often in a disjointed manner, leading to suboptimal outcomes. Fortunately, there are *theoretical frameworks* that integrate human capital (the present value of our lifetime earnings) and financial capital (investments in currency, stocks, bonds, property, and commodities). These frameworks also incorporate lifetime liabilities and protection products like life insurance and annuities.

The challenge is to harmonise our human and financial capital with investment strategies and insurance products throughout different life stages whilst maintaining a comfortable level of well-being. That is a lifetime of balancing your money or your life. One practical approach is to focus on present decisions within the context of our overall life plan, adapting as circumstances change to remain on a path aligned with our goals.

At the Academy of Life Planning, we use a framework called the GAME Plan, which stands for Goals, Actions, Means, and Execution. The GAME Plan helps you envision your ideal future and establishes the financial foundation to support it. Here's how you learn how we do it.

"Eradicating poverty is the greatest global challenge facing the world today and an indispensable requirement for sustainable development, particularly for developing countries. Priority actions on poverty eradication include improving access to sustainable livelihoods, entrepreneurial opportunities and productive resources."

- United Nations, Sustainable Development Goal #1. End world poverty in all its forms everywhere.

² The findings of a new McKinsey Global Institute report, [From poverty to empowerment: Raising the bar for sustainable and inclusive growth](#).

Two Pillars of Financial Planning

Our four-step financial planning process – The GAME Plan - is a catalyst for social change. It starts with identifying your lifetime liability, values, and productive resources, leveraging aligned entrepreneurial opportunities, and creating sustainable livelihoods, as well as savings.

Financial activation is the gateway to self-sufficiency, empowering individuals to control and own the placement of their savings and become their own financial planners.

Life planning isn't just about financial stability; it's a holistic approach to well-being that encompasses your spiritual, emotional, physical, and mental health. It's about creating a life of significance, inclusion, sustainability, and growth.

Financial planning isn't just aiming for material wealth. Still, it should also focus on maintaining a comfortable level of well-being where basic needs are met, which allows you to focus on soul desires for self-actualisation and self-transcendence. It facilitates your sacred journey. The GAME Plan encourages you to discover your purpose and collaborate with like-minded individuals to make a meaningful impact and leave your legacy.

Financial planning is often misconstrued as solely a savings GAME, but it's far more nuanced. A robust financial plan stands on *two equally important pillars*:

1. **Human Capital:** Generating Income: The Foundation of Sustainable Livelihood

The first pillar is human capital, the present value of generated income through a sustainable means of livelihood. This pillar is where the GAME Plan comes into its own, offering a holistic approach to creating a resilient and adaptable income source. Whether you're employed, self-employed, or engaged in informal economic activities, the focus is on establishing a livelihood that not only meets your basic needs and funds your savings but also aligns with your values and contributes to your overall well-being.

2. **Financial Capital:** Building Savings: The Safety Net for the Future

The second pillar is financial capital, building savings from the income you've already earned. While this is often the more emphasised aspect of traditional financial planning, it does not trump generating income in the first place. It is income that creates wealth. Savings act as a financial cushion, providing the security needed to invest in opportunities and weather life's uncertainties.

A Balanced Approach for Long-term Stability

Both pillars, human and financial capital, are integral to achieving long-term financial stability and should be approached with equal importance in financial planning. The GAME Plan encourages this balanced approach, guiding you not just to save wealth but also to make it sustainable. By focusing on both income generation and savings, you're better equipped to navigate the complexities of financial planning while also contributing to a more empowered and sustainable future for all.

Wealth Creation

A Four-Step Process from creation to manifestation

Financial planning has the power to be a catalyst for social change, and it starts with a simple yet effective four-step process:

1. **Identify Productive Resources:** Recognise the assets you already possess—be it skills, knowledge, or tangible assets.
2. **Leverage Entrepreneurial Opportunities:** Use your resources to tap into opportunities that align with your values and skills.
3. **Create Sustainable Livelihoods:** Establish a resilient income source that meets your basic needs and contributes to your well-being. The empowerment line is the level at which people can afford to meet essential needs such as nutrition, housing, healthcare, and education; they also gain a modest sense of security and have a reduced risk of slipping back into poverty.
4. **Start Saving:** By achieving financial stability, you break the cycle of poverty, not just for yourself but potentially for future generations.

Financial Activation: The Gateway to Self-Sufficiency

The cornerstone of this new paradigm is financial activation.

Financial activation refers to the process of empowering individuals to take proactive control of their financial lives. Activation involves equipping them with the knowledge, tools, and confidence to make informed financial decisions, set and achieve financial goals, and effectively manage their resources. Financial activation aims to transform passive financial behaviour into active engagement, fostering financial literacy and independence.

By elevating your financial literacy and engagement, you become your own financial planner. Elevation empowers you to manage your cash flow and make informed decisions about your finances, thereby reducing the cost of financial planning and making it accessible to all.

We want you to be financially self-sufficient.

It would help if you didn't delegate personal agency to us, bankers, or their agents. Instead, we hope you can place a wall between advice and your money.

Our mission is to activate you and your finances so you can self-create your favourite future, create sustainable livelihoods, and manage the money to support it. Take the reins. We give you equal rights and access to financial planning.

Cut out the wealth manager. Save yourself thousands in intermediary fees over your lifetime.

We are non-intermediating financial planners, here to empower you and be there for you to occasionally (not constantly) support you in times of stress or change.

The GAME Plan: Your Blueprint for Financial Freedom

Our GAME Plan is designed to guide you through each chapter of your sacred journey. It provides the tools you need to achieve financial freedom and leave a lasting legacy. We offer intermittent support during life's pivotal moments, ensuring you're empowered but never overwhelmed.

Our GAME Plan helps you plan the next chapter of your life and put in place the money you need to support it.

We are the non-intermediating financial planners.

Beware imitators...

Beware mutual fund distributors who call themselves financial planners.

They don't help you make money. They help you save money you've already made; you can do that with the right support.

Use financial planning to create a sustainable livelihood and learn how to save your own money.

Be Your Own Financial Planner

Create wealth, then save the wealth you've created. Choose *readily understood, well-diversified, low-cost investments* to save money, and we will show you how.

As Christopher Woolard, former CEO of the Financial Conduct Authority, said³:

“The overwhelming majority of retail investors are best served by readily understood, well-diversified and low-cost investments which are already available from a range of providers, but many retail investors don't choose these.”

Ever wanted to cut out the middleman and take control of your own financial destiny? Well, guess what? The 2nd edition of *Be Your Own Financial Adviser* by the brilliant Jonquil Lowe is out now —and it's here to turn you into your own personal finance guru!

Why pay someone else to manage your money when you can do it better yourself? This book is packed with all the tools, tips, and tricks you need to navigate the financial jungle like a pro — because, let's face it, who knows your money better than you do?

³ [Call for Input: Consumer investments | FCA](#)

Financial Activation Level: your ability and knowledge in managing your financial well-being.

Level 1	Level 2	Level 3	Level 4
Disengaged and overwhelmed	Becoming aware, but still struggling	Taking action	Maintaining behaviours and pushing further
Individuals are passive and lack confidence. Knowledge is low, goal-orientation is weak, and adherence is poor.	Individuals have some knowledge, but large gaps remain. They believe wealth is largely out of their control, but can set simple goals.	Individuals have the key facts and are building self-management skills. They strive for best practice behaviours, and are goal oriented.	Individuals have adopted new behaviours, but may struggle in times of stress or change. Maintaining a comfortable lifestyle is a key focus.
<i>Their perspective:</i> "The State, Employer, or Family will provide."	<i>Their perspective:</i> "I could be doing more."	<i>Their perspective:</i> "I am part of my financial planning team."	<i>Their perspective:</i> "I am my own advocate."



CAM (Client Activation Measure). Activation characteristics by level.
Source: Adapted from health service activation measuring systems.

Personal Agency and Empowerment

Personal agency and self-advocacy can save hundreds of thousands of pounds in unnecessary fees over a lifetime. The money is better in your pockets than someone else's. We help you increase activation levels with your finances, which is central to your GAME Plan.

Assessing your activation level is vital because it allows us to assess your self-management skills, identify if you need more support, and tailor support to meet your needs.

Financial Activation can deliver improved outcomes, better quality services, and lower servicing costs.

Our Financial Activation survey provides a simple, evidence-based mechanism for establishing your capacity, knowledge, skills, and confidence in managing your financial well-being.

Take the quiz:

[The Financial Activation Scorecard \(scoreapp.com\)](https://scoreapp.com)

Engaged, Informed, & Confident

Individuals are more likely to make good decisions and take more action to promote their well-being if they are engaged, informed, and confident they can care for themselves. Those with the skills and confidence to manage their finances experience fewer problems.

People 'more activated' are significantly more likely to adopt positive behaviours (e.g., budgeting and saving). People who are 'less activated' are at significantly greater risk of experiencing financial troubles.

Activation levels are changeable. With practical support, you can increase your activation level over time, moving you away from being less engaged with your finances to a collaborative relationship where you are an 'active' partner in your financial well-being.

With 95% of the population under-served by the financial planning industry because of limited wealth, it makes sense to explore ways to increase Financial Activation levels in our communities.

And use financial planning to end poverty.

A Mission Aligned with Global Goals

We are committed to supporting the United Nations' 2030 Agenda, specifically Sustainable Development Goal #1: To end poverty in all its forms everywhere.

Your Great Work: A Call to Action

Finding your purpose and tribe is the first step towards making a meaningful impact. It's a choice, not an obligation. As the Talmud wisely states, *"You are not obligated to complete the work, but neither are you free to abandon it."* Join us in this noble endeavour to make the world a better place for all.

Workbook Objective

This workbook you have in front of you aims to provide you with the tools and information needed to make informed financial decisions that benefit both you and society. Our goal is to help you live a fulfilling and rewarding life.

Our approach is comprehensive, covering not just financial but also emotional, intellectual, and spiritual aspects. It's a holistic financial planning model that aims to empower individuals to live a fulfilling life, your sacred journey.

We've made significant strides with the Academy of Life Planning, democratising financial planning and empowering individuals to take control of their financial futures. Our next chapter's focus on poverty eradication is both ambitious and crucial, aligning well with our mission for sustainable development.

"Leaving no one behind!"

Recommended Further Reading

For those looking to delve deeper into this subject, we recommend ["Your Money or Your Life: Unmask the Highway Robbers – Enjoy Wealth in Every Area of Your Life" by Steve Conley.](#)

The Challenges We Face Today

The setbacks in recent years from pandemics and disunity have reverberated across the globe, derailing years of progress in poverty eradication. Coupled with rising working poverty, escalating inflation, and devastating wars, we find ourselves at a critical juncture. Add to this the alarming increase in disaster-related fatalities, and it's clear: the time for action is now. It's time to build back better.

Today, our well-being is under assault from multiple fronts. Every pillar of whole-person well-being—physical, mental, emotional, spiritual—and financial stability is under threat. We're grappling with:

- Personal and family insecurity
- A cost-of-living crisis
- Skyrocketing interest rates
- Market volatility
- A burgeoning scams crisis
- Inadequate support services
- Employment instability
- The decline of the high street
- The 'Great Resignation' and societal reset
- Brain drain at age 60
- Job displacement due to Artificial Intelligence
- State insecurity
- A looming pension crisis
- A Health Service in turmoil
- National security vulnerabilities
- The climate crisis

What we need is a sustained series of plans—Personal and Family GAME Plans—that focus on repairing, restoring, and maintaining each pillar of our well-being. Planning isn't a one-off effort; it's a continuous cycle designed to build back better, one step at a time.

Asset Strategies For Our Time

As we emerge in our youth from education with a working life before us, we have high human capital and low financial capital. Time is on our side for us to create financial capital.

As we age, we exchange human capital for financial capital. Still, we can no longer save our way to financial security, as the timescales and miracle of compound interest are no longer on our side. If we are to rise to firmer financial foundations for our next chapter, we need an income, a business plan of sustainable livelihood, to drop into our cash-flow valley.

If our asset strategy is to exchange time for money, our human capital will fall to nothing at the end of our work life. We hope we don't outlive our financial capital.

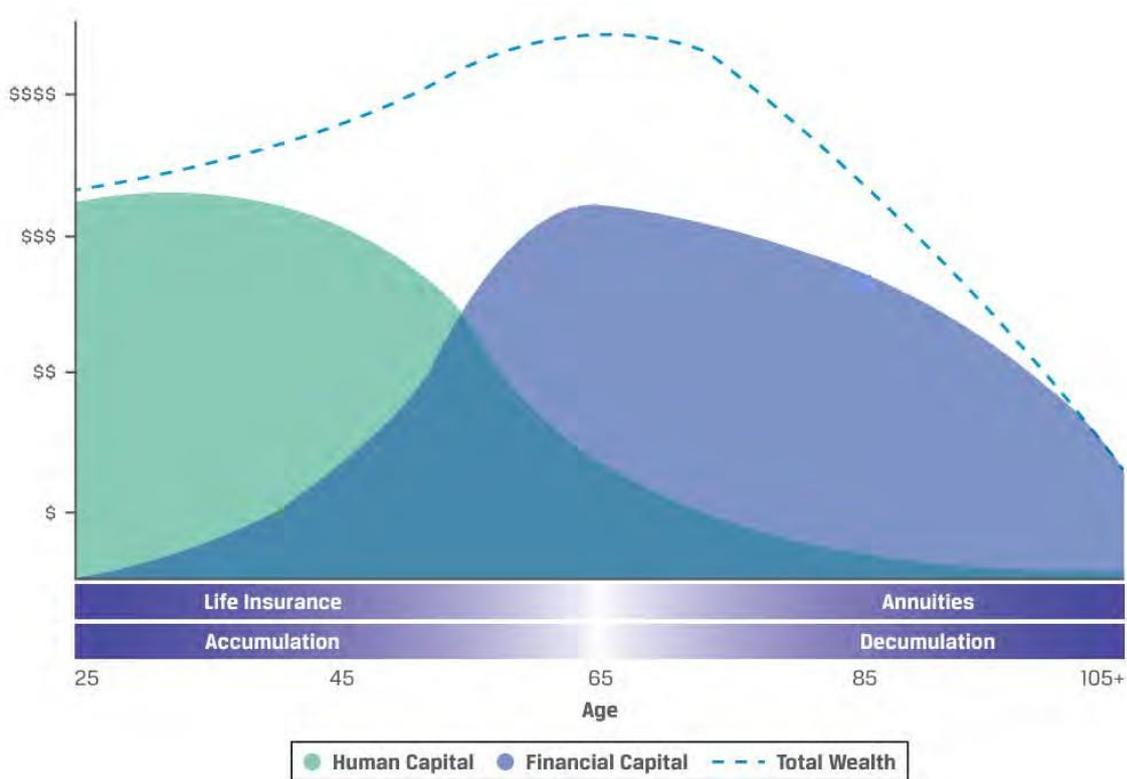
Human Capital is the present value of our future earnings.

Financial Capital is our savings.

Liability is the present value of our future expenditure on meeting our basic needs.

Our total worth is:

Total Wealth = Human Capital + Financial Capital – Liability.



The Investor Life Cycle⁴

⁴ Lifetime Financial Advice: A Personalized Optimal Multilevel Approach. <https://rpc.cfainstitute.org/-/media/documents/article/rf-brief/lifetime-financial-advice.pdf>

Our business plan to avoid outliving our financial capital will:

1. Identify productive resources.
2. Leverage entrepreneurial opportunities.
3. Create sustainable livelihoods.
4. Build savings.

Consider this. What if we found work that didn't feel like work from which we never wished to retire? What if we exchanged our productive resources for money, resources such as our know-how? What if our income was passive?

Passive income is earnings derived from activities in which the individual is not actively involved on a day-to-day basis. This type of income typically requires initial investment or effort but generates ongoing revenue with minimal ongoing effort. Common sources of passive income include:

- Rental Properties: Income from leasing property.
- Dividends: Earnings from owning shares in a company.
- Interest: Income from savings accounts, bonds, or other interest-bearing accounts.
- Royalties: Earnings from intellectual property such as books, music, or patents.
- Affiliate Marketing: Commissions from promoting other people's products or services.
- Online Businesses: Revenue from automated online services or content, such as e-books or online courses.

The primary benefit of passive income is that it allows individuals to generate revenue with less active involvement, providing financial stability and potentially freeing up time for other pursuits.

If we met our liabilities with passive earnings, independent of health, we may not need to touch our financial capital.

We drop the financial forecasts from our business plan into the financial plan under a "what-if scenario".

You create income and capital.

When a business plan is a financial plan to create wealth in every area of your life optimally and that of your stakeholders (customers, staff, owners, suppliers, and served communities), you create a firm mindset of significance. Research shows that *firms of significance (or endearment)* substantially outperform other firms⁵.

⁵ ii [Firms of Endearment | Second Edition](#)

Human Capital (leveraged intangible assets) becomes equity-like in nature; earnings increase exponentially. It becomes your greatest asset.

What might we learn from the world of business? Your Total Wealth (all assets) is your Market Value. Your book value is your Financial Capital (tangible assets).

Your market-to-book ratio is significant!

The market-to-book ratio, also known as the price-to-book ratio (P/B ratio), is a financial metric used to compare a company's market value to its book value. It is calculated by dividing the company's market capitalisation by its book value.

A higher market-to-book ratio suggests that the market expects future growth and profitability, while a lower ratio may indicate that the company is undervalued or facing challenges. However, it is essential to consider other factors and ratios when evaluating a company's financial health and investment potential.

With the GAME Plan, you can expect future growth and profitability.

The price-to-book (P/B) ratio for tech companies typically varies but tends to be higher compared to companies in other industries. This increase is because tech companies often have significant intangible assets, such as intellectual property, brand value, and growth potential, which are not fully reflected in their book value.

As of recent data, here are examples of P/B ratios for well-known tech companies:

1. Apple Inc. (AAPL): The P/B ratio for Apple is around 40.0.
2. Microsoft Corporation (MSFT): Microsoft's P/B ratio is approximately 12.0.
3. Alphabet Inc. (GOOGL): Alphabet, the parent company of Google, has a P/B ratio of about 5.5.
4. Amazon.com Inc. (AMZN): Amazon's P/B ratio is around 8.0.

These ratios reflect the market's optimistic valuation of tech companies based on their future growth prospects and innovative capabilities. However, it is crucial to analyse the P/B ratio in conjunction with other financial metrics and industry-specific factors to get a comprehensive understanding of a company's valuation.

Do you expect future growth and profitability? How optimistic are you? How might you value your P/B ratio?

What goldmine are you sitting on?

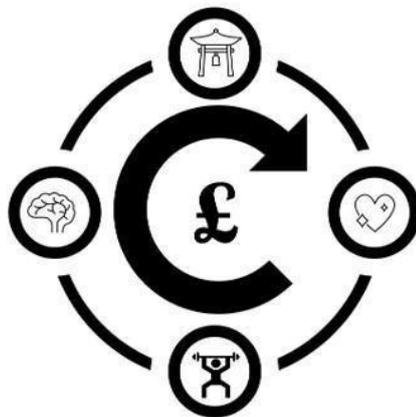
What's Your GAME Plan?

Our plan to eradicate poverty (and do so while simultaneously taking action to get on a net-zero pathway) is a plan to deliver the outcome most people aspire to, which is to live longer and better.

I want to deliver this to you quickly and help put the finances in place to support you. Because there can be no well-being without financial well-being, and without well-being, financial well-being counts for nothing. There is a co-dependency between well-being and financial well-being.

You will see that four aspects of well-being need to be satisfied for whole-person well-being. These are:

- Spiritual/ Eudemonic well-being (a sense of purpose or meaning)
- Emotional well-being
- Physical well-being
- Cognitive well-being



From all my years of study of the history of planning, and *all philosophy and religion, both Western and Eastern, from the beginning of recorded history*, and experience of helping thousands of planners and helping them plan millions of people and businesses, here is what I discovered.

You need to overcome only four obstacles when planning your finances to live a sacred journey.

The first is.

GOALS

I need to know your goals if I am to calculate your liability. So, we start here. The GAME Plan asks, what does your favourite next chapter look like? We constantly come back to and repeat that question over and over.

Answer: To continue living longer and better.

"The idea of a favourite future should be with you for your entire life, a never-ending conversation with yourself." – Michael Clinton, author of Roar.

Imagine a compass. In the North is Spirit (spiritual - SQ). In the East is the Heart (emotional - EQ). In the South is the Body (physical - PQ). In the West, it is Mind (rational - IQ). This representation is the whole-person paradigm. The map of every area of your life. This map is for all of you.

Wealth is a means to an end, and that end is holistic (or whole-person) well-being.

Our goal is to create well-being in these four areas - mind, body, heart, and spirit - for us to live longer and better. The GAME Plan is about putting in place the money to do this. Let us begin.

WE BEGIN WITH SPIRIT.

The popular theories of well-being seem to give a three-dimensional, rather bare picture of well-being. They, in general, ignore the Spirit (the realm of values, purpose, meaning, and soul desires).

They seem to cover the notion of hedonism – striving to maximise pleasure (positive affect) and minimising pain (negative affect).

The notion is based on the belief that WE ARE our Thoughts (Mind), Feelings (Heart), and Senses (Body). In other words, we are our ego-self, often called the False Self. You may discover through meditation that the True Self is the observer of these things. Further, thoughts, feelings, and senses come and go.

This hedonic view can be traced to Aristippus, a Greek philosopher who believed that the goal of life is to experience maximum pleasure. This philosophy would appear to be shared by bankers.

Recently, another approach to a good life has risen out of the historical and philosophical debris – the idea of eudaimonic well-being.

Aristotle originated the concept of eudaimonia (from daimon – true nature). He deemed happiness a vulgar idea, stressing that not all desires are worth pursuing as, even though some may yield pleasure, they would not produce wellness.

Aristotle thought that true happiness could be found by leading a virtuous life and doing what is worthwhile. He argued that realising human potential is the ultimate human goal.

In line with this approach, we plan to realise your full potential with a four-dimensional approach. But we do retain a bit of fun, so don't worry.

How do we know if we are living true to ourselves?

Your ego wants you to stay in a loop, repeating the same cycle repeatedly. This loop feels comfortable and safe to the egoistic mind since this is all it knows.

Your INTUITION calls you to make gradual changes in your life that lead towards ongoing evolution, development, and transcendence. This evolution is your sacred journey. Pure consciousness can see past the repeating cycles of the mind and urges you to move beyond what you think you know.

The path from false self to true self is your life work.

Remember the Talmud, "Do not be daunted by the enormity of the world's grief. Do justly now, love mercy now, walk humbly now. You are not obligated to complete the work, but neither are you free to abandon it."

The Natural Cycle From Creation To Manifestation

North to East is the journey of Goals. The path from Spirit to Heart. The path from Winter to Spring. The path from suffering to wisdom. It begins with self-knowledge.

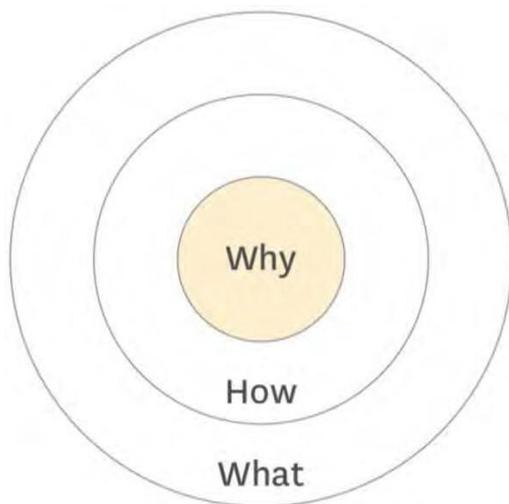
Here, we set goals. Our own goals. We especially do not follow the goals of others. No. We must set our own. We must be the architects of our own life. The goal we set is our greatest asset.

"Without a plan for yourself you will inexorably be bound by someone else's."
- Steve Conley, Your Money or Your Life.

Here is my concern.

97% of people don't set goals. As a result, they live by the goals of others. And guess what is in it for them? Not much.

My members set their own goals. And set them in every area of their life. We begin with goal setting. We ask, WHY are you financial planning?



Why - Your Purpose

What is your cause? What do you believe?

How - Your Process

Specific actions taken to realise your Why.

What - Your Process

What do you do? The result of Why. Proof.

When setting goals, we ask what your purpose or cause is. What do you believe?

1. Do you want to live a values-led life (Wisdom)?
2. Do you want to live a purpose-driven life (Will)? and
3. Do you want to live an inspired life (Inspiration)?

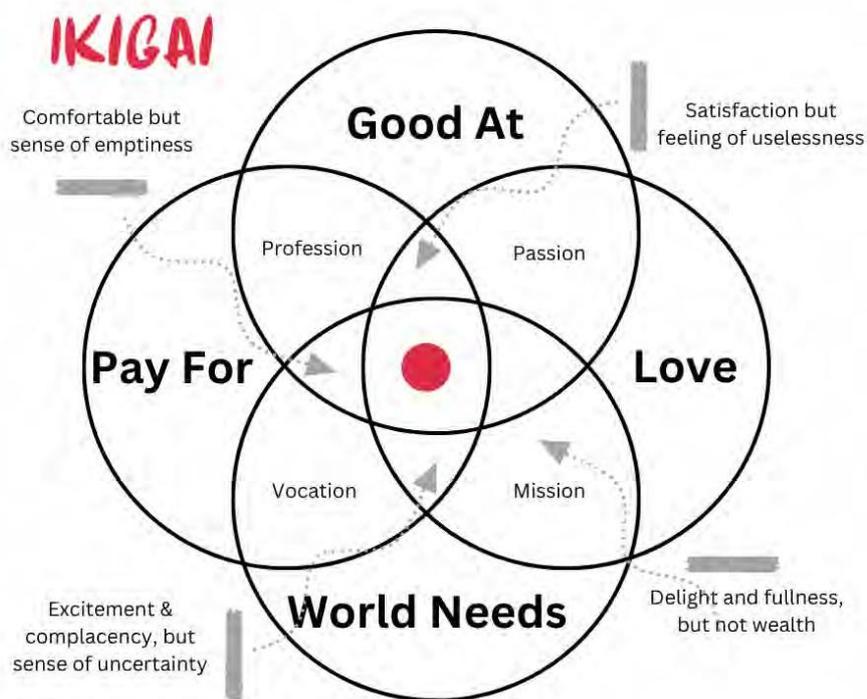
"People aren't inherently lazy; they just fail to set inspiring goals." - Tony Robbins.

"Goals are set in Spirit - that's where the word inspiration comes from." - Oprah Winfrey.

The process we follow has an order to it, like the seasons in the natural cycle from creation to manifestation - Winter, Spring, Summer, Autumn.

Clockwise from the North is the productive direction of the natural cycle from creation to manifestation. By beginning in Spirit, we are creative and intuitive. We plant the seed.

There are two critical influencers in Spirit: First, our values (Wisdom). The second is our purpose (Will). When we live by these, we live authentically, a life of great integrity. We face the right direction. It is your WHY - Your Purpose.



Your Ikigai

In Japan, they refer to life purpose as Ikigai (Reason for being). Many pursue several meaningful projects to enjoy a long and happy life.

Some personal coaches argue that this framework is not authentic to the Japanese culture. Such assertions are false. The framework is a representation of the Dhama Wheel (Buddhism) and the natural cycle from creation to manifestation (Shinto), which are core faiths and traditions of Japan dating back 12,000 years.

What are your Ikigai meaningful projects?

In the Ikigai, it is doing what we are GOOD AT (Spirit- Wisdom, Will, Inspiration). By moving towards the Heart, we create a life we LOVE. The nexus is our PASSION.

Warning: The result is destructive if GOALS are missed out on the planning process. For example, if you have no goals or live by the goals of others, this creates suffering.

If we did it in the opposite direction, by looking at our money before looking at our life (as so many old-school advisers/ bankers do, for example), then our goals would be limited to our means. And, if you do not have the means, as often is the case when ignoring human capital, you don't get to live longer or better. You live a limited version of your life. This order of things is called the exhaustive cycle.

"You can devote your whole life to the process of making sure everything fits within your limited model, or you can devote your life to freeing yourself from the limits of your model." – Michael A. Singer, author of the Untethered Soul.

So, you want the productive cycle to live longer and better by setting goals first.

Wealth Creation

We plan to create wealth with a focus on human capital by identifying productive resources and leveraging entrepreneurial opportunities. It is like planning a holiday. You think about where you would like to go. Then you look at what you can afford. If you don't have enough money, you plan to find more by finding extra work or selling things you no longer want. If you look at a budget first and arrange the holiday within it, you limit your enjoyment of the trip.

Or, when you are getting married, imagine what a great wedding would look like, then consider whether you can afford it. If you don't have enough money, you plan to find more by leveraging your assets (we will show you how later). If you set a limited budget and plan a wedding within it, you may have to compromise, limiting your joy.

You only live once!

If we have a limited mindset, we limit outcomes. Negative beliefs and values are the biggest obstacles to well-being and financial well-being. Therefore, to live to your full potential, we adopt a positive mindset and visualise your favourite future. We plan your ideal life of living longer and better before we plan the money. Remember, your visualised goal is always your greatest asset.

If we don't have enough money, we plan to create more by reprioritising expenditure or leveraging assets to produce income. We don't limit your life, if that makes sense.

Don't treat money as scarce; otherwise, you risk losing something you can never get back – your precious time on your sacred journey. You place living longer and better at risk. And you risk losing out on your best life. You must always begin by setting your own goals first. We deal with overcoming obstacles next.

The next challenge is...

ACTIONS

Here, the journey is from Heart to Body. Spring to Summer. We are taking big inspiring goals we love and grounding them in our practical world through an action plan.

My concern is that most planners would water down the goals as they encounter obstacles. As the goals diminish, they become less and less inspiring. Eventually, you may even give up the goals completely. Completely uninspired by them.

My members fix their goals with affirmations. Like love, they become an ever-fixed mark. Like any good project manager, members create more actions until the obstacle is busted.

A productive cycle (consider life before money) means your goal inspires you. It would help if you kept the inspiration to overcome obstacles. Keep your flame lit by reminding yourself of your greatest asset.

The old-school planners and bankers on the exhaustive cycle (money before life) leave you uninspired. Obstacles derail you. Goals without actions become dreams.

The outcome is destructive if there is no action plan to overcome obstacles.

Imagine if you had set your heart on going to a festival in a remote town. That is your goal. You may find it hard to find tickets, people to come with you, money, gear, and transport. Do you opt instead for a lesser event that's closer? Or do you produce a list of actions until you know you can do it? You have made a plan of action and are going to the best festival, aren't you? Well, it is the same with your life. Keep your goals fixed. Flex the action plan.

Then the challenge is...

MEANS

Here, we work from south to west. Summer to Autumn. Body to Mind. Physical to Mental. This step is in the realm of numbers, quantification, and analysis.

My concern here is most people skip the numbers when planning.

Your plans crash and burn on the fields of cash flow. An all too familiar problem with start-ups. And yes, your Ikigai project is a start-up that supports the next chapter of your life.

My members make it a habit to track their lifetime forecast net worth. Charting a course to financial freedom begins with knowing where you are with your numbers. They have a forecast for their finances. Produced by HapNav – our Happiness Navigator! Visit www.hapnav.com.

They also have an asset inventory. Not just physical assets like property, pensions, savings, and businesses. But also intangible assets/ productive resources for leveraging, like:

- Productive assets (for wealth – brand, connection, skill, know-how),
- Vitality assets (for wellness – eudemonic, emotional, physical, and cognitive well-being),
- Transformative assets (for resilience – character, network, fitness, learning).

You can obtain a free instant diagnostic of your total worth, tangible and intangible, from the [London Business Schools' 100-year life survey](#). Notice these assets' whole-person paradigm/ Ikigai nature - Spirit, Heart, Body, Mind! These are your *productive resources* that can be leveraged through entrepreneurial opportunities to create sustainable livelihoods to end poverty.

The productive cycle (consider life before money) means that you plan to include the essential things in your life; if you don't have enough wealth, you plan to create it.

The exhaustive cycle (money before life) looks at what you have and manages it; no wealth creation is included, nor is human capital development considered. For example, no old-school adviser or banker can't create wealth for you (though many claim they can). Only you can create wealth by leveraging assets, such as exchanging your productive assets for money. The banker manages the wealth their clients have already created.

The banker will slowly try to create more wealth for you over the long term by risking your money on an investment plan. They hope that what you get back on returns after inflation, layers of charges, and taxation will be a sufficient reward for deferring capital enjoyment. It would help if you began early and were disciplined in applying the saving habit constantly over a long period for the miracle of compound interest to make this strategy work. Unfortunately, few people fit this profile.

As Albert Einstein once said, the miracle of compound interest means the longer you leave change, the less you will likely succeed. But as a result of inertia, most people have little or no savings, and we need to make good the shortfall with sustainable livelihoods.

A non-intermediating financial planner, one who is **not** wedded to the sale of financial products, can help you plan to exchange your productive assets for more money quicker, for longer, and with lower risk. They give you a different kind of financial plan called a personal business plan (including financial and human capital strategies).

THE COMMODITISATION OF THE RETAIL INVESTMENT MARKET

Let me tell you why it is easier now than ever before to run your own finances.

The retail investment market has undergone significant commoditisation due to a confluence of these factors:

1. **Standardisation of Products:** The rise of index funds and ETFs, designed to mirror specific market indices, has led to a plethora of similar products. This rise makes differentiation based on performance increasingly challenging.
2. **Technological Advancements:** Innovations like online trading platforms and robo-advisers have lowered entry barriers, intensifying competition and driving down costs.
3. **Transparency and Fee Compression:** Regulatory shifts have ushered in an era of transparency, forcing traditional investment firms to reduce fees, thereby making cost a pivotal factor in investment decisions.
4. **Information Accessibility:** The internet and AI have democratised access to investment information, diminishing the perceived value of professional advice and steering investors towards cost-effective, self-directed investing.
5. **Simplification of Strategies:** The ascendancy of passive investing has further commoditised the market. These strategies often come with lower fees and less differentiation, making it harder for active managers to command higher fees.

While commoditisation has made investing more accessible and affordable, it has also led to reduced differentiation among products and services. This change has shifted the focus to cost, making it the primary decision-making factor for investors.

THE VALUE OF INTERMEDIATION IN A COMMODITISED MARKET

The Role of Financial Distributors

Financial distributors serve as intermediaries between financial institutions and consumers. They offer a range of financial products and services, including investment funds, insurance policies, and mortgages. These distributors, which include brokers, advisers, and banks, earn through commissions, asset-based fees, or other similar compensation methods.

The Commoditisation Conundrum

In a commoditised market, consumers have access to a plethora of affordable financial products and services. Intermediaries often argue that annual reviews must detect early warning signs and adjust investment strategies accordingly. However, many are now compensating their customers for ongoing services charged for but never delivered.

Key Questions to Consider ...

1. **Is a Middle Person Necessary?** In a commoditised market, how crucial is it to have an intermediary select specific investments for you?
2. **The "Set-It-and-Forget-It" Paradigm:** With automated investment strategies readily available, is there a need to pay for ongoing asset management?
3. **Self-Activation:** Could elevating your financial literacy and activation levels empower you to manage your finances more effectively?
4. **Cost-Effectiveness:** Would consulting a generic adviser only when necessary be a more economical approach?

INTERMEDIARIES AND THEIR ASSETS UNDER MANAGEMENT BUSINESS MODELS

In the financial services industry, suitably qualified financial professionals are crucial in helping individuals and institutions make informed investment decisions. They do not necessarily need to act as intermediaries; they can be general advisers and education service providers.

The Financial Conduct Authority in the UK regulates financial intermediaries, overseeing their conduct as distributors of regulated investments. Financial intermediaries advise and recommend specific investments based on their client's circumstances. Regulated financial advisers typically hold "agency" agreements with product manufacturers and may operate as both advisers and product manufacturer's agents within vertically integrated firms.

When dealing with a commoditised market, it's essential to question the need for a middle person to recommend a particular investment. Instead, why not research and make your own informed decision?

Regulated financial advisers often provide ongoing advice and manage clients' assets using various fee models, including assets under management (AUM) fee models. Here's an explanation of intermediaries, ongoing advice, and AUM fee models:

1. **Intermediaries:** Financial intermediaries are professionals or firms that act as a bridge between investors and investment products or services. They facilitate the investment process by offering regulated investment advice, providing access to investment products, and managing clients' portfolios. Examples of intermediaries include financial advisers, wealth managers, investment brokers, and robo-advisers.
2. **Ongoing advice:** Many investors require ongoing advice to ensure their investment portfolios align with their financial goals, risk tolerance, and changing life circumstances. Intermediaries offer ongoing advice by regularly reviewing clients' portfolios, discussing changes in their financial situation, and making recommendations for adjustments as needed. This review service may include rebalancing portfolios, adjusting asset allocations, or recommending new investment products.
3. **Assets under management (AUM) fee models:** The AUM fee model is a standard fee model used by intermediaries for ongoing advice and portfolio management. Under this model, the intermediary charges a percentage of the client's total assets under management, typically annually. The fee is calculated based on a predetermined

percentage (e.g., 1% per year) and may be tiered, with the percentage decreasing as the client's assets increase.

Benefits of the AUM fee model:

a. **Alignment of interests:** Since the intermediary's compensation is tied to the client's portfolio value, their interests are more closely aligned with the client's. The intermediary is incentivised to help grow the client's regulated investment portfolio, as their compensation will increase with the portfolio's value.

b. **Predictable and transparent:** The AUM fee model is straightforward for clients to understand. Clients can anticipate the fees they'll be charged based on the value of their assets under management.

c. **Comprehensive services:** The AUM fee model often covers a range of services, such as investment advice, portfolio management, and financial planning, which provides clients with a more holistic approach to their financial needs.

Drawbacks of the AUM fee model:

a. **Potential conflicts of interest:** The AUM fee model may create conflicts of interest, as intermediaries could be incentivised to keep assets under their management rather than recommend solutions that may involve moving assets elsewhere (e.g., paying off debt, buying property, starting a business, gifting to family or charity).

b. **Costly for larger portfolios:** While the percentage-based fee may seem small, it can accumulate quickly for more significant investments. This trait can lead to a situation where the pound amount of the fee is not well understood or readily visible to the investor. Additionally, as the investment's value increases, so does the fee, which may not necessarily reflect the amount of work or value the financial adviser provides.

c. **Advice excludes how to make money:** Financial advisers often have a minimum threshold of investable assets below which they will not accept new clients. This limit means they tend to focus on serving the already wealthy and centre their conversations on preserving wealth rather than generating it in the first place. However, the adviser may not advise on human capital. They are unlikely to guide the creation of a sustainable livelihood, which should be the primary planning focus for most retail clients. In essence, financial advice may exclude advice on essential money-making and omit the building of a solid financial foundation for clients.

d. **Advice excludes other assets:** Financial advisers earning fees on the sale of regulated investments may not be paid to give you advice in these circumstances: a member of an occupational pension scheme, a residential or commercial property owner, a land owner, a business owner, a DIY investor, a discretionary fund manager client, a stockbroker client, an individual with less than £100,000 in investable assets, an individual with overseas assets, a collector. The list goes on.

In conclusion, financial professionals play a vital role in the financial services industry by offering ongoing general advice and financial planning. However, the value intermediaries add in a commoditised market with readily available “set-and-forget” investment solutions can be questionable. The asset under management fee model is a popular approach intermediaries use to charge for their services. While it has benefits, such as aligning interests inside the regulated investment portfolio and providing comprehensive services, it also has drawbacks, including potential conflicts of interest and higher costs for larger portfolios.

The FCA (Financial Conduct Authority) review of ongoing adviser charges, part of the broader [Asset Management Market Study \(AMMS\)](#), has highlighted several key issues and concerns. Here's a summary of the main findings and implications for financial advisers and consumers:

1. Transparency and Disclosure:

- Many firms fail to adequately disclose the total costs and charges involved in their ongoing services. This lack of transparency prevents consumers from understanding the true cost of the advice and comparing it across providers.
- The FCA has stressed the need for clear, concise, and consistent communication regarding charges to ensure consumers are fully informed.

2. Value for Money:

- The review found that ongoing charges often do not provide value for money. There is a significant variance in the level of service provided for the fees charged.
- Advisers must demonstrate the value they add relative to the fees they charge, ensuring clients receive a fair deal.

3. Justification of Ongoing Charges:

- Some advisers continue to charge ongoing fees without providing substantial ongoing services or reviews. This practice raises concerns about the appropriateness and fairness of these charges.
- Advisers need to justify ongoing fees with corresponding ongoing services, ensuring clients benefit from continuous support and advice.

4. Client Reviews and Servicing:

- Regular reviews and servicing agreements are not always adhered to, with some advisers failing to conduct periodic reviews as agreed with clients.
- Advisers must maintain regular contact with clients, reviewing their financial situations and adjusting advice as needed.

5. Inappropriate Use of Adviser Charging Models:

- The FCA identified cases where the charging models used were inappropriate for the services provided. For example, charging ongoing fees for one-off advice.
- Advisers should align their charging models with the actual services rendered, ensuring fees are appropriate and justified.

6. Impact on Client Trust and Industry Reputation:

- The findings indicate a risk of eroding client trust in financial advice due to perceived unfairness and lack of transparency.
- To maintain and rebuild trust, advisers must adhere to high standards of transparency, fairness, and client-centric service.

7. Regulatory Actions and Expectations:

- The FCA expects firms to review their charging structures and practices, making necessary adjustments to ensure compliance with regulatory expectations.
- Non-compliance could lead to regulatory action, including fines or other sanctions.

Your Professional ally, sat on your side of the table!

At the Academy of Life Planning, we are dedicated to providing comprehensive, unbiased financial generic advice and guidance on a fixed-fee basis, independent of assets under management. Our approach ensures there are no conflicts of interest, as we strictly separate financial planning from product sales and do not offer FCA-regulated financial advice.

We serve as personal financial bodyguards for our clients, prioritising their best interests above all else. Our allegiance lies solely with our clients, not with FCA-regulated firms, allowing us to deliver truly independent and impartial advice.

Is it possible to source comprehensive services separately and pay for them on a fixed fee basis? The answer is a resounding yes, and that's what we are here to discuss.

To summarise:

Understanding AUM Intermediary Fees

According to data from VouchedFor and reported by The Times (as of 19th March 2023), the median 5-year cost for various financial planning services ranges from £7,597 to £27,868. The average hourly rate for a financial adviser is £196. The data was omitted [from the 2024 survey](#).

The Rise of Retail Auto-Rebalancing Multi-Asset Passive Funds

These funds have gained traction due to their low-cost, simplified investment approach, automatic rebalancing, risk management, professional oversight, and accessibility. They offer a convenient solution for retail investors to maintain a diversified, long-term investment portfolio.

The Questionable Necessity of Intermediaries in a Commoditised Market

In a commoditised market, the role of intermediaries becomes less critical. Non-intermediating professionals can perform specific roles more equitably on an hourly basis. These roles include information provision, price discovery, risk education, and introduction to impartial public surveys.

The Commercial Incentives of Intermediaries vs. Non-Intermediating Financial Planners

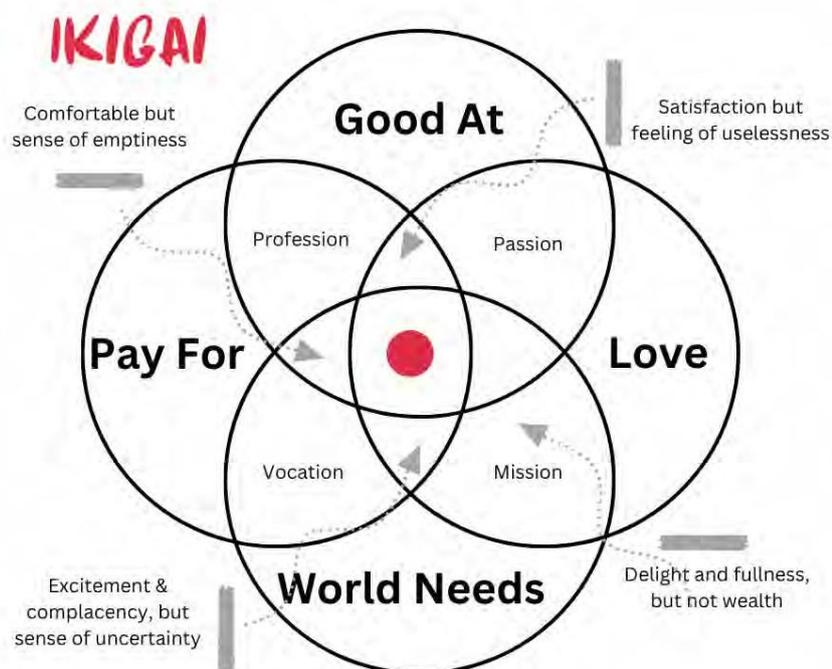
Intermediaries often focus on accumulating assets under management, potentially neglecting broader asset strategies. In contrast, non-intermediating financial planners offer impartial advice that aligns with your values and goals.

Non-intermediating Financial Planning Is More Akin To Personal Business Planning

Imagine how a business owner thinks about the business's financials. We want you to think more like that. We want you to think of earnings and assets.

If you find running your own business daunting, you don't have to be in business to have a business plan. Intrapreneurs or gig workers can create wealth if they have a Human Capital development framework to leverage assets and climb the corporate employment ladder.

We add to WHAT YOU'RE GOOD AT, WHAT YOU LOVE, WHAT THE WORLD NEEDS AND WHAT YOU GET PAID FOR. The result is a portfolio of meaningful Human Capital Development projects.



The GAME Plan, and HapNav, are designed for people to do something for themselves with support. Our strategy is the initial done-by-you assumption rather than the done-for-you default in the financial planning industry.

In the NHS, done-by-you and done-with-you solutions are the preferred health service solutions for well-being management, as they increase the likelihood of successful outcomes. The same applies to money.

With financial activation, you can save surplus capital earmarked for the future on self-investment platforms, delivering market returns but without the clipping of middle people taking fees. We will show you how.

Let us return to the holiday. You know your destination. Now work out the cost. And do not forget the spending money. We do not want you stranded at the airport. What does the base plan tell you?

Do you have a shortfall? In other words, do you have enough money? If not, what if you sold, borrowed, or earned extra money with a side hustle? What if you leveraged productive assets? These are called 'What If' scenarios.

You are looking to identify and plan for your favourite future. With a GAME Plan, we model What-if scenarios until shortfalls are eliminated. You are going to know your numbers to live longer and better.

Next...

EXECUTION

Here, we are working from the West and returning North. Mind to Spirit. Autumn to Winter. This step is the realm of execution, manifestation, doing work, clearing, and cleaning.

The return to Spirit is repeating the cycle from creation to manifestation.

What do I mean by cleaning? Quit anything that isn't going to take you closer to the mountain.

I am concerned that you will try to do your plan on top of everything else you are doing now. The problem is that you must remove the old carpet before laying the new one.

My members begin with a detox, quitting lesser goals with a focus on their greatest asset - their Goal. Mental, Physical, Emotional, Spiritual, and Financial. See our [four capitals detox](#).

Stop doing what is not on your path. Do more of what is on it, if that makes sense. The productive cycle (life before money) means that you arrive at Execution knowing your ideal life, having an action plan to deliver it, and having a financial plan, asset inventory, and personal business plan to support it.

The exhaustive cycle (money before life) means beginning with your work, then looking at your disposable income, and then looking at what you can do with it, from which you define your goals. An ever-diminishing cycle, I am sure you would agree. A limited version of your future self.

Strangely, that is how the old-school advisers and bankers choose to work. You hand over your spare cash for them to tap into for fees while the unplanned life passes you by.

Destructive is when you skip this stage and fail to change.

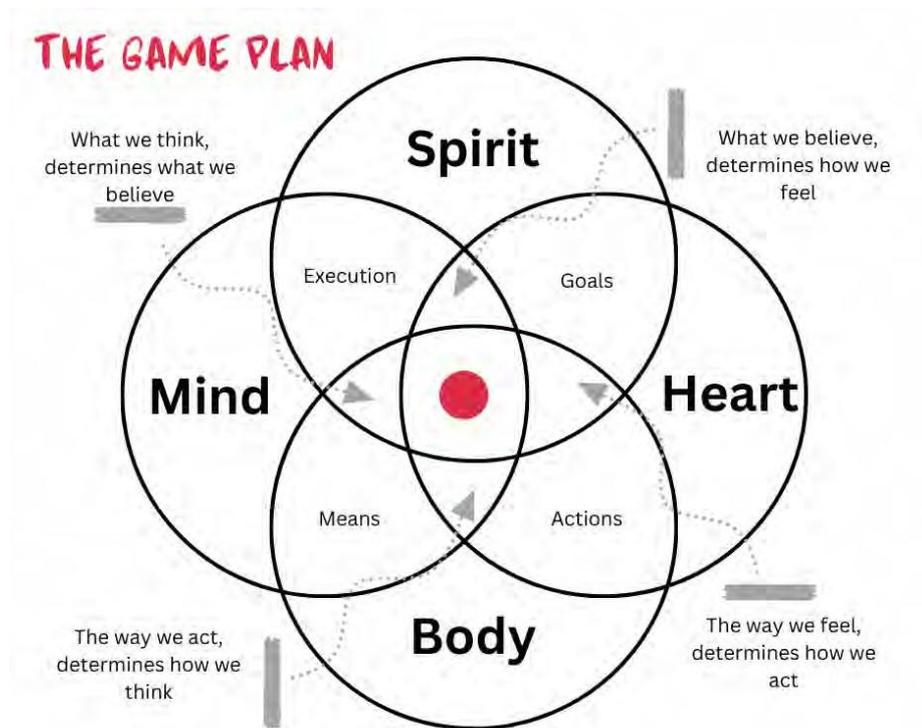
Why declutter before you begin? It is a bit like dating. What chance does a new relationship have if the old flame still hangs around? Need I say more?

Do the cleaning.

The GAME Plan Generator

Those are the four challenges – Goals, Actions, Means and Execution – lying between your current performance and your potential for living longer and better [and avoiding poverty whilst supporting a net-zero agenda for the planet].

The “GAME Plan Generator” is what I've produced as a system to overcome those challenges and create and manifest wealth and well-being in every area of your life. Here is the solution.



For Goals.

What we achieve in life is primarily determined by the stories we tell ourselves. So, make sure your stories are significant. This product is called:

The Significant STORIES System

This system comes in seven critical parts, which, when implemented, will create your greatest asset, a 'Purpose Statement' describing your favourite future and the next chapter of your life. This system will help you be your future self now.

THE SEVEN PARTS OF S.T.O.R.I.E.S.

Standards: An exploration of your values. Here we are at conception. Creation. Regeneration. What you deem to be important in your life.

For authenticity and a life of integrity, we must align our goals with our Mind, Body, Heart and Spirit values. We use various values assessment tools for this. We call this self-knowing, WISDOM.

You must have the courage to live true to yourself and not as others expect of you. Your authentic life awaits. Also, we need to check for imbalances and aim to address these in our solutions. For example, excessive others focus with neglect of self... or an overly self-focus with neglect of others. We seek balance. We help you be centred and live a values-led life.

Talents: This part is your unique gifts and talents (productive assets); you are born with them or have developed them through life experience. Birth. First stirring. Dawning.

Nature gave you these gifts. WHAT YOU ARE GOOD AT.

You can use them to create your sustainable livelihood through entrepreneurial opportunities, and your purpose is to use them in the service of others. The more you help, the more you earn. We call this sense of direction and meaning your WILL.

"You have a sacred calling; The question is, will you take the time to heed that call? Will you blaze your own path? You are the author of your own life ... Don't let others define it for you. Real power comes by doing what you are meant to be doing, and doing it well." – Oprah Winfrey.

We explore the four parts of intelligence I.Q. (Intellect), P.Q. (Physical), E.Q. (Emotional) and S.Q. (Spiritual). If you are unfamiliar with S.Q., it's about kindness, meaning and a sense of purpose, not religion. Some religious people can be unkind. Some non-religious people can be kind.

Standards and Talents are two pillars of who you are Born To Be; they define Wisdom and Will, respectively. Our sacred journey is from suffering to wisdom. Will is the desire to journey. Together, they give us a sense of direction and a meaningful life. The result is eudaimonic well-being.

Eudaimonic well-being is the sense of fulfilment and purpose derived from living in alignment with one's true self and values, leading to personal growth and flourishing.

We help you to be centred and live a purpose-driven life.

Objectives: This part describes your ideal life, Mind, Body, Heart, and Spirit. Your FAVOURITE FUTURE. WHAT YOU LOVE. It's like asking, "what childhood dream did you have?" The journey from wisdom to security. Early childhood. Experience. Greening. Waking.

Rich: This part is how your life would be if money were no object. It's the question of the adolescent or young adult in the ego period of accumulation and achievement. It is about meeting our egoic/ basic needs, which are to survive (body/ senses), to feel safe (heart/ emotions) and to be secure (mind/ thoughts). It's a path from security to self-actualisation. The journey of personal growth from security to freedom. Flowering. Adolescence. Consciousness. Fullness. Exploration.

Illness: This part is about what you would do if you were diagnosed with a medical condition that shortened your life expectancy. Also, we add the question about what you would not get to do with your life if the condition came to its course. This part is a contemplation of the afternoon to the evening of life. It is about meeting our soul desires of self-actualisation and self-transcendence. Here, we know ourselves, find our tribe, and collaborate to change the world. The journey from freedom to legacy. Maturity. Fruition. Purpose. Old age. Contribution. Harvest.

Estate: This is about your legacy. What can you do to make the world a better place for you having lived? It's bigger than you. More significant than your life. It's self-transcendence. Death. Departure. Resting.

State: This is your Purpose Statement. The significant chapter of your life story in the next phase of your life. It defines the planning period. Your purpose statement is your greatest asset.

It combines everything from the beginnings of the ancient cycle, from creation to manifestation, into a timeline.

The GAME plan is about manifesting what you seek to create in your life's next chapter, like the year's seasons. We plough the fields and scatter the good seed on the land. It is fed and watered by Nature. The fruit you harvest is determined by the choice of seeds you sow. Choose wisely. We get to enjoy a plentiful harvest of living longer and better in abundance.

From State, you construct a paragraph of affirmation: Your Purpose Statement.

If, as a consequence of I or we are working together, we were to deliver to you ... In a few years [insert timescale] [Insert the next chapter of your significant story of living longer and better]. How would that be? How would that feel? Is there anything missing? You can do this!

I promise your purpose statement will be prominent and inspiring. It will light your lamp within. This INSPIRED STATE will breath life into your plan and guide you through all obstacles throughout your journey.

You may need a helping hand. You could join one of our groups to complete a Purpose Statement.

"Most people are incapable of shaping their own lives." – Margaret Archer, Sociologist.

The preferred process is for a facilitator to ask a question in a specific way. And work with you to develop your answer fully. It reveals your goals, Mind, Body, Heart, and Spirit. The attention of someone working with you is advisable on this journey of self-exploration.

When all is revealed, we create your next story chapter and tell it in the present tense as if it has happened. We test it to see that your lamp (of inspiration) is well and truly lit.

After completing a written exercise, The Significant STORIES System, we do this online. The system takes four hours of face time to complete. Alternatively, in a group webinar, we will teach you the techniques. Alternatively, you can do it yourself – with the support of peer members and the Academy collateral. You can also do it with the AI Life Planner on the [Goals tab of your Google Sheet](#).

Done for you – done with you – done by you. Those are the options.

THE PROBLEM CAN BE LIMITING BELIEFS.

Here is the thing. People do not dream big enough. People hold opposing beliefs and attitudes. Conditioned thinking over our lifetime limits us in ways we could not imagine. The limits exist in our subconscious. They are mental. You could say it is indoctrination.

People say that a purpose statement is impossible.

The truth is. Everything seems impossible until it is done.

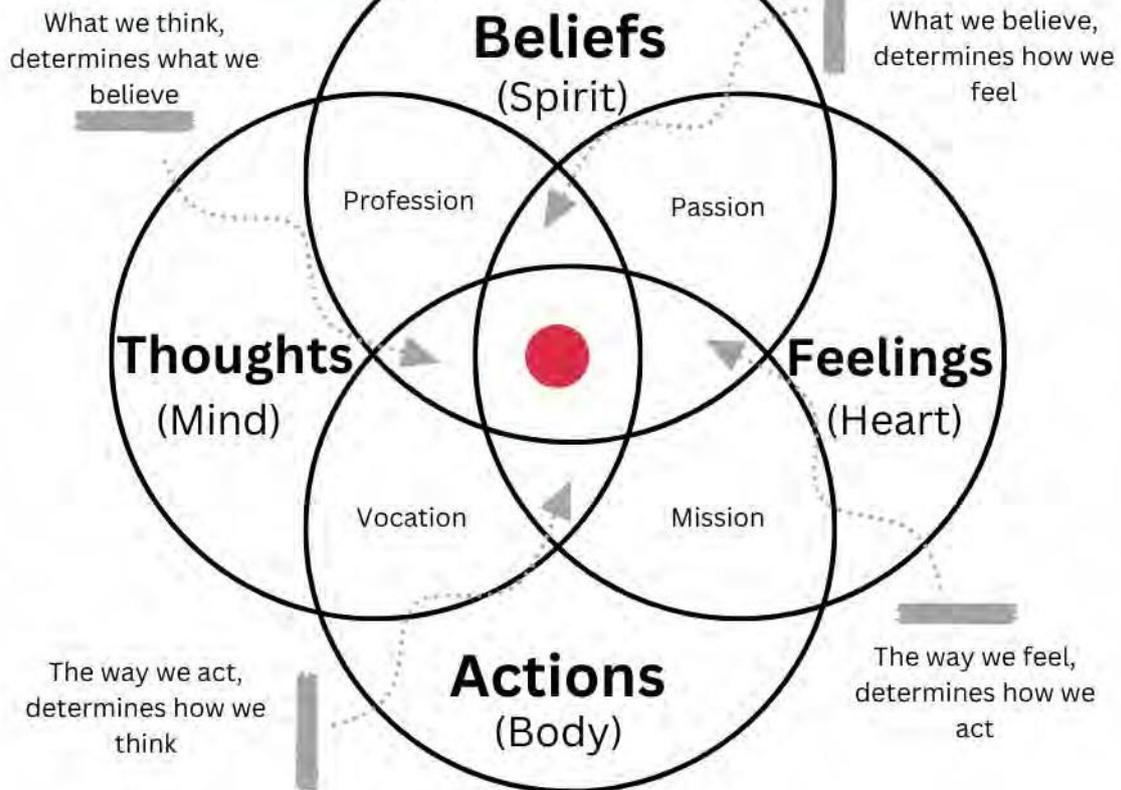
"Impossible is just a big word thrown around by small men who find it easier to live in the world they've been given than to explore the power they have to change it. Impossible is not a fact. It's an opinion. Impossible is not a declaration. It's a dare. Impossible is potential. Impossible is temporary. Impossible is nothing." — Muhammad Ali.

"Whether you think you can, or whether you think you can't. You're probably right." – Henry Ford

DO NOT BE AFRAID TO SET BIG INSPIRING GOALS

Thought drives the outcome. The productive cycle in the law of attraction is Think (Mind), Believe (Spirit), Feel (Heart), and Act (Body). The natural cycle. The future is not yet written. You have agency. Are you ready to write your next chapter?

VIBRATION



Here is an exercise.

Write down three things you can do that nine out of ten people cannot do.

If you combine these, you are one in a thousand. Pretty unique, right? Think of another three, and do these. You are one in a million!

Not much competition?

Combine six productive assets, and you are swimming in blue water... creating wealth and eradicating poverty!

Do you think there could be a demand for that service? (WHAT THE WORLD WANTS.)

Do you think you could find customers on the internet? Do you think they would pay you to help them? (WHAT YOU GET PAID FOR.)

Could this be your side hustle? Your sustainable livelihood?

Your "purpose" is your Ikigai meaningful project, where what you are good at combines with what you love, what the world needs, and what you will get paid for.

What goldmine are you sitting on?

For Actions

We begin by reconnecting with your Purpose Statement.

Then we ask a simple but powerful question:

“That sounds like a life worth living. What could possibly be stopping you from achieving it?”

This is where your vision meets reality.

To help you move forward, we use a structured process called:

The Blockbuster ROADMAP

A seven-part system designed to turn your dreams into plans—and your plans into lived outcomes.

THE SEVEN PARTS OF R.O.A.D.M.A.P.

Remind

We return to your Purpose Statement.

This is your anchor.

Check if anything has changed. Refine if needed. Reconnect emotionally.

This step lights your lamp.

When obstacles begin to dim that light, come back here.

Again and again.

Obstacles

List everything that could be in your way.

External challenges. Internal doubts. Habits. Constraints.

Nothing is too small or too uncomfortable to include.

Clarity creates power.

Actions

For each obstacle, define clear actions to overcome it.

This is where thinking becomes doing.

Break things down until each step feels simple, practical, and achievable.

Discipline (Updated)

This is where transformation happens.

Not by removing obstacles—but by building the strength to move through them.

Discipline is the process of turning actions into habits.

It is:

- Showing up when you don't feel like it
- Continuing when motivation fades
- Repeating what matters until it becomes part of who you are

Motivation may start the journey.

Discipline is what carries it through.

Here, you design the routines, structures, and behaviours that ensure progress continues—regardless of mood.

Motivate

Reconnect with your purpose—now from a place of progress.

You can see the path.

You know it is possible.

This is no longer abstract hope.

It is grounded belief.

Affirm

Reinforce your identity and intent.

Speak your future into the present.

For example:

“I intend to fulfil my purpose and live fully in alignment with who I am.”

“I intend to live longer and better.”

These are not wishes.

They are commitments.

Plan

Now bring everything together into a structured plan.

This is your personal project plan for life.

Clear actions. Defined habits. Allocated time.

At this point, you are no longer guessing.

You are executing.

How the Process Works

In a guided session, the facilitator helps you stay connected to your purpose while exploring obstacles in depth.

Every obstacle is surfaced.

Every solution comes from you.

The role of the facilitator is not to provide answers—but to help you uncover them.

This is challenging work. That is why structure matters.

A Note on Time

Many people say:

“I don’t have time.”

But time is not the issue.

Priority is.

You always have time for what matters most.

The question is:

Where is your life in your list of priorities?

A Simple Reality Check

Map your current week—hour by hour.

Then design your ideal week.

The gap between the two shows you exactly where change is needed.

For many, this single exercise creates a profound shift in awareness—and a measurable increase in productivity and life satisfaction.

A Final Reflection

It is possible to have money and still feel like you have no life.

It is also possible to redesign your life—intentionally.

Time is your most valuable resource.

Once spent, it cannot be recovered.

The purpose of this process is simple:

To help you use your time in a way that reflects who you truly are—and the life you actually want to live.

For Means

Would you dare look at your financial future? This step is not looking into a crystal ball. Here we look at the facts. Here, we are passing into the realm of numbers and means.

The product is called:

The Financial FREEDOM Forecaster

This step contains seven essential parts that, when implemented, will tell you what your financial future looks like now and give you 'what if' scenarios of what it could look like by making a few changes. You explore several avenues.

The outcome is a financial freedom forecast that eliminates shortfalls on income over expenditure when living your FAVOURITE FUTURE.

As Robert Kiyosaki said, "*The rich don't get rich by working; they get rich by creating assets.*"

We produce a plan to *create wealth* with the *Human Capital Development Framework* for those who do not have sufficient wealth. This plan includes changing your sustainable livelihood with entrepreneurial opportunities to leverage productive assets and create wealth.

Critical points on your financial journey which we predict and optimise for the earliest delivery are:

- The point at which you begin to enjoy well-being.
- The point at which you begin to enjoy financial security.
- The point at which unsecured debt is repaid.
- The point at which the mortgage is repaid (an end to debt).
- The point at which you can give up the job you hate (end to hard work).
- The tipping point to financial freedom for living longer and better.
- The tipping point to leaving a lasting legacy.

THE SEVEN PARTS OF F.R.E.E.D.O.M. ARE:

Factfind: This is the gathering of all your financial information. What you earn, what you spend, what you own and what you owe. We must quantify expenditure for the forecast if it is highlighted in goals and actions. We enter the information into HapNav – The Happiness Navigator! [Available at www.hapnav.com.]

We also audit your productive assets and include them in the Human Capital Development Framework. See [the Google Sheet Means tab](#).

Review: The information is entered into the HapNav, and a base plan is calculated using our default assumptions about interest rates, inflation, investment returns, and earnings growth. This analysis highlights any potential areas of weakness in finances as they stand.

Estimate: HapNav calculates lifetime net worth (what you own less what you owe). This calculation is done over your lifetime based on the household and individually.

Evaluate: The goals and actions are added, and the impacts are evaluated using a series of what-if scenarios. The timing of events can be adjusted where required.

Develop: HapNav will highlight where there is a risk of not meeting your goal. HapNav will invite you to 'FIX' the problem and produce a series of options to consider. Select the ones you prefer.

Unlike the old-school adviser who already services your wealth, we use our *Human Capital development framework* to add wealth creation strategies, raising the bar for sustainable and inclusive growth. For example, we might create a climate-friendly side-hustle or sustainable livelihood from a hobby and put some assumptions around this in a what-if scenario.

We support HapNav by providing technical help, generic financial advice and financial information under Mentorship, Masterclass, and Membership. We also share hints and tips to subscribers on our mailing list on how you can save money, and you can add these into the mix.

Optimise: We then look to optimise the model by bringing your points of freedom and well-being to the earliest possible date. If you have a ten-year plan, we ask why you can't do this in six months. This part sets your Favourite Future.

Monitor: HapNav can be integrated with the Open Banking platform to update your Financial Freedom Forecast in real-time. You can refresh and monitor your progress towards your Favourite Future daily with real-time bank data and adjust your assumptions and objectives as your circumstances change.

Remember, the GAME plan is a repeated cycle. HapNav is the dashboard to live longer and better!

How do we do this? Are you opening an account on HapNav? You become activated with your finances.

For one-to-one clients, during the four hours of online Mentorship coaching sessions, you screen-share the "what if" scenarios, and we model and re-model with you in real-time until we have a clear idea about your Favourite Future.

At Your Money or Your Life Bootcamp, this is four hours of modelling and financial education.

We then produce the GAME Plan report, combining the Financial Freedom Forecast, Goals, and Actions. If you need more money, we put together a business plan for your sustainable livelihood and drop this into the cash flow.

Where personal business planning is required, we have the *Human Capital development framework* to share with you for completion. Yes, there are sub-frameworks within frameworks in the GAME Plan. See the [Human Capital Development tab on the Google Sheet](#).

Imagine how you would feel. Your first forecast – the base plan - showed you running out of money soon! Terrifying! The 'what if' scenarios showed you avoiding that ill fate altogether. But being debt-free earlier than you thought. Has your mortgage been repaid earlier than you thought? Being free to leave the job you hate earlier than you thought. Enjoying financial freedom for the rest of your life, living a life you love. And having an excellent, if not early,

retirement from the job you hate. Or, better still, a nocturnal income stream forever and a lifetime of meaningful projects helping you live longer and better.

How would that be? Rather good? Well, that is what we deliver.

The problem I often encounter is that people think money is all too complicated. They say if I ever need financial advice, I will get someone else to look at it. Here is the thing.

You say it is too complicated. The old-school advisers want you to think it is all too complicated, so you have it done for you to tap into your assets for fees.

Bankers seek delegators!

The truth is. Running your investments takes ten minutes to set up and is as easy as online banking; you do it once, then forget it. According to studies, simple, cheap and automated strategies will deliver higher returns net of charges than 99% of professional fund managers.

That's right! The 1% that did better did so by luck; they cannot be identified in advance, and their fees exceeded your gains, leaving you a net loss.

If you want to know more about sensible investing, read *How to Fund the Life You Want* by Robin Powell and Jonathan Hollow (p100 – 104). See the [Google Sheet Books tab](#).

Here is another thing. No financial institution in the world creates wealth.

You create wealth.

Those old-school advisers manage it, often extracting unreasonable fees; for the value, they say they add but don't.

We explain all this to our members. If you want to self-invest, we show you how.

You could save up to 2% per annum on charges for your life savings by following the strategies we teach. Put another way, running your money this way for 25 years saves you $2\% \times 25 = 50\%$. We're saying that your life savings in 25 years could be doubled just by listening to what we say. What is this magic?

Simple. Self-invest. D.I.Y! Cut out the middle people. The rest is arithmetic.

You may be one of the underserved tens of millions of Brits.

They have been abandoned to fend for themselves online because of financial assets not meeting old-school adviser thresholds (typically £100,000). According to the ONS Wealth & Asset Survey, 95% of the population have less than this threshold and are left to self-invest.

Old-school advisers seek only those with significant investable assets to switch to their centralised investment propositions for them to tap into for sumptuous fees. Even the 5% that get access to an old-school adviser do not get a Financial Freedom Forecaster.

We estimate that as few as 10% of financial advisers use a lifetime cash flow model. That's 10% of the serving, 5%; in other words, 1 in 200 Brits get told their numbers!

Those advisers using cash flow models constantly input THEIR goals, not yours. You can tell when this has happened as they go down their product lists, telling you how much of each product you need.

Ask them about wealth creation, and they're stumped.

They say they must follow their process; it is the regulations around suitability and needs analysis (regulators are tapping into assets for fees, too). An entire industry has grown around tapping into your assets for fees.

There is no industry helping you make money in the first place, yet that's what 95% of people need to do for the old-school advisers and bankers to get out of bed.

Their goals are: give me your life savings for me to tap into for fees, accumulate for 50 years while you remain in work-slavery, and take the bet you can buy freedom in your last 12 years. Or less due to work-induced ill health.

Where were you in this conversation? Where were you living longer or better?

Let me tell you about the importance of a side hustle. Imagine you could produce an income of £3,000 per month from a hobby you identified in your goals. Imagine knowing how to increase that by the *firm's endearment* growth rate of 2% per month using the GAME Plan. At the same time, we show you how to halve the risk of business failure.

After five years, you are still trading, and that income is now £10,000 per month (compound interest).

If, at the same time, I had shown you to – with the *Human Capital Development Framework* – productise your service to remove you from the process. Now, you exchange your know-how for money. Your time is your own. That £10,000 is profit. The valuation of the now equity-based business could be 10 -times the annual profit.

The side hustle is worth over £1m.

£1m in savings will buy you a gross income of £40,000 per annum without depleting the capital. And capital can be promised as a lasting legacy for future generations.

Take Binny. In 2011, when I was testing this system in the banks, Binny agreed to work with me. My life-planning Guinea Pig. Binny was a graduate trainee in the savings team at the bank. We sat down and designed Binny's ideal life.

Binny loved to travel, sumptuous cuisine, and photography. She would love to own her own house, which she described in detail. This favourite future was decided in just one cycle of the GAME Plan done on a 1-2-1 Mentorship coaching basis.

Binny set up her side hustle. Writing blogs about food and travel. Taking photos. Soon, Binny bought her house. That house she imagined. Then, she left the bank to go full-time as a travel and food writer. Bought a second home, renting out the first.

She won the Post Office Food and Travel Blogger of the Year award. She now travels around the best holiday destinations in the world, meeting the world's best celebrity chefs, taking pictures, and getting paid handsomely for it. She was recently featured in the Guardian newspaper.

She has set up her second Ikigai project, a social media marketing consultancy. See [Binny's Food & Travel \(binnysfoodandtravel.com\)](http://binnysfoodandtravel.com)

Do you have a potential side hustle, or two, in you that you could create an extraordinary life from? Remember this.

Human Capital projects have benefits for well-being and wealth.

"People who felt useful in their seventies were significantly less likely to develop health problems or die than those who didn't." – The MacArthur Study 2007⁶.

"Those who score highly on a ten-point test for purposefulness are 2.4 times more likely to remain free of Alzheimer's disease over seven years." - Rush University Medical Center, 2010.⁷

Having a sense of direction and meaning in our lives can protect us against loneliness, illness, and even pain.

Whether your human capital project is deriving a grand new narrative for your life or deriving more profound contentment from the more minor things... it is what gives meaning to life that matters when planning to live longer and better.

We use the GAME Plan to help make financial planning better and more meaningful for everyone. Part of this plan involves something we call the AoLP Logic Model. This model is like a map that shows us how to use our resources wisely to achieve great things for ourselves and the world around us.

Download the AoLP Logic Model: [The AoLP Logic Model](#).

What is the AoLP Logic Model?

Please think of the AoLP Logic Model as a simple tool that helps us connect what we have (like time, money, and skills) with the good things we want to do (our actions) and the positive changes we want to see in the world (our goals). It's all about making sure we're not just successful in business but also in making the world a better place for everyone.

Making a Bigger Impact Together

By using this model, we're able to measure the good we do in a way that goes beyond just making money. It's about valuing things like happiness, health, and a clean environment. This approach helps us be clear about our goals and make sure we're always moving in the right direction.

How It Fits into the Bigger Picture

The AoLP Logic Model is a vital part of our GAME Plan. It helps us focus on making a real difference through our work. When we talk about "Profit" in our plan, we're not just thinking about money. We're thinking about all the ways we can enrich lives and protect our planet.

The AoLP Logic Model isn't just a tool; it's a reflection of our commitment to doing good in the world. It's part of how we're trying to show that financial planning can be a force for positive

⁶ Depressive symptoms as a predictor of cognitive decline: [MacArthur Studies of Successful Aging](#).

⁷ Remaining Mentally Active May Delay Dementia Onset. [Rush Alzheimer's Disease Center](#).

change. By following this model, we invite everyone to join us in creating a future where success means more than just wealth—it means happiness, health, and harmony for all.

For more details on the logic model, [check out our blog](#).

When it comes to creating and manifesting wealth in every area of your life, you can find a helping hand you can trust at the end of your own arm.

I have mentioned Your Membership a few times now, so let me tell you a little bit more about it.

Membership

This service is where we enter the realm of the GAME Plan and begin to train you on how it is done through ongoing membership of the Academy.

This offer is a monthly subscription service. There is no minimum subscription period, and membership can be cancelled without penalty.

Our members can find support from the Academy by email, access various forums and media, or from other members in our entrepreneur network, and track progress 24/7 with HapNav - the Happiness Navigator!

The subscription service includes as standard:

- This guide, *Stand and Deliver! Discovering Your Money and Your Life*.
- Our *Significant STORIES System workbook* for goal setting.
- Our *Human Capital Development Framework workbook* for building wealth.
- Our AI Life Planner Google Sheet
- Life purpose identification.
- Action plan to achieve your goals.
- HapNav looks at assets and liabilities, incomes and expenditures, and expected future changes.
- MoneyFitt is our comprehensive online financial education library.
- Support for building six- and seven-figure business assets.
- Network with other members in town halls and on social media platforms.
- Live video meetings, webinars, and a back catalogue of support materials.
- Regular blogs and newsletters.
- We will help you produce a GAME Plan and assist with its Execution through ongoing support.
- An accredited GAME Plan practitioner usually answers our bottomless Q&A service by email within two working days.

Membership is for DIY'ers who want to do their own GAME Plan cycle. They want to learn how it is done. As the cycle can be repeated to deliver continuous growth, it is also helpful to assist friends and family.

If you do not want to commit now to a personal development programme of living longer and better, it is probably not for you. If you want to talk about money using regulated financial intermediaries for your finances, it may not be for you, either.

It is different to any other support service and training course on how to plan. What makes it unique? To recap:

- It is every area of your life: Mind, Body, Heart, Spirit, and Bank Account.
- It has HapNav to build a lifetime cash flow. The world's first customer-directed Open-banking-powered financial planning application.
- It increases your financial activation levels with the MoneyFitt financial education library.
- It is about wealth creation and DIY wealth management.
- It combines life planning, financial planning, and business planning.
- It is based on the natural cycle from creation to manifestation.

- It helps you avoid getting ripped off by scammers and snake oil salespeople.
- It includes purpose coaching, which is finding your life purpose.

It's an ongoing subscription programme for avoiding highway robbers and creating wealth in every area of your life. It helps you to live longer and better.

What do clients say about it?

"I started working with Steve after attending one of his Born to Be events, and it has been invaluable in enabling me to define my focus for moving my business forward as well as achieving the work/life balance I wanted. He not only has a wealth of knowledge and experience to draw from, he has a great deal of integrity, meaning you can be confident in the advice and coaching he offers. I know that he is there for me whenever I need further guidance, and I would highly recommend him and the GAME Plan." – Kay Atkinson, Yorkshire Appetite Food Tours, UK.

"Steve is a fantastic professional & a great thought leader when it comes to financial planning & advisory business. Steve is doing amazing work both for clients & financial advisors under The Academy of Life Planning & HapNav - The Happiness Navigator. I highly recommend working with him to get the best out of your life & business." – Vikas Sharma, The Logical Advisor, Dwarka, New Delhi, India.

See our *direct-to-consumer* website for details. Visit www.planningmy.life.

Read about Emma's story, the accountant now living in Hollywood. Or Binny's story. The now-famous travel and food blogger. Or Peter's story. A Financial Adviser who became The Times newspaper's most trusted. Or Keith's story. Start-up to seven-figure entrepreneur and business master's finalists in two years. Enormous financial benefits and significant life changes.

We can help the millions of underserved make plans to explore exciting opportunities. To reinvent yourself at whatever age and create income for life to help you live longer and better.

The subscription, including HapNav and MoneyFitt, is [available for £19 per month](#).

Now, where was I?

For Execution

It is a matter now of delivering the GAME Plan. This product is called:

The Stand & DELIVER Game Giver

This step contains seven essential parts that, when delivered, will help you begin your life with longer and better training, overcome the fear of change, declutter your life, detox your bank account, avoid highway robbers, and deliver wealth into every area of your life.

THE SEVEN PARTS OF D.E.L.I.V.E.R. ARE:

Detox: This is about a Mental, Physical, Emotional, Spiritual and Financial detox. We remove everything that is no longer on our path and make way for those new actions that belong there. For example, there is a possibility of reducing your outgoings by a third by using the Japanese art of budgeting, the Kakebo. Lesser goals are weeds in the garden of life. See our [Four Capitals detox blog](#).

Execute: Here, we implement all the changes we agreed on. You may need support and encouragement to overcome fear and avoid costly delays.

Learn: As we implement, we learn and adjust accordingly. We may have to revisit ACTIONS if we encounter new obstacles. We may also want to revisit GOALS as our circumstances change.

Improve: We implement improvements to the plan so that our changes are effective and optimised.

Validate: We test outcomes by monitoring results against forecasts and plans. Note that HapNav can be integrated into the open banking platform to monitor progress. This functionality means that the figures can be constantly refreshed.

Expand: When strategies are proven, we can begin to scale operations to deliver more significant results.

Repeat: As we end the first cycle and manifest our creations, we enter a new cycle and begin to repeat the whole process, over and over, getting better at it all the time, like the year's seasons.

When you learn the Stand & DELIVER Game Giver, I promise you will overcome the fear of change, begin without delay, and see immediate results.

This step is a final two hours of Mentorship or Masterclass, followed by ongoing support.

If appropriate, you have a Purpose Statement, an Action Plan, a Financial Plan, and possibly a Business Plan for your side hustle.

HapNav may need some final tweaks as you provide feedback on minor modifications. You are ready now to implement changes.

As part of Execution, we socialise the GAME Plan by appointing accountability buddies. There is financial coaching support about overcoming the fear of change and a reminder about the cost for each month you delay. See the [Google Sheet Execution tab](#) for details on your decision journal.

There are testing actions. Honing Goals and Actions. Adjusting the model based on lessons. Then, a final GAME Plan report will be delivered to you.

Imagine how you would feel holding a completed GAME Plan. Amazing! A completely transformational blueprint with your light truly lit and ready to start.

The problem I often encounter is people can lose their nerves when facing change.

They say it would be better if I started at this later date. I will stay as I am for now, and then I will do it.

You may think this is a low-risk strategy. This strategy is high risk. There is a huge opportunity cost for every month that goes by. The likelihood that you will ever begin diminishes rapidly.

The truth is. The longer you leave it, the more painful it will be to leave things as they are. Life will become increasingly difficult as the universe seems to conspire to trip you up and point you in the right direction.

It is a bit like the boiling frog. Put a frog in hot water, and the frog jumps straight out. Boil it slowly, and the frog dies. We don't want that to happen with your living longer better programme.

So, are you willing to bet on yourself? Are you willing to make that life change? Are you willing to begin LIVING BETTER and LONGER?

Transformation happens a mile outside your comfort zone. No pain, no gain. Let us face it. Let us face it together. Here is the thing.

If you currently have an unhealthy work-life balance. Every month you delay getting started could shorten your healthy life span.

Suppose you are settling for a comfortable work environment. Every month, you delay your new financial strategy could cost you £1,000 or more.

You could be slogging your guts out, with a grueling daily commute and stressful bosses, chasing a pensions age when you may be long past the winning post of choosing a healthier work-life that enables you to live longer and better.

With the potential of creating a seven-figure side hustle after 60 months, like in Keith's example below, the cost of delay is as much as $£1m / 60 = £16,666$ per month!

I have had a Mentorship coaching couple, Steve and Gemma, that delayed making the Execution meeting appointment by over a year. They put off moving in together and getting married.

With Keith, we had an exceedingly small window of opportunity that might otherwise have been missed. Start-up to seven-figure market-leading business-masters-finalist in under three years:

"In 2015, I saw a business opportunity - as every employer had to provide a pension scheme for employers by law. So did everyone else! But they were lifestyle businesses charging thousands. I wanted an equity-based business using technology to deliver a better solution for under £20 per month. Tens of thousands of

companies had been set up across the U.K. with either workplace pensions or auto-enrolment in their title. I needed someone who knew the market to help me grow the business. Then I met Steve. Steve created a plan for W.P.D. that made us the go-to place for thousands of accountants and business owners. Over the next two years, Steve led the growth of W.P.D. from start-up to what we believe is the market leader today, with recognition along the way as a finalist in the Yorkshire Business Masters Awards 2017. With Steve's high profile in the industry, we went from a small player at local networking events to the main player at the largest national accountant exhibitions in just two years. If I were to put a value on the business now, I'd say it was comfortably worth seven figures. With Steve's planning and business development skills, we went from zero to seven-figure market-leading business-masters-finalist in under three years." - Keith Humphrey, C.E.O. at Workplace Pensions Direct.

What excuses might be stopping you from starting?

Your living longer better lies on the other side of fear. The more you invest, and the sooner you invest, the more you exponentially compound your future self.

So that is the GAME Plan Generator I teach at Your Money or Your Life Bootcamp or via Mentorship or Membership.

Here is the Membership offer again.

You can choose to subscribe as a member of the Academy, download the workbook and AI Life Planner Google Sheet, and work on a done-by-you GAME plan. This programme typically requires twelve hours of work. The output includes your lifetime cash flow in HapNav and multiple "What If" scenarios.

The subscription service includes as standard:

- This guide, *Stand and Deliver! Discovering Your Money and Your Life*.
- Our *Significant STORIES System workbook* for goal setting.
- Our *Human Capital Development Framework workbook* for building wealth.
- AI Life Planner Google Sheet
- Life purpose identification.
- Action plan to achieve your goals.
- HapNav looks at assets and liabilities, incomes and expenditures, and expected future changes.
- MoneyFitt Financial Education Library.
- Support for building six- and seven-figure business assets.
- Network with other members in town halls and on social media platforms.
- Live video meetings, webinars, and a back catalogue of support materials.
- Regular blogs and newsletters.
- We will help you produce a GAME Plan and assist with its Execution through ongoing support.
- An accredited GAME Plan practitioner usually answers our bottomless Q&A service by email within two working days.

Value-added six- and seven-figure wealth creation plans – plus living longer better.

Offer for Membership. £19 pm. Valid until 31st December 2024.

The website is here: [PlanningMy.Life](https://www.PlanningMy.Life).

Thank you for reading this. And remember. It does not have to be Your Money or Your Life. You can have both. It would be best if you did that. And then you can live longer and better.

Unmask the highway robbers – enjoy wealth in every area of your life!

ⁱ Footnotes: Globally, Financial Services Among Least Trusted Sectors. Edelman's Trust Barometer 2023. [PowerPoint Presentation \(edelman.com\)](https://www.edelman.com)

[See also](#) UK Violation tracker Financial Offences summary over £3bn in fines since

2010. https://violationtrackeruk.goodjobsfirst.org/?offence_group=financial+offences

Our Next Chapter: Tackling Poverty Eradication

1. **Financial Literacy for All:** One of the root causes of poverty is a lack of financial literacy. The Academy expands its reach to offer free or low-cost financial education programmes in underserved communities.
2. **Microfinance and Social Entrepreneurship:** We partner with microfinance institutions to provide small loans to people in impoverished areas. Our financial planning expertise helps these individuals make the most of these loans.
3. **Open-Source Financial Tools:** We have developed open-source financial planning tools that are accessible to everyone, regardless of their financial standing.
4. **Policy Advocacy:** We use our platform to advocate for policies that aim to reduce income inequality and provide a safety net for the most vulnerable.
5. **Global Partnerships:** We collaborate with NGOs, governments, and other organisations that share our vision for poverty eradication.
6. **Sustainable Livelihoods:** We create programmes that teach people skills they can use to generate a sustainable income, thereby lifting themselves out of poverty.
7. **Community Empowerment:** We develop community-based financial planning programmes that empower entire communities to improve their economic situations.
8. **Impact Investing:** We guide individuals and organisations in impact investing, focusing on projects that have both a financial return and a positive social and environmental impact.
9. **Tech-Enabled Solutions:** We leverage technology to create scalable solutions that can reach a larger audience more efficiently.
10. **Measurement and Accountability:** We develop metrics to measure the impact of our poverty eradication initiatives, ensuring they are practical and accountable.

By focusing on these areas, we make a significant impact on poverty eradication, thereby contributing to sustainable development on a global scale.

About the Author

Pioneering Market Commoditisation

Steve Conley has been a trailblazer in market commoditisation for decades. His initiatives have consistently aimed to make investments more accessible and manageable for the average person.

Key Milestones:

1. **2003: Abbey Wrap** - Introduced the UK's first wrap platform, setting a precedent for life and pension companies to launch similar platforms.
2. **2005: Tactica Funds** - Led the introduction of the first retail auto-rebalancing multi-asset funds, managed by Goldman Sachs, democratising institutional-level investment strategies for retail consumers.
3. **Academy of Life Planning** – Since 2012, Steve has led the first non-intermediating financial planning network, focusing on impartial advice and financial education.
4. **HapNav & MoneyFitt** - Launched the world's first customer-centred financial planning app integrated with open banking and a comprehensive financial education library, respectively. These tools significantly boost the financial activation levels of retail consumers.

The Present and Future:

Today, 8 in 10 investors use retail multi-asset funds and platforms, and an increasing number are accessing these services directly. Steve's GAME Plan aims to empower individuals to manage their own finances, with professional support available on a fixed fee or hourly basis when needed.

The Benefit:

Retail investors no longer need to pay hefty fees to intermediaries for transaction-focused services. This shift allows them to keep more of their profits and make independent investment decisions.

Find out more, visit steveconley.co.uk.

Unlock the Power of Financial Planning: 10 Key Benefits

1. **Financial Activation:** Empower individuals to take control of their finances, shifting from passive observers to active decision-makers.
2. **Life Planning:** Prioritise a holistic life plan over mere financial assets, focusing on individual aspirations and values.
3. **Values-led:** Align financial planning with individual values and beliefs, promoting personal growth and societal contribution.
4. **Purpose-based:** Identify and harness individual talents and assets to fulfil a life's purpose that benefits both the individual and society.
5. **Whole-person:** Adopt a holistic approach that considers the mind, body, heart, and spirit, aiming for balance and harmony in all life aspects. In Japan, this balance is called “Kokoro”.
6. **Favourite Future:** Focus on an individual's vision of their preferred future, planning each life chapter with clarity and commitment.
7. **Project Planned:** Identify and overcome obstacles, turning low hope into high hope through customised action plans.
8. **Lifetime Cash Flow Forecasted:** Develop asset strategies that align with the costs of an individual's favourite future, focusing on sustainable livelihoods and savings.
9. **Proposition Developed:** Leverage entrepreneurial opportunities and productive assets to create sustainable livelihoods, aiming for exponential growth and reduced risk.
10. **Financially Coached:** Employ coaching and education to activate clients, offering generic advice that can benefit groups, such as an entire workforce.

“The non-intermediating financial planner serves everyone, helping them make and save money.” – Steve Conley.

This point brings me to the problem to be solved...

Ten years ago, I wanted to introduce the trusted adviser to the world. I've done that with the world's first generic financial planning network, the [Academy of Life Planning](#). Tick. What's an even bigger problem I'd like to solve in my next chapter? Here it is...

"Poverty eradication is our greatest global challenge and is an indispensable requirement for sustainable development."

- [United Nations, Sustainable Development Goal #1](#).

By aligning with the M-Power Movement, the Academy of Life Planning demonstrates its unwavering commitment to financial empowerment. This partnership enhances our mission to provide comprehensive planning services, education, and tools, enabling individuals to take control of their financial futures. We believe in fostering a fairer society where financial knowledge is accessible to all, breaking down the barriers of traditional financial services. Together, we are redefining excellence and trust in the financial planning industry. Join us in this transformative journey.

Find out more.

