

"As systems become faster, individuals must become more capable. That is the real challenge of the AI era."

How AI Can Turbocharge Your Life Planning

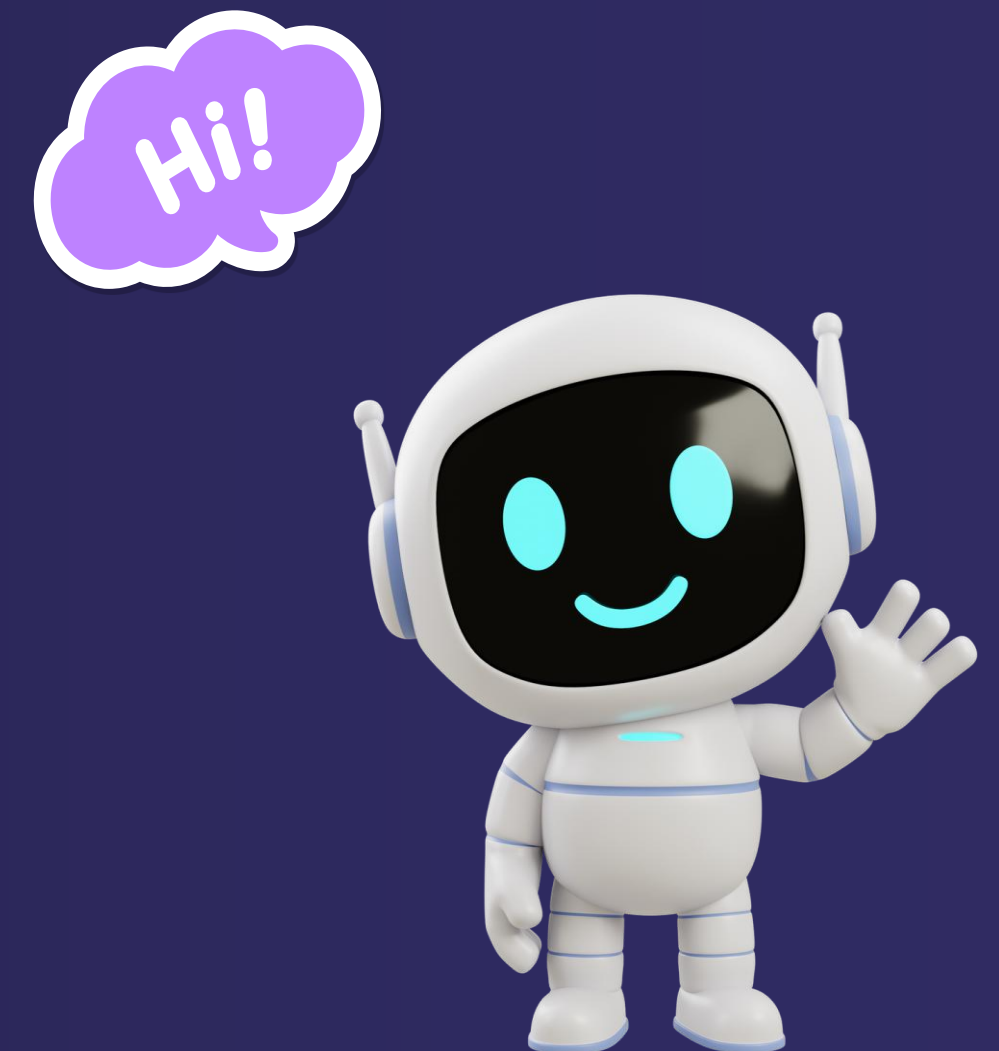
Restoring Human Agency in a Complex World

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*The Agency Shift -
Done-by-you, done-with-you, never done-for-you!*



We Are Living Through a Defining Moment

For over a century, **institutions** held overwhelming informational advantage over **individuals**.

They had the systems, analysts, lawyers, procedures, and organisational records and memory.

Ordinary people often entered major decisions overwhelmed and informationally disadvantaged.

They called it “information asymmetry”.

Then AI brought a gift – and changed something fundamental.



The Real Shift

This is not primarily a technology story.
It is a human agency story.

The most valuable asset is increasingly the ability to think clearly,
organise complexity, and act intentionally.

AI is beginning to decentralise *cognitive capability*.

*decision
capital*

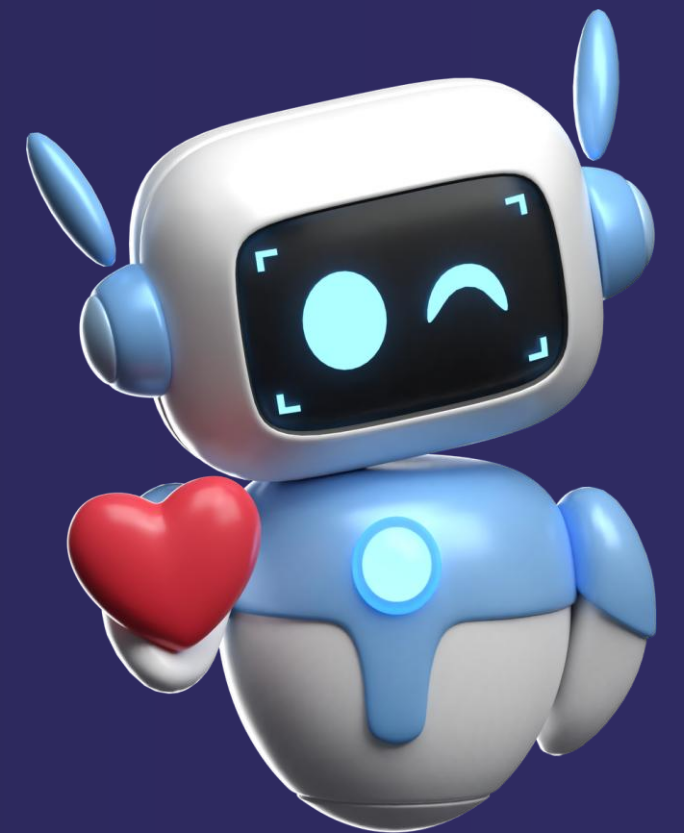


Defining Human Agency

Human agency is the ability to understand your situation, make informed choices, and act intentionally rather than reactively.

When people **lose** agency they experience confusion, dependency, fear, and overwhelm.

When people **regain** agency they regain clarity, confidence, participation, and dignity.



The Hidden Reality

Many people are not defeated by facts.

They are defeated by complexity, exhaustion, information overload, institutional process, and emotional stress.

The *greatest asymmetry today* is not information, it's ...
the ability to process complexity under stress.

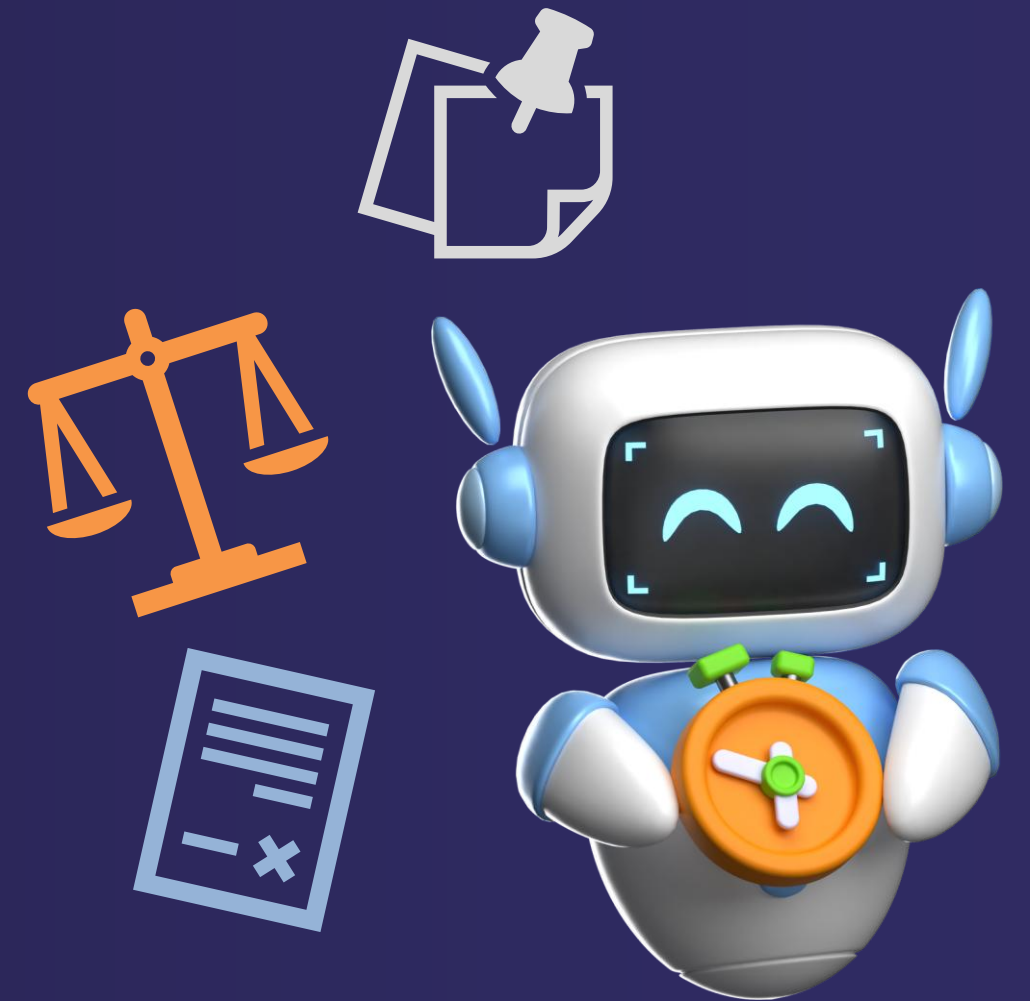


Why This Matters Now

AI is reducing *information asymmetry*.

Individuals can now analyse documents, organise timelines, identify inconsistencies, compare options, and surface risks.

This changes the **balance of informational power**.



The Institutional Tension

As individuals regain cognitive capability, some institutions are beginning to frame **agency-expanding technologies** as **dangerous!**

Dangerous to whom? Dependency structures are often destabilised when individuals become more capable.

This is not anti-institution.

It is recognition of a structural shift in informational power.



What Should Never Be Dangerous

Helping people **think clearly** should never be **dangerous**.

Helping people understand contracts, organise evidence, ask informed questions, and participate effectively should not be considered **a threat**.

Transparency and capability are prerequisites for
... **trustworthy** systems.



AI as a Second Brain

AI is becoming *cognitive infrastructure*.

Not a replacement for human judgement, but **support** for memory, organisation, synthesis, and preparation.

The goal is not dependency on AI.

The goal is *increased human capability*.



Your Data. Your Control.

Most modern digital systems send personal information into centralised institutional databases and cloud platforms.

The **Academy of Life Planning** takes a different approach wherever possible:

- Local-first thinking environments
- Minimal data exposure
- User-controlled planning
- Separation between planning and product sales
- AI as a thinking partner — not behavioural control infrastructure
- Designed to increase clarity, not dependency

User ⇄ Device
Rather than...
User → Institution → Cloud → Unknown Third Parties

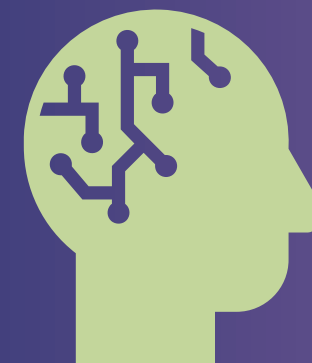
Why this matters

People think more clearly when they feel:

- safe
- private
- unpressured
- and in control of their own information.

The goal is not surveillance-driven optimisation.

The goal is restored human agency.



Before, During, and After Harm

Before Harm: understand agreements, identify asymmetries, ask better questions. ***THE LEVELLER™***

During Complexity: reduce overwhelm, organise information, structure timelines. ***NAVIGATOR™***

After Harm: reconstruct events, prepare evidence, restore confidence and direction. ***GOLIATHON™***



A woman in a blue blazer and white shirt is sitting at a desk, pointing with a pen towards a man in a grey blazer. The man has a surprised expression. On the desk are several large stacks of papers. The background shows a car dealership with cars and large windows.

SIGN HERE!

SIGN HERE!

SIGN HERE!



The Academy of Life Planning Perspective

Plan life first. Then money.

Traditional systems often begin with products. The **Academy** begins with values, purpose, capability, human capital, and decision quality.

Financial planning is becoming less about product distribution and more about capability development.

TOTAL WEALTH PLAN™



NAVIGATOR™

The Rise of the *Total Wealth Planner*

A *Total Wealth Planner* is not simply someone who understands money.

It is an professional – *not in the system* - equipped to **navigate** complexity, uncertainty, and *institutional systems* with clarity, structure, judgement, and independence.

Done-by-you, done-with-you,
never done-for-you!

NAVIGATOR™

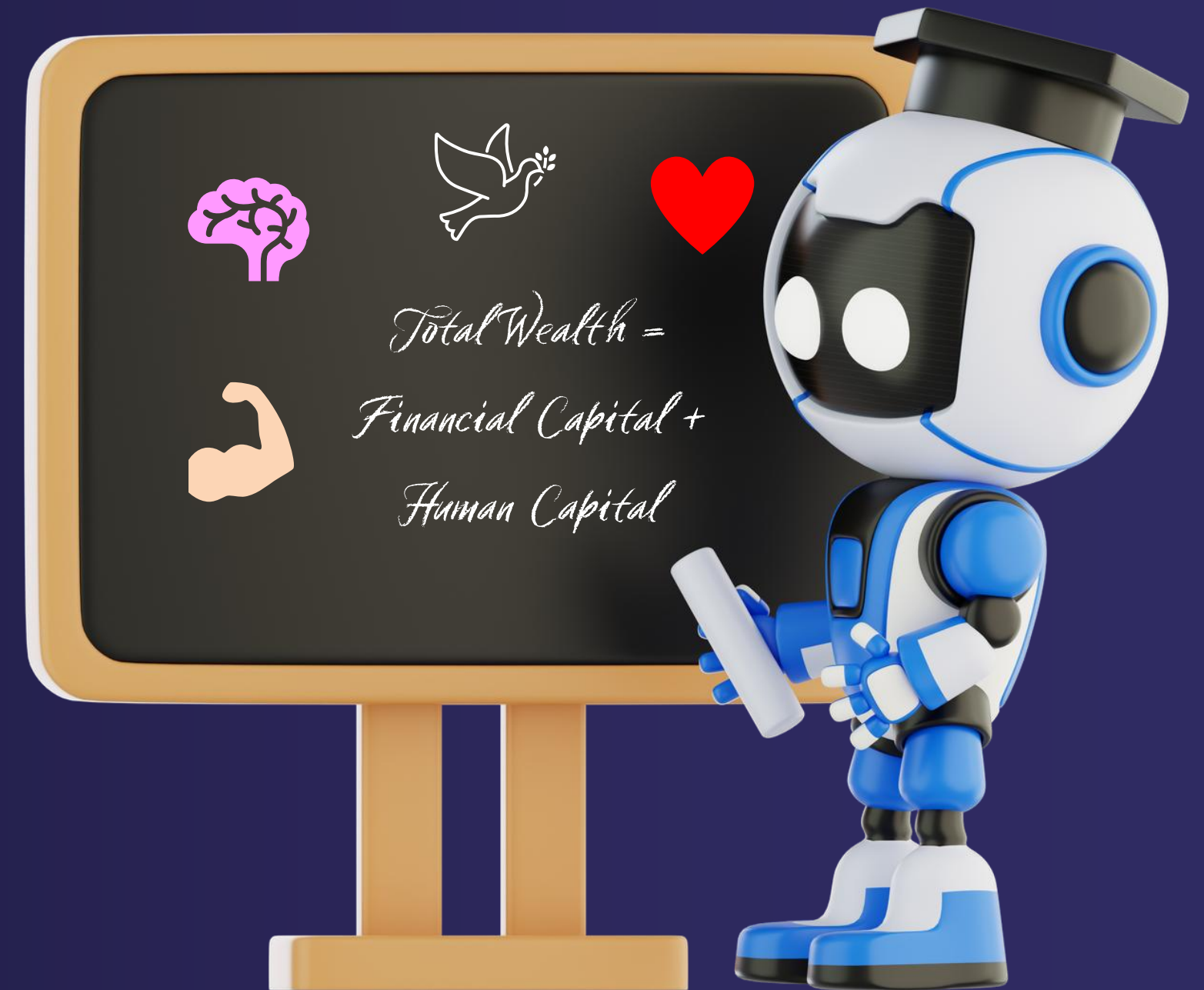


Total Wealth

Total Wealth includes health, time, relationships, meaning, emotional resilience, human capital, community, purpose, confidence, and autonomy.

The future of planning is holistic.

Whole-person planning.



A Historic Inflection Point

We may be witnessing one of the most significant shifts in **informational power** in modern history.

The tools are arriving. The capability is decentralising.

Will society encourage greater human capability, or attempt to preserve dependency structures?



Important Clarifications

This is not replacing professionals, anti-expertise, or outsourcing thinking to machines.

This is **restoring capability**, reducing informational disadvantage, and helping people think more clearly.

Your “second brain”.

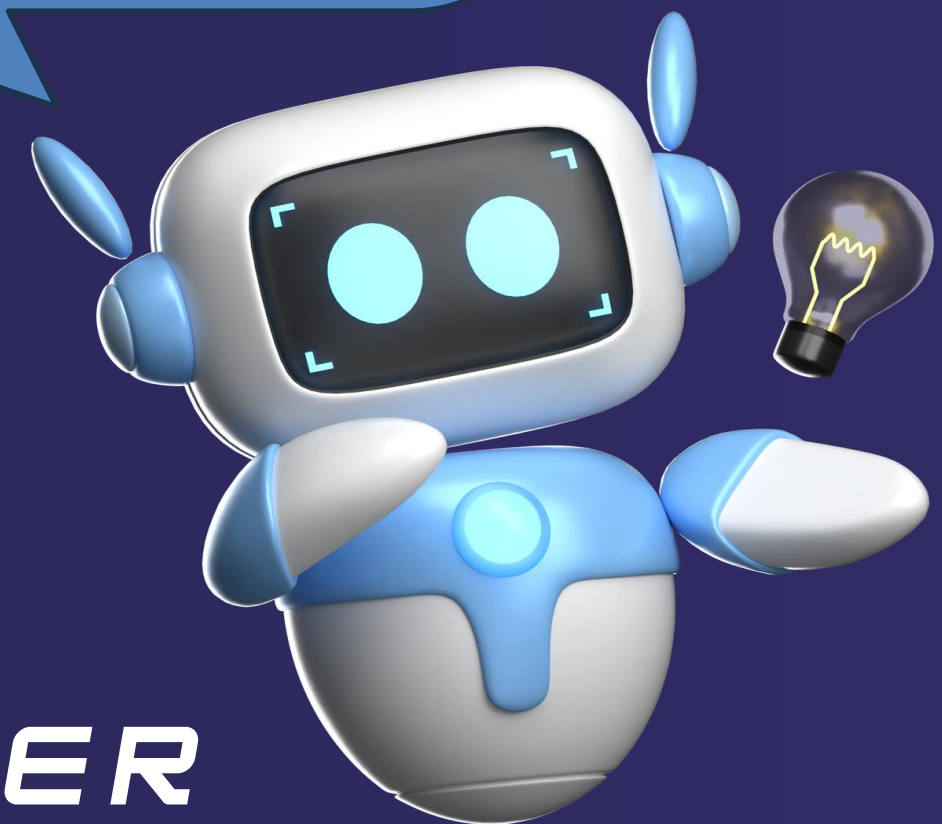
YOUR THINKING PARTNER

If:

institutions have AI,
regulators have AI,
scammers have AI,

then individuals also
need structured
capability systems.

Not merely “more
advice.”



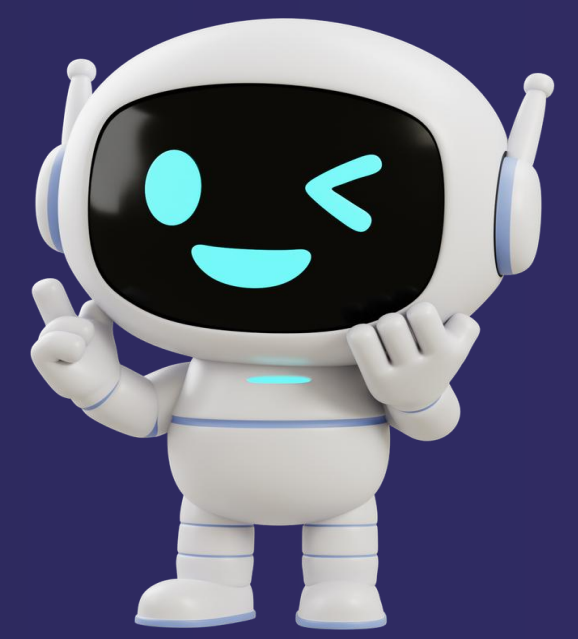
Final Reflection

The real question is not whether AI becomes intelligent.

The real question is whether ordinary people remain capable, informed, and self-directed in a world of increasing complexity.

The ability to think clearly and participate meaningfully in decisions affecting our lives should be protected.

"Plan privately. Think clearly. Decide intentionally."



If Institutions Have AI, Regulators Have AI, and Scammers Have AI... Then Individuals Need AI Too

Thank You

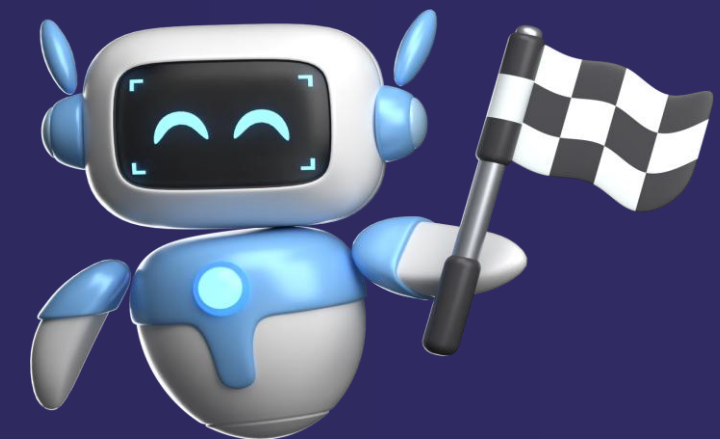
Let's not allow this moment to pass.

Let's not allow the restoration of **human agency** to be reframed as dangerous.

The future belongs to people who can think independently, navigate complexity, and use technology without surrendering control.

Steve Conley — Academy of Life Planning
totalwealthplans.com/access-planning-tools
Helping people stay capable in complex systems.

Good Luck
**YOU GOT
THIS**



THE PATH TO AGENCY: THE TOTAL WEALTH PLANNING ECOSYSTEM

Restoring human agency in the age of AI. From done-for-you to **done-by-you** and **done-with-you**.

THE SHIFT

THE OLD PARADIGM
A WORLD OF DISPARITY



THE NEW PARADIGM
A WORLD OF AGENCY



AT TOTALWEALTHPLANS.COM THE ENGINES OF OUR OPERATING SYSTEM

TOTAL WEALTH PLAN
Built on the GAME Plan Framework



A total wealth plan that takes days, not minutes, to complete.
Output: Comprehensive GAME Plan Report

NAVIGATOR
Lifetime Cashflow Forecaster



Our proprietary cashflow forecaster. End-user enabled. Localised data. Private. Lifetime view.

GOLIATHON
Evidence & Case Organisation



Helps people organise evidence dossiers and correspondence after financial harm.

THE LEVELLER
Upstream Contract Checker



Helps citizens understand contracts before entering them. Check terms. Prevent harm.

SPECIALIST APPLICATIONS
Purpose-built for specific needs



For occupational pension scheme members, families, communities and groups.

POWERED BY PRINCIPLES: PRIVACY BY DESIGN • END-USER EMPOWERMENT • LOCALISATION • TRANSPARENCY • ETHICAL BY DESIGN

THE PROMISE



RESTORED AGENCY
The power to understand, decide and act in your best interest.



UPSTREAM PREVENTION
Tools to spot risk and avoid harm before it happens.



MIDSTREAM SUPPORT
Systems to protect, navigate and build resilience.



DOWNSTREAM RESTORATION
Support to recover, rebuild and get safe after harm.



STRONGER PEOPLE STRONGER SOCIETY
Empowered citizens build stronger families, communities and a fairer economy.

TOTALWEALTHPLANNER.COM
Done-with-you, one-to-one



Steve Conley works one-to-one with empowered citizens in times of complexity, stress or change.

Independent. No conflict of interest. Always on your side.

ACADEMYOFLIFEPLANNING.COM
Training the next generation



The training and development academy for professional Total Wealth Planners of the future.

Includes the 90-Day Glidepath Transition Programme.

GET-SAFE.ORG.UK
Charitable foundation



Helping survivors harmed by institutions to get safe after financial exploitation.

Moral, practical and stabilising emotional support.

UPSTREAM. MIDSTREAM. DOWNSTREAM.

Helping citizens upstream, midstream and downstream of harmful relationships in a world of structurally untrustworthy financial systems.



UPSTREAM
PREVENT HARM
Know before you commit.



MIDSTREAM
NAVIGATE & PROTECT
Make better decisions. Build resilience.



DOWNSTREAM
RESTORE & REBUILD
Get safe. Recover. Rebuild with dignity.

OUR NORTH STAR



NOT ADVICE FIRST.
AGENCY FIRST.