



HOWARD NOWELL LIFE PLANNING

HNLP



PLAN YOUR LIFE
BEFORE THE MONEY

++ OUR MISSION

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Devote 60 minutes a week, for 12 transformative weeks - can you honestly tell yourself - and more importantly, others close to you - that your best life isn't worth that investment?

HOWARD NOWELL

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Imagine your best life...



- + In a few years' time you can have a great work life balance.
- + You have clear knowledge of your finances.
- + You have the tools to make your transition.
- + You have a framework that takes you from where you are to where you want to be.

...how would that feel for you
and your family?



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Financial wellbeing is the
solid bedrock on which the
four-legged table of physical,
emotional, mental and
spiritual wellbeing stands

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Our mission is to equip people with the knowledge and tools they need to shape their lives. We provide clear education, guidance, and support for unique life journeys. We're dedicated to serving those overlooked by traditional financial advisers, promoting financial literacy and life planning. Our goal is to help everyone reach their potential and achieve their dreams.

+ + WHAT IS LIFE PLANNING

- + It is a catalyst for personal inspiration and engagement.
- + It facilitates lifestyle choices that move you from point A to point B.
- + It incorporates values based Financial Planning.
- + It aligns with your whole being – Mind, Body, Heart, Spirit.
- + It provides you with appropriate tools to fulfil financial objectives.
- + It should be flexible and adaptive to change.
- + It instills confidence and drives action.
- + It allows you to find your true purpose or what the Japanese refer to as IKIGAI.

Put simply, Life Planning is a unique and holistic financial approach harmonising your personal aspirations, values, and financial goals. It's so much more than traditional financial advice; its understanding your life's goals.

We create a simple financial plan that includes your assets, relationships and wellbeing. With life planning your financial choices truly reflect you life's ambitions.



It's about living your best life.



Why is life planning so important?

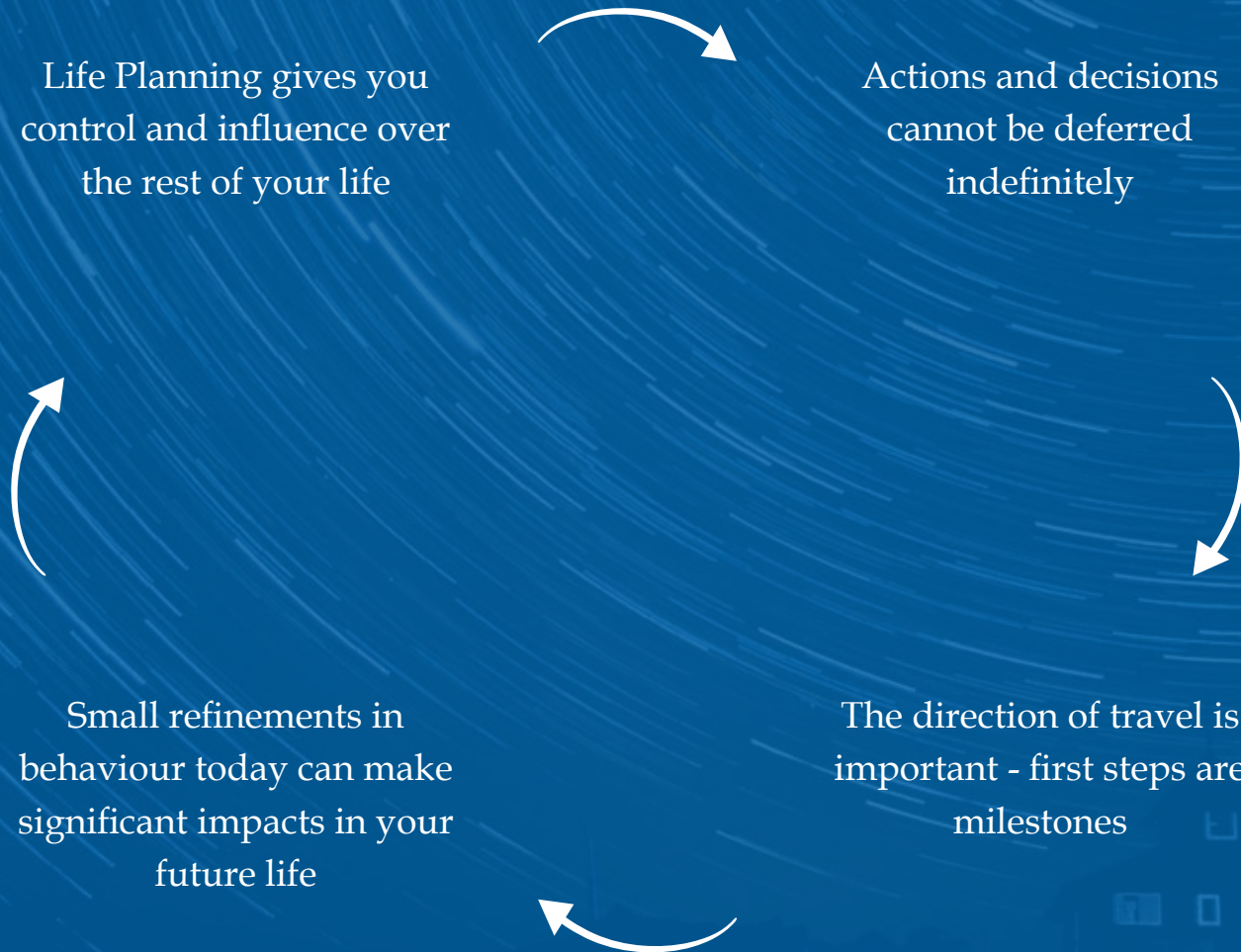
- + Too often important decisions and life changing discussions are delayed.
- + Life planning can be achieved in just 10-12 hours.
- + Concentrate on the things you love and enjoy.
- + Deferring is ensuring plans in the future may well be more problematic or even be too late for certain choices.
- + Sensible choices today can give you piece of mind for your best future life.

Life Planning gives you
control and influence over
the rest of your life

Actions and decisions
cannot be deferred
indefinitely

Small refinements in
behaviour today can make
significant impacts in your
future life

The direction of travel is
important - first steps are
milestones





WHY NOW?

PERSONAL REASONS FOR ACTION

Personal or family
insecurity

Cost of living crisis

Market volatility

Employment
security

Great resignation
or reset

Employer flexibility

Side Car
aspirations

Poor experience with
Financial Advisers

Climate and
sustainability factors

+ + OUR APPROACH

We empower you to be your own financial adviser by offering clear, unbiased information. We simplify wealth strategies, helping you navigate the financial world with clarity.

Our goal is to offer valuable support without the hefty fees of average advice. We're dedicated to helping you confidently manage your finances and attain financial freedom.

If past advisers left you feeling lost, we're here with a tailored, holistic approach that fits your unique goals. Whether you're considering additional work or flexible retirement plans, we'll guide you in crafting the perfect strategy.

In essence, we equip you with the tools to master your financial journey and realise your dreams.





Who needs the Game Plan?

We believe this approach is perfect for individuals looking to structure their lifestyle and finances by taking action.

You may have been considering lifestyle changes, given the events of the last few years. These catalysts are a perfect time to take action and move forward proactively with the next stage of your life.

Too many people have made knee-jerk decisions without the benefit of a framework that will give you the most realistic chance of success.

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Small incremental changes – 1% improvement every day - can be a catalyst for new habits and success

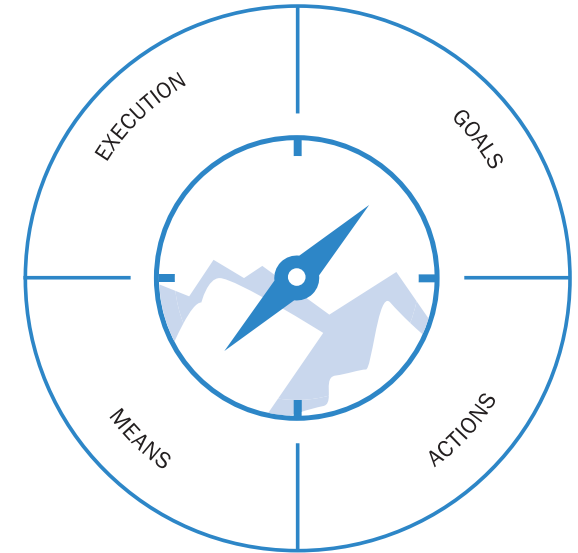
HOWARD NOWELL

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++ OUR FRAMEWORK

Introducing **The Activation Game Plan™**, a financial planning framework that puts you at the centre of your financial plan. Unlike traditional plans, we believe that your biggest asset is **YOU**.

By investing in yourself, we can create a financial architecture that supports your ideal future – one where you do what you love, excel at it, and make a meaningful impact.



GOALS

We set goals in every area of your life. Your goals – not those of others. We must be the architects of our own life. We look for your purpose, your Why? We focus on the productive cycle – creating goals ahead of everything else. These are determined by the stories we tell ourselves.



ACTIONS

We take the big inspiring goals we love and ground them in the practical world we live in. The productive cycle, of life before money, means you are inspired by your goals. We break down all obstacles.



MEANS

This is all about the numbers. Collating and analysing your financials. You need to understand where you are now and track your net worth. You are looking to identify the means to your favourite future. We use “what if” scenarios to model the outcomes and overcome shortfalls.



EXECUTION

This is the realm of execution, manifestation, doing the work and clearing the decks for implementation. A detox is required. Stop doing what is not on your path. This can be physical, mental, emotional and spiritual.

PART 1

Plan your Life

This is fundamental to the success of the Game Plan, understanding you and your purpose.

Session 1

Reveal your life's purpose by exploring your why, your story and your purpose. Let's discover what really matters to you.

Session 2

Using the proven Significant Stories System, we will define your purpose statement and be clear on your life changing goals.

Session 3

What might get in your way? Using the ROADMAP system we will get clear on your obstacles and how to navigate through them.

Session 4

We will ensure all obstacles are tackled and create a clear action plan that will move you forward with confidence.

Session 5

We capture all your current financial assets, map out your favourite future, and work out if you have a shortfall and how to fill it, creating your own lifestyle financial plan.

Session 6

Once we know your financial means, we will identify your "productive assets" that we can leverage and potentially look at entrepreneurial opportunities focusing on your passions and hobbies.

PART 2

Plan your Means

In addition to your current assets we examine how you create additional income to achieve your best life.

Session 7

Working with a bespoke proposition framework we will design and create your business plan.

Session 8

Review the impact The Activation Game Plan is having on your lifestyle financial plan.

Session 9

We examine how financial products are structured and help you understand how you can get your surplus income working for you.

Session 10

Enter into the Stand & Deliver Game Giver framework as you execute your plans.

Session 11

Destroy any limiting beliefs you may have about achieving your best life and implementing your Activation Game Plan with a deep and immersive financial coaching session.

Session 12

Receive your Activation Game Plan report, make any adjustments and refinements, and feel motivated and ready to take action.

In between these formal group sessions there will be two "self-study" weeks where additional preparation, and reflection is encouraged. If required, individual private sessions can be booked at an hourly cost.

At no point is personal, confidential or sensitive financial data discussed in the group format.

++ WHAT'S INCLUDED

- + 12 life-changing and impactful 60 minute life and financial planning sessions, delivered weekly in small groups.
- + All course material including slide decks, workbooks and video recordings.
- + Access to “Apps” and recommended resources from approved partners.
- + Your tailored Activation Game Plan report incorporating:
 - + A life and business plan to show you how to build independent wealth for yourself.
 - + A sophisticated cashflow forecast built by you, with us, so that you see and own the impact of financial modelling and “what if” scenarios.
- + Unlimited email support for 12 months on financial and life planning issues.
- + If you choose to participate; a moderated, ongoing support group.



Decide which approach is right for you

WEEKLY LIFE PLANNING SESSIONS

Our weekly group sessions are designed to deliver The Activation Game Plan over just twelve sessions.

- + Group sessions with 6-8 attendees delivered over Zoom.
- + Ongoing help and check-ins available outside of the group.
- + Opportunity to pivot to extra sessions on 1-2-1 basis for certain topics (hourly fee applies).
- + Materials and workbooks cover all course material.
- + All sessions are recorded to allow you to review material and catch up if you miss a session.
- + Some self-study and preparation required in-between formal sessions.
- + Following course, ongoing support and monthly updates continue for 12 months.
- + Full money-back guarantee if you don't enjoy or feel the course was beneficial.

£495 per person

TAILORED 1-2-1 LIFE PLANNING

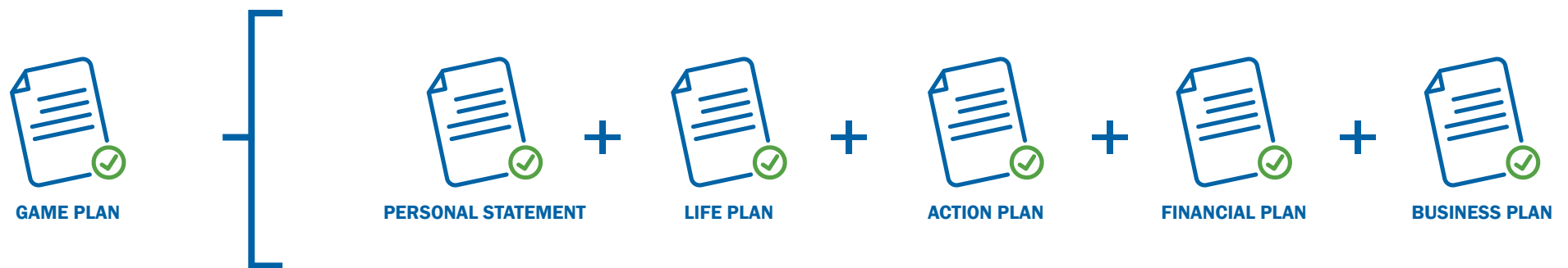
This is designed to be a bespoke, tailored course delivered in person at your home, or workplace - with virtual Zoom also an option over a twelve week period.

- + This private course is designed to reflect your personal circumstances, activating your personal financial future.
- + Materials, workbooks cover all course material.
- + Ongoing support, unlimited Q&A and monthly updates continue free of charge for 12 months following the last session.
- + Full money-back guarantee if you don't feel the course was beneficial.

£2,495 per person or £2,995 for couples

On completing The Activation Game Plan™ you will...

Have a life changing independence Game Plan, containing your purpose statement, life changing goals, an action plan, a financial plan and if required a business plan.



The Activation Game Plan supports the 2030 Agenda of the United Nations Sustainable Development Goal #1: **End poverty in all its forms everywhere, by enabling you to set some meaningful goals that can end poverty.**

+ + OUR CLIENTS

who have experienced the Activation Game Plan™ say...

“

I thoroughly enjoyed spending time with Howard on Life Planning. It is one of those important tasks we all want to do, but need a catalyst to execute. Howard provided deep clarity, empathy and understanding in helping shape my own life goals and helping me on a journey to be a much happier version of myself.

JASPAL B, BUCKS

“

Howard clearly cares about your aspirations and helped me understand what my priorities need to be to achieve my life goals. I'm enjoying working with him on my journey.

SHAUN C, NORTH DEVON

“

Howard Nowell's Life Planning gave me the impetus to define my 'dream' life and uncovered a financial gap that needed closing if I am to make it a reality. Having the time and space, with Howard's support, to think laterally on how to close that gap, it's spurred me on to set up a new side hustle! I'm already underway and determined to attain my dream life!

AIMEE H, KENT

“

The group format was surprisingly impactful. The pace of the course was just right and having a week to reflect on the discussions was helpful. At no point did I feel any pressure and the material presented was clear, relevant and made me think. I have taken away numerous actions which I will implement over the next 6-12 months

JULIE T, MILAN

++ HOWARD NOWELL YOUR LIFE PLANNER

When it comes to implementing The Activation Game Plan™, Howard is the perfect partner. With over 30 years of experience in the financial services industry, Howard deeply understands the complexities of financial planning and investment management.

He has held senior roles in Sales Management, Consultant Relations and has led large teams, giving him a unique perspective on the challenges and opportunities facing individuals and institutions.



His own background is illustrated with examples of resilience, hard work and grasping opportunity. He experienced an unconventional academic journey, before completing a Business Studies degree (BA Hons) and progressing through the corporate ranks of blue chip global leaders; KPMG, UBS and BlackRock. He has also achieved the Pension Management Institute (PMI) exams and qualified as a Financial Adviser via the Chartered Insurance Institute (CII).

He has now made his own life choice to invest in his passion project, to help change lives, and deliver Life Planning courses, alongside his current role – supported by a flexible and understanding employer.

For an initial discussion...

Call **07729 913961**

Email **howard@howardnowell.com**

Visit **www.howardnowell.com**



HOWARD NOWELL LIFE PLANNING LTD PROVIDES “EDUCATIONAL FINANCIAL SERVICES”, WHICH THE FINANCIAL CONDUCT AUTHORITY (FCA) HANDBOOK PERG 8.26.2 AND SECTION 22 OF THE FINANCIAL SERVICES AND MARKETS ACT 2000 STATE DOES NOT REQUIRE FCA REGULATION.