

Customer Value Model

How much RegAlign saves a trust / fiduciary / MLRO firm — and how we got the numbers

| | |
|----------------|---|
| Period | 2026 |
| Classification | Indicative · see methodology |
| Issued by | RegAlign Ltd. · regalign.app |

1. The five savings dimensions

Customers buy RegAlign for measurable reductions across five dimensions. We model each separately so a buyer can see which dimension matters most to them and challenge the assumptions.

| Dimension | What we measure | Typical lever |
|-----------|--|--|
| Time | Senior compliance hours absorbed by mechanical work | 40-60% on monitoring + reporting cycles |
| Money | Cash spend on tooling, contractors, and external consultants | Consolidation of 3-5 line items |
| Risk | Probability-weighted expected cost of regulatory fines | Defensible audit trail · faster query response |
| Headcount | Avoided next hire / FTE displacement to higher-value work | 0.5-1.5 FTE depending on firm size |
| Speed | Calendar time to produce a defensible artefact | Days → minutes for board / regulator packs |

2. Three firm-size scenarios

Scenario A — Boutique TCSP (10–25 staff, sub-£500m AUM)

~520 hrs

Time saved/yr

~£42k

Cash saved/yr

0.5

FTE avoided

£18–24k

RegAlign cost

| Item | Today (£/yr) | With RegAlign | Saving |
|---|--------------|---------------|-----------------|
| Senior compliance time on monitoring & reporting | 44,200 | 17,680 | 26,520 |
| Word/Excel template upkeep + audit-trail reconstruction | 12,000 | 1,500 | 10,500 |
| External consultant (annual file review) | 8,000 | 3,000 | 5,000 |
| Total annual saving | | | ~£42,000 |

Net of RegAlign cost: **£18–24k/yr saving in year one**, before the FTE avoidance and risk reduction.

Scenario B — Mid trust company (30–80 staff, £500m–£2bn AUM)

**~1,400
hrs**

Time saved/yr

~£118k

Cash saved/yr

1.0

FTE avoided

£28–45k

RegAlign cost

| Item | Today (£/yr) | With RegAlign | Saving |
|--|--------------|---------------|------------------|
| Senior compliance & MLRO time | 133,000 | 53,200 | 79,800 |
| Internal pack-production labour (board, regulator) | 28,000 | 4,000 | 24,000 |
| External consultants (CRA refresh, mock visit) | 22,000 | 8,000 | 14,000 |
| Avoided next compliance hire (partial-year) | — | — | ~45,000* |
| Total annual saving (excl. FTE avoidance) | | | ~£118,000 |

*FTE avoidance shown separately; not double-counted in totals.

Scenario C — Large fiduciary group (100+ staff, £2bn+ AUM, multi-jurisdiction)

**~3,200
hrs**

Time saved/yr

~£295k

Cash saved/yr

1.5

FTE avoided

£55–95k

RegAlign cost

| Item | Today (£/yr) | With RegAlign | Saving |
|---|--------------|---------------|------------------|
| Senior compliance time across jurisdictions | 320,000 | 128,000 | 192,000 |
| Cross-jurisdiction reporting consolidation | 62,000 | 12,000 | 50,000 |
| External advisors (regulatory liaison, CRA, mock) | 75,000 | 22,000 | 53,000 |
| Avoided headcount expansion | — | — | ~80,000* |
| Total annual saving (excl. FTE avoidance) | | | ~£295,000 |

*Avoidance of next compliance hire as the group grows; not double-counted.

3. Risk-reduction dimension (modelled separately)

We do **not** add risk reduction into the headline saving — it is a probability-weighted figure and customers should be free to discount it. We model it as:

Expected annual risk-cost avoided = P(adverse finding) × cost(finding) × reduction-factor

| Firm size | P(finding)/yr (base) | Cost of finding (mid) | Reduction factor | Risk-cost avoided |
|-----------|----------------------|-----------------------|------------------|-------------------|
| Boutique | 8% | £60k | 40% | ~£1,920 |
| Mid | 12% | £180k | 50% | ~£10,800 |
| Large | 18% | £450k | 55% | ~£44,550 |

Reduction factor is the share of regulator findings RegAlign meaningfully mitigates: gaps in monitoring coverage, missing audit trail, inconsistent risk-assessment scoring, and slow query response. It does not include advice-quality issues, which remain the firm's responsibility.

4. Methodology & sources

- Senior compliance hourly rates derived from public salary surveys (Robert Walters, Hays compliance 2025) and primary founder interviews with CCO / MLRO contacts across UK and Crown Dependencies.
- Hours-per-cycle baselines (monitoring, reporting, regulator-pack production) derived from primary interviews and from RegAlign's sandbox-tenant timing model.
- External advisor costs reflect mid-market rates for boutique compliance consultancies operating in Jersey, Guernsey and London.
- Probability of adverse finding draws on JFSC / GFSC / FCA enforcement statistics (2020–2024 average) adjusted for firm-size band.
- All figures are management estimates and not forecasts. Customers should validate with their own data — and the value calculator in the platform lets them do exactly that.

This document is illustrative. Actual savings depend on firm structure, baseline maturity, and adoption depth. Not financial advice. © RegAlign Ltd. 2026.