



THE VALUE AT A GLANCE

Reclaim ~230–265 hours Modeled per advisor, per year — without hiring.

The AI-native operating model for RIAs — built compliance-first.

Industry research puts the administrative burden at 10–15 hours per advisor per week Modeled. We conservatively model roughly a third to a half of that as reclaimable:

~230–265 hours per advisor per year — about 5 hours a week Modeled. CloudLink installs a governed **digital twin** of your firm with agents that do the busywork — every client-facing action approved by a human, every step on an audit trail.

274% Modeled

ROI (base case, at list — efficiency only)

3.2 mo

Modeled

payback (steady-state)

~\$233K

Modeled

capacity value / yr

+10–12%

Modeled

client capacity, no hires

Model firm: \$750M AUM, 6 advisors, 8 support Modeled. Conservative, source-based — run your own at the ROI calculator. Not a guarantee.

WHERE THE TIME COMES FROM

The flagship seven

Workflow	Benefit unit	Rung
inbox-triage	inbound email classified & routed	Modeled Modeled
document-intake	document classified, retained, household-linked	Modeled Modeled
custodial-reconciliation	street position tied out per business day	Modeled Modeled
rmd-distributions	RMD-eligible account tracked per cycle	Modeled Modeled

CAPACITY WITHOUT HEADCOUNT

Four ways the time pays off

+50–59 more households served with the same team (+10–12% Modeled)
Modeled

\$140–300K per year in deferred hiring as you grow
Modeled

+10% AUM per employee (\$53.6M → \$59.0M Modeled)
Modeled

+\$2.3M enterprise value (efficiency at ~10× EBITDA Modeled)
Modeled

Alternative lenses on the same reclaimed time — not additive.

compliance-surveillance	communication screened	Modeled Modeled
portfolio-rebalancing	drift breach or cash event becomes a proposal	Modeled Modeled
acat-status-chase	transfer in flight monitored per day	Modeled Modeled

Why CloudLink is different — compliance-first, built to last:

- Your firm stays the **adviser and record-holder**; CloudLink is a vendor, never the adviser.
- **A human approves** every client communication, recommendation, and recordkeeping event.
- **Examiner-ready** immutable audit trail; data classified, encrypted, and isolated per firm (Reg S-P, 204-2, Marketing Rule mapped to controls).
- **Built on the RIA Ontology** — your firm as one versioned, machine-verified model of its objects, relationships, and permitted actions; every workflow and AI interaction grounds in it, and firm-specific fields extend it without forking the product.
- **The Ownership Line** — models are rented and replaceable; the versioned map of your firm, workflow definitions, approval history, evidence ledger, and compliance envelope are owned by you.

You stay the adviser:

Agents do the busywork

Drafts, prep, reconciliation, chasing — staged for review.

Your people approve

A named human signs off on anything client-facing — the author of record.

Everything is evidenced

Every step lands on a tamper-evident audit trail, exam-ready.

See your firm's numbers, then let's scope a pilot.

Run your ROI →

CloudLink Capital is a technology & services provider, not an investment adviser. Figures are conservative, source-based estimates (Cerulli, Schwab, Fidelity, Kitces, McKinsey) and depend on your inputs and execution — not a guarantee, and not investment, legal, or compliance advice. © 2026 CloudLink Capital.