

Operational resilience is a permanent obligation. Your programme should be too.

The Annual Resilience Retainer replaces project-by-project resilience activity with a structured, senior-led programme - ensuring your firm produces regulator-ready evidence every year, not just in the year you were last reviewed.

THE REGULATORY PROBLEM

PRA SS1/21 does not have an end date. Regulators do not expect firms to implement operational resilience once and maintain it passively. They expect an active, evidenced, annually tested programme - sustained indefinitely.

- Most mid-tier firms completed initial implementation under the March 2025 deadline. Many are now drifting: scenario testing lapses, IBS maps become stale, impact tolerances are not revisited, board evidence thins out.
- Regulators distinguish between firms with a live resilience programme and firms with a resilience history. The distinction becomes visible at the first supervisory review after the implementation phase.
- The structural problem is resource: maintaining Big Four-standard evidence on an ongoing basis requires permanent senior capability. Mid-tier firms cannot justify that headcount — and cannot sustain that cost through project engagement.

WHO THIS IS FOR

BUYER PROFILE

- CROs and SMF24 holders requiring a structured, defensible annual evidence trail
- COOs accountable for important business service continuity and supplier resilience
- Heads of Operational Resilience in UK insurance, banking, investment and wealth firms
- Firms with 50–1,000 employees past initial implementation, now managing ongoing obligation

TRIGGER EVENTS

- Diagnostic Assessment completed gap register in hand, remediation programme required
- Resilience programme has stalled or drifted since initial March 2025 implementation
- Upcoming supervisory cycle board requires evidence of sustained programme activity
- New SMF24 accountable for an inherited programme with no independent assurance
- Internal resilience resource departing or restructured continuity of programme at risk

WHAT THE PROGRAMME DELIVERS

A structured 12-month cycle of operational resilience activity - designed, led, and evidenced by FourthLine senior practitioners on a retained basis.

<p>Annual Scenario Testing Designed and run to PRA/FCA evidencing standard. Scenarios reflect current firm risk profile. Outputs structured for board presentation and supervisory use.</p>	<p>IBS Mapping & Maintenance Important Business Service maps kept current as operating models evolve. Impact tolerances reviewed and documented. Dependency mapping maintained.</p>	<p>Regulatory Evidence Management Programme evidence maintained in a structured, accessible format. Supervisory ready at any point in the year - not assembled reactively under review pressure.</p>
<p>Board-Ready Reporting Quarterly resilience reporting for board and ExCo. Written for non-executive audiences. Meets SMF24 accountability requirements.</p>	<p>Supplier Resilience Validation Critical supplier dependencies reviewed against exit plan obligations. DORA ICT third-party requirements addressed within the annual cycle.</p>	<p>Regulatory Horizon Scanning FCA and PRA supervisory focus tracked and translated into programme implications. No regulatory development reaches the board without prior briefing.</p>

WHAT OUR CLIENTS RECEIVE

01	Annual Scenario Testing Pack	Scenario design, facilitation, outcomes documentation, and lessons-learned register. Structured to SS1/21 evidencing standard.
02	Updated IBS Library	Maintained IBS maps, impact tolerances, and dependency registers — version-controlled and board-accessible.
03	Quarterly Resilience Report	Board and ExCo resilience report each quarter. SMF24 attestation-ready. Tracks programme status against annual milestones.
04	Regulatory Evidence Pack	Consolidated, structured evidence pack maintained throughout the year. Supervisory-ready at any point.
05	Supplier Resilience Summary	Annual review of critical supplier dependencies against exit plan obligations and regulatory expectation.
06	Regulatory Horizon Briefings	Board-level summary of supplier exit capability, concentration risk, and remediation status. SMF24 attestation-ready.
07	SMF24 Accountability Support	Senior FourthLine input to SMF24 regulatory engagement, board papers, and accountable executive briefings as required.

COMMERCIAL STRUCTURE

Programme Model	Term	Annual Investment
Retained programme. Structured annual cycle. Defined deliverable set.	12 months. Renewable annually.	£60,000 – £90,000

WHY FOURTHLINE

<p>Senior Expertise, Not Senior Oversight Programme led and delivered by practitioners with direct SS1/21, DORA and FCA supervisory delivery experience. Not resourced through junior associates.</p>	<p>Proven at Firms Like Yours Delivery track record includes Arch Insurance, Foresters Financial, Hampden & Co, Chetwood Financial, Ruffer Investment, Interactive Investor, and Novia Financial. Proportionate methodology built for mid-tier firms..</p>	<p>Big Four Standard. Not Big Four Cost. Firms regulated at this level cannot sustain Big Four retainer cost. FourthLine delivers the same evidencing standard at a fee structure mid-tier firms can justify to their boards.</p>
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TYPICAL OUTCOMES

Sustained regulatory readiness	Firms maintain a complete, structured evidence trail through every year of the programme — not only in the period immediately preceding a review.
Board confidence	SMF24 holders and boards receive quarterly reporting that meets accountability obligations and removes the risk of being caught unprepared at supervisory engagement.
Programme continuity	Annual scenario testing runs on schedule. IBS maps are current. Supplier dependencies are reviewed. No obligation lapses due to internal resource pressure.
Regulatory intelligence applied	Supervisory developments are translated into programme implications before they arrive as questions in a review — not after.
Permanent senior capability	Firms access the senior resilience expertise required to maintain a credible programme without the overhead of employing it directly

Next Steps

If you have completed a Diagnostic Assessment, the Annual Resilience Retainer is the logical continuation — scope is defined, priorities are established, and Year 1 delivery can begin immediately.

If you have not yet completed a Diagnostic Assessment, that is the starting point. Contact us to discuss whether a Diagnostic or a direct retainer conversation is the right first step for your firm.

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