

You can now build at **15–20x** speed.

Here's how to make sure
your product lifecycle
governance keeps up.

*Seven practical steps a CPO uses to close
the gap between what your teams can
now build and what your organisation
can currently govern — starting Monday.*

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The Product Lifecycle Governance Playbook

The speed problem is solved. The governance problem is just beginning. These seven steps are how product leaders close the gap — not in a quarter, not after the next audit, but starting Monday.

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A NOTE FROM THE AUTHOR

In every organisation I've worked in, the governance failure looked the same.

I've spent my career in product roles across some of Australia's most complex, regulated environments — Telstra, where I worked across both consumer and business products; the NBN rollout, one of the largest infrastructure product programmes this country has run; AGL in the energy sector; and stints in retail and healthcare before joining Skyjed as CPO.

In every one of those organisations, the governance problem looked the same. Not identical — the regulatory context changed, the products changed, the teams changed — but the underlying failure was consistent. Products accumulated faster than the organisation could govern them. Features shipped and drifted into the shadow portfolio. Decommission decisions got deferred until the cost was impossible to ignore. Regulatory exposure built quietly in the gap between what was built and what was reviewed.

What's changed is the *speed* at which that gap now opens.

When our CTO Stephen presented at AWS Summit Sydney, he showed what AI-driven development makes possible: a four-to-six week feature compressed into 48 hours. That acceleration is real, and it's coming to every product team in every industry.

I wrote this playbook because I've seen what happens when product portfolios outgrow their governance infrastructure — and I've seen it across enough sectors to know that the failure modes are predictable, the consequences in regulated industries are serious, and the steps to close the gap are practical.

*You don't need a perfect governance framework before you start.
You need to start.*

— *Helen Tsaganos*

Chief Product Officer, Skyjed

— BEFORE YOU START

The development cycle used to create time for governance to catch up. At AI speed, that buffer is gone.

Your team just compressed weeks of development into hours. That is genuinely impressive. But every feature you shipped at AI speed carries the same lifecycle obligations as one that took six weeks — regulatory alignment, portfolio coherence, performance visibility, decommission readiness. The gap between what you can now build and what you can currently govern is opening right now. These seven steps are how you start closing it.

THE GOVERNANCE GAP AT A GLANCE

WHAT IT IS

The growing distance between AI-speed development velocity and the governance infrastructure designed to oversee it.

WHAT CAUSES IT

Development timelines have collapsed. Governance frameworks haven't.

WHAT IT PRODUCES — FIVE FAILURE MODES

Shadow product risk — Features live in production with no active governance, unknown risk exposure, no clear owner.

Regulatory lag — Features ship with unreviewed compliance exposure because the review cycle no longer fits the delivery cycle.

Coherence breakdown — Individual features are well-built; the portfolio as a whole has lost strategic direction.

Decommission debt — Products that should be retired persist, accumulating maintenance cost and regulatory liability.

Ghost R&D — Development effort poured into features that duplicate what already exists — invisible without portfolio visibility.

01

STEP / 07

KNOW WHAT YOU ACTUALLY HAVE

Before you govern faster, know what you're governing.

The first governance failure is almost always the same: organisations don't have an accurate, current view of their own product portfolio. At AI development speed, you can add to the portfolio more quickly than you can ever understand what's already in it.

Features accumulate. Ownership drifts. Products launched years ago are still live — still carrying regulatory exposure, still accruing maintenance cost — because no one has formally assessed them. This problem compounds fast.

DO THIS FIRST

- Conduct a **complete portfolio audit** — every product, feature, and capability currently in production
- Assign **clear ownership** to each item: who is accountable for its health, cost, and lifecycle stage?
- Identify everything that has **not been formally reviewed in the last 12 months** — this is your shadow portfolio
- Document lifecycle stage for each item: **Growth / Mature / Declining / Candidate for decommission**

THE GOVERNANCE PRINCIPLE

You cannot govern what you cannot see. Portfolio visibility is not a reporting exercise — it is the foundation of every governance decision that follows.

THE QUESTION TO ANSWER

If someone asked you right now to produce a complete, accurate list of everything your organisation has in production — with owner, lifecycle stage, and last review date — how long would it take?

02

STEP / 07

ASSIGN FULL LIFECYCLE COST TO EVERYTHING YOU SHIP

Development cost is visible. Lifecycle cost is the number that matters.

When a feature takes six weeks, the organisation has some structural incentive to assess whether it justifies the investment. When it takes 48 hours, the friction of that question feels disproportionate – the decision feels easy. It isn't.

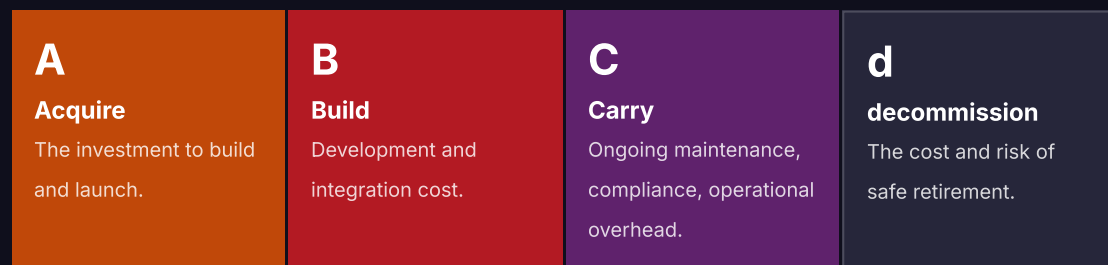
The cost to build a feature is rarely the largest cost it carries. Maintenance, compliance overhead, operational integration, and eventual safe retirement compound over the product's life — and they are the costs most likely to go unquantified at AI speed.

DO THIS

- For every feature shipped, record not just development cost but estimated **carry cost**: maintenance, compliance review, operational overhead, integration dependencies
- Estimate **decommission cost at launch** — a forcing function that makes the full lifecycle commitment visible before it is made
- Review carry cost **quarterly across the portfolio**: which products are costing more to maintain than they are returning in value?

THE SKYJED FRAMEWORK

ABCd — Full-cycle product economics



THE QUESTION TO ANSWER

What is the full lifecycle cost of what you shipped in the last 90 days?

03

STEP / 07

BUILD REGULATORY ALIGNMENT INTO THE LIFECYCLE, NOT ONTO IT

Compliance review that happens after deployment is not compliance review. It is damage control.

In regulated industries — financial services, insurance, energy — every product carries regulatory obligations from the moment it is live. Those obligations don't pause while your review cycle catches up. They accrue.

Traditional development timelines created compliance review opportunities by default: the six-week delivery cycle included, by necessity, time for risk and compliance teams to assess what was being built. AI-driven development eliminates that default. Without deliberate design, features with unreviewed regulatory exposure become a predictable output of AI-speed delivery.

DO THIS

- **Map regulatory obligations** that apply to each product category in your portfolio — not generically, but specifically: which regulations, which requirements, which review standards
- Build regulatory alignment checkpoints into your AI-DLC process **at Inception**, not retrospectively — before specifications are validated, not after features are live
- Implement **continuous regulatory monitoring** — regulations change, and a product compliant at launch may carry exposure within months if its regulatory environment shifts
- Create an **auditable record of regulatory review** for every product — not a one-time sign-off, but an ongoing log that demonstrates active governance to regulators and boards

THE GOVERNANCE PRINCIPLE

The burden of proof in regulated industries sits with the organisation. "We reviewed this at launch" is not a governance defence. "We maintain continuous governance of this product's regulatory alignment" is.

THE QUESTION TO ANSWER

Can you identify, right now, which products in your portfolio carry active regulatory exposure — not as of their launch date, but today?

04

STEP / 07

RUN A SHADOW PORTFOLIO AUDIT

The products you can't see are the ones that will cost you most.

Every organisation has a shadow portfolio — products that have drifted outside active oversight, features built by teams that no longer exist, capabilities still live for use cases that no longer exist. At AI development pace, the shadow portfolio grows as fast as you ship.

Unlike the visible portfolio, it carries risk you cannot manage because you cannot see it.

DO THIS

- **Cross-reference your production environment** against your governed product portfolio — what is live that is not in your governance records?
- For every item in the shadow portfolio: **assign an owner, document current status, and make an explicit decision** — govern it, change it, or decommission it
- Establish a process to **prevent shadow portfolio accumulation**: every feature deployed must enter the governance record at deployment, not retroactively
- **Quantify the shadow portfolio's carry cost and regulatory exposure** — make the invisible liability visible before it surfaces on its own terms

THE HARD QUESTION

How many products in your production environment right now are outside your active governance oversight? If you don't know the answer, the shadow portfolio audit is where you start.

THE QUESTION TO ANSWER

What is in your production environment that is not in your governance records?

05

STEP / 07

IMPLEMENT CONTINUOUS PORTFOLIO
HEALTH MONITORING

A governance process that depends on scheduled reviews to generate visibility is not governance at AI speed.

Traditional portfolio reviews — quarterly assessments, annual audits, launch-triggered sign-offs — were designed for portfolios that changed slowly. That assumption no longer holds.

DO THIS

- Establish health monitoring across **four dimensions** for every product: strategic alignment, performance against key metrics, risk exposure, lifecycle stage appropriateness
- Define the signals that indicate a product is degrading or approaching decommission readiness — and **instrument the portfolio to surface those signals continuously**, not at review cadence
- Create **escalation thresholds**: what health score triggers a formal review? What triggers immediate action?
- Report portfolio health to leadership on a **dashboard, not a document** — real-time visibility, not a quarterly slide deck

THE SKYJED FRAMEWORK**Lifecycle Health Score**

Skyjed's ML-driven Lifecycle Health Score continuously assesses each product across four dimensions — generating the real-time signals governance teams need to maintain oversight without manual review overhead.

- **Strategic alignment** — does it still serve current strategy?
- **Performance** — is it delivering against key metrics?
- **Risk exposure** — what regulatory or operational risk is accumulating?
- **Lifecycle stage** — growth, mature, declining, or candidate for retirement?

THE QUESTION TO ANSWER

How would you know, today, if a product in your portfolio was accumulating regulatory exposure or declining in strategic alignment — without waiting for the next scheduled review?

06

STEP / 07

BUILD A DECOMMISSION PRACTICE

The most expensive products in your portfolio are often the ones nobody is talking about.

Decommission is the most neglected phase of the product lifecycle in almost every organisation. Products are launched with ceremony. They are maintained with routine. They are retired — if they are retired at all — only when the cost of keeping them becomes impossible to ignore.

At AI development speed, the decommission backlog grows faster than ever. Features are added at velocity. Features are removed rarely. The result is a portfolio that accumulates liability — maintenance cost, compliance overhead, technical debt, and the organisational drag of managing products that no longer serve the strategy that justified building them.

DO THIS

- Establish **formal decommission criteria** — declining usage, regulatory obsolescence, strategic misalignment, negative full-lifecycle ROI
- Review decommission candidates **at every portfolio health cycle** — not just when the cost becomes acute
- Build a **governed decommission process**: safe retirement requires coordination across engineering, product, compliance, and customer success. Document it. Execute it.
- **Quantify decommission debt quarterly**: what is the accumulated cost of products that should be retired but haven't been? Make that number visible to leadership.

THE GOVERNANCE PRINCIPLE

A product that persists past its useful life is not neutral. It accumulates maintenance cost, creates compliance surface area, and consumes organisational attention that should be directed at the products that still matter.

THE QUESTION TO ANSWER

Which products or features in your portfolio are candidates for decommission right now — and what is the cost of not decommissioning them?

07

STEP / 07

GOVERN FOR PORTFOLIO COHERENCE

A portfolio of well-governed individual products can still be strategically incoherent.

The final governance failure is the subtlest — and in many ways the most consequential. Every product can be individually healthy, compliant, and performing, while the portfolio as a whole has lost strategic coherence.

AI-speed development accelerates this risk. When features can be added faster than strategy can absorb them, the portfolio grows in response to development velocity rather than strategic intent. Individual decisions are reasonable. The cumulative outcome is a collection of capabilities rather than a governed portfolio in service of a clear strategy.

DO THIS

- Assess **portfolio coherence at least quarterly**: does the portfolio, viewed as a whole, reflect the organisation's current strategy? Where are the obsolete-priority concentrations? Where are the current-priority gaps?
- Review new feature proposals **against the existing portfolio** before development begins — Ghost R&D is only visible from a portfolio-level view
- Make **strategic coherence a governance metric**: track it, report it, and treat coherence decline as a signal that warrants leadership attention
- Use portfolio coherence as a **forcing function for decommission**: features that are healthy individually but incoherent with current strategy are decommission candidates, regardless of their performance metrics

THE QUESTION TO ANSWER

If you mapped your entire product portfolio against your current strategic priorities today, what would it tell you?

You don't need a perfect governance framework before you start. You need to start.

— HELEN TSAGANOS, CPO, SKYJED

YOUR GOVERNANCE GAP SCORECARD

Eight questions. Score yourself honestly.

One point for each question you can answer with current data — no estimates, no "we'd need to check."

01	Do you have real-time visibility into your complete product portfolio?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO
02	Can you identify products with active regulatory exposure today?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO
03	Do you know the full lifecycle cost of what you shipped in the last 90 days?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO
04	Have all products been reviewed in the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO
05	Do you know your current decommission candidates and their carry cost?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO
06	Can your governance operate at the same speed as your development?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO
07	Could you produce a product risk assessment for regulators within 48 hours?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO
08	Is your portfolio more strategically coherent than it was 12 months ago?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		YES	PARTIAL	NO

6 – 8

Well-positioned for AI-speed development

Focus on continuous improvement and automation. You're ready to operate at velocity without sacrificing oversight.

3 – 5

The governance gap is open

Prioritise Steps 1, 3, and 4 immediately — visibility, regulatory alignment, and shadow portfolio audit.

0 – 2

The gap is significant and growing

Start with Step 1. Get portfolio visibility before anything else. You cannot govern what you cannot see.

START MONDAY

See what governed speed looks like on your portfolio.

Skyjed operationalises these seven steps — continuous portfolio visibility, automated lifecycle health signals, full-cycle cost intelligence, and governance that runs at the speed of your development process.

**BOOK A 20-MINUTE DEMO****skyjed.com/demo**

Scan the QR code or visit the link to book a conversation with the Skyjed team.

ABOUT THE AUTHOR · ABOUT SKYJED

Helen Tsaganos is Chief Product Officer at Skyjed. She is a seasoned product leader with a career spanning some of Australia's most complex regulated industries — beginning at Telstra across consumer and business products, through the NBN rollout, a long tenure at AGL in the energy sector, and subsequent roles in retail and healthcare. Helen has led product growth strategies, managed large-scale product portfolios under regulatory pressure, and built product governance practices across environments where the cost of getting it wrong is material.

Skyjed is an AI-powered product lifecycle governance platform built for enterprises in regulated industries — financial services, insurance, and energy. Skyjed's proprietary frameworks — the Lifecycle Health Score, Full-Cycle Product Economics (ABCd), and shadow product risk methodology — are purpose-built for the complexity of enterprise product portfolios operating under regulatory obligation and competitive pressure.

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Companion

Read the whitepaper by
Stephen Brown, CTO

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