

FOR BROKER-DEALERS

MY-LEGACY.AI // SHIELDED BY LOKBLOK



My-Legacy.ai

Your Duty Ends at the Recommendation. Your Marketing Claims Don't.

My-Legacy is where a client's whole life plan comes together — assets, secrets, documents, and wishes, secured with technology no other platform can match, and delivered to exactly who they choose through a verified Transfer-on-Death process.

**PARTNER REVENUE.
ZERO ADDED LIABILITY.
CLAIMS YOU CAN ACTUALLY BACKUP.**



SHIELDED BY
lokblok®

info@my-legacy.ai

<https://My-Legacy.ai>



THE PROBLEM

THE CLIENT PASSES. THE WALLET IS LOCKED.
YOU HAVE NO PROCESS FOR THIS.

FINRA's death-of-customer process wasn't built for this. And Reg BI never required you to have an answer — but your marketing might already say you do.

Marketing Exposure – Sharper For You

Reg BI's thinner baseline duty means a claim like "comprehensive legacy planning" is measured against what you said, not a duty you can fall back on. That gap can be proportionally larger for a broker-dealer than an RIA.



A client passes. Their photos, documents, email, and accounts — including a crypto wallet no one can open — sit behind passwords and two-factor codes no one else has. The family knows it's all there. They just can't reach it.

Chainalysis estimates 2.3–3.7 million BTC permanently lost, inheritance failure being a primary mechanism — and heirs who feel unsupported at the worst moment move the relationship, and the assets, elsewhere.



Where Your Duty Actually Starts and Stops

Reg BI applies at the moment of a recommendation, not as an ongoing duty — that's real, and on its own it's good news. The catch: once your marketing claims more than that baseline covers, you're no longer measured against the thin duty. You're measured against what you said.



THE VALUE TO YOUR PRACTICE

A 360° LIFE PLANNING PLATFORM

My-Legacy brings it all together: one quantum-resistant, secure place to organize a client's passwords, files, and digital assets today, and a documented, compliant process to hand them to the right people tomorrow. We're not aware of another platform that does this end-to-end for broker-dealers. For a firm whose baseline duty is already thinner than an RIA's, that documented process is what makes "comprehensive legacy planning" a claim you can actually stand behind.

01



Keep the Relationship

Heirs stay when you're the one who already had a plan.

My-Legacy names you as the documented point of contact, so the transition strengthens the relationship instead of ending it.

02



Back Up Your Claims

Reg BI's thinner baseline duty means your marketing claims carry more of the legal weight, not less.

My-Legacy makes "legacy planning" something you can point to, not a claim your process can't back up.

03



Win the Next Generation

A concrete, prepared answer to the hardest question a family can ask becomes a natural introduction to the next generation of clients.

My-Legacy.ai — 360° Life Planning

The Two Things That ACTually Matter for Your Firm

What FINRA Already Covers

Death-of-customer account procedures are genuinely well-trodden ground — FINRA publishes clear guidance on exactly what's required: notification, documentation (court letters of appointment, stock powers, death certificates), and an orderly transfer process to heirs and beneficiaries.

What It Doesn't Reach

Self-custody wallets and password-manager credentials that no letter of appointment can unlock. My-Legacy sits alongside your existing death-of-customer process, not in competition with it — closing exactly the gap FINRA's guidance stops short of.



THE PLATFORM

One Platform. A Complete Digital Estate

My-Legacy is a 360° life-planning and digital-inheritance platform, offered as is, or under your firm's brand. Clients organize everything a family will need — assets, secrets, documents, wishes — and define exactly who gets access, when, under governed conditions. It is non-custodial by design: no single party, including My-Legacy or your firm, can reconstruct or transfer a secret alone.



LegacyScore™

a readiness score that shows the client exactly what's exposed today, before anything happens.



Secrets Vault

seed phrases and password-manager master credentials, protected so no single party, including My-Legacy, ever holds a complete key.



LegacyAccess™ (ToD)

the governed transfer itself: verified death certificate, a mandatory waiting period, and biometric-verified release to exactly who the client named.



Everything else organized

Asset Portfolio, Emergency Binder, and Time Capsule keep the rest of the digital estate in one place, not just the crypto.



Nothing changes until it needs to.



The family continues using their wallets and password managers exactly as before enrollment.



Between enrollment and an authorized transfer event, the secret exists nowhere in recoverable form — not with the family office, not with My-Legacy, not with Lokblok.

“ Inheritance, made executable. ”



INTEGRATION & DEPLOYMENT

Your Brand. Your Relationship.

You don't have to build it — deploy My-Legacy as-is, or integrate the underlying capability. My-Legacy deploys under your brand and alongside your existing account structures and client flows. Nothing about how clients trade or hold with you today changes.

01

Keep the Relationship

Heirs stay when you're the one who already had a plan.

My-Legacy names you as the documented point of contact, so the transition strengthens the relationship instead of ending it.

02

Back Up Your Claims

Reg BI's thinner baseline duty means your marketing claims carry more of the legal weight, not less.

My-Legacy makes "legacy planning" something you can point to, not a claim your process can't back up.

03

Win the Next Generation

A concrete, prepared answer to the hardest question a family can ask becomes a natural introduction to the next generation of clients.

My-Legacy.ai | 360° Life Planning

Structured Pilot - Not a Demo

1

Enrol

2-4 real customers
- at least one seed phrase and one password-manager master credential

2

Simulate

A complete trigger event end-to-end: certificate, waiting period, biometrics, reconstruction

3

Assess

Map generated audit records and HSM attestations into your compliance stack

4

Review

Full documentation package to your counsel - custody, VASP and liability analysis

5

Go live

A real transfer event under supervision, with full documentation

Integration is additive. My-Legacy operates as a standalone succession layer with structured outputs, or connects to your firm's existing systems through the API layer — Trustee Dashboard access, SSO, beneficiary data, notifications. No existing client relationship is disrupted, and no client's keys or credentials ever enter your firm's infrastructure.

From signature to live pilot in weeks. No changes to the office's existing structures, fiduciary arrangements, or client onboarding — the service launches beside them, under your brand.



THE SECURITY ARCHITECTURE

They can't steal what isn't there

Under the vault is Phantom Secrets™ - zero-persistence key reconstruction, protected by US Patent 12,438,716 B2 and running on Toughkey™ hardware, built on a FIPS 140-3 certified secure element. The core principle is secret ephemerality: a secret never exists in complete, usable form in any single location, at any single time, under any single party's control.

TRANSFER-ON-DEATH

From Death Certificate to Delivered Key

The workflow is identical whether the enrolled secret is a seed phrase or a password-manager master credential. The customer retains full, uninterrupted control during their lifetime. Between enrollment and the authorized transfer event, the secret does not exist in recoverable form in any system.

1

Death verification



An authentic, government-issued death certificate is received and verified. No reconstruction proceeds without verified proof of death.

2

Mandatory waiting period



A dead-man-switch window - minimum 30 days, configurable upward by policy or law - allows for challenge, dispute or contest before any transfer.

3

Trustee biometric verification



The designated trustee completes ToughID™ biometric verification and liveness check - a live, present, verified individual, not an impersonator or bot.

4

Multi-party authorisation



My-Legacy signs a cryptographic claim that all preconditions are met. Recovery Agents provide threshold participation asynchronously, each passing an independent liveness check as they approve - no simultaneous session required.

5

HSM reconstruction & transfer



The secret is reconstructed from public Regen Tokens entirely inside a FIPS 140-3 Level 3 secure element and delivered to the verified trustee. It never exits the HSM boundary.

6

Immediate destruction



The reconstructed secret is destroyed on completion. Nothing persists anywhere. The event is recorded in the HSM attestation log and audit trail.



30 days versus never. Probate runs 6-18 months; a family locked out of a self-custody wallet waits forever. The 30-day minimum is a deliberate safeguard - cryptographic execution takes milliseconds once every condition has been met.



GROUNDING IN THE LAW, NOT THE MARKETING HYPE

Your Duty is Thinner Than an RIA's. Here's Where That Actually Matters.

That thinner baseline isn't uniform, and it isn't the whole story. Some states go further — Massachusetts has its own broker-dealer fiduciary rule, upheld by the state's highest court, and the SEC has left open whether stricter state rules are preempted. If your firm operates across state lines, "what's our duty" doesn't have one uniform answer, and neither does "what can we safely claim in marketing that reaches those states."

Worth Knowing:

Logging into a deceased client's account with a saved password — even with good intentions — can theoretically trigger federal computer-fraud exposure under the CFAA. That applies to an account-transfer team just as much as to a family member. Access has to go through the formal, verified process.

Non-custodial design is a strong mitigant against custody-related exposure, but it isn't an automatic exemption; we'd recommend your own counsel confirm applicability against your firm's specific state-by-state registration footprint.

The platform's architecture and workflow are protected by Patents Issued and Pending, covering both the underlying technology and its legal protection.

Your thin baseline duty isn't the risk. Your unbacked marketing claims are.

A 20-minute call is enough to see how LegacyScore and the partner dashboard close that gap.



Book time directly: <https://calendly.com/sree-chintala>

This document is general industry commentary based on public legal and regulatory research, not legal advice for any specific firm. Confirm applicability with your own securities counsel, particularly given state-by-state variation in broker-dealer fiduciary standards.

© 2026 My-Legacy.ai | Confidential — prepared for prospective broker-dealer partners