

FOR FAMILY OFFICES

MY-LEGACY.AI // SHIELDED BY LOKBLOK



# My-Legacy.ai

**A 360° Life Plan. Executable, Not Just Written.**

*My-Legacy is where your 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 you choose through a verified Transfer-on-Death process.*

**NO KEYS AT REST.  
NO CUSTODY EXPOSURE.  
NO FAMILY LOCKED OUT.**



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## THE PROBLEM

# THE CALL COMES IN. YOUR OFFICE DOESN'T HAVE THE ANSWER

Something has happened to the principal — a death, a stroke, an accident. The family calls the office, because the office is who they call. Every other time, you've had the answer: the accounts, the entities, the advisors, the plan. **This time, no one knows where the seed phrase is.**

No one holds the password manager master credential that runs the family's banking, its properties, its operating businesses. The office built to have every answer comes up empty at the exact moment the family needed it most.

### A single point of failure

For a family office, this isn't spread across thousands of accounts — it's a small list of families, concentrated wealth, and a single unrecovered asset that becomes a permanent, material loss.

### Lost coins are lost customers

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

### Claims that carry weight

If your marketing says customer assets are safe for the long term, a family locked out at the worst moment is a reputational and regulatory story. Documented succession processes are increasingly expected.

**74%**

of family offices are now invested in or actively exploring digital assets — up 21 points since 2024 (UBS / J.P. Morgan / Deloitte, 2026)

**35%**

of family offices have a defined succession plan in place — the rest carry exactly this gap (UBS Global Family Office Report 2026)

**2.3–3.7M**

BTC already permanently lost — inheritance and incapacity failure are primary mechanisms (Chainalysis)

## It's Rarely Just Death

Family offices plan around incapacity as much as death — a principal who's still alive but can no longer access or direct their own accounts. That's a harder problem than a death certificate and a will: there's no probate process to fall back on, no court order that decrypts a zero-knowledge vault, and the family's operating capital, payroll, and entity structures can stall immediately while everyone waits for a workaround that doesn't exist.



## THE VALUE TO YOUR OFFICE

### Three Reasons This Belongs in your practice

My-Legacy is a 360° life planning platform — not a password vault, not a will generator, not a point solution. We're not aware of another platform that combines readiness scoring, secure digital asset management, estate planning, document access, and a governed Transfer-on-Death workflow in one place. For a family office, that matters because it's the difference between having an answer ready before the call comes in, and improvising one after.

#### 01

##### **Safeguard the Family's Interests**

Close the exact gap that fails families at the worst moment: self-custody wallets, zero-knowledge password vaults, and business-critical credentials that no court order and no legal authority alone can recover.

#### 02

##### **A New Revenue Line**

Not a one-time engagement — a recurring service layered onto the relationship you already have, priced per enrolled family or per vault, with no platform fee to your office.

#### 03

##### **Win the Next Generation**

A concrete, prepared answer to the hardest question a family can ask becomes the natural introduction to the next generation — before the transfer, not after.

### One Platform, Sized to How You Operate

Whether you serve one family or dozens, My-Legacy's governance layer adapts to your structure — not the other way around.

#### **Single-Family Office**

The principal and next-generation family members enroll directly. The office is designated as the governance layer — beneficiaries, authorized recovery participants, waiting periods, and transfer conditions are set alongside the family's existing estate plan. One dashboard gives the office a single view across the whole family, not a folder of scattered credentials.

#### **Multi-Family Office**

Each client family is enrolled and governed as an isolated relationship — no cross-visibility between families, deployed via SSO or fully white-labeled under your own brand. The office adds a recurring, per-family revenue line without adding a platform fee or a new system for staff to learn.



## 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 brand. You can organize everything a family will need - assets, secrets, documents, wishes - and define exactly who gets access, when, under governed condition. It is non-custodial by design: no single party, including My-Legacy or the family office, can reconstruct or transfer a secret alone.



### LegacyScore™ – the engagement engine

A readiness score for a life plan – like a credit score, immediately actionable. A prioritised plan (Essential, Important, Recommended) keeps customers working on the right thing next – and gives them a reason to keep coming back.



### Secrets Vault

Seed phrases, password-manager master credentials and final wishes – protected with quorum-based access and no single point of failure. Quantum-resistant, patented architecture; nothing sensitive stored complete, anywhere.



### LegacyAccess™ – Transfer-on-Death

The governed transfer event. On verified death or incapacity: identity verification, multi-party authorisation and hardware attestation release access – to exactly who the customer chose, on the timeline they set.



### Everything a family needs, organised

Asset Portfolio, Emergency Binder and Time Capsule – every account, property and digital asset in one living record; contacts, medical and legal documents instantly there; messages released at exactly the right moment.



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 client structures and workflows. Nothing about how families work with your office today changes.



#### White-label it

Offer My-Legacy fully branded as your own digital estate service, or deploy the dashboard via SSO. No separate platform fee — cost applies only per enrolled vault, so there's no upfront cost to launch.



#### Integrate via My-Legacy APIs

Build your own experience and integrate the underlying capability directly — enrollment, governance, Transfer-on-Death, and audit as primitives. The platform provides the rails; the family-facing experience is yours.



#### Commercials that scale

Per-vault pricing with a partner revenue share — a recurring line for the office from day one. Structured to scale with a single-family office's book or a multi-family office's roster, without adding platform overhead per family.

### A 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 the office's existing systems through the API layer — trustee dashboard access, SSO, beneficiary data, notifications. No existing client relationship is disrupted, and no family's keys or credentials ever enter the office'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

# This Is a Duty Some Family Offices Already Have - and a Gap Every Family Office Has

If your firm serves as trustee on any client relationship, RUFADAA's fiduciary duty to marshal digital assets attaches directly — not by analogy. For the rest of your book, the exposure is different but just as real: a family that trusted the office to have every answer, discovering at the worst possible moment that it didn't.

## Why this isn't custody:

My-Legacy's architecture is built so no single party — including My-Legacy — can reconstruct or transfer a secret alone, and no complete key is ever held at rest. 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 specific structure and jurisdiction.

## Worth Knowing:

Accessing a decedent's or incapacitated principal's account using credentials the office happens to have — instead of the formal authorized workflow — can theoretically expose the firm to federal computer-fraud liability under the CFAA, regardless of good intentions. Reconstruction has to go through verified, multi-party authorization, not a shortcut.

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

**Let's talk. No commitment required to start** — a conversation with your fiduciary, compliance, or family office leadership team is the natural next step.



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 counsel, particularly given the specific structure and jurisdictions your family office operates across.*

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