

FOR RIAS

MY-LEGACY.AI // SHIELDED BY LOKBLOK



My-Legacy.ai

A Concrete Answer to the Hardest Question a Family Can Ask.

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.

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



SHIELDED BY
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<https://My-Legacy.ai>



THE PROBLEM

WHEN A CLIENT PASSES, THE ACCOUNTS NO ONE REACH **BECOME YOUR PROBLEM TOO.**

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.

Digital and crypto assets are now part of every estate — and most firms have no documented way to handle them. That gap doesn't just hurt the family. **It puts the relationship, and the advisor, at risk.**

Lost Clients

Heirs who feel unsupported at the worst moment move the relationship — and the assets — elsewhere.

Marketing Exposure

If your materials promise "comprehensive legacy planning" and there's no real process behind it, that's where the exposure actually lives — the SEC Marketing Rule and Advisers Act §206 don't forgive claims you can't back up.

Lost Coins Are Lost Clients

Chainalysis estimates 2.3–3.7 million BTC permanently lost — inheritance failure is a primary mechanism.

The Real Risk Isn't Where the Warnings Point

Most vendors in this space treat "digital asset fiduciary duty" and "RIA fiduciary duty" as the same thing. They're not. RUFADAA duty — the legal obligation to marshal and access a client's digital property — attaches to executors, trustees, and agents under power of attorney. It doesn't attach to an investment adviser by default, even one the client trusts completely.

The real exposure for an RIA is representation-based, not custody-based. The SEC Marketing Rule and Advisers Act §206 create real risk when a firm's claims outrun what it delivers — "comprehensive legacy planning" that isn't backed by an actual, documented process. That's the risk My-Legacy closes: not a duty you're already on the hook for, but a gap between what you say and what you can prove.



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 — with you as the documented point of contact. We're not aware of another platform that does this end-to-end for advisors.

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

If legacy planning is part of what you offer, My-Legacy makes that claim true — a documented, repeatable process instead of a promise, which is exactly where the SEC's Marketing Rule draws the line.

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.

What Backs the Claim

Built on Security. Designed for Trust.



Non-custodial.

No single party — not even My-Legacy.ai — ever holds a complete key.



Quantum-resistant.

Phantom Secrets™ architecture, built with security partner Lokblok.



Patents issued and pending.

Covering both the architecture and its legal protection.



Live in 5 countries.

USA, UK, Canada, Australia, India — operating infrastructure, not a concept.



USA



UK



Canada



Australia



India





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™ – 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 client continues using their wallets and password managers exactly as before enrollment.



Between enrollment and authorized transfer event, the secret exists nowhere in recoverable form — not with your firm, not with My-Legacy.



“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 clients work with your practice 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

The Real Risk (and Where It Actually Lives)

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Worth Knowing:

Logging into a deceased client's account with a saved password — even with good intentions, even as family — can theoretically trigger federal computer-fraud exposure under the CFAA. RUFADAA doesn't excuse the shortcut. Access has to go through the right channel.

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 registration and structure.

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

This isn't a duty you're already on the hook for. It's a gap almost nobody's closing yet
— a 20-minute call is enough to see how
LegacyScore™ fits your practice.



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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