

FOR TRUSTEES & TRUST COMPANIES

MY-LEGACY.AI // SHIELDED BY LOKBLOK



My-Legacy.ai

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

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.**



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THE PROBLEM

YOU HAVE THE AUTHORITY. YOU STILL CAN'T GET IN.

A client dies with a self-custody wallet and a password manager master credential. Your firm has full legal authority as trustee. There's still no way in. RUFADAA grants authority — it doesn't move private keys or unlock a zero-knowledge vault.

No court order decrypts a self-custody wallet. No letters of administration recover a lost master credential. The duty to marshal the full estate runs headlong into an asset class that legal authority alone cannot reach.

Fiduciary exposure

As a licensed fiduciary, you're expected to administer the full estate. Self-custody holdings you can't reach are a documented gap in the duty to marshal — not an administrative footnote.

Permanent loss

Self-custody crypto and password-protected assets that can't be reconstructed don't get contested. They simply disappear from the estate.

Claims that carry weight

Documented succession processes are increasingly expected by beneficiaries and regulators alike — "we didn't think to look for a crypto wallet" is not a strong position.

74%

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

2.3–3.7M

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

You Don't Need to Argue Whether This Applies to You

RUFADAA defines "fiduciary" as exactly four roles — executor, trustee, agent under power of attorney, conservator. Trustee is on that list by name. The duty to marshal predates the internet; RUFADAA simply extended it to digital property. Courts don't treat whether the duty existed as a hard question — that's assumed the moment your firm accepts the trustee role. What gets litigated is whether reasonable care was exercised in discharging it.



THE VALUE TO YOUR FIRM

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 trust company, that matters because it's the difference between administering a duty you already have, and discovering a gap in it during an audit or beneficiary challenge.

01

Close a Documented Compliance Gap

Replace "authority but no access" with a documented, auditable digital estate process. Self-custody holdings your firm has no visibility into — or no way to reach — are a gap in fiduciary duty, not just an inconvenience.

02

A Recurring Revenue Line

Not a one-time engagement fee — a billable, renewing digital estate service layered onto trust administration you already provide, priced per enrolled vault and scaling with your book of trusts.

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 your firm administers a handful of trusts or thousands, My-Legacy's governance layer adapts to your structure — not the other way around.

Single-Trust Administration

The client enrolls directly and your firm is designated as the governance layer alongside the trust instrument — beneficiaries, authorized recovery participants, waiting periods, and transfer conditions set to match the estate plan. One dashboard gives your team a single view per client, not a folder of scattered credentials.

Multi-Trust / Institutional Book

Each client is enrolled and governed as an isolated relationship — no cross-visibility between trusts, deployed via SSO or fully white-labeled under your brand. The Trustee Dashboard gives your team one view across your entire book, with no separate platform fee — cost applies only per enrolled vault.



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 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 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

You Are a RUFADAA Fiduciary. That's Not in Question.

Unlike an RIA or broker-dealer, there's no ambiguity about whether this applies to your firm. RUFADAA defines "fiduciary" as exactly four roles — executor, trustee, agent under power of attorney, conservator. Trustee is on that list by name.

Why this isn't custody:

No party, including My-Legacy, holds the client's full secret in stored form. Reconstruction occurs only when required conditions are met: verified death or incapacity, trustee authorization, and multi-party workflow controls. Your firm participates in an authorized fiduciary workflow; it doesn't take possession of client keys during life. Non-custodial design is a strong mitigant, not an automatic exemption — we'd recommend your own counsel confirm applicability against your specific structure.



Worth Knowing:

Logging into a decedent's account or wallet using credentials your firm 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.

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. This is a duty you already have. We'd welcome a conversation with your fiduciary, compliance, or trust administration team — no commitment required to start.

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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