

FOR WEALTH MANAGEMENT PRACTICES

MY-LEGACY.AI // SHIELDED BY LOKBLOK



# My-Legacy.ai

**One Legacy Plan, Consistent Across Every Part of Your Practice.**

*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

### THE SAME JOB TITLE CAN MEAN DIFFERENT LEGAL DUTIES, CLIENT TO CLIENT.

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.

If you're dual-registered — an RIA for some accounts, a broker-dealer rep for others, maybe insurance-licensed too — your actual duty depends on which registration is doing the work at any given moment. Your clients usually don't know that, and often assume one consistent standard covers the whole relationship. It doesn't. The ambiguity itself is the compliance-relevant fact.

#### Lost Clients

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

#### Inconsistent Claims

Legacy-planning claims are judged against whichever registration actually did the work — RIA, broker-dealer, or insurance. Say more than any one of them supports, and that gap is exposure you created.

#### Lost Coins Are Lost Clients

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

### What This Actually Requires - Not a Bigger Compliance Program, a Clearer One

A client who thinks "my wealth manager is handling everything" doesn't know, and often has no way to know, that the standard governing their retirement rollover recommendation is meaningfully different from the standard governing their ongoing portfolio management. If something goes wrong and the client — or their family, or a regulator — starts asking what standard applied, "it depends which registration was in play that day" is not a position you want to be discovering for the first time during an inquiry.

**The fix was never making "wealth manager"** a legal standard. It's making sure whatever you deliver under that title is consistent, documented, and actually matches what you say.



## THE VALUE TO YOUR PRACTICE

# One Consistent Standard, Regardless of Which Registration Is Doing the Work

My-Legacy gives hybrid practices one consistent process to build a legacy-planning claim on, no matter which registration is doing the underlying work. Every client gets the same real LegacyScore™ and document gap analysis, the same secured vault with LegacyAccess™ (ToD) triggering — instead of "legacy planning" meaning something different depending on which part of your practice a client is routed through.

### 01

#### Map It Once

Know which registration governs which service before a client — or a regulator — asks. My-Legacy's process stays the same regardless of the answer.

### 02

#### Back Up Your Claims

Whichever standard is strictest for a given claim, My-Legacy's documented process meets it — so your marketing doesn't have to guess which registration it's measured against.

### 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.



## The Largest Wealth Transfer in History Is Already Underway



**\$84T**

transferring between generations by 2045 — the largest wealth transfer in history

(Bank of America Private Bank)



**67%**

of Americans have no comprehensive estate plan — the problem was never caring, it was that no one made it simple enough to do

## The Differentiation Window Is Open

A documented, **cryptographically enforced** legacy service is a capability no competitor can casually copy — the **workflow** and the **technology** underneath it are protected by **Patents Issued and Pending**.





## 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 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 Exposure Isn't Hypothetical – Here's Where It Actually Bites

Claiming more than any single registration supports is exposure you've created yourself, regardless of which part of the practice made the claim. A client materials packet that describes "comprehensive legacy planning" is measured against whichever standard is strictest for that claim — not whichever registration feels most relevant at the time. If a regulator or a client's family asks which standard applied to a specific piece of advice, the answer needs to already be documented, not reconstructed after the fact.

One nuance worth naming directly: some wealth management practices, especially those with a trust arm, do occasionally serve as trustee on specific accounts — the one scenario where RUFADAA's real fiduciary duty attaches directly, not just by analogy. Worth knowing which of your accounts, if any, fall into that category.

### **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 fix was never making "wealth manager" a legal standard. It's making sure whatever you deliver under that title is consistent, documented, and actually matches what you say** — 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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