

## **Lokblok**

Securing Digital Asset Inheritance

Leaving a digital legacy?

Make sure your digital inheritance  
goes to the ones you care about.





#### INDUSTRY

Digital Asset Succession and Inheritance Planning

#### END USER

My-Legacy.ai

#### PARTNER

Lokblok, Inc.

#### PROJECT TYPE

Zero-Trust Implementation for Digital Asset Inheritance

#### HIRSCH SOLUTIONS

uTrust FIDO2 Security Keys (Toughkey)

“ Hirsch’s FIPS 140-3 certified uTrust FIDO2 Security Keys, paired with Lokblok’s Phantom Secrets platform, gave My-Legacy.ai a brilliantly simple way to securely transfer digital assets. The ease and compliance are game-changers for our clients. ”

**David Drever**  
**Lokblok, Inc.**



## The Challenge

My-Legacy.ai **enables secure transfer on death (TOD) of digital assets** like cryptocurrency seed phrases, NFTs, and sensitive data to trustees upon a user's passing. The platform faced three key challenges:

- 1. AI-Driven Phishing Threats:** Modern phishing and deepfake vishing attacks presented a significant risk of private key exposure, with a staggering **96% of organizations affected in 2024**.
- 2. Compliance Requirements:** To operate globally, the platform needed to meet stringent regulations like GDPR and CCPA, which required **tamper-evident and auditable authentication for all asset transfers**.
- 3. User Experience:** The solution had to be **simple and accessible for non-technical users** (e.g., family members, lawyers, financial advisors) to ensure seamless and efficient inheritance.

My-Legacy.ai **sought a scalable, phishing-resistant solution to protect assets and simplify inheritance** while meeting compliance standards.

## The Solution

My-Legacy.ai partnered with Lokblok to deploy a **zero-trust ecosystem, leveraging Hirsch's uTrust FIDO2 Security Keys (Toughkey)** with Lokblok's patented Phantom Secrets, Secure Terminal, and ToughID biometric verification:

- **uTrust FIDO2 Security Keys (Toughkey):** FIPS 140-3 Level 3 certified, Hirsch security keys enable secure, phishing-resistant authentication via USB/NFC, supporting Phantom Secrets MPC and FIDO2 protocols for **trust without compromise**.
- **Phantom Secrets:** Lokblok's firmware supports attestation services and the generation of tokenized secret shares and regeneration only when needed, ensuring GDPR/CCPA compliance.
- **ToughID Biometric ID Verification:** Multiparty biometric authentication with liveness checks and business policy ensures the death of an asset owner is verified and that **only designated trustees access assets upon death**.
- **Secure Terminal:** This component provides a zero-trust workspace for My-Legacy.ai's business policy process and is used by Trustees to complete the process to complete the transfer of assets.

Hirsch and Lokblok's support streamlined deployment, integrating Toughkey pricing into My-Legacy's **subscription model for scalability**.

## User Story: Securing Digital Asset Transfer

When a user passes away, their digital assets (e.g., crypto wallets, NFTs) transfer to designated trustees:

1. My-Legacy.ai use Toughkey via a Secure Terminal to **approve the Transfer on Death** after all verifications are completed.
2. Trustees use Toughkey (Hirsch's uTrust FIDO2 Security Keys) via USB/NFC to authenticate, with **FIDO2 protocols blocking phishing**.
3. ToughID biometric verification **validates trustee identity and business policy rules** in a Secure Terminal workspace.

4. Phantom Secrets reconstitutes encrypted key fragments within the Toughkey, ensuring **no keys are stored on servers.**
  5. **Assets transfer in minutes, 90% faster than traditional methods,** with GDPR-compliant audit trails.

## Conclusion

Hirsch's uTrust FIDO2 Security Keys, combined with Lokblok's Phantom Secrets, Secure Terminal, and ToughID, transformed My-Legacy.ai's platform into a solution that is **sophisticated by design**. Key results:

- **Phishing-Resistant Security:** 60% reduction in credential breach risks

- **Compliance Assurance:** Full GDPR/CCPA-compliant audit trails
  - **User-Friendly Access:** Quick asset transfers for non-technical users
  - **Scalable Design:** Supports global expansion to high-net-worth clients and family offices

My-Legacy.ai relies on Hirsch and Lokblok for a secure, trusted future in digital inheritance.

