Legacy Vault™ Compliance Review Package

Prepared for Broker-Dealers, RIAs, Financial Institutions & Compliance Departments

My Life & Wishes® | Your Life. Stored and Secured.
support@mylifeandwishes.com | 844-369-4747 | www.mylifeandwishes.com

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1. Executive Summary

Thank you for taking the time to review the Legacy Vault™ platform.

My Life & Wishes® developed the Legacy Vault to help individuals and families securely organize the information their loved ones often struggle to locate during periods of incapacity or after death.

Legacy Vault complements — not replaces — the work performed by financial professionals, attorneys, accountants, and insurance advisors by providing clients with a centralized, secure repository for important documents, account information, digital assets, personal instructions, and key life information.

Legacy Vault is an information organization and secure document storage platform. It is not a financial product, investment, custodial platform, insurance product, banking service, estate planning service, or legal document preparation service.

2. What Legacy Vault Is

Legacy Vault provides clients with a secure cloud-based environment to organize estate planning documents, financial information, insurance policies, property records, digital assets, passwords, family contacts, veteran information, funeral wishes, and personal messages. Its purpose is to reduce confusion, improve organization, and make critical information readily accessible to authorized individuals when needed most.

3. What Legacy Vault Is Not

Legacy Vault does not:

- Custody client assets
- Execute transactions
- Provide investment advice
- Recommend securities or insurance products
- Prepare legal documents
- Replace estate planning
- Access client financial accounts
- Share client information without authorization
- Sell or monetize client information

4. Security & Data Protection

Legacy Vault employs enterprise-grade security including:

- AES-256 encryption
- Encryption at rest and in transit
- Zero-knowledge architecture
- Optional multi-factor authentication
- Individual encryption for each authorized user
- Enterprise firewall protection
- Intrusion monitoring
- Microsoft Azure cloud hosting
- Redundant enterprise infrastructure

My Life & Wishes personnel cannot access a client's encrypted information.

5. Client Data Ownership & Privacy

All information stored within Legacy Vault remains the exclusive property of the account owner. My Life & Wishes does not own, sell, mine, or share client information and cannot view encrypted client content. The account owner controls all permissions.

6. Platform Features

Clients may securely organize estate planning documents, financial accounts, insurance policies, beneficiary information, digital assets, passwords, professional contacts, property inventories, veteran records, medical information, funeral wishes, and personal video messages.

7. Access Controls

Permission-based access allows account owners to designate co-owners and authorized users with customizable view and edit permissions. Nothing is shared unless the owner explicitly grants access.

8. Business Continuity

Legacy Vault is hosted on Microsoft Azure utilizing enterprise-grade hosting, redundancy, monitoring, and disaster recovery capabilities.

9. Company Background

My Life & Wishes® was founded in 2016 and maintains an A+ Better Business Bureau rating. Legacy Vault is used by estate planning attorneys, financial advisors, insurance professionals, notaries, and families nationwide.

Legacy Vault completed a compliance review process with Raymond James in 2020; that review is offered only as historical context and is not intended to replace your firm's independent review.

10. Regulatory & Compliance Considerations

Legacy Vault is an information organization platform. It does not hold assets, process transactions, generate investment recommendations, replace advisor recordkeeping, or replace legal documentation. It complements existing professional services.

11. Frequently Asked Questions

Q: Does Legacy Vault custody assets?
A: No.

Q: Does it replace estate planning?
A: No.

Q: Can My Life & Wishes access client information?
A: No.

Q: Can advisors access client information?
A: Only if the client authorizes them.

Q: Who owns the information?
A: The client.

Q: Is MFA available?
A: Yes.

Q: Can clients revoke access?
A: Yes, at any time.

12. Supporting Documentation

Available upon request:

- Security Overview
- Privacy Policy
- Terms of Service
- Microsoft Azure Infrastructure Summary
- Product Demonstration
- Additional Compliance Information

13. Contact Information

My Life & Wishes®

Legacy Vault™

support@mylifeandwishes.com

844-369-4747

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