

LTRST White Paper

Larry Trustee AI

The First Blockchain-Permanent Estate Planning Platform on Solana

Version 1.0 — March 2026

<https://larrytrustee.ai>

Token	LTRST
Network	Solana
Total Supply	21,000,000 (fixed)
Mint Address	9inrURAtaGMh4DtgLUAQhtzJMKRfaDydNuyNYY7WWVsV
ICO Date	April 28, 2026

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1. Abstract

Larry Trustee AI is the first platform to bring the \$300 billion estate planning industry fully on-chain. Built on Solana, the platform combines AI-guided trust creation, blockchain-permanent legacy messages, lifelike AI face generation, a Hidden Markov Model trading algorithm covering all market sectors, and a privacy-first wallet with an on-chain shielding layer.

Over the next 20 years, \$84 trillion in generational wealth will transfer between generations. Larry Trustee AI provides the infrastructure for this transfer — trusts that cannot be lost, messages that live forever, and a privacy wallet that protects every transaction. The LTRST token powers this ecosystem with a fixed supply of 21 million tokens on Solana.

Every product described in this white paper is fully built, deployed, and live. This is not a concept — it is a working platform available today at larrytrustee.ai.

2. The Problem

Traditional estate planning is broken. It relies on paper documents stored in filing cabinets, law offices that may close, and institutions that charge recurring fees for simple storage. Families lose access to critical documents. Legacy wishes go unfulfilled. Personal messages meant for future generations are lost to time.

- Paper trusts can be destroyed by fire, flood, or simple neglect
- Law firms close, merge, or lose documents over decades
- No mechanism exists to deliver personal messages to descendants not yet born
- Estate planning costs \$2,000-\$10,000+ per family through traditional attorneys
- No integration between estate planning, wealth management, and digital assets
- Zero privacy protection for on-chain financial activity
- No way to preserve a person's likeness for future family members

3. The Solution — Larry Trustee AI

Larry Trustee AI solves every problem listed above with a unified platform on Solana. Trusts are created through AI guidance and stored permanently on-chain. Legacy messages — text, photos, and videos — live forever on the blockchain with access controls that determine who sees them and when. An AI face generation engine creates lifelike avatars so future heirs can see their

ancestors. A Hidden Markov Model trading algorithm manages wealth across all market sectors. And the LT Shield Wallet provides a privacy layer that makes on-chain transfers invisible.

No single competitor combines estate planning, blockchain permanence, AI, algorithmic trading, and privacy into one platform.

4. Product Suite

4.1 Estate Planning Engine

The core of Larry Trustee AI. An AI-guided system that walks users through creating legally structured trusts, stored permanently on the Solana blockchain.

- 28 trust types: revocable, irrevocable, charitable, special needs, pet, spendthrift, generation-skipping, asset protection, QTIP, blind, land, business succession, and more
- AI Trust Advisor provides 24/7 guidance on trust selection and configuration
- Member verification via facial recognition and DNA-based identity codes
- All trust data stored on-chain — no server dependency, no company risk

4.2 Blockchain Legacy Messages

Personal messages stored forever on the Solana blockchain. Unlike cloud storage that depends on companies staying in business, blockchain messages persist as long as the network exists.

- Text, photo, and video messages stored permanently on Solana
- Access controls — choose exactly who sees your messages and when
- Multi-generational: messages reach family members not yet born
- No server to shut down, no company to go bankrupt, no data to lose

4.3 AI Face Generation Engine

Advanced AI video generation technology creates lifelike avatars of trust creators. Future heirs can see, hear, and interact with their ancestor's likeness — bridging generations in a way that was never before possible.

4.4 HMM Regime Terminal

A professional-grade trading algorithm powered by Hidden Markov Model regime detection. Not limited to crypto — covers all market sectors.

- 3-state and 7-state Hidden Markov Model regime detection
- All market sectors: stocks, crypto, FX, options, commodities, indices
- 9 timeframes from 1-minute to 24-hour
- 8 technical indicators: SMA, EMA, Bollinger Bands, RSI, MACD, Stochastic, ATR, VWAP
- Market manipulation detection with directional STAY/EXIT signals
- Trading bot deployment to 52+ exchanges (CEX, DEX, FX brokers, options platforms)

- Live scrolling ticker, auto-updating candlestick charts, real-time signal feed

4.5 LT Shield Wallet

A privacy-first Solana wallet with a unique on-chain shielding layer. When LTRST moves through the Shield Wallet, transfers become invisible on-chain.

- \$0.99 one-time activation on Solana
- Privacy layer: shielded transfers are invisible on-chain
- Owner-controlled privacy toggle — choose transparent or shielded mode
- Send, receive, and swap LTRST with full seed phrase backup
- Deployed to iOS App Store and Google Play

4.6 AI Trust Advisor

A 24/7 AI chatbot that provides estate planning guidance tailored to each user's family structure, assets, and goals. Helps users select the right trust type and walks them through configuration.

5. LTRST Tokenomics

Parameter	Value
Token Name	LTRST
Network	Solana
Total Supply	21,000,000 (fixed)
Mint Address	9inrURAtaGMh4DtgLUAQhtzJMKRfaDydNuyNYY7WWVsV
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Allocation

Category	Percentage	Tokens
Public ICO	40%	8,400,000
Liquidity Pools (Raydium, Orca, Jupiter)	20%	4,200,000
Development & Operations	15%	3,150,000
Marketing & Partnerships	15%	3,150,000
Reserve	10%	2,100,000

LTRST Utility

- Trust creation and storage fees paid in LTRST
- Legacy message storage fees paid in LTRST
- Shield Wallet activation (\$0.99 equivalent in LTRST)
- Trading bot subscription fees in LTRST
- AI Face Generation Engine usage fees in LTRST

- Governance voting on platform development priorities

6. Technology Architecture

Layer	Technology
Blockchain	Solana (400ms finality, <\$0.01 transactions)
Smart Contracts	Solana Programs (Rust/Anchor)
Frontend	Progressive Web App + Native iOS/Android
AI Engine	Custom HMM models, NLP trust advisor, video generation
Privacy Layer	On-chain shielding via Shield Wallet protocol
Data Storage	On-chain (Solana) + IPFS for media files
Trading	52+ exchange APIs (REST/WebSocket)

7. Privacy & Security

Privacy is fundamental to Larry Trustee AI. The platform is designed so that the founder's identity remains completely private. Users control their own data through cryptographic keys.

LT Shield Wallet Privacy Layer

The Shield Wallet introduces a privacy layer to Solana. When users activate shielded mode, their LTRST transfers become invisible on the public blockchain. This is achieved through an on-chain protocol that breaks the link between sender and receiver while maintaining full compliance with the Solana network.

- Shielded transfers — invisible on-chain
- Identity protection — no personal data exposed
- Untraceable conversions between shielded and transparent modes
- Owner-controlled toggle — users choose their privacy level
- Seed phrase backup — users always control their own keys

8. Roadmap

Phase	Timeline	Milestones
Phase 1: Foundation	Q1 2026 (Completed)	Full platform build and deployment 10 product pages live LTRST token minted on Solana Shield Wallet on iOS and Android HMM Regime Terminal with 52+ exchanges
Phase 2: Growth	Q2 2026	LTRST ICO (April 28, 2026) VC partnerships secured Liquidity pools on Raydium, Orca, Jupiter Exchange listings (CEX) YouTube and social media campaigns
Phase 3: Expansion	Q3-Q4 2026	AI Face Generation Engine v2 Multi-language support Partnership with estate planning firms Institutional trading features Governance voting launch
Phase 4: Scale	2027+	Cross-chain bridge (Ethereum, Base) API for third-party integrations Enterprise estate planning solutions Global regulatory compliance 1M+ users target

9. Use Cases

Family Estate Planning

A family creates a revocable living trust through Larry Trustee AI's guided process. The trust document is stored permanently on Solana. They record legacy messages — birthday wishes, life advice, family history — that will be delivered to grandchildren and great-grandchildren automatically. An AI avatar preserves the grandparent's likeness for future generations to interact with.

Active Trader

A professional trader uses the HMM Regime Terminal to detect market regime changes across stocks, crypto, FX, and commodities simultaneously. The algorithm identifies manipulation patterns and generates BUY/SELL/HOLD signals across 9 timeframes. Profits flow through the Shield Wallet for privacy-protected transfers.

Charitable Trust

A philanthropist creates a charitable remainder trust through Larry Trustee AI. The trust automatically distributes LTRST to designated charities according to the terms set by the creator. All distributions are transparent on-chain but the donor's identity remains private through the Shield Wallet.

Digital Legacy for Children

A parent creates a special needs trust and records video messages for their child. The AI Face Generation Engine creates a lifelike avatar so the child can always see and hear their parent. The trust manages assets automatically, and legacy messages deliver at milestone ages (18, 21, 25, 30).

10. Conclusion

Larry Trustee AI is not a concept. It is a fully built, fully deployed platform that brings estate planning into the blockchain era. Every product — from the 28-type trust engine to the privacy wallet to the HMM trading algorithm — is live and operational today.

The LTRST token powers this ecosystem with a fixed supply of 21 million tokens. The ICO on April 28, 2026 will distribute 40% of the supply to the public, with liquidity immediately available on Raydium, Orca, and Jupiter.

We invite investors, partners, and users to explore the live platform at larrytrustee.ai and join us in building the future of generational wealth management.