OSTREON
WEALTH & INHERITANCE

COMMUNICATION KIT · 2026

WEALTH · FAMILY · INHERITANCE

Making wealth visible, structured and transferable

Everything you need to present OSTREON: the context, what is at stake, the notary's role, the solution, security and ready-to-use emails.



Organize · Value · Manage · Pass on

CONTENTS

A kit to talk about OSTREON accurately and convincingly.

This kit is for OSTREON's teams, partners and ambassadors. It sets the scene, provides sourced information and offers content you can reuse as is.

01 **The context**
Wealth that is larger and more scattered

02 **What is at stake, the risks**
Incapacity, death, helpless loved ones, financial loss

03 **The facts, the figures**
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"Wealth that cannot be found is wealth that may never be passed on."

The idea behind OSTREON

How to use this kit

Sections 1 to 5 **set out the subject**. Sections 6 to 11 present **the OSTREON answer**. Section 12 provides **emails to adapt**. Figures are sourced at the end of the document: check them again before any external use. The legal framework described is French law.

A question, or a client to introduce?
The OSTREON team is here to help: demos, joint meetings, strategy.

Book a call →

01 THE CONTEXT

Wealthier estates, more scattered, more digital.

France is entering the largest wave of wealth transfer in its recent history. At the same time, wealth has never been harder to keep track of.

The “great wealth transfer”

The baby-boom generations are passing on wealth built up over decades. According to the Fondation Jean Jaurès, nearly **€9,000 billion** will change hands in France by 2040.

Digitalization

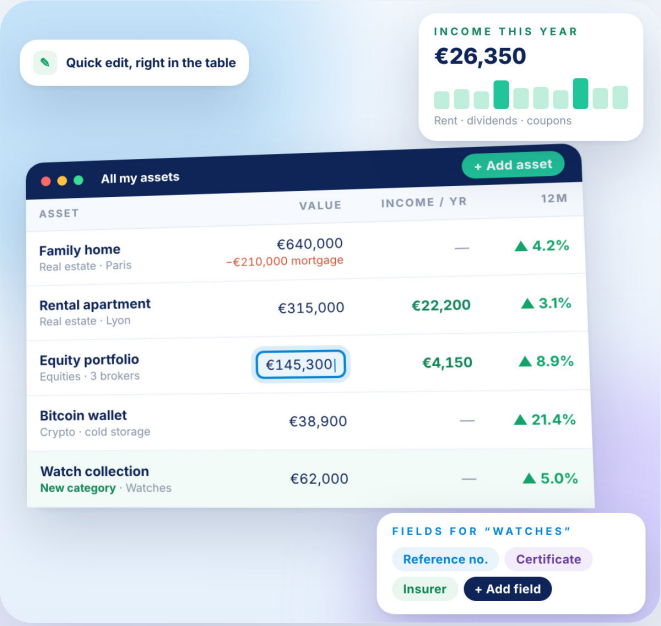
Online banks, investment platforms, crypto-assets, paperless documents: a large share of wealth has **no paper trail anymore**. It lives behind logins and passwords.

More and more assets

Real estate, life insurance, employee savings, securities accounts, company shares, private equity, art, watches, crypto... Each asset has **its own institution, access details and documents**.

More complex families

Blended families, minor children, heirs abroad, assets held outside France: inheritance is getting more complex and **mistakes are costly**.



WHAT IS CHANGING

The question is no longer just “how do I pass it on?” but “how do I make sure all of it will be found, in time and without disputes?”

Modern wealth is spread across dozens of institutions, apps and folders. The person who manages it is often the only one with the full picture.

02 WHAT IS AT STAKE, THE RISKS, THE CONSEQUENCES

The day information is missing, it is the family who pays.

This is not only about tax. It is about what a family or a spouse actually goes through when the person who “knew everything” is no longer there to explain.

Risk 1

Loss of information

Forgotten accounts, old life-insurance policies, logins, crypto recovery phrases, property deeds: what is written down nowhere disappears with the person who knew it.

Risk 2

Incapacity

A stroke, a neurodegenerative disease, an accident at home: the person is alive but can no longer manage. Without organization (and without a lasting power of attorney), loved ones are stuck.

Risk 3

Death

The estate is opened, with deadlines and obligations to meet. Heirs have to piece the estate together under pressure and in grief.

Risk 4

A helpless family

They don’t know what to look for, where to look or how to get access. Locked computers, inaccessible mailboxes, accounts abroad: the search can take months.

THE CONSEQUENCES

Losses

Assets never found, crypto lost, your savings taken by the State.

Extra costs

Late-payment interest, surcharges on inheritance tax, search fees.

Delays

Estates that drag on, frozen accounts, unmanaged assets that deteriorate.

Tensions

Misunderstandings and conflicts between heirs, unknown wishes.



“Modern wealth isn’t lost all at once. It is lost **through oversight, scattering and lack of access**. Preparing means avoiding losses and sparing your family a search at the worst possible time.”

03 THE FACTS, THE FIGURES

Billions lying dormant, because no one listed them.

"Invisible wealth" is not an abstraction: it is real money that exists and that nobody claims.

≈ €9,000 bn

of wealth passed on to heirs in France by 2040

Fondation Jean Jaurès

€9.71 bn

transferred to the Caisse des Dépôts (French state fund) since 2017, from 13.65 million forgotten accounts and policies

Ciclade · Caisse des Dépôts, 2026

€671 M

transferred in 2025 alone (758,395 accounts and policies)

Ciclade · Caisse des Dépôts, 2026

€164 M

returned in 2025, an average of €943 per case: a small share of the sums waiting to be claimed

Ciclade · Caisse des Dépôts, 2026

≈ 20%

of all bitcoins are believed lost forever, because the keys were never found or passed on

Chainalysis, 2020

30 years

after that, forgotten savings become the State's for good: €89 M in 2024

Ciclade · Caisse des Dépôts, 2026

6 months

This is the deadline to file the estate return and pay inheritance tax in France (12 months if the death occurs abroad). After that, **late-payment interest of 0.20% per month** applies from the 7th month, then a **10% surcharge** from the 13th month.

Forgotten traditional assets

Bank accounts, life insurance, savings accounts, employee savings (PEE, PER), funeral plans, securities accounts.

The digital layer

Online brokers, foreign platforms, crypto wallets, payment accounts, subscriptions.

Last wishes

Funeral arrangements, messages, personal wishes: rarely written down, a source of tension.

Figures are orders of magnitude · detailed sources p. 22

04 THE PROBLEM

THE QUESTION OSTREON ANSWERS

What happens when the person who knows and manages the wealth is no longer able to do so?

Knowledge held by one person

In most households, only one person knows the list of accounts, policies, logins and documents. Nothing is formalized: it is all “in their head” or on their devices.

Tools that do not talk to each other

Banks, insurers, brokers, notaries, spreadsheets, digital safes: each holds one piece. No one has the full picture, or the keys to pass it on at the right time.

A will is not enough

A will says **who inherits**. It doesn’t say **where** the assets are, or how to access them. Written once, it is rarely updated: it is inflexible and requires coordinating with the notary.

Sharing access is risky

Handing your wealth information, passwords or crypto recovery phrase to a relative, or even to the notary, exposes your assets during your lifetime. Access needs to be **deferred and secure**.

THE FOUNDER’S STORY

JK

Julien Krieger, a cybersecurity expert and the founder of OSTREON, had to settle his father’s estate **with a younger brother who was a minor, and without the information he needed**. That ordeal led to a conviction: organizing your information during your lifetime is the greatest gift you can give your loved ones.

Source: UMento podcast, March 2026

05 THE ESTATE: THE ROLE OF THE NOTARY AND THE BENEFICIARIES

The notary is essential. But cannot guess.

The notary conducts the settlement of the estate. But they work with the information they are given: what they don't know about, they can't guess, declare or pass on.

Their duties

- Drawing up the **certificate of inheritance** (acte de notoriété: who inherits, and in what capacity).
- Searching the **register of wills** (FCDDV) and the national bank-account register (FICOBA).
- Drawing up the **inventory** of assets and liabilities.
- Issuing the **property certificate** (attestation immobilière).
- File the **estate tax return** and pay inheritance tax to the State.
- Drafting the amicable **division** between heirs.

Their limits

- They don't know your assets, your **digital assets**, your online investment platforms or your accounts abroad.
- They have **no access** to passwords, online platforms, crypto wallets or unwritten wishes.
- Nor do they know your **sentimental assets** (photos, videos, memories stored online).
- They **do not settle disputes**: if heirs disagree, a judge steps in.
- Searching for assets is not their specialty: it takes time, and therefore money.

What the notary expects from the heirs

- Family record book, marriage contract, divorce ruling
- Will kept at home
- History of gifts and past transactions
- A **detailed inventory** of the deceased's estate: title deeds, companies owned, bank accounts abroad, insurance contracts, online investments, collectibles, works of art, car, jewelry, furniture...

THE MAIN STEPS

1. **Certificate of inheritance** — Identify the heirs
2. **Inventory** — Assets and liabilities
3. **Property certificate** — If real estate
4. **Estate return** — And payment of tax
5. **Division** — Or joint ownership

Source: notaires.fr, "Le règlement d'une succession"

05 THE ROLE OF THE BENEFICIARIES

Loved ones don’t just inherit. They have a lot to do.

The notary settles the estate, but doesn’t do everything. They won’t notify every bank, cancel every contract or close every online account: much of the work falls to the family.

Notify

The paperwork

- Register the death at the town hall, often with the funeral director’s help
- Notify banks, insurers, pension funds, the employer and the tax authorities
- Gather the documents the notary asks for

Close

Contracts, subscriptions, accounts

- Cancel energy, phone, internet, insurance and subscriptions
- Close or transfer online accounts, email and social media
- Recover access: without login details, every account becomes a procedure

Manage

The assets, until they are divided

- Maintain and insure the assets, and pay their running costs
- Collect rent, keep up with loan repayments
- In joint ownership, decide together: two-thirds of the rights to manage, unanimity to sell (art. 815-3, French Civil Code)

Decide

Accept, renounce, pay

- Accepting the estate also means inheriting its debts (art. 785, French Civil Code)
- Pay inheritance tax within 6 months, even when the estate isn’t held in cash
- Sometimes having to sell quickly, at the wrong time, an asset with sentimental value

Family realities

Blended families
Interests that sometimes differ, relationships to handle with care.

Heirs far away or abroad
Powers of attorney, remote signatures, longer delays.

An heir who is a minor
Extra formalities, and the guardianship judge’s approval for some decisions.

The surviving spouse
Choices to make, for example between a life interest and full ownership (art. 757, French Civil Code).

Settling an estate is not a sprint, it’s a marathon.

Depending on the family and the estate, the process can take months, sometimes years. With information organized in advance, loved ones know where to start, what to look for and who to turn to.

Sources: service-public.fr · notaires.fr · French Civil Code, art. 757, 785 and 815-3

LEGAL DEADLINES AND PENALTIES

A strict timetable that ignores time spent searching.

The family has just lost someone dear. Within days, they must arrange the funeral, then open the estate, whether or not they are emotionally ready. The legal timetable does not adapt.

DEADLINE	WHAT HAPPENS
From the death	The notary opens the estate. Average settlement time: historically about 6 months, but much longer for a diversified or international estate.
4 months	An heir or a creditor can require the heirs to accept the estate, accept it up to the net assets, or renounce it.
6 months (12 months if the death occurred outside France)	Filing of the estate return and payment of inheritance tax.
From the 7th month	Late-payment interest of **0.20% per month** on the tax due.
From the 13th month	**10%** surcharge on the tax. Up to **40%** if nothing is filed within 90 days of a formal notice.
10 years	Deadline to accept or renounce the estate (20 years maximum if the heir did not know of their right).

WHEN WEALTH IS POORLY DOCUMENTED

An example

Marc dies. His family knows he owns a house and knows his main bank. Six months later, they are contacted about an old life insurance policy. A **corrected tax return** is needed, extra tax is due, plus interest. His crypto wallet and his online investments are never found.

Illustrative example

Possible consequences

- A further emotional burden on the family
- Late-payment interest and tax surcharges
- Assets sold in a hurry to pay the tax
- Extra fees, searches, genealogist
- Assets lost or transferred to the Caisse des Dépôts
- Tensions between heirs

WHAT STRUCTURED INFORMATION BRINGS

An inventory ready
assets, liabilities and documents, linked to each asset

The right contacts
notary, lawyer, advisors, named in advance

A complete file
from the first visit to the notary

Deadlines met
less searching, fewer penalties

Peace of mind, for everyone
During your lifetime, knowing everything is organized and structured for your family. When the time comes, loved ones spared the search, free to focus on their grief.

Sources: notaires.fr · service-public.fr · art. 1728 French Tax Code (CGI)

06 THE SOLUTION

OSTREON makes wealth visible, structured, usable, transferable.

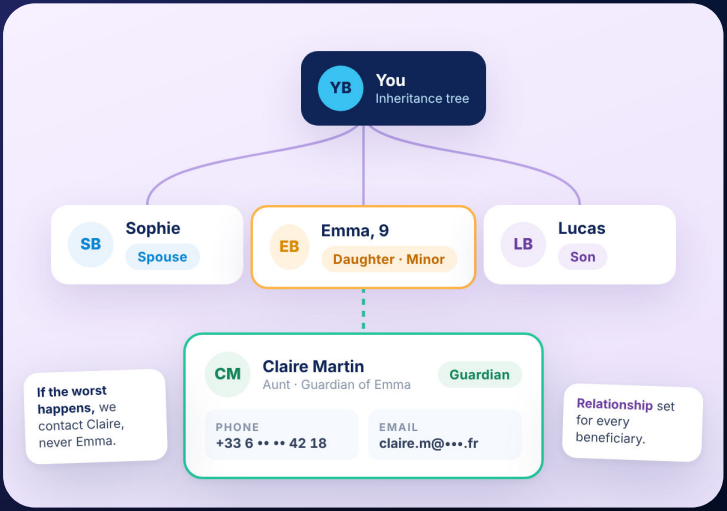
OSTREON brings together, in one secure space, everything a person owns, what it is worth, who it is meant for, and the information and documents to guide their loved ones.
When the time comes, each person automatically receives what is theirs.

Visible
All assets, in one place, with their up-to-date value.

Structured
Custom categories, documents attached to each asset.

Usable
Wealth report, income, exposure, export for the advisor.

Transferable
Beneficiaries, priorities, guardians, automatic and secure access.



HOW IT WORKS

1. **List** your assets and attach their documents.
2. **Assign** each asset to one or more beneficiaries, by priority.
3. **Update**: regularly confirm that all is well (notifications, every 7 to 90 days, your choice).
4. **Pass on**: with no response, and according to your choices, beneficiaries receive access to what is meant for them.

COMING SOON

"All good?"
One tap, and it's done.

The OSTREON mobile app will let you confirm notifications in a single tap.
Emails will only be sent if the app gets no response.



06 THE MECHANISM, STEP BY STEP

How does OSTREON know it's time to pass things on?

OSTREON never passes anything on because of a simple oversight. It relies on a proven principle, the "dead man's switch": as long as you regularly confirm that all is well (your notifications), nothing happens. If you stop responding, a gradual sequence starts, and your loved ones are only notified at the end of the timeframes **you have chosen**.

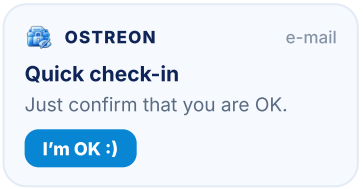
Notifications shown for illustration

1

EVERY 7 TO 90 DAYS

A periodic check

At the frequency you choose (7, 14, 30, 45, 60 or 90 days, 30 by default), you receive a "Keep-Alive" notification. You confirm it by logging in: that is all. The cycle starts again.

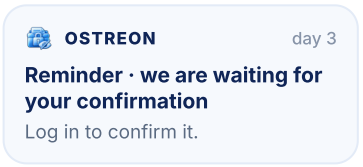


2

NO RESPONSE

Daily reminders

If you don't confirm the notification, you receive a reminder every day, until you confirm it or until the end of the timeframe set for your priority 1 beneficiaries.

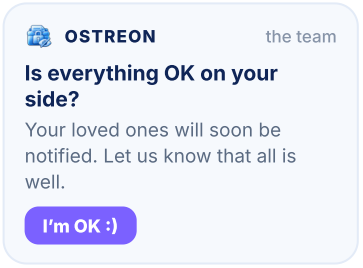


3

A FEW DAYS BEFORE YOUR LOVED ONES

We contact you

Before your beneficiaries are notified, the OSTREON team contacts you to make sure it isn't just an oversight. No accidental triggers.

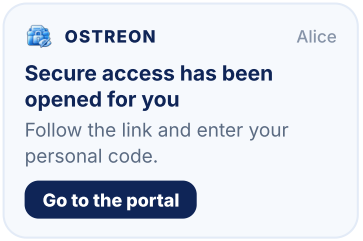


4

END OF THE PRIORITY 1 DELAY

Your closest loved ones are notified

Your priority 1 beneficiaries receive an email explaining how to log in to their dedicated secure portal. Once authenticated, they can view all the information you have made available to them.

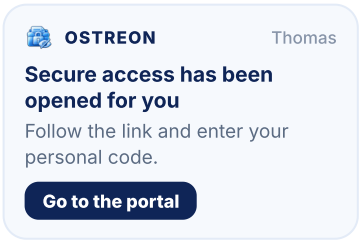


5

END OF THE PRIORITY 2 DELAY

The relay, if needed

If a priority 1 beneficiary hasn't logged in within the set timeframe, priority 2 beneficiaries in turn access the information meant for them. No asset is left without a recipient, even if you and your spouse (often priority 1) are affected at the same time.



You always stay in control. Confirming a notification restarts the cycle at any time. And if access is triggered by mistake while you are alive, you see who received access and who logged in, and you revoke access in one click. **Coming soon**: confirm a notification in one tap, from the mobile app.

06 A CONCRETE EXAMPLE

Who is notified, of what, and when.

Mathieu chose to receive a notification **every 30 days**, with a **14-day** period before his first beneficiary is notified (Alice, his wife), then **30 days** for his second beneficiary (Thomas, his son). One day, he stops responding.



Illustrative example. All delays are chosen by the user and can be changed at any time.

WHO RECEIVES WHAT

WHO	WHAT THEY RECEIVE, AND WHEN	WHAT THEY CAN ACCESS
The user	A notification at each interval, then one reminder a day if there is no answer	Their whole vault
Priority 1 beneficiary	Nothing before the P1 period ends. An email when it ends	Only the assets assigned to them
Priority 2 beneficiary	Nothing before the P2 period ends. Access if priority 1 hasn't logged in in time	Only the assets assigned to them
Guardian of a minor	Contacted instead of the child	The assets meant for the child
Notary, lawyer or advisor, as facilitator	Nothing. Beneficiaries are free to contact them or not	Nothing. No information from the vault or about the beneficiaries

QUESTIONS YOU WILL BE ASKED

"What if I go off-grid for a month?"
Choose a frequency and delays that suit your pace. When you are back, logging in stops the sequence.

"What if it triggers while I'm fine?"
You see who received access and who logged in, and you revoke access in one click.

"Can my loved ones see my assets before?"
No. Nothing is accessible to them before the set time, and never beyond what you assigned to them.

"Can OSTREON or my notary read my data?"
No. The data is encrypted with your own key (see section 9).

"How long before my loved ones are notified?"
You decide: the check-in frequency, then the delay for each priority.

"What if I forget my password?"
OSTREON doesn't know it. You use your 32-character recovery key or the self-recovery option.

07 THE 4 PILLARS

Organize · Value · Manage · Pass on.

Inheritance is not decided on the last day: it is prepared over time. OSTREON supports wealth throughout life, not only when the estate is settled.

ORGANIZE

All your wealth, in one place

- Asset categories and custom fields by type (financial sector, etc.)
- Fast adding and updating, like a spreadsheet
- Documents attached to each asset
- Linked debts and co-owners

VALUE

Know what you really own

- Value of each asset and its change over time
- Net value after debts
- Income tracked: rent, dividends, coupons
- Breakdown by exposure category

MANAGE

Decide with a clear view

- Personal wealth report, exportable
- Comparison over the periods you choose
- Secure file sharing with your advisor
- A file ready for the notary

PASS ON

To whom, when and how

- Beneficiaries per asset, organized by priority
- Relationships, minors and named guardians
- Regular “Keep-Alive” notifications
- Automatic, encrypted and deferred access

INHERITANCE IS PREPARED OVER TIME



Today
I list and structure.

Every month
I track value and income.

Every year
I update my choices.

When the time comes
My loved ones are guided.

08 ASSETS AND HOLDINGS

Everything that matters to you, even without a paper version.

OSTREON accepts every type of asset, physical or digital, and every file format. People rarely think of everything they can add: here are some ideas.

Real estate
Home, rental, property companies, property abroad

Bank accounts
Current, savings, accounts abroad

Financial assets
Stocks, equity savings plans, securities, bonds

Life insurance
Policies, protection, funeral plans

Holdings
Company shares, private equity, employee savings

Crypto-assets
Wallets, recovery phrases, NFTs

Works of art
Photos, certificate of authenticity, valuation

Collections
Watches, wine, metals: photos, valuation

Jewelry and objects
Valuables and heirlooms, photos, appraisals

Vehicles
Registration, insurance, lease agreement

Will and mandate
Will, lasting power of attorney

Contracts and deeds
Title deeds, certificates, loans

Logins
Online access, password manager

Online accounts
Cloud storage, platforms, payment accounts

Memories
Photos, videos, messages, intellectual property

And everything else
Create your own categories and fields

THE WHAT, TO WHOM, WITH WHOM

The what

Your assets, documented

- Value, history and income
- Linked loans or debts, co-owners
- Custom fields (reference number, insurer...)
- Attached files: all formats

To whom

Your beneficiaries and your wishes

- Beneficiaries per asset, by priority
- Family ties, minors and guardians
- Will and last wishes
- Messages to your loved ones

With whom

Your trusted professionals

- Notary, lawyer, wealth manager
- Their contact details and their role for each asset
- Your loved ones know who to turn to, and are never alone

09 SECURITY · THE ARCHITECTURE

An architecture built so that only you can read your data.

Designed by cybersecurity experts, OSTREON uses some of the most advanced data protection technologies. Your information is locked on your device, with a key only you hold, then sent to your vault. OSTREON keeps the vault, but never has the key.

LAYER 1 · YOUR DEVICE

Encrypted in your browser

Every piece of information is locked (AES-256) on your computer or phone, before anything is sent.

LAYER 2 · YOUR PRIVATE KEY

A unique key, yours alone

Generated from your password. Neither the key nor the password is ever sent to or stored by OSTREON.

LAYER 3 · THE SERVERS

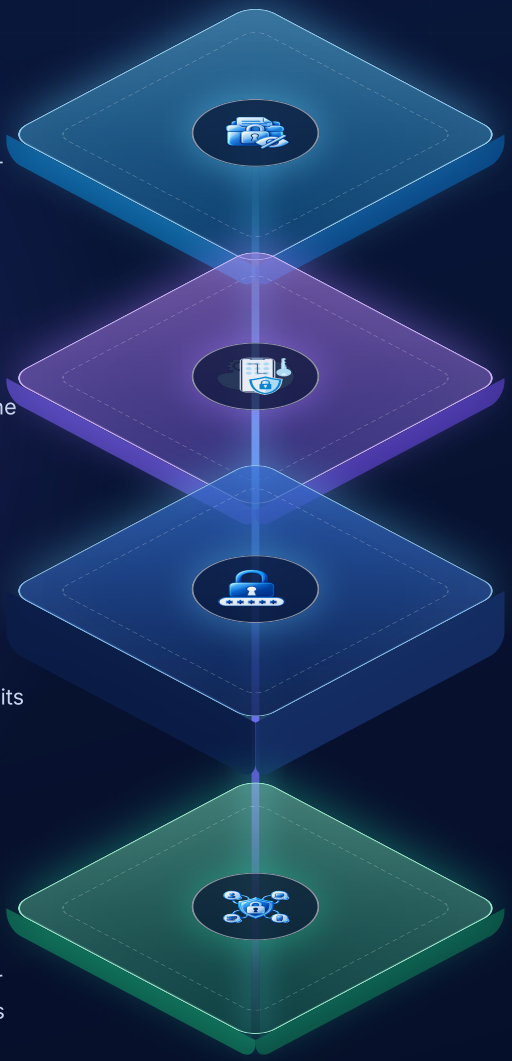
A vault that holds only unreadable data

OSTREON stores only encrypted data, on its European instance. If stolen, it would be useless.

LAYER 4 · YOUR BENEFICIARIES

Each their own key, at the right time

Unique link, personal code and two-factor authentication. Each beneficiary only sees what is assigned to them.



Zero Knowledge
Neither OSTREON, nor the State, nor any third party can read your data.

Zero Trust
Every access is verified. Two-factor authentication is mandatory.

AES-256 encryption
End to end, on the client side. The standard used by banks and governments.

Separate access
Rights set asset by asset, beneficiary by beneficiary.

Penetration tested by KPMG
No vulnerability found. Defenses hardened against AI threats.

To put it simply: OSTREON is a smart vault to which only you hold the key, and which no one else can access: not the provider, not the State, not any third party. A European company, GDPR compliant, with billing data kept separate.

09 IN PRACTICE, WHO SEES WHAT?

The same information, seen by three different people.

Take a life insurance policy that Mathieu recorded in OSTREON. Mathieu and Alice, at the right time, see exactly the same information. In between, no one can read it.

Mathieu
with her private key

Policy	**Life insurance**
Insurer	**Example Life**
Policy no.	**4581-22-A**
Value	**€85,000**
Beneficiary	**Alice**
Advisor	**Claire Martin, wealth manager**
Document	**policy.pdf**

READABLE DATA

OSTREON, the State, a hacker, a third party
without the key

```
U2FsdGVkX1+9xKq3vT0b8hJ2mP4e
Lr7wZ1nY6cQ0aF5sD8gH3jK9lM2n
B4vC7xZ1qW6eR8tY0uI3oP5aS7dF
9gH2jK4lZ6xC8vB1nM3qW5eR7tY9
uI1oP3aS5dF7gH9jK1lZ3xC5vB7n
M9qW2eR4tY6uI8oP0aS2d…
```

The servers only store this encrypted block. Without Mathieu's key, it is mathematically unusable, even if stolen.

UNREADABLE DATA

Alice, when the time comes
with her own key

Policy	**Life insurance**
Insurer	**Example Life**
Policy no.	**4581-22-A**
Value	**€85,000**
Beneficiary	**Alice**
Advisor	**Claire Martin, wealth manager**
Document	**policy.pdf**

READABLE DATA

Illustrative example, fictitious data.

HOW DATA TRAVELS

1 · On Mathieu's device
The information is encrypted in his browser with his private key (AES-256)

→

2 · On the servers
Only the encrypted block travels and is stored, on the European instance

→

3 · At Alice's, at the right time
She decrypts it with her private key, built from information only she knows, plus two-factor authentication

What if the State compelled OSTREON?

OSTREON could only hand over encrypted, and therefore unreadable, data. Without the user's key, neither the team nor the authorities could read it.

What if someone stole the database?

The hacker would get blocks of encrypted, and therefore unreadable, data. Passwords are never sent, and billing is stored separately, with no possible link to the vault.

Key line to use: "Your data is encrypted on your device, with your own private key. OSTREON only stores encrypted, and therefore unreadable, data. When the time comes, each loved one receives a private key that only opens what is meant for them."

09 WHY OSTREON

Why OSTREON rather than a traditional solution.

Families already use tools for part of the job. OSTREON brings together, in one tool, the inventory, the beneficiaries, automatic transfer and encryption that even the provider cannot break.

WHAT THE SOLUTION DOES	Paper, spreadsheet	Digital safe	Password manager	Will and notary only	OSTREON
List all assets, with their value and documents	~	~	–	~	✓
Link each asset to a beneficiary, with priorities and guardians	–	–	–	~	✓
Pass on access automatically, at the right time	–	~	~	–	✓
Encryption that even the provider cannot break	–	~	✓	–	✓
Track asset value, income and a wealth report	~	–	–	–	✓
Share documents securely with your advisor, without email	–	~	–	–	✓

✓ yes ~ partly or depending on the offer – no. Indicative comparison by type of solution, not by product.

FIVE REASONS TO CHOOSE OSTREON

1

All your wealth

Not just documents: every asset, its value, its access details and its files.

2

The right person, at the right time

Beneficiaries per asset, priorities, minors and guardians, automatic and deferred access.

3

Unreadable, even to us

Zero Knowledge, Zero Trust, private key, tested by KPMG. No one else can access the data.

4

Useful from day one

Tracking of value and income, and an exportable wealth report.

5

With the notary, not instead of them

A complete file for your loved ones when the time comes, with the right contacts named.

THE 20-SECOND PITCH

“A safe keeps your papers. A password manager keeps your codes. A will says who inherits. OSTREON brings it all together: what you own, who it goes to, and passes it on automatically at the right time, with encryption no one but you can open.”

10 WHAT OSTREON IS

IN ONE SENTENCE

OSTREON is the secure platform that lets you organize, value, manage and pass on all your wealth, so that your loved ones inherit everything you own.

30-second pitch

"Today, our wealth is scattered across many platforms (banks, insurers, investment platforms...) that you are often the only one to really know. OSTREON brings everything together in one place: your assets, their value, the documents needed, who they are meant for and who can advise your loved ones. Your data is end-to-end encrypted, and no one but you can read it. And when the time comes, each of your loved ones receives exactly what you planned."

THE VALUE PROPOSITION, BY AUDIENCE

For you

A clear view of your wealth today, and the certainty that nothing will be lost tomorrow.

For your loved ones

No searching at the worst time: they know what to look for, where, and who to contact.

For our partners

A client you know better, a lasting relationship, a structured file to share securely.

KEY MESSAGES

- **"So your loved ones inherit everything you own."**
- **"Organize and manage today, to pass on better tomorrow."**
- **"Your data, your key. No one else has access."**
- **"Wealth that is organized is wealth that is passed on."**

11 WHAT OSTREON IS NOT

To avoid misunderstandings, let's be precise.

OSTREON complements existing professionals and tools. It does not replace them.

It is not

A bank or a banking tool

OSTREON holds no money, executes no transactions and does not aggregate your accounts. It documents and organizes.

It is not

Wealth, legal or tax advice

OSTREON doesn't recommend investments or structures. It makes the work of advisors, notaries and lawyers easier.

It is not

A simple document safe

A digital safe stores. OSTREON links each asset to its value, its documents and its beneficiaries, and gives them automatic, secure access at the right time.

It is not

A will or a substitute for the notary

Sharing information does not transfer ownership. Inheritance law still applies; you can attach your will and your notary's contact details.

It is not

A provider that can view your data

Thanks to Zero Knowledge, OSTREON can neither read your data nor reset your password.

It is not

A tool only for the very wealthy or for the end of life

Anyone with several accounts, contracts or online logins is concerned, at any age. And OSTREON is useful first in everyday life, to manage your wealth, then to pass it on.

It is

The link between your wealth, your loved ones and your advisors: a single, encrypted space that makes information available to those who will need it, when they need it.

12 READY-TO-USE EMAILS

Four templates that make people want to take action.

Replace the items in square brackets. Every button links to OSTREON's booking page.

Email 1 · Discovering OSTREON

Individual prospect

Subject: Would your loved ones find everything?

Hello [First name],

A simple question: if tomorrow you were no longer here to explain, would your loved ones find all your accounts, contracts, investments and online logins?

In most families, the answer is no. Since 2017, more than €9.7 billion from forgotten accounts and contracts has been transferred to the French Caisse des Dépôts. Not for lack of heirs: for lack of information.

With OSTREON, you bring all your wealth together in an encrypted vault, you say who each asset is meant for, and when the time comes, each of your loved ones receives exactly what you planned. Even OSTREON cannot read your data.

Let me show you in 20 minutes, using your own situation:

Book my 20-minute call →

Best regards,
[Signature]
P.S. Prefer to try it yourself? You can create your account in 2 minutes at ostreon.io.

Email 2 · Welcome

New user

Subject: Welcome to OSTREON: your first step takes 2 minutes

Hello [First name],

We're delighted to welcome you as an OSTREON user.

Our mission is simple. You build wealth for yourself and your loved ones; OSTREON lets you organize it, value it, keep it up to date throughout your life, then pass it on securely and automatically, according to your choices, when the time comes.

Did you know that in most families, only one person manages the family wealth? With everything going digital and investments becoming more diverse, it has never been easier to invest... or to lose track of your wealth. In France alone, €9.7 billion from forgotten accounts and contracts has gone to the Caisse des Dépôts since 2017. Why? Because the beneficiaries simply didn't know about them. And that's only the tip of the iceberg.

Start now: create your first beneficiary and your first asset, whether its value is financial or emotional. Add the next ones as you go.

Go to my account →

Any questions? Book a video call with me directly: **Book a call →**

Best regards,
Julien Krieger, founder of OSTREON

Email 3 · Introducing OSTREON to a client

Advisor → client

Subject: [First name], the tool I recommend to my clients

Hello [First name],

At our last meeting, we talked about [your plans / your wealth]. One thing often comes up with my clients: everything is clear in their heads, much less so for their loved ones.

That's why I recommend OSTREON. You will be able to:
• list all your assets, with their value and documents;
• track your income and get a clear wealth report;
• name your beneficiaries, including a guardian for a minor child;
• exchange documents with me securely, without attachments.

For you, a clear view every day. For your loved ones, the certainty that nothing will be lost. For our meetings, a file that is always up to date.

Let's set it up together, in 20 minutes:

Choose my time slot →

Kind regards,
[Signature]

Email 4 · Partnership

Wealth advisor, notary, lawyer

Subject: A service your peers don't offer yet

Hello [First name],

Your clients trust you with their wealth plans. But do you really know everything they own? Multiple accounts, old contracts, crypto, online investments: the information is scattered, and some of it will be lost when it's time to pass it on.

OSTREON lets them organize everything in an encrypted vault. And it lets you:
• create new advisory work from needs that are finally visible;
• follow each client with a complete, up-to-date wealth report;
• remain the family's contact, including for the next generation;
• exchange documents securely, without email.

Offer OSTREON to your clients or include it in your own offer: our partner program (B2B and B2B2C) adapts to your model, and we help you roll it out.

30 minutes is enough to see what it can do for your firm:

Book my demo →

Kind regards,
[Signature]

Good practice

- Open with a question or a striking fact.
- Ask for one action only, clearly visible: the button.
- To follow up: reuse the question from email 1, in one sentence, with the button.
- Personalize the first sentence to the context.
- Focus on a concrete benefit, not on the technology.
- Do not promise legal or tax advice.

REFERENCES

Key figures and sources

Figures checked at their source in October 2026. Check them again before any external reuse.

DATA	SOURCE
≈ €9,000 bn passed on by 2040	Fondation Jean Jaurès (reported by Carenews, 2024)
€9.71 bn transferred to the CDC since 2017 (13.65 M accounts and policies)	Caisse des Dépôts / Ciclade, via La finance pour tous, 18 March 2026
€671 M transferred in 2025 (758,395 accounts)	Caisse des Dépôts / Ciclade, via La finance pour tous, 18 March 2026
€164.4 M returned in 2025, €943 on average	Caisse des Dépôts / Ciclade, via La finance pour tous, 18 March 2026
30-year forfeiture: €89 M acquired by the State in 2024	Caisse des Dépôts / Ciclade, via La finance pour tous, 18 March 2026
≈ 20% of bitcoins lost	Chainalysis, 2020
Return due within 6 months, interest 0.20%/month from the 7th month, 10% surcharge from the 13th month, 40% after formal notice	notaires.fr · service-public.fr · art. 1727 and 1728 French Tax Code (CGI)
Notary's duties, steps, estate option (4 months, 10 years)	notaires.fr, "Le règlement d'une succession"
Family formalities, joint ownership (art. 815-3), debts (art. 785), surviving spouse (art. 757)	service-public.fr · notaires.fr · French Civil Code
How OSTREON works and its security	ostreon.io (FAQ, Security, How it works)
The founder's story	UMento podcast, Julien Krieger, March 2026

DISCLAIMER

This document is provided for information and educational purposes. It does not constitute legal, tax or wealth advice, nor a personalized recommendation. The rules and amounts cited (French law) may change. For any specific situation, the notary and a qualified advisor remain the reference contacts. App visuals show fictitious data.

OSTREON

WEALTH & INHERITANCE

You're in good hands.

Organize and manage today, to pass on better tomorrow.

Book a call with our team →

Your private key · Zero Trust · Zero Knowledge · Audited by KPMG



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