



What is Bigaa?

Bigaa is an IT based platform which enables users to share what matters to them across generations over the ages of time.

What can users share?

Users are able to share property or knowledge.

How?

For

Property – Wills & Trusts - through a series of questions, Bigaa guides a user to create Wills and Trusts, which are eventually printed out by the user. process.

The Will making features are still under development and funding under this project will allow for its completion and customization to the needs of the target demographic. Nonetheless the step-by-step process is concisely illustrated under Pages 5-22 of this document.¹

Knowledge & Information (i.e., books, videos, and messages) – Trusts & Messages Initially only the admin will be able to upload books and videos; but later on, users will be able to do the same. The step-by-step process is concisely illustrated under Pages 22-27 of this document.

Any user can share a message to any beneficiary.

A case example in the context of the project can be a 65-year-old black autistic transgender California resident who seeks to make a Will to bequeath his property but also decides to leave a message to his descendants explaining to them the importance of testing their children early for autism especially in given the fact that it runs in his family. He believes early diagnosis and help will alleviate the traumatic childhood experience he underwent.

With whom can they share?

Users are able to share with family and friends. In this respect Bigaa allows them to create a family tree and also to have a friends list.

Friends List, Family Tree and Followers List

¹ The Will portal can be accessed at <https://bigaa.appexperts.us/will/create/residuary>. Please use the following log-in credentials - Username – dwightbigala@gmail.com Password – Britney007!



BIGAA

Bigaa allows recording of a user's family's and friends tree and adding their different family members in that tree and interacting with their fellow members if they have their account on the application.

How It Works

USING BIGAA

This estate planning is done on an online platform called Bigaa, accessible via the internet at www.bigaa.com

Once logged in users, will be availed with features that allow them to create Wills and also to share knowledge across generations.

In this respect, Bigaa embodies functionality of most social media platforms including, account creation, privacy settings etc.

Users can also pinpoint any important events in their life and users can easily edit their family tree whenever there is a new addition to the family.

Features of the application

There are two main users in the application whose respective features and process are explained as follows:

- User
- Admin

User

User is anyone utilizing the application. For users to use the same, they would have to sign up or sign in the application. The features for users are enlisted as follows:

Sign Up/Sign in

- Sign Up
 - Users can sign up for the application using their social media such as Google and Facebook or can fill up certain details such as name, email id and password and sign up for the application.
 - The design image for the same is as follows:



BIGAA



BIGAA

Sign In

Welcome Back!

Email

vuk3006@gmail.com

Password

.....

Remember Me

[Forgot Password](#)



Enter

or continue with



By signing up, you confirm that you agree to our [Terms of Use](#) and have read and understood our [Privacy Policy](#).

BIGAA empowers you to share in the future and across generations. Share Knowledge, Property and Protection.



[Don't have an account? Create here](#)

CREATING WILLS

- For creating their will, users will have to fill in their entire details in the application.
- There are several steps that need to be completed before their Will is created.
- There will be an option for users to Save their progress by the end of every page and they can pick where they left off as per their requirement.
- User can also choose to jump to any step and complete it as per their requirement.

Create Your Will



About Us

- The first step to create a will is to fill in their personal information.
- The design image for the same is as follows:

Will - About You Next Step

1st Step
About You
A few important details

2nd Step
Financial Assets
Decide who inherits your financial assets

3rd Step
Residuary
Decide who inherits the rest of your stuff

4th Step
Gifts
Blessed is the hand & household that gives

5th Step
Guardians
Choose a guardian for your minor children & pets

6th Step
Executors
Choose who carries out your wishes

7th Step
Funeral Plans
Plan your life farewell occasion well

First Name* **Middle Name**

Last Name* **Family Name**

Gender* **Date of Birth***

Marital Status* **Address***

Country* **State/District*** **City*** **Zip Code**

Race

<input type="text" value="Asian"/>	<input type="text" value="Indigenous"/>	<input type="text" value="Latino"/>
<input type="text" value="Middle Eastern/Western or North African"/>	<input type="text" value="Pacific Islander"/>	<input type="text" value="White"/>
<input type="text" value="Black"/>		








Children

Financial Assets

- Filling in the details regarding their financial assets is the second step for creating a will.
- There are several sub-sections in financial assets in accordance to which the requirements will keep on changing. The section wise design images are enlisted one by one below.

Will - Financial Assets

Next Step

						
<p>1st Step About You A few important details</p>	<p>2nd Step Financial Assets Decide who inherits your financial assets</p>	<p>3rd Step Residuary Decide who inherits the rest of your stuff</p>	<p>4th Step Gifts Blessed is the hand & household that gives</p>	<p>5th Step Guardians Choose a guardian for your minor children & pets</p>	<p>6th Step Executors Choose who carries out your wishes</p>	<p>7th Step Funeral Plans Plan your life farewell occasion well</p>

All Property
Business
Money
Cryptocurrency
Vehicle
Real Estate
Arts
Other

All Property

All business, money, cryptocurrency, vehicle, real estate, art, other.

Add New Beneficiary

Beneficiary*

Beneficiary Name

Share(%)*

Enter Share Percentage of Beneficiary, less or equals 100

Instruction

Enter Instruction...

[+ Add new instruction](#)


Submit




All Property:

User need to fill in their beneficiary details in this section and the share that will be given to them.


Will - Financial Assets Next Step




1st Step
About You
A few important details




2nd Step
Financial Assets
Decide who inherits your financial assets




3rd Step
Residuary
Decide who inherits the rest of your stuff




4th Step
Gifts
Blessed is the hand & household that gives



5th Step
Guardians
Choose a guardian for your minor children & pets



6th Step
Executors
Choose who carries out your wishes



7th Step
Funeral Plans
Plan your life farewell occasion well

All Property
Business
Money
Cryptocurrency
Vehicle
Real Estate
Arts
Other

All Property

All business, money, cryptocurrency, vehicle, real estate, art, other.

[Add New Beneficiary](#)

Beneficiary*

Beneficiary Name v

Share(%)*

Enter Share Percentage of Beneficiary, less or equals 100

Instruction

Enter Instruction...








[+ Add new instruction](#)

[Submit](#)



Business:

- Users need to fill in their business details in this section and the shares owned by them.

 1st Step About You A few important details	 2nd Step Financial Assets Decide who inherits your financial assets	 3rd Step Residuary Decide who inherits the rest of your stuff	 4th Step Gifts Blessed is the hand & household that gives	 5th Step Guardians Choose a guardian for your minor children & pets	 6th Step Executors Choose who carries out your wishes	 7th Step Funeral Plans Plan your life farewell occasion well
---	--	--	--	---	--	---

All Property **Business** Money Cryptocurrency Vehicle Real Estate Arts Other

Business

Company, Partnership, Sole Proprietorship etc

All Businesses Select Business

Business Name*

Enter Business Name

Business Type*

Choose Business Type

Country*

Choose Country

State/District*

Choose State

City*

Enter City Name

Beneficiary*

Beneficiary Name

How would you like to distribute?

Percent of Shares Number of Shares

Share(%)*

Enter Share Value

Type of Share*

Choose Type of Share

Instruction

Enter Instruction...

[+ Add new instruction](#)

Submit



Money:

- Users will have to fill in their bank account details in this section and the share details of the beneficiary.

Will - Financial Assets Next Step

1st Step
About You
A few important details

2nd Step
Financial Assets
Decide who inherits your financial assets

3rd Step
Residuary
Decide who inherits the rest of your stuff

4th Step
Gifts
Blessed is the hand & household that gives

5th Step
Guardians
Choose a guardian for your minor children & pets

6th Step
Executors
Choose who carries out your wishes

7th Step
Funeral Plans
Plan your life farewell occasion well

All Property Business **Money** Cryptocurrency Vehicle Real Estate Arts Other

Money in Bank/ Financial Institutions

All my bank accounts Select Account

Bank Name*

Country* State/District*

City*

Beneficiary*

How would you like to distribute?
 Percent Amount

Monetary (%) * Other

Instruction

[+ Add new instruction](#)

Submit










Cryptocurrency:

- User need to fill in their cryptocurrency details in this section and the beneficiary details.

Will - Financial Assets

Next Step

 1st Step About You A few important details	 2nd Step Financial Assets Decide who inherits your financial assets	 3rd Step Residuary Decide who inherits the rest of your stuff	 4th Step Gifts Blessed is the hand & household that gives	 5th Step Guardians Choose a guardian for your minor children & pets	 6th Step Executors Choose who carries out your wishes	 7th Step Funeral Plans Plan your life farewell occasion well
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All Property Business Money **Cryptocurrency** Vehicle Real Estate Arts Other

Cryptocurrency

All Cryptocurrency Select Cryptocurrency

Cryptocurrency Wallet*

Cryptocurrency Name*

Beneficiary*

How would you like to distribute?
 Percentage No of Coins/Tokens

Share(%) *

Other

Instruction








[+ Add new instruction](#)

Submit



Vehicle:

- User will fill in the details of the vehicles owned by them.

 1st Step About You A few important details	 2nd Step Financial Assets Decide who inherits your financial assets	 3rd Step Residuary Decide who inherits the rest of your stuff	 4th Step Gifts Blessed is the hand & household that gives	 5th Step Guardians Choose a guardian for your minor children & pets	 6th Step Executors Choose who carries out your wishes	 7th Step Funeral Plans Plan your life farewell occasion well
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All Property Business Money Cryptocurrency **Vehicle** Real Estate Arts Other

Vehicle

All Vehicles Select Vehicle

Vehicle Name* <input type="text" value="Enter Vehicle Name"/>	License Plate #* <input type="text" value="Enter License Plate No."/>
Country* <input type="text" value="Choose Country"/>	State/District* <input type="text" value="Choose State"/>
City <input type="text"/>	Make <input type="text"/>
Model <input type="text"/>	Type <input type="text"/>
Color <input type="text"/>	Beneficiary* <input type="text" value="Beneficiary Name"/>

Instruction

[+ Add new instruction](#)



Real Estate:

User will be required to fill in the details of all the properties owned by them in this section.

Will - Financial Assets Next Step

1st Step
About You
A few important details

2nd Step
Financial Assets
Decide who inherits your financial assets

3rd Step
Residuary
Decide who inherits the rest of your stuff

4th Step
Gifts
Blessed is the hand & household that gives

5th Step
Guardians
Choose a guardian for your minor children & pets

6th Step
Executors
Choose who carries out your wishes

7th Step
Funeral Plans
Plan your life farewell occasion well

All Property Business Money Cryptocurrency Vehicle **Real Estate** Arts Other

Real Estate

All Real Estate Select Real Estate

Property Type* Block

Choose Property Type

Plot Apt or Unit #

Address*

Country* State/District*

Choose Country

City* Zip Code

Beneficiary*

Beneficiary Name

Instruction

Enter Instruction...

[+ Add new instruction](#)

Submit



Arts:

User will fill in the details of any Art pieces owned by them in this section and who will be the beneficiary of them.

Will - Financial Assets - Arts Next Step

 1st Step About You A few important details	 2nd Step Financial Assets Decide who inherits your financial assets	 3rd Step Residuary Decide who inherits the rest of your stuff	 4th Step Gifts Blessed is the hand & household that gives	 5th Step Guardians Choose a guardian for your minor children & pets	 6th Step Executors Choose who carries out your wishes	 7th Step Funeral Plans Plan your life farewell occasion well
--	---	---	---	---	---	--

All Property Business Money Cryptocurrency Vehicle Real Estate **Arts** Other

Arts

All Arts Select Art

Name*

Insert Art Details*

Country* State/District*
 Choose Country Choose State

City*

Beneficiary*
 Beneficiary Name

Instruction

[+ Add new instruction](#)

Submit










Other:

User can enlist any materialistic items in the others section and can provide the details to them.

Will - Financial Assets

Next Step

 1st Step About You A few important details	 2nd Step Financial Assets Decide who inherits your financial assets	 3rd Step Residuary Decide who inherits the rest of your stuff	 4th Step Gifts Blessed is the hand & household that gives	 5th Step Guardians Choose a guardian for your minor children & pets	 6th Step Executors Choose who carries out your wishes	 7th Step Funeral Plans Plan your life farewell occasion well
--	---	---	---	--	---	--

All Property

Business

Money

Cryptocurrency

Vehicle

Real Estate

Arts

Other

Other

Insert Details*

Country*

State/District*

City*

Beneficiary*

Instruction

[+ Add new instruction](#)

Submit










Residuary

- Residuary is for the person who will inherit the rest of the share owned by the will maker, for example, clothes, personal home items etc.
- ○ The pre-existing beneficiaries will be displayed on the screen, but user can add a new beneficiary too.
- ○ The design image for the same is as follows:

Will - Residuary

Next Step

						
1st Step About You A few important details	2nd Step Financial Assets Decide who inherits your financial assets	3rd Step Residuary Decide who inherits the rest of your stuff	4th Step Gifts Blessed is the hand & household that gives	5th Step Guardians Choose a guardian for your minor children & pets	6th Step Executors Choose who carries out your wishes	7th Step Funeral Plans Plan your life farewell occasion well

Residuary Estate

Add New Beneficiary

You have not added any Beneficiary yet. Click above button to add new beneficiary.

For **Adding Beneficiary**, users will click on Add New Beneficiary on the top of their screen and fill in the form and their details and the beneficiary will be added.

- User can even choose to invite their beneficiary on the application by sending them a request link available to them at the end of the form.



Gift

- Anything that the user would like to gift to any beneficiary they can add in this section.
- There are different sections enlisted where user can define the Gift to the beneficiary such as:
 - Money
 - Cryptocurrency
 - Business
 - Vehicle
 - Property
 - Arts
 - Others (anything other than the options stated can be filled in this section)

The form details that the user needs to fill are similar to Financial Assets and can be defined as per user's requirements.

The screenshot displays a multi-step navigation bar at the top with icons and labels for: 1st Step About You, 2nd Step Financial Assets, 3rd Step Residuary, 4th Step Gifts (highlighted), 5th Step Guardians, 6th Step Executors, and 7th Step Funeral Plans. Below this is a horizontal menu with tabs for Business, Money, Cryptocurrency, Vehicle, Real Estate, Arts, and Other. The 'Business' tab is active, showing a form with the following fields and options:

- Business Name* (text input)
- Business Type* (dropdown menu)
- Country* (dropdown menu)
- State/District* (dropdown menu)
- City* (text input)
- Beneficiary* (dropdown menu)
- How would you like to distribute? (radio buttons for Percent of Shares and Number of Shares)
- Share(%)* (text input)
- Type of Share* (dropdown menu)
- Instruction (text area)
- + Add new instruction (link)
- Submit (button)



Guardian

Will - Guardians Next Step

1st Step
About You
A few important details

2nd Step
Financial Assets
Decide who inherits your financial assets

3rd Step
Residuary
Decide who inherits the rest of your stuff

4th Step
Gifts
Blessed is the hand & household that gives

5th Step
Guardians
Choose a guardian for your minor children & pets

6th Step
Executors
Choose who carries out your wishes

7th Step
Funeral Plans
Plan your life farewell occasion well

Appoint a Guardian
For your Children (under 18) or Pet

Who needs Guardianship? Children Pet

You have not added any Guardian.

[Add New Guardian](#)

For Guardian they are basically these steps –

1	Who needs Guardianship	<ul style="list-style-type: none"> Minor Child Pet 	Multiple Selection
2	Select Your Guardian	<ul style="list-style-type: none"> Beneficiary Friend Bigaa Attorney <p>(Please accept our terms first)</p>	Multiple Selection
3	Alternative Guardian	Add Alternative Guardian if Friend or Beneficiary is Unable to Perform	Name / Address (Input as in create beneficiary)
4	What does the guardian handle	<ul style="list-style-type: none"> Minor or Pet Property of Minor or Pet <p>(Please accept our terms first)</p>	<ul style="list-style-type: none"> Multiple selection if a Friend or Beneficiary is selected as guardian under 2 Single Selection if Attorneys are ONLY selected as guardian under 2. If attorneys and another (Friend or Beneficiary are selected under 2, then Multiple selection is allowed.



Explanation Notes –

Let us assume Greg has 2 children, John and Mary, and 2 pets i.e., a cat and a dog. Greg may want to appoint his sister Carol as guardian of his daughter Mary and his brother Sam as guardian of his son John. This is possible using Bigaa. Greg should also be able to appoint 2 different organisations as guardians of the pets.

When it comes to their property, Greg may not trust Carol so much so he may want to only give her guardianship over Mary but not over Mary's property. Therefore, Greg should have the option of appointing a lawyer as guardian of the property. Therefore, Greg can select Carol as guardian over Mary but a lawyer as guardian of Mary's property.

Greg should also be able to create special arrangements for the property. For example, he should be able to select a lawyer as guardians for a bank account in JP Morgan Chase, he creates for Mary but Carol as guardian over another bank account he creates for Mary in at Wells Fargo.








Importantly here, a lawyer cannot be appointed as guardians over Mary. Only her property but not her person, Therefore, Mary cannot come to sleep or reside with the lawyer as they are only guardians of her property etc.



Executors

- User will define the executor of their wishes in this section.
- It can be anyone authorized under law to be an executor.
- Users can define their options or can choose to add a new friend too.
- The design image for the same is as follows –

Will - Executors Next Step

 <p>1st Step About You A few important details</p>	 <p>2nd Step Financial Assets Decide who inherits your financial assets</p>	 <p>3rd Step Residuary Decide who inherits the rest of your stuff</p>	 <p>4th Step Gifts Blessed is the hand & household that gives</p>	 <p>5th Step Guardians Choose a guardian for your minor children & pets</p>	 <p>6th Step Executors Choose who carries out your wishes</p>	 <p>7th Step Funeral Plans Plan your life farewell occasion well</p>
--	---	---	---	--	---	--

Choose your Executor Add New Executor

All Property Select Property

Property Type*

Select Property Type

Executor from Bigaa Select Executor*

Choose Executor For Property*

Select Executor For Property

Alternate Executor*

Select Executor

Submit



Funeral Plans

- Users will draft their funeral plans in this section.
- User will also define other details of their service in this section such as funeral location, funeral officiator, funeral home and obituary (they can write it or can hire someone to write for them).
- Users will also define important details such as if they will donate their organs in this section.
- Users will also define the songs played at their funeral and if they would like to set up a fund for their funeral.
- Anything other than that can be added to the instructions.
- The design image for the same is as follows:

The screenshot displays the 'Funeral Plans' section of the BIGAA interface. At the top, a progress bar shows seven steps: 1st Step: About You, 2nd Step: Financial Assets, 3rd Step: Residuary, 4th Step: Gifts, 5th Step: Guardians, 6th Step: Executors, and 7th Step: Funeral Plans (highlighted in brown). Below the progress bar is the 'Funeral Plan Details' form, which includes the following sections:

- Type of Funeral Service, Ceremonies and Events***: A dropdown menu with the option 'Choose Funeral Service, Ceremonies and Events'.
- Other Service Matters**:
 - Private family only
 - Outdoor Indoor Both
 - Open Casket Closed Casket
- Decide what you will wear**: A text input field.
- Funeral Location**:
 - Street Address: A text input field with a placeholder 'Enter Street Address'.
 - Country: A dropdown menu with 'Choose Country'.
 - State/District: A dropdown menu with 'Choose State'.
 - City: A text input field with 'Enter City Name'.
 - Zip Code: A text input field with 'Enter Zip Code'.
- Who will officiate the service?***:
 - Enter Name: A text input field.
 - Enter Other Details: A text input field.
- Write or hire someone to write your obituary**:
 - Write Hire
 - Enter Obituary Instructions*: A text input field.
- Choose a Funeral Home**: A text input field with 'Enter Details'.
- Decide an organ or body donation**: A text input field with 'Enter Details'.
- Choose Songs to be played at service**: A text input field with 'Enter Songs to be played'.
- Set up a memorial / burial fund for your funeral**:
 - Enter Amount: A text input field.
 - Enter Source: A text input field.
- Other Instructions**: A large text input field with 'Enter Other Instructions...' and a submit icon.

A 'Submit' button is located at the bottom left of the form area.



BIGAA

The next step is payment for the document that will be generated. However, the project allows up to 200 individuals of the target demographic to create Wills free of charge. Therefore, we shall provide qualifying users with an access code to defray payment.

Will - Payment

Additional Services Offered by Bigaa (Choose Service(s) you want to opt)

Connect with our Witness (\$50)

Avoid Drama. Have your Will Witnessed Privately by Professionals?

Keep It in A Safe Place - Will Storage (\$7)

Keep your Will Securely. Sign up for our Will storage service for only

Register at Sub Register (\$50)

Avoid Drama. Have your Will Witnessed Privately by Professionals?

Proceed to pay



Other Features

1. Discounts -

- Items sold on Bigaa will have a discount code. This applies to books, videos and Estate Planning documents.
- The discount code can only be used once and on 1 product. For example, a video purchase, a book, a Will or Will storage
- The discount code shall vary and will be a way in which we attract users

ESTATE PLANNING SECTION - WILLS, TRUSTS & GUARDIANSHIP

1. **Location of Link** - On the home page, there should be a link for create to the Estate Planning section for Wills, Trusts & Guardianship. Once a user clicks, he is taken to each of a single page where he selects either option or can learn more about them by clicking the hyperlink below?

Wills –	Trusts ❖ Revocable Trusts ❖ Irrevocable Trusts	Guardianship
Why do a Will now?	Why Trusts	Why prepare guardianship

2. Creating the Documents - The following rules apply

- Wills (complete steps 1 – 7. In addition add Miscellaneous T & C under 8)
- Trusts (complete steps 1, 2, 4 & 8)
- Guardianship (complete steps 1 & 5)

3. Format of Completed Documents - Once those steps have been completed a Will a document shall be generated. A user should be able to view a print preview version upon completing the inputting data. Dwight B shall supply the template for each of the said document.

4. Professional Review –

- A. Bigaa Legal Team - In-house. The user pays a fixed \$50 fee for our lawyers to contact him and discuss his Will / Trust needs for 1 hour.
- B. Our lawyers shall receive a notification via email in this respect and also

5. Witnesses – Atleast 2 witnesses appear on the final document. Witnesses can be from -

1. From the existing beneficiaries
2. From our in-house team. This will attract a fixed fee. Note: These estimates don't include retesting and regression testing timelines & costs.

6. Notary – A user should also be able to select a notary to notarize his Will.

7. Estate Planning Document Storage – We shall also offer Will storage services. This will work in such a way as to ensure the privacy of a user but also good document tracking.



BIGAA

- ❖ Fee – Users will be charged a monthly recurring fee to store their Wills. The fee is \$3 per month
- ❖ Code: A code will be automatically generated on any will created on Bigaa allowing for this service to be effected for a particular user. The code shall uniquely identify a particular user and the Will the user has created, once entered into the system by Bigaa staff.
- ❖ The code will be on a blank page – with this information –
 - Return Address for user
 - Senders address for Bigaa i.e., where the will should be mailed to. Bigaa’s address will vary per country.

8. Miscellaneous Terms and Conditions.

- After the seventh step, the user will be directed to a blank page where he can choose several options. These include in this order –
 - Add Miscellaneous Terms and Conditions,
[Learn more](#)
 - Add Witnesses?
[Learn more](#)
 - Let a Professional Review Your Document
[Learn more](#)
 - Let Your Document be Notarized
[Learn more](#)
 - Will Storage Facilities
[Learn more](#)
 - Register Your Will with Register of Documents -
[Learn more](#)
- Miscellaneous Terms and Conditions (T&C’s), - These can be created by a user or Bigaa admin. In cases where Bigaa admin creates them, they will vary per Country and per state depending on the laws. For example, for users in California, will see a different set of terms compared to users in New York.
- Terms & C’s should have these columns –
 - ✓ Title
 - ✓ Subtitle (optional)
 - ✓ The words constituting the Terms / Conditions



BIGAA

By way of example, I have indicated a term and condition below –

7. Indemnity

7.1 Except as otherwise expressly provided herein, each Party shall be responsible only for the duties in relation to the designated property and shall personally not bear any responsibility any loss to a third party or beneficiary while carrying out their duties except where they acted with gross negligence or intentional misconduct.

7.2 All claims shall be borne by my estate

9. Formatting & Paragraphing – Guidelines

- It's important that proper formatting, numbering, and paragraphing aching is kept throughout the Will.

10. Payment – Generally, for Estate Planning documents, the payments shall be the following -

- Will Creation – *(mandatory)*
- Will Storage – *(optional)*
- Register with Government Registrar of Documents *(optional)*
- Professional Review *(optional)*
- Notarized *(optional)*