

# Report: Decentralized Inheritance Protocol

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November 2025

## Contents

<b>1</b>	<b>Introduction</b>	<b>2</b>
1.1	Motivation . . . . .	2
1.2	The Decentralized Inheritance Protocol . . . . .	2
<b>2</b>	<b>Tool usage / tech stack</b>	<b>2</b>
2.1	Core Languages . . . . .	2
2.2	Smart Contract Framework and Tooling . . . . .	2
2.3	Testing Stack . . . . .	3
2.4	Blockchain Interaction Library . . . . .	3
2.5	Frontend Framework and UI Stack . . . . .	3
2.6	Wallet and Web3 UX . . . . .	3
2.7	Linting and Code Quality . . . . .	3
2.8	Runtime and Scripting . . . . .	3
2.9	Design Rationale . . . . .	3
2.10	Integration Flow . . . . .	4
<b>3</b>	<b>Smart Contract architecture</b>	<b>4</b>
3.1	General Design and Flow . . . . .	4
3.2	Roles and Access Control . . . . .	5
3.3	Beneficiaries and Payout Logic . . . . .	5
3.4	Funds Management and Aave Integration . . . . .	5
3.5	Death Verification and Oracles . . . . .	5
3.6	Security Considerations . . . . .	6
3.7	Gas and Scalability . . . . .	6
3.8	Known Limitations and Future Work . . . . .	6
<b>4</b>	<b>Decisions</b>	<b>7</b>
<b>5</b>	<b>Appendix</b>	<b>7</b>
	Appendices	7
<b>A</b>	<b>References</b>	<b>16</b>

# 1 Introduction

## 1.1 Motivation

No one can escape death - but what happens to your crypto when you die? According to [4], it is estimated that around 3.7 million Bitcoin are lost and unrecoverable. One of the top reasons is death: crypto holders that passed away and failed to share access information with heirs will be responsible for inaccessible funds.

Traditional inheritance systems are flawed: they take very long, are expensive and more often than not lead to conflict between the heirs. We want to solve these problems by introducing a decentralized inheritance protocol.

## 1.2 The Decentralized Inheritance Protocol

The idea is as follows: anyone can create a will by deploying the inheritance protocol contract. After that, depositing coins, tokens and assets, as well as defining beneficiaries or heirs by adding their wallet addresses, is quick and easy with function calls to the contract. For each beneficiary, the owner can define a payout amount as a percentage of the total deposited assets.

Furthermore, deposited assets are invested using Aave<sup>1</sup>. This allows the balance to grow instead of laying dry.

The owner has to check in at least every 90 days to verify that he's still alive. As long as these check-ins occur, there will be no payout. When a check in is missed there is a 30-day grace period during which a check in can be made again **TODO**

In case of death, trusted oracles (in most cases a notary) are used to verify the death via death certificates, before initiating the payout.

# 2 Tool usage / tech stack

This project spans two domains: on-chain smart contract development and an off-chain web client for interaction.

## 2.1 Core Languages

**Solidity** (v0.8.28) is used for smart contract logic, leveraging built-in overflow checks and modern language features [22]. **TypeScript** is used across both the contract testing layer and the frontend for static typing and improved tooling [24].

## 2.2 Smart Contract Framework and Tooling

**Hardhat** serves as the primary development and testing framework [12]. It provides a local Ethereum network, deterministic deployments, stack traces, and plugin extensibility. Scripts like `scripts/deploy.js` and `scripts/auto-deploy.js` automate contract deployment, while `start.js` boots a local node and performs an initial deployment for the frontend to consume.

**Hardhat Ignition** is adopted for more declarative deployment pipelines [13]. Ignition modules (e.g., in `ignition/modules/`) describe deployment intent, helping reduce manual sequencing errors and making deployments reproducible.

**OpenZeppelin Contracts** supplies audited base contracts (`Ownable`, `ReentrancyGuard`, `IERC20`) to reduce implementation risk and accelerate development [19]. Using well-established libraries mitigates common vulnerabilities and increases readability for reviewers.

---

<sup>1</sup>Aave — a decentralized lending protocol: supply crypto to earn interest via liquidity pools. <https://aave.com/docs/developers/liquidity-pool>

## 2.3 Testing Stack

Unit and integration tests use **Mocha** as the test runner and **Chai** with the `chai-as-promised` pattern for expressive assertions [15, 6]. **Hardhat Network Helpers** assist with time skips to keep tests isolated and deterministic. The testing approach validates critical flows: beneficiary management, state machine transitions, death oracle integration, and payout distribution.

## 2.4 Blockchain Interaction Library

**Ethers.js** (v6) is used both in tests and the frontend for provider abstraction, contract bindings, and wallet interaction [11]. It offers a concise API, rich TypeScript definitions, and strong support for modern Ethereum features (signing, ENS, event queries).

## 2.5 Frontend Framework and UI Stack

The web client is built with **Next.js** (v15) [16] for file-based routing, server-side rendering (SSR), and asset optimization. **React 18** provides the component model and concurrent rendering features [21]. **Tailwind CSS** supplies utility-first styling for rapid UI iteration and consistent spacing/color scales [23]. Post-processing is handled by **PostCSS** and **Autoprefixer** to normalize styles across browsers [20, 3]. Icons come from **Lucide React** for a lightweight, customizable icon set [14].

## 2.6 Wallet and Web3 UX

**Web3Modal** simplifies multi-wallet connection flows on the frontend, abstracting provider selection and improving user onboarding [25]. This reduces friction versus building custom wallet connectors manually, while maintaining extensibility for future wallet providers.

## 2.7 Linting and Code Quality

**ESLint** with the Next.js configuration enforces consistent style and catches common mistakes in the React/TypeScript codebase [10]. Static analysis complements TypeScript’s type checking by addressing stylistic and best-practice concerns (unused variables, unsafe React patterns). For Solidity, reliance on established OpenZeppelin components and compiler warnings keeps the contract surface maintainable; future work could add a dedicated static analysis pass (e.g., Slither) to further enhance assurance.

## 2.8 Runtime and Scripting

**Node.js** underpins Hardhat scripts, local tooling, and the custom automation scripts (`start.js`, `cleanup.js`) [18]. These scripts orchestrate development workflow: spinning up a local chain, deploying contracts, and cleaning artifacts to reset state between test sessions.

## 2.9 Design Rationale

The chosen stack prioritizes:

- **Auditability:** Using audited libraries (OpenZeppelin) and type-safe code (TypeScript) reduces risk.
- **Developer Velocity:** Hardhat + Next.js + Tailwind enable iterative development with fast feedback loops.
- **Maintainability:** Consistent tooling (Ethers.js across backend/frontend) minimizes integration complexity.

- **Extensibility:** Ignition and modular deployment scripts allow easy evolution (multi-asset support, new oracles).
- **User Experience:** Web3Modal and Tailwind produce a smoother interaction surface for non-technical beneficiaries.

## 2.10 Integration Flow

The typical local flow is:

1. Run `node start.js` to launch a Hardhat node and automatically deploy contracts (via Ignition or scripts).
2. The deployment script writes a `deployment-info.json` artifact consumed by the frontend for contract addresses and ABI metadata.
3. Frontend connects to the local network through Ethers.js and Web3Modal, pulling contract state (beneficiaries, balances, state machine phase).
4. Mocha/Chai test suite validates contract invariants in isolation; manual UI interactions can then be performed to cross-check behavior.
5. `cleanup.js` purges artifacts and resets caches when a fresh environment is needed.

## 3 Smart Contract architecture

### 3.1 General Design and Flow

The inheritance protocol is implemented in a single smart contract and composes well-known primitives from *OpenZeppelin* for access control and safety [19]. In particular, the contract inherits from `Ownable` to grant the will’s creator administrative privileges, uses `ReentrancyGuard` to protect sensitive functions, and interacts with funds through the `IERC20` interface of the ERC-20 standard [5]. For external integration, the contract talks to a lending pool (Aave-compatible mock) to invest idle balances and to a death oracle for verification.

The constructor wires all dependencies (token, death oracle, notary, pool) and initializes the state machine that models the life cycle of a will. The state machine transitions among four phases:

```
1 enum State { ACTIVE, WARNING, VERIFICATION, DISTRIBUTION }
```

Listing 1: Contract state machine

`ACTIVE` is the normal operating phase where the owner can manage beneficiaries and funds. If the owner misses a check-in for more than 90 days, the state moves to `WARNING`. After a 30-day grace period without check-in, the state advances to `VERIFICATION`. Once the death oracle confirms the owner’s passing, the state becomes `DISTRIBUTION`, which triggers payout.

The `updateState()` function is public so that the notary, family members, or any third party can progress the state machine when the objective conditions are met. This creates an incentive-aligned mechanism: beneficiaries want the state to be up to date to receive their funds and a trusted notary can be instructed to call this function regularly. When the state reaches `DISTRIBUTION`, the contract immediately invokes `distributePayout()` and emits a `StateChanged` event.

### 3.2 Roles and Access Control

We use `Ownable` for a single privileged owner (the testator), and a dedicated *notary* address for external verification tasks [19]. Access is enforced by modifiers:

- `onlyOwner`: administrative actions (check-in, adding/removing beneficiaries, deposits/withdrawals) are restricted to the owner.
- `onlyNotary`: only the notary can upload death verification proofs.
- `onlyPreDistribution`: prevents fund mutations once the system is in the distribution phase.
- `onlyDistribution`: guards payout functions so they are callable only in the final phase.
- `onlyActiveWarning`: Prevents Administrative changes like adding beneficiaries from being executed unless in the ACTIVE or WARNING phase.

Functions that transfer value also use the `nonReentrant` modifier from `ReentrancyGuard` to mitigate reentrancy (SWC-107) [1].

### 3.3 Beneficiaries and Payout Logic

Beneficiaries are kept in a fixed-size array of at most ten entries to keep gas costs predictable and iteration bounded. Each entry stores a payout address and a percentage amount. The contract enforces that:

- No duplicate beneficiary addresses exist.
- The total determined payout never exceeds 100%.
- Add/remove operations are only allowed before distribution and require a fresh owner check-in.
- All administrative changes can only be made by the contract's owner.

On distribution, the contract retrieves the pool balance from Aave, computes each beneficiary's share by percentage, and transfers tokens accordingly by iterating through the list of beneficiaries. If the sum of percentages is below 100%, the residual is sent to a donation address to prevent funds from being stranded forever.

### 3.4 Funds Management and Aave Integration

The protocol accepts an ERC-20 token (MockUSDC in our deployment) via `deposit`. The owner first approves the contract to spend tokens, then the contract supplies tokens into an Aave-compatible pool (MockAavePool in our deployment) to accrue yield [5, 2]. Withdrawals reverse the flow: tokens are pulled from the pool and transferred back to the owner. Critical operations are protected with `nonReentrant` and disallowed after distribution.

### 3.5 Death Verification and Oracles

Death verification is abstracted behind the `IDeathOracle` interface. The notary calls `uploadDeathVerification` with a boolean and proof bytes; the oracle persists the attestation and can still be called upon by beneficiaries to verify the death. The state machine polls the oracle by calling `isDeceased(owner())` and, if true, transitions to *DISTRIBUTION*. In our test setup we use a mock oracle to enable deterministic unit tests. For a production deployment, this component could be backed by a notarized registry, a government API gateway, or decentralized oracle networks. Additionally,

`updateState()` could be automated using off-chain keepers (e.g., Chainlink Automation) to guarantee timely transitions without relying on manual calls [7]. However, since beneficiaries already have an incentive to update the state regularly, the decision was made to avoid the extra cost for off-chain automation.

### 3.6 Security Considerations

Our design follows standard Solidity best practices [22, 19]:

- Reentrancy protection on functions that transfer tokens [1].
- Access control via explicit roles and clear phase guards (`onlyPreDistribution`, `onlyDistribution`, ...).
- Use of `immutable` and `constant` for critical configuration to reduce runtime risk and gas cost.
- Bounded iteration over at most ten beneficiaries to avoid unbounded gas usage.
- Overflow/underflow safety from the Solidity 0.8.x checked arithmetic [22].

Threats and mitigations:

- **Oracle risk:** a compromised notary/oracle could wrongfully trigger distribution. This is mitigated organizationally (trusted notaries) and could be strengthened with multi-sig attestations or time delays.
- **Griefing/liveness:** anyone can call `updateState()`, but transitions are conditional and idempotent; no value is at risk.
- **External calls:** interactions with the pool and token are performed after state updates and protected by `nonReentrant`. The donation transfer happens last to simplify reasoning.

### 3.7 Gas and Scalability

The fixed-size array avoids storage resizes and bounds loops to a maximum of ten iterations. Getter functions such as `getActiveBeneficiaries()` build a compact memory array for off-chain consumers, trading a small amount of gas for simpler client logic. State checks in `updateState()` are in constant time. While the design targets personal wills (low on-chain scale), it remains economical for typical usage.

### 3.8 Known Limitations and Future Work

- **Single-asset support:** the current implementation handles one ERC-20 token instance. Extending to multiple assets would require per-asset accounting and distribution.
- **Maximum of ten beneficiaries:** chosen for simplicity and predictable gas; a dynamic structure[8] could be introduced. However this would require careful consideration of gas efficiency and time complexity, while larger will structures could also be realized by having multiple wills and distributing funds accordingly.
- **Oracle centralization:** production setups should consider decentralized attestations or multi-party notaries.
- **Automation:** integrating keepers would remove the need for manual `updateState()` calls [7].
- **UX improvements:** support for EIP-2612 `permit` and richer events to make indexing easier [9].

## 4 Decisions

//TODO rename this, but should be about why we did certain things, why abandon vesting for example etc.

## 5 Appendix

# Appendices

```
1      // SPDX-License-Identifier: MIT
2      pragma solidity ^0.8.28;
3
4
5      import "@openzeppelin/contracts/access/Ownable.sol";
6      import "@openzeppelin/contracts/token/ERC20/IERC20.sol";
7      import "@openzeppelin/contracts/utils/ReentrancyGuard.sol";
8      import {IDeathOracle} from "./mocks/IDeathOracle.sol";
9      import {MockAavePool} from "./mocks/MockAavePool.sol";
10
11     contract InheritanceProtocol is Ownable, ReentrancyGuard {
12
13         IERC20 public immutable usdc;
14         IDeathOracle public immutable deathOracle;
15         address private notaryAddress;
16         MockAavePool public aavePool;
17
18         // address for donations (underdetermined payout)
19         address private ourAddress;
20
21         /**
22          * Stores address and payout percentage amount (0-100) of
23          * a beneficiary.
24          */
25         struct Beneficiary {
26             address payoutAddress;
27             uint256 amount;
28         }
29
30         Beneficiary[10] private _beneficiaries;
31
32         State private _currentState;
33
34         uint256 private _lastCheckIn;
35         bool private _called = false;
36
37         uint256 private constant NOT_FOUND = type(uint256).max;
38         uint256 private constant MAX_BENEFICIARIES = 10;
39         uint256 private constant MAX_PERCENTAGE = 100;
40         uint256 private constant CHECK_IN_PERIOD = 90 * 1 days;
41         uint256 private constant GRACE_PERIOD = 30 * 1 days;
42
43         event BeneficiaryAdded(address indexed payoutAddress,
44             uint256 amount, uint256 index);
```

```

43     event BeneficiaryRemoved(address indexed payoutAddress,
44         uint256 index);
45     event Deposited(uint256 amount);
46     event Withdrawn(uint256 amount);
47     event CheckedIn(uint256 timestamp);
48     event StateChanged(uint256 timestamp, State from, State
49         to);
50     event PayoutMade(uint256 amount, address payoutAddress);
51     event TestEvent(string s);
52     event TestEventNum(uint s);

53 /**
54 * Initializes a new InheritanceProtocol.
55 * @param _usdcAddress address of the currency used
56 * (non-zero).
57 */
58 constructor(address _usdcAddress, address
59             _deathOracleAddress, address _notaryAddress, address
60             _aavePoolAddress) Ownable(msg.sender) {
61     require(_usdcAddress != address(0), "USDC address
62             zero");
63     require(_deathOracleAddress != address(0), "Death
64             Oracle address zero");
65     ourAddress =
66         0xf39Fd6e51aad88F6F4ce6aB8827279cffFb92266;
67     usdc = IERC20(_usdcAddress);
68     deathOracle = IDeathOracle(_deathOracleAddress);
69     notaryAddress = _notaryAddress;
70     aavePool = MockAavePool(_aavePoolAddress);
71     _currentState = State.ACTIVE;
72     _lastCheckIn = block.timestamp;
73 }
74
75 /**
76 * -----
77 * This modifier requires the function call to be made
78 * before distribution.
79 */
80 modifier onlyPreDistribution() {
81     require(_currentState < State.DISTRIBUTION, "Cannot
82         modify funds post-distribution");
83     -;
84 }
85
86 /**
87 * This modifier requires the function call to be made in
88 * the ACTIVE or WARNING phase
89 */
90 modifier onlyActiveWarning() {
91     require(_currentState < State.VERIFICATION, "Cannot
92         make administrative changes without Owner
93         check-In");
94     -;
95 }
96
97 /**
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
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183
184
185
186

```

```

87     * This modifier requires the function call to be made in
88     * the DISTRIBUTION phase
89     */
90     modifier onlyDistribution() {
91         require(_currentState == State.DISTRIBUTION, "Can only
92             make payouts in distribution phase");
93         -
94     }
95     /**
96     * This modifier requires the function call to be made by
97     * the notary
98     */
99     modifier onlyNotary() {
100        require(msg.sender == notaryAddress, "Only notary can
101            call this function");
102        -
103    }
104    /**
105     * Defines the state of the contract.
106     * - Active: mutable state, owner check-ins required.
107     * - Warning: Missed check-in, notification sent at 90
108     * days,
109     * verification phase starts at 120 days.
110     * - Verification: submission of death certificate (30
111     * days).
112     * - Distribution: distribute assets based on defined
113     * conditions.
114     */
115     enum State { ACTIVE, WARNING, VERIFICATION, DISTRIBUTION }
116
117     /**
118      * Updates the State in the State-Machine
119      * Should always be possible and accessible by anyone
120      * @return currentState after execution
121      */
122     function updateState() public returns (State) {
123         uint256 elapsed = uint256(block.timestamp) -
124             _lastCheckIn;
125         State oldState = _currentState;
126
127         // --- Phase transitions in logical order ---
128
129         // If in ACTIVE and check-in expired           WARNING
130         if (_currentState == State.ACTIVE && elapsed >
131             CHECK_IN_PERIOD) {
132             _currentState = State.WARNING;
133         }
134
135         // If in WARNING and grace period expired
136         // VERIFICATION
137         if (_currentState == State.WARNING && elapsed >
138             CHECK_IN_PERIOD + GRACE_PERIOD) {
139             _currentState = State.VERIFICATION;
140         }

```

```

134
135     // If in VERIFICATION and death confirmed
136     // DISTRIBUTION
137     if (_currentState == State.VERIFICATION &&
138         deathOracle.isDeceased(owner())) {
139         _currentState = State.DISTRIBUTION;
140     }
141
142     emit StateChanged(block.timestamp, oldState,
143                       _currentState);
144
145     // Trigger payout if we reached DISTRIBUTION
146     if (_currentState == State.DISTRIBUTION) {
147         distributePayout();
148     }
149
150     return _currentState;
151 }
152
153 /**
154  * Changes the state of the contract to a given state.
155  * @param to the state to change to.
156  */
157 function changeState (State to) public {
158     require(to != _currentState, "Already in requested
159             state");
160     emit StateChanged(block.timestamp, _currentState, to);
161     _currentState = to;
162 }
163
164 /**
165  * The owner checks in to verify that he's alive.
166  * Should be possible in active and warning state.
167  */
168 function checkIn() public onlyOwner {
169     require(_currentState == State.ACTIVE || _currentState
170             == State.WARNING, "Need to be in active or warning
171             state");
172     emit CheckedIn(block.timestamp);
173     _lastCheckIn = block.timestamp;
174 }
175
176 /**
177  * Finds the index of a beneficiary in the beneficiaries
178  * list.
179  * @param _address the address whose index to find.
180  * @return the index if the address is in the list,
181  *         'NOT_FOUND' otherwise.
182  */
183 function findBeneficiaryIndex(address _address) public
184     view returns (uint256) {
185     if (_address == address(0)) {
186         return NOT_FOUND;
187     }
188     for (uint256 i = 0; i < MAX_BENEFICIARIES; i++) {
189         if (_beneficiaries[i].payoutAddress == _address) {

```

```

183         return i;
184     }
185 }
186 return NOT_FOUND;
187 }

188 /**
189 * Removes a beneficiary with a given address.
190 * Only the owner can perform this action.
191 * @param _address the address to remove.
192 * Fails if the provided address is zero OR not in the
193 * list of beneficiaries.
194 * @return true if the deletion was successful, false
195 * otherwise.
196 */
197 function removeBeneficiary(address _address) public
198     onlyOwner onlyActiveWarning returns (bool) {
199     checkIn();
200     uint256 index = findBeneficiaryIndex(_address);
201     if (index == NOT_FOUND) {
202         return false;
203     }
204     delete _beneficiaries[index];
205     emit BeneficiaryRemoved(_address, index);
206     return true;
207 }

208 /**
209 * Adds a beneficiary to the list.
210 * Only the owner can perform this action.
211 * Requirements:
212 * - List not full
213 * - Payout after adding <= 100
214 * @param _address the address to add to the list.
215 * @param _amount the payout amount related to this
216 * address.
217 * @return true if the addition was successful, false
218 * otherwise.
219 */
220 function addBeneficiary(address _address, uint256 _amount)
221     public onlyOwner onlyActiveWarning returns (bool) {
222     checkIn();
223     require(_address != address(0), "Invalid address");
224     require(_amount > 0 && _amount <= MAX_PERCENTAGE,
225             "Invalid amount");

226     // Check for duplicate
227     if (findBeneficiaryIndex(_address) != NOT_FOUND) {
228         return false;
229     }

230     uint256 currentSum = getDeterminedPayoutPercentage();
231     if (currentSum + _amount > MAX_PERCENTAGE) {
232         // it should not be possible to payout more than
233         // 100%
234         return false;
235     }

```

```

233         // Find empty slot
234         uint256 emptyIndex = NOT_FOUND;
235         for (uint256 i = 0; i < MAX_BENEFICIARIES; i++) {
236             if (_beneficiaries[i].payoutAddress == address(0))
237             {
238                 emptyIndex = i;
239                 break;
240             }
241         }
242         if (emptyIndex == NOT_FOUND) {
243             return false; // Max beneficiaries reached
244         }
245
246         _beneficiaries[emptyIndex] = Beneficiary({
247             payoutAddress: _address, amount: _amount });
248         emit BeneficiaryAdded(_address, _amount, emptyIndex);
249         return true;
250     }
251
252     /// ----- BALANCE HANDLING -----
253
254     /**
255      * Deposits a given amount of USDC.
256      * @param _amount the amount to deposit.
257      */
258     function deposit(uint256 _amount) external onlyOwner
259     nonReentrant onlyPreDistribution {
260         checkIn();
261         require(_amount > 0, "Amount has to be greater than
262             zero.");
263
264         usdc.transferFrom(msg.sender, address(this), _amount);
265
266         usdc.approve(address(aavePool), _amount);
267
268         aavePool.supply(address(usdc), _amount, address(this));
269
270         emit Deposited(_amount);
271     }
272
273     /**
274      * Withdraws a given amount of USDC.
275      * @param _amount the amount to withdraw.
276      */
277     function withdraw(uint256 _amount) external onlyOwner
278     nonReentrant onlyPreDistribution {
279         checkIn();
280         require(_amount > 0, "Amount has to be greater than
281             zero.");
282         require(getBalance() >= _amount, "Insufficient
283             balance");
284
285         aavePool.withdraw(address(usdc), _amount,
286             address(this));
287
288         usdc.transfer(msg.sender, _amount);
289         emit Withdrawn(_amount);
290     }

```

```

283     }
284
285     /// ----- DEATH CERTIFICATION -----
286
287     /**
288      * Upload the death verification to the chain
289      * Only callable by the notary
290      */
291     function uploadDeathVerification(bool _deceased, bytes calldata _proof) external onlyNotary{
292         deathOracle.setDeathStatus(owner(), _deceased, _proof);
293     }
294
295     /**
296      * Checks if the owner died by calling death certificate
297      * oracle.
298      * @return true if the owner died, else otherwise.
299      */
300     function checkIfOwnerDied() public view returns (bool) {
301         return deathOracle.isDeceased(owner());
302     }
303
304     /// ----- DISTRIBUTION METHODS -----
305
306     /**
307      * Distributes the payout based on definitions given by
308      * owner.
309      * Is only called in the updateState() Function, after
310      * death verification
311      */
312     function distributePayout() public {
313         require(!_called, "Payout can only be called once.");
314         _called = true;
315         bool donation = !isPayoutFullyDetermined();
316         uint256 count = getActiveCount();
317         Beneficiary[] memory activeBeneficiaries =
318             getActiveBeneficiaries();
319         uint256 balanceRemainingInPool = getBalance();
320         uint256 originalBalance =
321             aavePool.withdraw(address(usdc),
322             balanceRemainingInPool, address(this));
323         for (uint256 i=0; i<count; i++) {
324             Beneficiary memory beneficiary =
325                 activeBeneficiaries[i];
326             uint256 amount = beneficiary.amount;
327             address payoutAddress = beneficiary.payoutAddress;
328
329             uint actualAmount = (originalBalance * amount) /
330                 MAX_PERCENTAGE;
331
332             usdc.transfer( payoutAddress, actualAmount);
333             emit PayoutMade(actualAmount, payoutAddress);
334         }
335         if (donation) {
336             // If the payout is not fully determined, the rest
337             // of the balance will be sent to the developer
338             // team.

```

```

329         // For now this is hardcoded as the first address
330         // generated by hardhat when running a local node.
331         uint256 donatedAmount =
332             aavePool.withdraw(address(usdc), getBalance(),
333             address(this));
334             usdc.transfer(ourAddress, donatedAmount);
335             emit PayoutMade(donatedAmount, ourAddress);
336     }
337
338 /**
339 * Checks if the currently defined payout is fully
340 determined, meaning
341 * 100% of the balance is being spent.
342 * @return true if the full balance will be spent, false
343 otherwise.
344 */
345 function isPayoutFullyDetermined() public view returns
346     (bool) {
347     uint256 sum = getDeterminedPayoutPercentage();
348     return sum == MAX_PERCENTAGE;
349 }
350
351 /**
352 * Calculates the percentage amount of currently
353 determined payout.
354 * @return a number between 0 and 100, equivalent to the
355 combined relative payout.
356 */
357 function getDeterminedPayoutPercentage() public view
358     returns (uint256) {
359     uint256 sum;
360     for (uint256 i = 0; i < MAX_BENEFICIARIES; i++) {
361         if (_beneficiaries[i].payoutAddress != address(0))
362         {
363             sum += _beneficiaries[i].amount;
364         }
365     }
366     return sum;
367 }
368
369 /**
370 * Gets the current balance.
371 * @return the balance of the combined deposited funds.
372 */
373 function getBalance() public view returns (uint256) {
374     return aavePool.getBalance(address(this));
375 }
376
377 /**
378 * Getter for the beneficiaries list.
379 * @return the list of 10 beneficiaries (might contain
380 empty slots).
381 */
382 function getBeneficiaries() public view returns
383     (Beneficiary[10] memory) {

```

```

375         return _beneficiaries;
376     }
377
378     /**
379      * Counts the number of active beneficiaries.
380      * @return the number of active beneficiaries.
381      */
382     function getActiveCount() public view returns (uint256) {
383         uint256 count;
384         for (uint256 i = 0; i < MAX_BENEFICIARIES; i++) {
385             if (_beneficiaries[i].payoutAddress != address(0))
386             {
387                 count++;
388             }
389         }
390         return count;
391     }
392
393     /**
394      * Gets only the active beneficiaries.
395      * @return an array of beneficiaries.
396      */
397     function getActiveBeneficiaries() public view returns
398     (Beneficiary[] memory) {
399         uint256 activeCount = getActiveCount();
400         Beneficiary[] memory active = new
401             Beneficiary[](activeCount);
402         uint256 count = 0;
403         for (uint256 i = 0; i < MAX_BENEFICIARIES; i++) {
404             if (_beneficiaries[i].payoutAddress != address(0))
405             {
406                 active[count] = _beneficiaries[i];
407                 count++;
408             }
409         }
410         return active;
411     }
412
413     /**
414      * Gets the current state of the contract.
415      * @return the current state.
416      */
417     function getState() public view returns (State) {
418         return _currentState;
419     }
420
421     /**
422      * Gets the last check-in time.
423      * @return the last check-in time.
424      */
425     function getLastCheckIn() public view returns (uint256) {
426         return _lastCheckIn;
427     }
428 }
```

Listing 2: smart contract

## A References

The entire project can be found at the [17] at [https://github.com/vincentschall/decentralized\\_inheritance\\_protocol](https://github.com/vincentschall/decentralized_inheritance_protocol)

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