

## LUKI PAPER

# LUKi: On-Chain Al Agency and the Future of Digital Care

## A Strategic Vision for Personalized Al Infrastructure

#### **Abstract**

The care crisis is not a niche policy problem; it is the default condition of modern life. An estimated sixty-two percent of the global population engages in caregiving in some form, yet our social, economic, and technological systems routinely fail them. The people who hold families and communities together do so under extreme emotional load, with little recognition and almost no structural support.

At the same time, artificial intelligence has raced ahead. The promise is profound, but the prevailing implementations are shallow. Today's mainstream AI products are largely session-based utilities: impressive in a single interaction, but forgetful, extractive, and detached from the long arc of a human life. They harvest data, reset context, and leave no durable relationship behind.

LUKi and ReMeLife were born at the intersection of these two failures. We are building infrastructure where AI agents maintain permanent memory through Electronic Life Records (ELR), where caregiving generates economic value through tokenized rewards, and where people own their digital relationships instead of renting them from platforms. This is not theoretical. Our care applications are live, generating revenue, and serving real families today.

Crucially, the architecture we are building is bigger than its first use case. The same persistent memory that helps a family navigate dementia can underpin any long-lived AI relationship. The reward mechanics that recognize care work can sustain healthy participation across a broad spectrum of AI interactions. The NFT avatars that brighten a care home can become expressive, portable identities for a generation raised on gaming and social media.

This document sets out our strategic vision. We explain how specialized care infrastructure generalizes into universal AI infrastructure, why ownership is more important than mere access, and how community-governed intelligence offers a sustainable path where extractive AI business models cannot.

## Part I: The Philosophical Foundation

### Why Care Matters to Everyone

Care is not a vertical. It is a universal human experience. Every household touches it. Every society is constrained by how well or poorly it is organized. By 2025, the global care economy is projected to reach \$15 trillion—larger than many of the industries that dominate our technology narratives, including social media, gaming, and streaming. Yet when families face the practical realities of care, they often do so alone, negotiating complex emotional, medical, and logistical decisions with little help.



This neglect created the opening for our work. By choosing to solve some of the hardest problems first—preserving dignity through cognitive decline, coordinating distributed care across time zones and generations, and capturing memories before they fade—we were forced to build infrastructure that goes far beyond generic AI chat interfaces. Where mainstream models like ChatGPT and Claude reset with each new session, LUKi is designed to remember. Where others strip context away for efficiency, our system treats context as the core asset. Where typical platforms quietly extract value, our ecosystem is structured to reward contribution.

The technical demands of real-world care shaped our architecture. Electronic Life Records must capture and organize decades of fragmented experiences. Retrieval systems must surface the right memory or pattern in milliseconds, in situations where emotional stakes are high. Personality engines must adapt over time as cognitive capacity changes, not just respond to a single prompt in isolation. Our roadmap builds toward a heterogeneous model architecture in which specialized smaller models manage routine, well-bounded tasks, while larger models handle complex reasoning episodes. This allows us to reduce cost, preserve responsiveness, and maintain quality where it matters most.

### The Ownership Revolution

The dominant technology model of the past two decades is reaching its limits. Users generate extraordinary value through their data, attention, and social graphs, yet they remain almost entirely excluded from the upside. Al intensifies this dynamic. Every interaction with a proprietary model becomes training data for a system that someone else owns, while the very people who created that value pay subscription fees to access a fraction of the intelligence it produces.

Our vision inverts this relationship. The \$LUKI token is not a simple payment token; it represents an ownership claim over a shared layer of intelligence and infrastructure. The REME token translates care actions—often invisible and uncompensated in traditional systems—into explicit, trackable economic value. Our planned blockchain integration will support cryptographic proofs of contribution, transparent value flows, and meaningful community governance. Full on-chain implementation will arrive in phases, but the philosophical shift is immediate: participants are not products; they are stakeholders.

This is not an exercise in idealism. It is a pragmatic answer to the question of how we sustain Al systems over decades. When users share in the benefits of improvement, they provide higher-quality data and long-term engagement. When communities have a voice in development priorities, features track real needs instead of short-term growth hacks. When value flows back to those who create it, retention stops being a marketing problem and becomes a structural property of the platform. We see this already in care: facilities and families who use our tools are not just consuming functionality, they are actively shaping and strengthening ongoing relationships.

## Part II: Market Reality and Expansion Vectors

### The \$200 Billion Beachhead

Digital health is already a massive market, estimated at over \$200 billion and compounding at approximately 12.8% per year. Within this, dementia care alone affects roughly 55 million people worldwide. Family caregivers contribute an estimated \$600 billion in unpaid labour annually. Behind each of these numbers is a family looking for a way to preserve dignity, maintain connection, and avoid burnout.



ReMeLife has established a meaningful foothold in this landscape. Our B2B care applications operate in real facilities today, generating revenue and demonstrably improving patient engagement. Our community platform is in beta, onboarding members who earn CAPs (Care Action Points) for engaging and using the platform. The infrastructure is functioning. The demand is acute. The timing is favourable.

At the same time, stopping at care would be short-sighted. The capabilities we have had to develop—persistent memory, adaptive personality, incentive design—are useful well beyond healthcare. A teenager in Seoul wants a study companion that remembers learning gaps across semesters. A writer in Brooklyn wants an Al collaborator that maintains character consistency across drafts and projects. A trader in Singapore wants an Al analyst that compounds market intuition over years, not hours. These are different markets that share the same underlying requirement: long-lived, owned, context-rich relationships with Al.

## Beyond Care: The Universal Al Companion

Crypto discussions about "mass adoption" often drift toward speculation rather than solving concrete problems. We prefer a simpler framing: almost everyone wants an AI that genuinely knows them. Not for a single session, but across the shifting phases of their life. An AI that accumulates context, refines its understanding, and becomes more useful with each interaction instead of starting from zero.

We start in care because care demands this. You cannot meaningfully support someone living with dementia using an AI that forgets them between conversations. You cannot coordinate multi-person care workflows with tools that lose state at logout. You cannot talk about preserving family memory while relying on platforms that treat data as disposable.

These constraints forced us to build for permanence: robust storage, clear data ownership, and economic sustainability as core requirements rather than afterthoughts.

Once this foundation is in place, the broader applications follow naturally. Students can work with AI tutors that remember prior lessons and study patterns. Creators can collaborate with AI partners that maintain a coherent voice and style across years of output. Professionals can rely on AI assistants that accumulate domain expertise over entire careers. Across all of these scenarios, the underlying promise is the same: owned, persistent, evolving AI relationships that appreciate in value over time rather than degrading into generic interactions.

### Part III: Economic Architecture

### The Token Utility Matrix

Our ecosystem is powered by a tri-token design, with each token serving a distinct yet complementary function.

Care Action Points (CAPs) are immediate, non-transferable activity tokens. Caregivers earn CAPs for tangible actions: uploading memories, providing companionship, coordinating family schedules, contributing to community forums, and engaging meaningfully with the platform. CAPs track contribution at a granular level without becoming a speculative asset.



**\$REME** is the primary utility and governance token within the ReMeLife ecosystem. CAPs convert into REME at dynamic rates that can respond to market conditions and governance decisions. With REME, participants can transact in the ReMe Market, join DAO governance processes, and access CareFi products that align financial tools with care outcomes.

**\$LUKI** is the on-chain token launched on pump.fun with a fixed supply of 1 billion units. It represents premium platform access, unlocks exclusive features, and conveys governance rights within the broader LUKi ecosystem that sits at the intersection of AI and Web3.

Choosing to launch \$LUKI via pump.fun on Solana is a deliberate cultural and technical decision. People in care environments do not want to be confined to sterile, isolated tools; they want to feel part of the same cultural spaces as everyone else. By presenting LUKi as a warm, approachable meme character, we bridge the perceived gap between "serious" healthcare infrastructure and the playful, high-energy communities that make Web3 compelling. Solana's ecosystem provides the throughput, community energy, and discovery surface to connect our mission with these broader cultural currents.

In this model, the meme does not trivialize the technology. Instead, it makes it legible and emotionally accessible. The LUKi character becomes a friendly interface for complex ideas—AI agency, tokenized governance, data ownership—without diluting their substance.

Our roadmap layers token-gated features on top of this foundation to align participation and value creation:

- **\$LUKI holders** gain priority access to new features, participate in governance, unlock enhanced AI capabilities, and join the LUKi VIP Club with tiered benefits based on both holdings and time committed.
- Genesis NFT holders receive avatar customization privileges, personality modulation features, early access to quarterly drops, and allowlist positions for future collections.

This structure ensures that those who invest time, attention, or capital into the ecosystem gain tangible benefits and differentiated experiences, while the core care functionality remains accessible to people who may never interact with crypto directly.

Economic sustainability comes from multiple, mutually reinforcing revenue streams rather than a single speculative thesis. B2B contracts with care facilities provide a stable baseline. Consumer subscriptions add predictable recurring revenue. NFT sales and marketplace fees contribute additional income tied to community engagement. Token appreciation, where it occurs, benefits all stakeholders who hold and participate. With explicit user consent, privacy-preserving data licensing and AI training arrangements can generate long-term value, with contributors compensated for their role. Taken together, this diversification builds resilience while keeping platform success aligned with user benefit.

#### NFTs as Digital Identity

The broader crypto market has struggled to move beyond speculation toward authentic utility. Our NFT strategy is rooted in a simple idea: your avatar should mean something. It should be more than a picture in a wallet; it should be the face, presence, and partial personality of your AI companion throughout our ecosystem.



Concretely, we begin with 1,000 Genesis NFTs. Over time, we expect to serve hundreds of thousands of users. That imbalance is intentional. Scarcity creates natural value: only Genesis holders can fully customize their AI companions with unique visual identities. When others interact with a Genesis holder's AI, they encounter that distinctive avatar, which acts as both personal expression and social proof. Additional collections can be released on a regular cadence—potentially quarterly—with distinct themes and traits that keep the ecosystem fresh while avoiding unchecked dilution.

Customization is not limited to aesthetics. We are designing systems where NFT traits inform interaction styles. A "sage" trait, for instance, might bias interactions toward more reflective, measured responses, whereas "energetic" traits could tilt conversations toward upbeat, proactive engagement. Seasonal collections might introduce limited-time features tied to cultural events, collaborations with artists, or special initiatives for care organizations. Each release becomes an event that matters both emotionally and economically.

In practice, NFT ownership unlocks:

- Exclusive visual identities and avatar personality customization for AI companions across our interfaces.
- Access to gated raffles, minigames, and community experiences.
- Priority support channels and early access to new functionality.

Core AI capabilities—such as having a persistent companion in a care context—remain available with default avatars. The premium layers introduced by NFTs and tokens are designed to add richness and optionality, not to wall off essential tools from the people who need them most.

## Part IV: Implementation Strategy

From Vision to Value

Ambitious technology fails if it never reaches real users in a usable form. Our implementation strategy therefore prioritizes incremental, defensible progress: each phase must stand on its own, delivering clear value, while also opening paths to the next.

Phase 1: Foundation Our B2B care applications are already in commercial use, with facilities paying for ReMeCare deployments and reporting improvements in engagement and outcomes. The ReMeLife community platform is live in beta, where members earn tokens for verified care actions. LUKi AI companions support users with conversation and memory capture. At this stage, the focus is on reliability, safety, and learning from real-world usage at increasing scale.

Phase 2: Token Integration Next, we integrate wallet connectivity to enable token-gated features and NFT avatar customization without compromising ease of use for non-crypto participants. Tokens in this phase are designed to enhance, not restrict; priority support, richer personalization, and governance participation become opt-in upgrades. Functionally, this is where \$LUKI transitions from a purely speculative asset into a utility layer that shapes real product behavior.

Phase 3: NFT Activation With the token rails in place, Genesis NFTs become active within the product. Holders can assign their NFTs as avatars for their Al companions, which then appear across all interactions and surfaces. Personality modulation tied to traits begins to roll out. Regular collection drops maintain community interest, while controlled supply dynamics prevent the experience from



becoming noisy or overwhelming. Individual user to AI interactions evolve into a thriving agentic ecosystem.

Phase 4: Ecosystem Expansion Finally, we open the infrastructure. Secure, well-documented APIs allow third-party developers to build on top of our ELR, AI, and token systems. Educational institutions can launch persistent AI tutors. Creative platforms can offer context-rich AI collaborators. Care organizations can deploy white-labelled solutions tuned to local needs. The same foundational stack thus supports a variety of specialized products.

#### Revenue Architecture

Long-term sustainability requires a revenue model that is diversified and aligned with the people who rely on the system. Our approach combines established SaaS mechanics with Web3-native participation incentives.

**B2B Enterprise Contracts**: Care facilities subscribe to our applications on a recurring basis. Early pilots alone suggest a path to approximately \$2.4M in annual recurring revenue, with the UK's £92 billion care market representing a near-term expansion horizon.

Consumer Subscriptions: While basic Al interaction remains available at no cost, advanced features—longer memory horizons, deeper personalization, priority human support—are offered via subscription tiers. Token holders receive preferential pricing, which naturally links platform usage with token demand.

**NFT Primary Sales and Royalties**: The Genesis collection and subsequent drops generate upfront revenue when minted. Secondary-market royalties create an ongoing income stream that scales with community enthusiasm and participation.

Data Licensing & Al Training: Users retain full ownership of their Electronic Life Records and personal data. Participation in any data-sharing program is strictly opt-in. Where users consent, anonymized and aggregated data can be used to train and improve LUKi's models, to support medical research, to inform pharmaceutical development, or to generate system-level insights for healthcare providers. Differential privacy and related techniques protect individuals while enabling collective learning. Contributors are compensated in REME, ensuring that the value their data helps create flows back to them.

**Developer Ecosystem**: As external teams build on our APIs, we generate revenue from access fees and marketplace commissions on third-party applications. This aligns our financial health with the success of the builders who adopt our infrastructure.

Across all of these streams, the design principle is consistent: people who create value—caregivers, patients, developers, and communities—should participate in the upside.

### Part V: The Broader Vision

#### Technology as Social Infrastructure

We are operating at a moment of stark divergence. One trajectory leads to increasingly opaque systems that harvest human experience at scale and convert it into corporate balance-sheet entries. In that world, care is expensive, fragmented, and often invisible. All becomes a thin interface over extractive data pipelines, and digital relationships dissolve at the boundary of each session.



The alternative trajectory is harder to build but more sustainable. In this path, intelligence is aligned with the people it serves. Care work is recognized as valuable labour. Digital relationships are treated as durable assets instead of disposable interactions.

LUKi and ReMeLife are committed to the second path. Not because the first is technologically impossible, but because it is socially and economically fragile. Systems that misalign incentives eventually break. Systems that respect contribution and grant ownership can compound over decades.

Our approach to data ownership is a concrete expression of this philosophy. We do not treat user data as a resource to be quietly monetized. Instead, members retain explicit ownership and control of their ELRs. They decide whether and how their information can be used for AI improvement, research, or analytics. When they choose to share anonymized data, they receive REME tokens as direct compensation. Their personal histories help train LUKi to better serve everyone, and they are rewarded for it.

The care market validates this thesis every day. Families do not want disposable chatbots; they want companions that remember grandparents' stories and children's milestones. Care facilities do not want software that merely checks regulatory boxes; they want systems that demonstrably improve quality of life. Investors do not want empty narratives; they seek durable growth in markets that are both enormous and under-served.

### Future Aspirations: The Extended Horizon

While our near-term roadmap is grounded in already-deployed products and measurable outcomes, the architecture we are assembling opens the door to capabilities that are only beginning to come into view:

Cryptographic Memory Verification: In the future, we can imagine using zero-knowledge proofs to confirm that particular information exists in a user's ELR without revealing the information itself. This would allow people to prove that they shared specific details with their Al—useful in clinical, legal, or coordination contexts—while preserving the confidentiality of the underlying content.

Federated Intelligence Networks: Care organizations, or other communities, could securely share learned patterns at the aggregate level. A facility's collective experience with a particular condition could inform better support for all residents, without ever exposing any individual's private data.

**Cross-Platform Identity Persistence**: A user's LUKi companion could become their persistent Al identity across multiple products and environments. The same agent that helps manage care responsibilities could assist with work, creative projects, or social planning, carrying forward accumulated knowledge and a consistent personality.

Community-Trained Specialization: Token holders could direct resources toward specialized model training for particular domains. A diabetes community might collectively develop an expert agent tuned to their lived experience. Groups of writers could train models that deeply understand their genres and styles. Each specialization would sit atop the same shared infrastructure, combining collective intelligence with individual relevance.

These are not promises for immediate delivery. They are realistic extensions of capabilities we are building now. By insisting on robust, privacy-respecting, ownership-aware foundations in care, we position the ecosystem to support innovations we cannot yet fully predict.



## Conclusion: The Convergent Future

LUKi and ReMeLife are more than a stack of technologies. They embody a claim about how intelligent systems should exist in human lives. As AI becomes more powerful, the critical question is not whether machines remember us—it is who owns that memory, who benefits from it, and who has the right to shape it.

In parallel, the global care crisis forces us to confront another question: how do we recognize and reward the invisible labour that sustains families and communities? Providing services is not enough if the value created by caregivers never flows back to them.

We are building infrastructure for a different answer. A future in which:

- Every meaningful conversation with AI contributes to a relationship that you own.
- Every act of care generates visible, tangible value for the caregiver.
- Every participant becomes a stakeholder in the platforms they help create.
- Every family can preserve memories and stories across generations.

The journey from specialized care platform to broadly applicable AI infrastructure is not speculative; it is already underway. The constraints of care have forced us to architect for permanence, ownership, and aligned incentives. Permanent memory because families need continuity. User ownership because dignity depends on agency. Economic rewards because caregivers deserve recognition.

In our system, crypto and AI are not buzzwords pinned onto an unrelated product. NFTs provide identity and expressive customization. Tokens enable governance, participation, and value distribution. Blockchains enforce transparency and ownership guarantees. AI delivers adaptive intelligence and companionship. Combined, they allow us to build something new: personal, persistent artificial intelligence that grows more valuable to its user over time.

The care crisis gave us urgency and purpose. The technical challenges forced us to innovate. The community around us provides guidance and accountability. From here, we continue to build toward a world where technology amplifies some of humanity's best qualities—compassion, memory, connection—and where the value created is shared with those who make it possible.

This is the vision. This is the commitment. And this is the future we are assembling, one interaction at a time.