



Cryptocurrency & Investment Logins — Planning Ahead

Planning Ahead for Digital Money Leave safe access to crypto and investment accounts — keys sealed, never exposed

————— **An Extended Guide · No. 1815** —————

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

Cryptocurrency is different from a bank account in one important way. A bank can reset your password and prove who you are. Crypto often cannot. If the key is lost, the coins are usually lost with it. That means the plan for handing it over has to be made carefully, ahead of time, while you are here to make it. This guide shows you how to do that safely, in plain words, without ever exposing your keys while you are alive.

- 1 List what you own and where it lives — exchanges, wallets, brokerages — but never the keys themselves.
- 2 Write down where the seed phrase and any hardware wallet live, and keep that note sealed.
- 3 Keep the PIN and the seed phrase in two separate, secure places.
- 4 Name one trusted helper who actually understands crypto.
- 5 Ask each brokerage about naming a beneficiary, so those accounts pass without a login.
- 6 Tell your executor the plan exists and where to look.
- 7 Check the plan once a year on an easy-to-remember date.

GOOD TO KNOW

You are not giving anyone your keys today. You are leaving sealed instructions that only matter later. You stay in full control the entire time you are here.

The rest of this guide walks through each step slowly. Take it one page at a time. There is no rush, and nothing here is investment advice — this is only about safe access.

WHAT THIS IS

2. What This Guide Is — and Is Not

Let us be clear about what this guide does. It is an access plan. It helps you leave a safe path so the right person can reach your cryptocurrency and investment accounts if something happens to you. That is all it is.

It is not investment advice. It does not tell you what to buy, what to sell, or whether to hold crypto at all. Those are decisions for you, and for a financial adviser if you use one. This guide stays entirely out of that. It cares only about one thing: that nothing you own quietly disappears because no one could get in.

- What this is: a plan for safe access and a smooth handover.
- What this is not: advice on what to own or how much.
- Who it is for: anyone who holds crypto or online investments and wants their family spared the worst surprises.

GOOD TO KNOW

If you do not hold any cryptocurrency, parts of this guide may not apply to you. The sections on brokerage logins and beneficiaries still may. Read what fits and set the rest aside.

WHY IT MATTERS

3. Why Crypto Is Unlike a Bank Account

A bank is built around proving who you are. If you forget your password, the bank can reset it. If you pass away, your family brings a death certificate and the bank works with the estate. There are people to call and rules that protect you. That safety net is comforting, and we are all used to it.

Much of crypto was built on the opposite idea. The whole point, for many coins, is that no company sits in the middle holding a master key. That gives the owner great control. But it also means there may be no one to call, no password to reset, and no friendly clerk to help your family prove anything. The control cuts both ways.

WATCH OUT

Do not assume crypto works like a bank when it comes to recovery. In many cases, if the key is gone, there is no back door and no appeal. Planning ahead is the only safety net.

None of this should frighten you away. It simply means crypto deserves its own careful plan, separate from the plan for your checking account.

THE HARD TRUTH

4. Lose the Key, Lose the Coins

There is one hard truth at the center of crypto, and it is better to meet it plainly. For coins you hold yourself, the key is everything. Whoever has the key controls the coins. If the key is lost, the coins are usually lost too — not stolen, not frozen, just unreachable, forever.

This is why so many sad stories involve a password written nowhere, a phrase thrown out with old papers, or a device wiped by mistake. The coins did not go anywhere. They simply

cannot be opened again. No company can override it, because for many wallets no company holds a copy.

- The key is not a hint or a reminder. It is the thing itself.
- Lost usually means lost for good — there is often no reset.
- This is exactly why a careful, written plan matters so much.

GOOD TO KNOW

The good news is that this problem is entirely preventable. A sealed, well-stored copy of the key, in a place the right person can find, closes the whole risk. That is what this guide builds.

PLAIN WORDS

5. Coins, Wallets, Keys, and Seed Phrases

The world of crypto is full of jargon, and the words can make a simple idea sound scary. Here are the few that matter, in plain English. You do not need to master them — you just need to recognize them when you see them in your own accounts.

- A coin is simply the thing of value you hold, like Bitcoin or another currency.
- A wallet is the app or device that holds your coins — it is more like a keyring than a purse.
- A key is the secret that unlocks a wallet. Whoever has it controls the coins.
- A seed phrase is a list of ordinary words, often twelve or twenty-four of them, that can rebuild the whole wallet from scratch.

The seed phrase is the one to remember. It is the master backup. Anyone who has those words, in the right order, can restore the wallet on any device and take everything in it. That is why it must be guarded like the crown jewels and never typed into a phone or a website.

TIP

If a word in your own accounts is new to you, write it down and ask about it. There is no shame in not knowing the jargon. The ideas underneath are simpler than the words.

TWO KINDS

6. On an Exchange, or Held Yourself

Before anything else, it helps to know which of two baskets your crypto sits in, because the handover works differently for each. Many people have some in both, and that is perfectly normal.

- On an exchange: your coins sit with a company, reached by a username and password, much like an online account. Coinbase and Kraken are two well-known examples.
- Held yourself, called self-custody: your coins are controlled by a key only you hold, in an app or on a small device, with a seed phrase as the backup.

An exchange account feels familiar, because it behaves like other online accounts, and the company can sometimes help your family. Self-custody gives you more direct control, but there is no company to call — the seed phrase is the only lifeline. Knowing which kind you have tells you which part of this guide matters most for you.

GOOD TO KNOW

If you are not sure which kind you have, that is a fine first question to answer. Look at where you log in. If it is a company's website or app, it is likely an exchange. If you were given a list of words to write down, that is self-custody.

EXCHANGES

7. Exchange Accounts, Explained

An exchange is a company that lets you buy, sell, and hold cryptocurrency through an ordinary-looking account. You sign in with an email and password, often with a second step for safety. The coins are held by the company on your behalf, a bit like money in an online bank.

Because a company is involved, an exchange account can usually be reached the way other online accounts can: with the login details, kept in your password manager or sealed kit. And because there is a company, there is sometimes a process for a family to follow after a death — more on that next.

- You reach it with a username, password, and usually a second security step.
- The exchange holds the coins, so there is a company in the middle.
- The login belongs in your password manager or sealed instructions, like any other account.

TIP

Treat an exchange login like your online banking login: important, private, and worth including in the same sealed plan you keep for your other accounts.

EXCHANGES & DEATH

8. How an Exchange Handles a Death

Because an exchange is a company, it generally has some process when a customer passes away, much as a bank does. The exact steps vary from one exchange to another and can change, so the honest answer is always the same: have your family ask that exchange directly. But the general shape is usually similar.

- The estate's authorized person contacts the exchange's support or bereavement team.
- They provide a death certificate and legal documents showing who has authority.
- The exchange reviews the request carefully before releasing anything.
- Having the login details on hand makes every step smoother, even when a formal process exists.

WATCH OUT

Do not try to trade or move coins by logging in as the person who passed. It can look like they acted after death and may tangle the estate. Work through the official process and the estate's attorney.

The takeaway is simple. An exchange is the friendlier case, because there is someone to call. The login in your sealed plan, plus the exchange's own process, usually gets your family there.

SELF-CUSTODY

9. Self-Custody Wallets, Explained

Self-custody means you hold the keys yourself, with no company in the middle. The wallet may be an app on your phone or computer, or a small physical device that looks like a thumb drive. Either way, you — and only you — control the coins through your key and seed phrase.

This is the arrangement many crypto owners prefer, because no company can freeze or lose their coins. But it carries the matching responsibility: there is no one to call, no password reset, and no bereavement team. If your family cannot find the key or the seed

phrase, the coins stay locked away for good.

- No company holds your coins — you do, through your key.
- The wallet may be an app or a small physical device.
- The seed phrase is the only backup, so it must be findable by the right person.

GOOD TO KNOW

Self-custody is not reckless, and plenty of careful people choose it. It simply shifts the whole weight of the plan onto you. This guide is here to help you carry it well.

THE SEED PHRASE

10. What a Seed Phrase Really Is

The seed phrase deserves its own page, because it is the single most important thing in self-custody. It is a list of plain words — often twelve, sometimes twenty-four — written in a set order. When you first set up a wallet, it shows you these words once and asks you to write them down.

Those words are a complete backup of the wallet. Anyone who has them, in the right order, can rebuild the wallet on any device, anywhere, and take everything inside. That is its power and its danger. It is not a password you can change; it is the identity of the wallet itself.

- It is a short list of ordinary words in a fixed order.
- It fully restores the wallet on any device — order matters.
- It cannot be reset or changed like a password.
- Guard it like the key to a safe, because that is exactly what it is.

WATCH OUT

Never type your seed phrase into a website, an email, a text, or a phone note. The only safe home for it is on paper or metal, stored physically, out of reach of anyone online.

GONE FOREVER

11. The Danger of a Lost Seed Phrase

It is worth sitting with this one plain fact. If the seed phrase to a self-custody wallet is lost, and there is no other copy, the coins inside are almost certainly gone for good. Not stolen. Not frozen. Simply unreachable, as if locked in a vault whose only key was dropped in the ocean.

This is not rare, and it is almost always an accident. A phrase written on a slip of paper gets swept into the recycling. A note is kept only in the person's head. A device is reset and the backup was never made. The coins sit there, visible even, but no one can open the door.

GOOD TO KNOW

Every bit of this is preventable with one good copy, stored safely, and one trusted person who knows where it is. That is the entire reason to make a plan — and it takes an afternoon.

So the goal is not to frighten you. It is to make sure your family never joins that sad list for want of a single sealed envelope.

HARDWARE WALLETS

12. Hardware Wallets and the PIN

Many careful owners keep their coins on a hardware wallet. This is a small physical device, often about the size of a thumb drive or a small remote, that holds the key offline. To use it, you plug it in or connect it and enter a short PIN, much like a debit card at a checkout.

The device protects the key from online thieves, because the key never leaves the device. But it introduces two things your family must be able to find: the device itself, and the PIN that unlocks it. And behind both sits the seed phrase, which can restore everything even if the device is lost or broken.

- A hardware wallet is a small device that keeps the key offline.
- A short PIN unlocks the device for day-to-day use.
- The seed phrase is the deeper backup if the device is lost or damaged.
- Your family needs the device, the PIN, and the phrase's location — kept apart from one another.

TIP

Note where the hardware wallet is physically kept in your sealed instructions. A device no one can find is as good as lost, even with the PIN in hand.

WHERE IT LIVES

13. Where the Seed Phrase Should Live

If the seed phrase is the crown jewel, where you keep it is the whole game. The right home is secure enough that a stranger cannot stumble on it, and findable enough that the one person you trust can reach it when the time comes. There is no single right answer, but there are good choices and poor ones.

- A home safe: good, if your trusted person knows it exists and how to open it.
- With your attorney, alongside your will: very secure, though slower to reach.
- A bank safe-deposit box: secure, but can be sealed at death until the estate is settled.
- Never: a phone note, an email to yourself, a photo, or a cloud document.

WATCH OUT

A safe-deposit box can be frozen when you pass away, which may be the very moment your family needs in. If you use one, keep a second sealed copy somewhere reachable at home.

Wherever you choose, write down that it exists and where to look, in your sealed instructions. The phrase and the knowledge of where it lives must travel together, or neither does its job.

SAFE WHILE ALIVE

14. Leaving Access Without Exposing Your Keys

Here is the worry that stops most people, and the answer that unlocks the whole plan. You do not have to choose between safety now and access later. You can leave a clear path for the future without handing anyone your keys today. The trick is separation and sealing.

You keep the actual key — the seed phrase, the PIN — sealed and physically stored. What you share, ahead of time, is only the map: that these things exist, roughly what they are for, and where to find them. The person you trust gets the map now, and the treasure only when the sealed instructions are opened later.

- Share the map, not the keys: what exists and where it is, not the secret itself.
- Keep the secret sealed and stored physically, never sent electronically.
- You stay in full control while you are here — nothing is exposed today.

GOOD TO KNOW

This is the same old idea families have always used: tell one person where the important papers are, without reading them the contents today. Crypto just raises the stakes, so the sealing matters more.

THE INSTRUCTIONS

15. Writing the Sealed Instructions

The heart of the plan is a short set of written instructions, sealed in an envelope, that guides your trusted person step by step. It is not a pile of secrets. It is a calm letter that says, in plain words, what you hold and how to reach it, pointing to where the actual keys are kept.

- 1 List the exchanges you use and note that the logins are in your password manager or sealed kit.
- 2 Note that you hold self-custody crypto, and name the wallet app or device by its plain name.
- 3 Point to where the hardware wallet is physically kept, if you have one.
- 4 Point to where the seed phrase is stored — the safe, the attorney — without writing the phrase here.
- 5 Point to where the PIN is kept, in a separate place from the phrase.
- 6 Add one line naming the knowledgeable helper who can assist your executor.

TIP

Write it so a worried, grieving person could follow it. Short sentences. Plain names. One clear step at a time. You are writing to someone on a hard day.

Seal it in an envelope, label the outside plainly with who it is for, and store it where your plan says. That single sheet can save your family months of heartache.

KEEP THEM APART

16. The PIN and the Phrase, Separated

There is one small habit that quietly doubles your safety: keep the PIN and the seed phrase in two different places. It sounds fussy, but the logic is simple. If both ever fell into the wrong hands together, a thief would have everything. Split apart, neither half is enough on its own.

Your trusted person, following your sealed instructions, knows to collect both. A stranger who happens on one has only a piece of the puzzle. This is the same idea as not keeping your debit card and its PIN in the same wallet pocket. A little distance buys a lot of protection.

- Store the seed phrase in one secure place — say, a home safe.
- Store the hardware wallet PIN in a different secure place.
- Let your sealed instructions quietly point to both.
- Never write the PIN on the device or the phrase on the box.

GOOD TO KNOW

Separation is not about distrust of your family. It is about the days in between — the move, the break-in, the lost envelope — when one piece going astray should not mean losing everything.

A KNOWLEDGEABLE HELPER

17. Naming Someone Who Understands It

Settling crypto is not like settling a bank account, and the person who inherits the job may have never touched it. That is why it helps to name a knowledgeable helper: one person who genuinely understands how wallets, exchanges, and seed phrases work, and who can guide your executor through it.

This does not have to be the same person as your executor. Often it is not. Your executor handles the legal side and the authority; the helper handles the hands-on how-to. They work as a pair. The helper should be someone honest and steady, because they will be close to very sensitive information.

- Pick someone who truly understands crypto, not just someone willing.
- They can be separate from your executor, working alongside them.
- Choose for trust first and skill second — but you need both here.
- Tell them, gently, that you have named them and why.

WATCH OUT

Be careful who you choose. A helper will be close to the keys. Pick someone whose honesty you would never question, and keep the actual secrets sealed until they are truly needed.

WHY A HELPER

18. Why Your Executor May Need a Guide

It is worth being honest about how different crypto feels to a newcomer. An executor who can read a bank statement in their sleep may be completely lost in front of a hardware wallet. The words are strange, the steps are unforgiving, and a single wrong move can lock things further.

A knowledgeable helper fills that gap. They can confirm what each piece is, restore a wallet from the seed phrase correctly, and move coins safely into the estate's hands. Without that guidance, a well-meaning executor can do real harm simply by not knowing — resetting a device, mistyping a phrase, or falling for a scam aimed at the inexperienced.

GOOD TO KNOW

Pairing an executor with a crypto-savvy helper is one of the kindest things you can arrange. It means the person with authority never has to act alone in a world they do not know.

If no such person comes to mind in your family, a professional — an attorney or adviser who handles digital assets — can play the part. The point is simply that someone who knows the terrain walks alongside.

BROKERAGES

19. Brokerage and Retirement Logins

Alongside crypto, many people hold ordinary investments: a brokerage account, a retirement account, mutual funds. These are reached by a login, like other online accounts, and that login belongs in your sealed plan too. But they work differently from crypto in one happy way, which the next pages cover.

For now, treat the login itself simply. Keep the username and password in your password manager or sealed kit, note the second security step, and make sure your trusted person can find it. This guide will not tell you anything about what to invest in or how — that is firmly a question for the firm and a financial adviser.

- A brokerage or retirement login goes in your sealed plan, like any account.
- Note any second security step the firm requires to sign in.
- This guide covers access only — never what to buy, sell, or hold.

TIP

Keep a plain list of which firms you hold accounts with, even without the logins. Just knowing the accounts exist helps your family find and claim them.

BENEFICIARIES

20. Beneficiary Designations — Ask the Firm

Here is the happy difference for investment accounts. Most brokerages and retirement accounts let you name a beneficiary: the person who receives the account when you pass away. When a beneficiary is named, the account can often pass to them directly, without anyone needing your login at all.

This is a gentler path than a login, and it is the firm's own official process. The exact rules and forms vary by firm and by the type of account, so the right move is always the same: ask the firm, and ask your attorney. They can tell you what a beneficiary designation covers and how to set one up correctly.

- Many brokerages let you name a beneficiary on the account itself.
- A named beneficiary can often receive the account without a login.
- Rules differ by firm and account type — ask the firm and your attorney.
- This is the firm's official path, which makes it the smoothest one.

GOOD TO KNOW

A beneficiary designation usually sits apart from your will and may even override it for that account. That is exactly why it is worth asking the firm and your attorney to make sure it reflects your wishes.

WHY A BENEFICIARY

21. Why a Beneficiary Beats a Login

It is worth understanding why naming a beneficiary is so much kinder than simply leaving a login. A login is a workaround — it lets someone act as you, which companies frown on and which can tangle an estate. A beneficiary is the front door, the way the firm actually wants the account to pass on.

With a beneficiary in place, your family brings a death certificate, fills out the firm's form, and the account transfers to them cleanly. No scramble for passwords, no logging in as someone who has passed, no gray areas. It is slower than a click, but it is solid, legal, and

designed for exactly this moment.

TIP

Where a brokerage offers a beneficiary, lean on it as the main plan, and treat the login as a convenience for finding and organizing, not as the way the account passes on.

Crypto, by contrast, often has no beneficiary option at all, which is why so much of this guide is about sealed keys. Use the beneficiary door wherever a firm offers it.

A SIMPLE INVENTORY

22. Keeping an Inventory — Never the Keys

One of the most useful things you can leave is also one of the simplest: a plain list of what you hold and where. Not the keys — never the keys — just the map of accounts. Half the battle for a grieving family is simply discovering what exists in the first place.

- List each exchange by name, so they know where to look — but not the password here.
- Note that you hold self-custody crypto, and in which wallet or device.
- List each brokerage and retirement firm, and whether a beneficiary is named.
- Keep this inventory free of any secret — no passwords, PINs, or seed phrases.

This list can live in your binder of important papers, because it holds no secrets. The secrets stay sealed elsewhere. The inventory simply tells your family, 'here is everything to go looking for,' which spares them the fear of missing something entirely.

GOOD TO KNOW

The most common loss is not theft — it is the account nobody knew existed. A simple inventory, kept current, is the surest cure for that, and it carries no risk because it holds no keys.

TWO-FACTOR

23. Two-Factor and the Phone's Part

Exchanges, like banks, usually ask for a second step when you sign in: a code texted to your phone, or a code from an app. This is called two-factor, and it is a wonderful protection while you are here. But it can lock out even the right person later, because the code goes to a phone that may itself be locked.

That is why the phone, and its passcode, often belong in your sealed plan. If an exchange sends codes by text, your trusted person needs a way to see those texts. Most services also let you print backup recovery codes for exactly this situation, and those belong sealed with the rest of your plan.

- Note your phone's passcode in the sealed plan if codes arrive by text.
- Print any backup or recovery codes your exchange offers.
- Keep those codes sealed with the rest of your instructions.
- Leave two-factor turned on — it protects you now; the plan simply gets past it later.

GOOD TO KNOW

Two-factor is not the enemy. Keep it on. The plan just makes sure the one person you chose can get past it, and no one else can.

NEVER A PHOTO

24. Never Store a Seed Phrase Digitally

This rule is so important it earns its own page. Never store your seed phrase as a photo, a screenshot, a note on your phone, an email, or a file in the cloud. It is tempting, because it feels convenient and safe behind your own password. It is neither.

Anything digital can be reached by someone who gets into that account or that device. Phones are lost and hacked. Cloud accounts are broken into. The whole strength of a seed phrase is that it lives offline, out of reach of anyone on the internet. The moment you photograph it, you have put the crown jewels online.

WATCH OUT

A photo of a seed phrase in your camera roll is one of the most common ways coins are stolen. If you have ever done this, move the phrase to paper or metal and delete every digital copy completely.

- No photos, screenshots, or phone notes — ever.
- No email to yourself, no cloud document, no password-manager entry for the phrase.
- Paper or metal, stored physically, is the only safe home.

METAL BACKUPS

25. Metal Backup Plates, Briefly

Paper is a fine home for a seed phrase, but paper has enemies: fire, flood, and simple fading over the years. For that reason, some owners copy their seed phrase onto a small metal plate made for the purpose. The words are stamped or engraved into steel, so a house fire or a burst pipe cannot erase them.

This is entirely optional, and paper in a good safe is perfectly reasonable for most people. But if your holdings are meaningful to you, a metal backup is a modest, one-time step that guards against the disasters paper cannot survive. Think of it as a fireproof copy of your most important words.

- A metal plate keeps the seed phrase safe from fire and water.
- It is optional — good paper in a safe is fine for many people.
- Store it with the same care and secrecy as the paper copy.

GOOD TO KNOW

A metal backup changes nothing about your plan except durability. It still gets sealed, still gets stored securely, still gets pointed to in your instructions — it just survives more.

SCAMS ON HEIRS

26. Scams That Target Crypto Heirs

There is a sad corner of the crypto world worth naming plainly: scammers who prey on people who have just inherited coins. A grieving family member, unfamiliar with how any of this works, is exactly the target these thieves hope for. Knowing their tricks ahead of time takes away most of their power.

The pattern is always the same. The scammer offers to 'help' — to recover a lost phrase, to unlock a wallet, to guide a confused heir through the steps. Along the way, they ask for the one thing that ends it: the seed phrase, the PIN, or a payment up front. The moment those are handed over, the coins are gone.

WATCH OUT

No honest helper, service, or company ever needs your seed phrase or PIN to assist you. Anyone who asks for it is a thief, without exception. That single rule stops nearly every crypto scam.

The next pages walk through the two most common versions, so you and your family can spot them instantly. The defense is never cleverness. It is a flat refusal to ever share a key, and the patience to slow down.

FAKE RECOVERY

27. The Fake 'Recovery Service' Scam

One of the cruelest scams targets people who have lost access and are desperate to get it back. A business appears, often found through a search or a social-media post, promising to 'recover' lost crypto or a forgotten seed phrase for a fee. It sounds like a locksmith for your wallet. It is not.

In truth, a genuinely lost seed phrase usually cannot be recovered by anyone — that is the whole nature of crypto. So these services are almost always fraud. They take an up-front payment and vanish, or they ask for the very keys they claim to be recovering, then empty the wallet themselves.

- They promise to recover lost coins or a lost phrase for a fee.
- They may ask for money up front, then disappear.
- They may ask for your seed phrase or PIN, then steal everything.
- A truly lost phrase generally cannot be recovered by anyone — that is the point of crypto.

WATCH OUT

Treat any 'crypto recovery service' as a scam until proven otherwise. The honest answer to a lost phrase is painful but real: it is usually gone. No fee changes that.

FAKE SUPPORT

28. The Fake Exchange-Support Scam

The second common trick impersonates an exchange's own support team. The heir gets a call, a text, or an email that looks official, saying there is a problem with the account that needs sorting out. The 'agent' is friendly and sounds knowledgeable, which is exactly what makes it dangerous.

Then comes the ask: a code read aloud, a password confirmed, a seed phrase 'for verification,' or a transfer to a 'safe' account. Every one of those is the trap. Real exchange support will never phone out of the blue asking for your password, your codes, or your seed phrase. They do not need them, and they never will.

- The contact arrives unexpectedly, claiming to be exchange support.
- They create a small panic — a problem, a freeze, a security alert.
- They ask for a code, password, seed phrase, or a 'safety' transfer.
- Real support never asks for any of these, ever.

WATCH OUT

If you are worried an account really has a problem, hang up and reach the exchange yourself through its official app or website — never through a number or link someone sent you.

SLOW DOWN

29. Slow Down and Verify

If there is one habit that defeats nearly every crypto scam, it is this: slow down. A scammer's entire game is urgency. They need you rushed, flustered, and afraid to think. The grief around a death makes that even easier for them. So the single best protection is to refuse to be hurried.

- Nothing about settling an estate is ever truly urgent in the moment. Take a day.
- Never share a seed phrase, PIN, or password with anyone who contacts you.
- Verify any 'support' or 'service' independently, through official channels you find yourself.
- When in doubt, call your knowledgeable helper or a trusted adviser first.

GOOD TO KNOW

Taking your time is itself a form of security. An honest process can always wait a day. A scam cannot — which is why the pressure to hurry is often the clearest warning sign of all.

Teach this to whoever may inherit your crypto. Of everything in this guide, 'slow down and never share a key' is the lesson most likely to save the day.

KEEP IT CURRENT

30. Updating the Plan as Holdings Change

Crypto and investments change more than most accounts. You might open a new exchange account, move coins to a new wallet, get a new hardware device, or close something out. A plan that is out of date can send your family down the wrong path, which is worse than a plan that is simply thin. A yearly habit fixes this.

- 1 Pick an easy date to remember — a birthday, New Year's Day, or a tax deadline.

- 2 Once a year, open your sealed instructions and read them.
- 3 Confirm every exchange, wallet, and firm listed is still accurate.
- 4 Check that the seed phrase and PIN locations are still correct.
- 5 If anything changed, write a fresh sheet, reseal it, and destroy the old one.

WATCH OUT

Tie the review to a date you already remember and it will never slip your mind. Fifteen minutes a year keeps the whole plan trustworthy.

The same goes for your beneficiaries at each brokerage. A quick yearly glance confirms they still name the people you intend. Lives change; so should the plan, quietly and on schedule.

FOR COUPLES

31. Planning Together

In many households, one partner handles the crypto and the other has never touched it. That is a quiet risk, because if something happens to the one who knows, the other is left facing a locked door with no idea where the key is. Planning together closes that gap.

- Sit down together and walk through what you hold and where it lives.
- Make sure each partner knows the sealed instructions exist and where they are.
- Name a backup helper in case you are both unavailable at once.
- Let the less-technical partner practice the basic steps once, calmly, while both are here. You do not have to turn your partner into an expert. You only have to make sure they are not a complete stranger to it. Even one calm walk-through, done together, removes most of the fear and most of the risk.

GOOD TO KNOW

Doing this together often surfaces surprises — a wallet one of you forgot, an old exchange account still open. An afternoon of this tends to tidy your shared picture, too.

NOT IN THE WILL

32. What Not to Put in Your Will

A will is the right place to name who inherits your crypto and to appoint your executor. It is absolutely the wrong place to write down any key. The reason is simple and important: once a will goes through probate, it can become a public record, and anything written in it can be seen.

So the keys — the seed phrase, the PIN, the passwords — never go in the will itself. They stay in your sealed instructions, stored separately. The will can say that these instructions exist and where they are kept. That way the authority lives in the will, and the secrets live safely apart.

WATCH OUT

Never write a seed phrase, PIN, or password inside your will. A will can become public through probate, and your keys would become public with it. Keep every secret in the sealed plan only.

- In the will: who inherits, who is executor, and that a sealed plan exists.
- Not in the will: any key, phrase, PIN, or password.
- Let your attorney connect the two without exposing the secrets.

WORK WITH AN ATTORNEY

33. An Attorney Who Understands Crypto

Crypto is new enough that not every attorney is fluent in it, and the laws around digital assets are still settling. If your holdings matter to you, it is worth finding an estate attorney who has handled cryptocurrency before, or who is willing to learn the specifics of your situation.

A good attorney ties the whole plan together: they make sure your will names the right people, that your sealed instructions fit cleanly with the estate, and that your beneficiaries at each brokerage are set up correctly. They handle the legal structure so your family inherits both the authority and the ability to act.

- Look for an estate attorney with some digital-asset experience.
- Let them confirm your will and sealed instructions work together.
- Ask them about beneficiaries on brokerage and retirement accounts.
- Keep the keys out of anything that could become public.

TIP

Bring your plain inventory to the attorney — the one with no secrets in it. It lets them see the whole picture quickly without ever handling a key.

COMMON WORRIES

34. Common Worries, Answered

People hesitate over the same few questions when it comes to crypto planning. Here are plain answers to the ones that come up most often.

- Will my helper see my coins now? No. With sealed instructions, nothing is exposed until the day it is needed.
- What if I do not fully understand crypto myself? You do not have to. You only need to record where things are and name someone who does understand.
- What if the person I named moves away or we fall out? You can rewrite the sealed instructions and change your helper anytime.
- Is paper really safe enough? A sealed phrase in a home safe is beyond the reach of any online thief — far safer than anything digital.

GOOD TO KNOW

There is no wrong way to start. Even writing a simple inventory today, with no secrets in it, puts you ahead of most families who hold crypto.

If a worry is holding you back, that is normal, and the answer is usually simpler than the fear. You can always call and talk it through before you begin.

NO PLAN LEFT BEHIND

35. If a Loved One Left No Instructions

Perhaps you are reading this not to make your own plan, but because someone has passed away and left crypto with no instructions. This is the hard road, but take heart: it is not always hopeless, and there are sensible first steps. Above all, move slowly and protect yourself from the scams that circle these situations.

- For coins on an exchange, contact that exchange's support with a death certificate and legal authority, and follow their process.
- For self-custody, search carefully for any written seed phrase, hardware device, or sealed note among the person's important papers.

- Do not throw away any slip of words, small device, or metal plate until someone knowledgeable has looked.
- Bring in a trusted, knowledgeable helper or an attorney before trying anything hands-on.

WATCH OUT

This is exactly when the 'recovery service' and fake-support scams strike. Never pay a stranger up front, and never share anything you do find. Verify every helper independently.

It is slower and harder without a plan, which is the whole argument for making one. If you are facing this now, go gently, lean on honest help, and take it one account at a time.

A SIMPLE START

36. If You Only Do Three Things

Maybe the whole guide feels like a lot. That is fine. If you do nothing else, do these three small things, and you will have done the most important part of the job.

- 1 Write a plain inventory of what you hold and where — with no keys or passwords in it.
- 2 Make sure one secure copy of your seed phrase and PIN exists, sealed and stored apart.
- 3 Tell one trusted person that a sealed plan exists and where to look.

That is a complete, working foundation. Everything else in this guide — the knowledgeable helper, the beneficiaries, the yearly check-in, the metal backup — makes it stronger. But those three steps alone will spare your family the worst of the trouble.

WATCH OUT

Done is better than perfect. A simple plan you actually finish beats an elaborate one you never start. Begin small, soon, and build from there.

FINISH THE JOB

37. Finish the Job Soon

You now know the whole plan. The only thing left is to do it, and the best time is soon, while it is fresh. Pick one quiet hour. Write your inventory. Check that your seed phrase and PIN are sealed, stored, and kept apart. Name your helper. Ask each brokerage about beneficiaries. Tell your trusted person where the plan lives. That is the entire job.

If any step gives you pause — if you are not sure what you hold, where a seed phrase should live, or how to seal it all safely — that is exactly the kind of thing I help neighbors

with every week. There is no such thing as a silly question here, and nothing about crypto is too basic to ask.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Planning this is one of the most thoughtful things you can do for the people you love. Take the hour. Finish the job. Then put it out of your mind, knowing it is handled.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this
Know what I have List exchanges, wallets, and brokerages — no keys in the list Protect the
seed phrase Keep it on paper or metal, sealed and stored, never a photo Split the secrets
Keep the hardware wallet PIN apart from the seed phrase Leave access safely Share
where the keys are, sealed — never the keys themselves Name a helper Pick someone
honest who truly understands crypto Use beneficiaries Ask each brokerage and your
attorney about naming one Spot the scams No honest service ever needs your seed
phrase or PIN — refuse Keep it current Read and update the sealed plan once a year on
an easy date Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

One Plan, Every Login

Crypto and investment accounts need a plan of their own — here is what it holds.

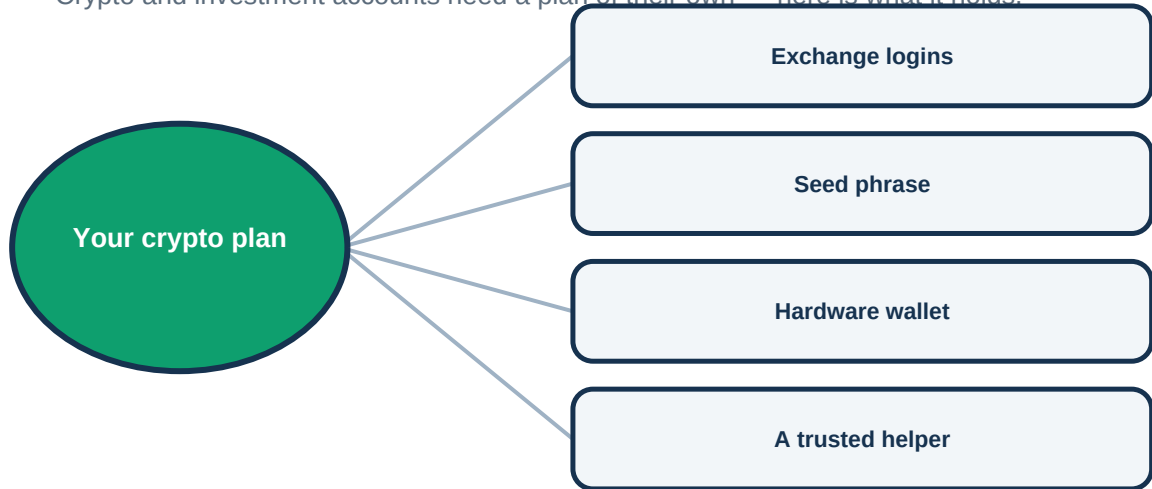


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Plan, Step by Step

Do one box at a time — this guide walks each one slowly.

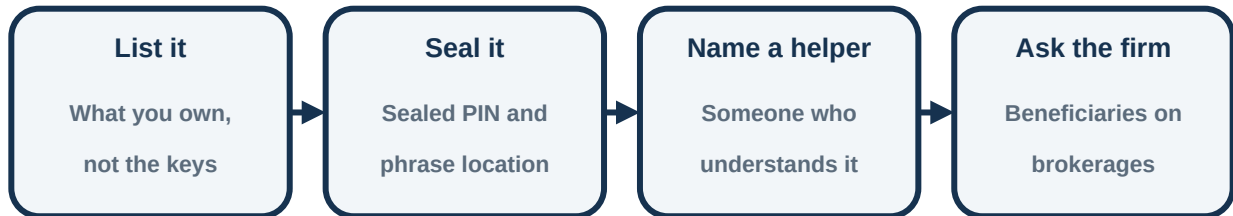


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.