



START HERE

Cryptocurrency & Estate Planning

A practical starting point for individuals, families, executors, and estate-planning professionals.

A person can legally leave cryptocurrency to heirs, but if no one knows where it is or how to access it, those assets may be permanently inaccessible.

Three essentials for an effective plan

DOCUMENT

What assets exist and where they are held

AUTHORIZE

Who may legally manage or receive them

TRANSFER

How assets can be safely delivered to heirs

Six essential steps

1

Create a digital asset inventory

List exchange accounts, self-custody and hardware wallets, NFTs, blockchain networks, public wallet addresses, and where related records are kept. Update it regularly and keep it separate from the will.

2

Address digital assets in legal documents

Ask an estate-planning attorney to review wills, trusts, powers of attorney, fiduciary authority, and provider-specific directions. Texas Estates Code Chapter 2001 addresses fiduciary access to digital assets.

3

Establish a secure recovery plan

Record where hardware devices and recovery materials are stored. Go-Crypto recommends a secure home safe or bank safe-deposit box for seed phrases and private keys. Do not include secrets in a will.

4

Provide beneficiary and transfer instructions

Identify intended beneficiaries and discuss whether to transfer or liquidate assets. Verify wallet destinations and blockchain networks before any transaction; mistakes can be irreversible.

5

Preserve tax and transaction records

Retain acquisition dates, purchase prices, exchange exports, transfers, and transaction histories. Executors and tax professionals should document date-of-death values and determine the applicable tax basis.

6

Seek technical help when appropriate

Complex estates may require wallet identification, blockchain transaction analysis, exchange-record reconciliation, or technical transfer planning. Attorneys remain responsible for legal decisions.



YOUR RESOURCE ROADMAP

Which documents should you use?

Begin with the inventory and attorney conversation. Keep confidential recovery material separate from routine estate papers.

01 12 Crypto Questions to Ask Every Estate-Planning Client

Initial conversation and identification of digital assets.

02 Digital Asset Inventory Worksheet

Organize exchanges, wallets, assets, networks, and record locations; no seed phrases.

03 Cryptocurrency & Cost Basis Documentation Checklist

Gather purchase records, transaction histories, tax support, and valuation evidence.

04 How to Store Cryptocurrency Seed Phrases & Recovery Information

Learn how to prepare a physical backup for a home safe or bank safe-deposit box.

05 Confidential Digital Asset Access Record

Privately record seed phrases, required passphrases, and other sensitive recovery details; store only in the chosen secure physical location.

06 Digital Asset Location & Executor Instructions

Tell authorized heirs where the confidential record can be found and whom to contact, without exposing secrets.

07 Executor's Cryptocurrency Guide

A careful process for securing records, contacting providers, recognizing scams, and avoiding mistaken transfers.

Security first: Never place seed phrases or private keys in the will, the general inventory, email, text messages, or cloud notes. Anyone with a valid recovery phrase and any required additional passphrase may be able to move the assets. Executors should not improvise transfers or share secrets with unsolicited "recovery" services.

Professional roles: The attorney advises on legal instruments and fiduciary authority. A tax professional handles tax treatment. Go-Crypto can provide education, digital asset documentation, wallet identification, and blockchain-related technical assistance.