

Building a Crypto Inheritance Plan for Your Digital Assets

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Why Crypto Inheritance Requires Special Planning

Unlike a bank account, cryptocurrency is not held by a custodian who can transfer ownership after death. Bitcoin, Ethereum, and other digital assets live on blockchains controlled by private keys — long strings of characters that grant sole access to funds. If those keys are lost or never disclosed, the assets are permanently inaccessible. Chainalysis estimates that roughly 3.7 million Bitcoin may already be permanently lost due to forgotten or mismanaged keys. Standard wills often fail here because they become public documents during probate, and listing a private key in a will exposes it to theft.

Documenting Access Without Creating a Security Risk

The core challenge is giving heirs enough information to claim assets without creating a vulnerability while you are alive. One practical method is a hardware wallet combined with a written seed phrase stored in a separate, secure location such as a fireproof safe or bank safety deposit box. The seed phrase — typically 12 or 24 words generated when you set up the wallet — can regenerate all private keys for that wallet. You should document which exchanges or wallets you use, how to access each one, and what assets each holds. A detailed letter of instruction kept with your estate documents can guide an executor who may have no crypto knowledge. Never store seed phrases digitally or in email; physical, offline copies are far safer.

Legal Structures That Support Crypto Transfers

A standard will can reference cryptocurrency holdings and name a beneficiary, but it does not by itself solve the key access problem. A revocable living trust can be more effective because it avoids probate and allows faster asset transfer. Some attorneys now draft trust documents that specifically address digital assets, citing state laws such as the Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA), enacted in most U.S. states, which grants fiduciaries legal authority to access digital accounts when properly designated. Naming an executor or trustee who is technically competent — or who has access to a qualified crypto professional — matters as much as the legal document itself.

Using Multisignature Wallets and Structured Services

Multisignature wallets require more than one private key to authorize a transaction. A 2-of-3 multisig arrangement, for example, distributes three keys among you, a trusted heir, and a secure backup location; any two keys can move funds. This eliminates a single point of failure while ensuring heirs are not locked out entirely. Services such as Casa and Unchained Capital offer structured inheritance programs built on multisig architecture. Some exchanges also offer beneficiary designation features, though these depend on the platform remaining solvent and operational. Review your plan annually and after major life events — marriage, divorce, or new children — to keep it current as your holdings and circumstances change.

Read more articles: bip39-phrase.com/what-type-of-wallet-manage-seed-phrase-private-key-yourself/

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SEED PHRASE ARCHIVE

The following pages list 56 example seed phrases assembled from the 2048-word BIP39 dictionary.

- bracket fruit spike good capital gap phone suspect coconut round tip badge
- uniform rebuild cable lumber edit wife priority creek dash panther cake cousin
- liar tiger west burden maple end dwarf demise key earn amazing cry
- elite judge sleep census brass satisfy push muscle faith answer direct auto
- spy ostrich wrist doll crouch tragic silver annual grief toddler victory glad
- wave egg gauge trash husband desert excite skin noble enjoy lady shoe
- wool fashion logic grace fuel flush chapter trial crystal moon hazard warfare
- odor clip wear private member grit depart lazy invite weird notable clump
- bounce debate drink hockey crouch index salad file fringe bike system twice
- naive hungry prize tomorrow diagram tip satisfy whip twice vintage ocean already
- wagon rebel upper biology sibling spend debate kick then impose wine winner
- year gesture pulse sport original safe music weasel remain lumber grain borrow
- spoon trick vessel robust awful tattoo banana chimney derive danger document bachelor
- kidney almost mesh alarm benefit view bless credit path pipe pyramid palace
- retire ocean ranch royal woman extend oxygen they garden sad roast mammal
- relief decline erupt praise bacon pledge prison goose chimney aerobic humble mom
- reflect company review alpha only cricket spray day warfare shine penalty slight
- neglect lucky senior hollow taxi slot possible current business wear leader surface
- lawsuit gown manage cycle trumpet wheat fetch enact gown shoe view boost
- hundred cart ahead festival twenty unit ranch destroy aspect priority boss renew
- view simple wish vague forget rotate tree around glove conduct salmon carbon
- gravity crime coil hollow cliff earth repeat fitness tobacco atom catch provide
- disorder kingdom bone voyage minute stable junior sleep breeze picture blind boil
- security blade boy door into chef quit toast ribbon hockey wild business
- only hammer humble idle flash sauce only suspect symbol grape army move
- avocado relax laundry lock online gallery voice dove scrub shop glow hair
- say depend parent height devote use orient ridge resource raise sick family

SEED PHRASE ARCHIVE

- lock wool general account fine rapid weird image lion employ chimney abstract
- account together amount owner dolphin clerk result coach axis poverty tissue inspire
- visa sword turtle repair mystery inform reopen defy olive rally forward video
- truck drum spider dose insane submit guard eight predict regret girl soldier
- solid decide garbage message stairs this jelly burger silly alien surface keen
- repeat salt miracle strong prevent resource merry author grab casino own kidney
- board rough cycle rabbit narrow used finger sign woman mesh goddess barrel
- grab autumn undo scare nest always hidden excess cost galaxy lounge menu
- bachelor benefit diagram attitude alert swamp glide salad loud oblige same scheme
- tuna girl rely material defy slide rescue camp coconut voice power tunnel
- shell choose reward people kangaroo win humble near industry learn kite garden
- kind transfer top legend hill paddle infant quote sail soldier bone cinnamon
- travel virus chef normal clog bachelor swamp always dog enough practice gown
- volume margin horror oyster egg business receive orient this motion donor eight
- describe pledge usual pilot believe vendor sea collect boring coral decorate scrub
- improve movie canvas squeeze seed ethics quarter indoor drift material summer churn
- paper dolphin engage obey fix opinion remain stick focus fatigue hover exchange
- front ethics sister build female squirrel wheat denial talent resemble tackle argue
- improve frown earth regret milk faith ostrich ethics thought human crater bachelor
- rapid zero fashion mouse title lyrics glory relief idle pen general luxury
- exile decrease job brush over essay correct spare hope client life usual
- feed police risk farm rain crawl enforce pool effort weasel whisper border
- foil file scout rebel rare elite mad raise stage burst fabric system
- account plastic large remember entry uncover stand always when note region normal
- poverty speak blood clutch usage napkin gadget relax adult garment shuffle daring
- upper buzz fabric accident energy captain indoor twist flash alter hip case

SEED PHRASE ARCHIVE

- knife eyebrow fault orange blind benefit vibrant chief fantasy sketch gap stumble
- iron bamboo among stove hair satoshi winner face attend swift surround kitchen
- moon water use tent remind west table ranch first card box orange

SEE ALSO

- Building a Crypto Inheritance Plan: Safeguarding Your Digital Assets — BIP39 Seed Phrases (June 14, 2026) (2026-06-14)
- How to Safely Store Your Seed Phrase — BIP39 Seed Phrases (June 15, 2026) (2026-06-15)
- Cryptocurrency Security Best Practices: Protecting Your Digital Assets — BIP39 Seed Phrases (April 19, 2026) (2026-04-19)
- Why You Need a Hardware Wallet to Protect Your Crypto — BIP39 Seed Phrases (April 22, 2026) (2026-04-22)

Educational examples only. Randomly generated, not valid wallet phrases - never use them to store funds. Details: bip39-phrases.com/security/

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