Digital Legacy Programs and Your Seed Phrase

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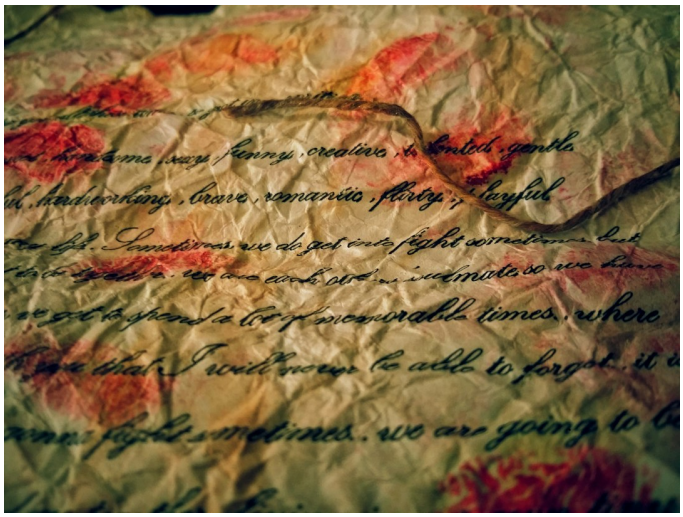


Photo by oviul maruf on Unsplash

Use phone and email legacy features to deliver wallet instructions, while keeping the seed phrase outside cloud accounts and shared data.

Contents

What legacy and inactive-account features provide	2
Why a cloud note can expose the seed	2
Use the feature as a signpost	3
Test the inheritance plan	3
FAQ	3
Sources	4
Example BIP39 word sequences	4
Reading a BIP39 phrase	5
See also	6

If a phone or email provider gives your chosen contact access to account data after you die, that access may include cloud notes, files, messages, contacts, photos, or email. It can become a route to a cryptocurrency wallet if you saved your seed phrase there. Use these programs to deliver instructions and locations, never the seed phrase itself.

What legacy and inactive-account features provide

The exact result depends on the provider, account type, data category, jurisdiction, and whether the feature has been configured. A legacy feature normally requires you to name a contact and create an access key or verification process. After your death, the contact presents the required evidence and receives the data that the provider makes available.

Apple Legacy Contact can provide access to selected data from an Apple Account after Apple verifies the request. The contact needs the access key created by the account holder and a death certificate. Apple excludes some information, including passwords, passkeys, and payment information. The result is access to eligible account data, not a copy of every secret used on the devices.

Google Inactive Account Manager is triggered by account inactivity and its configured settings. It can notify selected contacts, share selected account data, and optionally arrange account deletion. It covers data held in the Google Account, which can include Gmail and other Google services selected by the account holder. Inactivity is an administrative signal; it does not by itself prove that the account holder has died.

Other phone, cloud, and email providers use different names and procedures. They may disclose selected data, allow a trusted person to download an archive, close the account, or require a legal request. A provider may also leave end-to-end encrypted material inaccessible if it cannot decrypt it. Read the provider's current terms and setup screens before relying on a feature.

Why a cloud note can expose the seed

A BIP39 wallet seed phrase is usually a sequence of 12, 15, 18, 21, or 24 words. It represents the wallet's recovery material; anyone who obtains the required words can often restore the wallet in compatible software and control its assets. A BIP39 passphrase, if one is used, may also be required. The blockchain does not recognize the owner's identity or the reason for the recovery.

A note in a cloud service is protected by that service's account controls. If a legacy contact, inactive-account recipient, estate representative, or person who gains access to the account can read or export the note, that person can copy the seed phrase. A note title such as "wallet instructions" does not provide protection. Obscuring a few words, changing their order, or putting the phrase in a screenshot can still leave enough information for theft or reconstruction.

Device encryption and account encryption can change the result. A provider may be able to hand over ordinary synced notes while being unable to hand over a locally encrypted vault or a password protected with a key it does not possess. This distinction must be tested with the actual provider and application. Treat every cloud copy of a seed phrase as a live copy of the wallet secret.

Use the feature as a signpost

Configure the legacy or inactive-account feature to deliver a short document that explains where the estate instructions are stored and who should help carry them out. The document can name a lawyer, executor, trusted technical adviser, or secure physical location. It can describe the wallet type, the assets or networks involved, the derivation standard or account path when needed, and the process for checking balances and making a transaction.

Do not put the seed phrase, private key, wallet backup file, PIN, passcode, or password in that cloud document. Do not include enough fragments for a recipient to assemble the secret. If the provider's feature automatically shares all notes or files, remove seed material from those services before enabling it.

Use a separate storage design for the recovery secret. For example, keep a hardware wallet backup on durable paper or metal in a protected physical location, and give the executor instructions for finding that location through the legacy message. If the design uses two or more shares, explain the threshold and the locations without placing all shares with one person. The people who receive directions should know how to contact the designated helper, while no single cloud account should contain the complete recovery secret unless that exposure is an intentional and understood risk.

Test the inheritance plan

1. List every wallet and identify what an heir needs: the wallet device, seed backup, passphrase if used, network or account details, and a safe recovery procedure.
2. Write the signpost document without any seed words or private keys. State that the recipient must never type a recovery phrase into a website or send it by email.
3. Store the document where the selected legacy feature can deliver it, then configure the recipient, inactivity period, data categories, and deletion choice.
4. Give the executor the physical and legal instructions needed to obtain the seed backup. Keep the backup separate from ordinary cloud data.
5. Perform a controlled review. Confirm what the provider would release, what it would not release, and whether an unintended note, photo, browser export, or device backup contains the seed.
6. Repeat the review after changing providers, wallets, devices, passwords, trustees, or estate arrangements.

Legacy tools can help an heir find the recovery material, but they do not validate a recipient's technical skill or protect against coercion. Keep the shared instructions minimal, revoke outdated contacts, and update the plan when the wallet or estate changes.

FAQ

Does Apple Legacy Contact receive my iPhone passcode?

No. The feature is for eligible Apple Account data and requires its own access key and evidence. It does not automatically disclose the device passcode, passwords, or passkeys.

Can Google Inactive Account Manager send my seed phrase safely?

No. If the phrase is in data selected for sharing, the recipient may receive it and control the wallet. Use the feature to send directions to separately stored recovery material.

Should I email my seed phrase to my executor?

No. Email creates additional copies and account-access risks. Store the recovery material separately and give the executor a controlled way to locate it through written instructions.

Sources

- Apple Support: How to add a Legacy Contact for your Apple Account (support.apple.com)
- Google Account Help: About Inactive Account Manager (support.google.com)
- BIP-0039: Mnemonic code for generating deterministic keys (github.com)

> Continue reading on bip39-phrase.com: Crypto Inheritance: How to Pass On Your Seed Phrase
> More on this topic: Seed Phrases

Example BIP39 word sequences

Randomly generated sequences of words from the BIP39 English wordlist. None of them passes the BIP39 checksum, so no wallet will accept them: they show the format only. Never store funds with a phrase you found in a document.

Example 1

1	crucial	2	rebel	3	frequent
4	ladder	5	giraffe	6	gadget
7	bridge	8	mean	9	seed
10	atom	11	celery	12	hat

Example 2

1	chef	2	drink	3	depart
4	hill	5	fox	6	mansion
7	repair	8	sketch	9	drip
10	nominee	11	sing	12	north

Example 3

1	that	2	lens	3	inch
4	direct	5	nerve	6	flash
7	poet	8	trigger	9	undo
10	return	11	actress	12	middle

Example 4

1 prison	2 emerge	3 prize
4 unaware	5 thank	6 sad
7 eyebrow	8 train	9 clerk
10 follow	11 attack	12 dune

Example 5

1 bone	2 waste	3 build
4 twelve	5 aerobic	6 amateur
7 fiscal	8 obscure	9 latin
10 elbow	11 cereal	12 smooth

Example 6

1 moment	2 inside	3 alter
4 uncle	5 sample	6 insect
7 exotic	8 carry	9 stable
10 client	11 nut	12 bench

Example 7

1 sibling	2 fancy	3 mechanic
4 wet	5 spoil	6 notice
7 select	8 catalog	9 biology
10 plate	11 gun	12 core

Example 8

1 opera	2 meat	3 parent
4 tube	5 round	6 nest
7 scorpion	8 cereal	9 pact
10 sword	11 merit	12 vessel

Reading a BIP39 phrase

Every word stands for an 11-bit number: its position in the 2048-word list, counted from 0. Here is Example 1 decoded word by word. Each word links to its page on bip39-phrase.com, where the list is numbered from 1.

#	Word	Index (0-2047)	Word no.	11 bits
1	crucial	419	420	00110100011
2	rebel	1433	1434	10110011001
3	frequent	741	742	01011100101
4	ladder	995	996	01111100011

#	Word	Index (0-2047)	Word no.	11 bits
5	giraffe	785	786	01100010001
6	gadget	757	758	01011110101
7	bridge	222	223	00011011110
8	mean	1102	1103	10001001110
9	seed	1559	1560	11000010111
10	atom	114	115	00001110010
11	celery	296	297	00100101000
12	hat	844	845	01101001100

The 12 words carry 132 bits: 128 bits of entropy followed by a 4-bit checksum. The checksum must equal the first 4 bits of the SHA-256 hash of the entropy.

`Entropy (hex): 34766572be3622bd46f44ec2e1c89434`

This sequence ends in the checksum bits 1100, but SHA-256 of its entropy starts with 0000, so wallets reject it as an invalid phrase. That is the point of the checksum: about 15 of every 16 random or mistyped sequences fail it.

See also

- Liana Wallet: Timelocked Recovery Paths Explained · January 16, 2025
- Picking a Seed Phrase Executor: Trust Before Skill · October 27, 2026
- Twelve Words to Rule Your World: The Seed Phrase as Digital Sovereignty · June 17, 2025
- BIP-39 Seed Phrases: The Most Dangerous Backup You'll Ever Own · June 18, 2025

Educational document. The example sequences are random and fail the BIP39 checksum: they are not wallets and must never hold funds. Security notes: bip39-phrase.com/security/