Seed Access If You and Your Partner Die Together

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Photo by Khoiru Abdan on Unsplash

Plan wallet recovery for both partners' deaths with contingent heirs, a substitute executor, accessible backups, and explicit instructions.

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A seed recovery plan fails if your partner is the only person who knows where the backup is, how to unlock it, or which wallet it restores—and you both die in the same accident. Naming your partner as beneficiary does not solve that access problem. Your plan needs an alternate beneficiary, an authorized person who can obtain the recovery material, and instructions that explicitly cover both deaths.

Separate inheritance rights from wallet access

A will or other estate document can identify who should inherit assets, but a wallet cannot read that document. Someone still needs the credentials required to control the funds. Conversely, possession of a seed phrase gives practical signing power without establishing legal ownership.

Treat these as two coordinated arrangements: legal authority to administer and distribute the assets, and a recovery process that makes the necessary secrets available to the authorized person.

A **BIP39 seed phrase** may contain 12, 15, 18, 21, or 24 words. If the wallet uses a BIP39 passphrase, recovery requires that exact passphrase too. Every passphrase produces a valid seed; an incorrect one can open an apparently empty wallet without an error. A device PIN generally unlocks that device and does not replace the recovery phrase or passphrase.

For multisignature arrangements, document the signing threshold and the locations of enough independently accessible keys. A backup that requires your partner's unavailable key leaves the same failure unresolved.

Name contingent heirs and substitute administrators

Ask an estate lawyer in your jurisdiction to address the case where neither partner survives long enough to inherit under the documents. Rules about presumed order of death, survival periods, probate, and beneficiary designations vary. Do not assume a shared accident automatically sends both estates to the people you intended.

1. Name **contingent beneficiaries** who inherit if your partner cannot. Specify what happens if a contingent beneficiary has also died, and arrange appropriate administration for beneficiaries who are minors.
2. Name an executor or equivalent estate administrator, plus a substitute if that person cannot serve. If your partner is the first choice, the substitute must be capable of acting without either of you.
3. Coordinate both partners' documents. Establish who owns each wallet and how any jointly held interests should be administered; sharing a seed does not by itself settle ownership.
4. Confirm how the administrator obtains the backup legally and physically. A safe, safe-deposit box, professional custodian, or document repository may require particular authority or paperwork before releasing its contents.
5. Tell the substitute administrator that the plan exists, where the non-secret instructions are kept, and whom to contact. They do not necessarily need the seed phrase while you are alive.

Being named executor may not provide immediate access. Ask the storage provider what evidence it requires after both deaths, and make sure obtaining that evidence does not depend on information locked inside the same inaccessible storage.

Write instructions for the shared-death case

Keep private recovery material out of a will that could become accessible through probate records. Store the secrets separately from a discoverable instruction sheet, with a clear, authorized route between them. Neither partner's memory, phone, email account, or biometric unlock should be the sole route.

The instruction sheet should explicitly say: "If both of us have died, or neither of us can act, follow this procedure." Have legal counsel distinguish death procedures from incapacity procedures, because the authority to act can differ.

Include these details:

- The primary and substitute administrators, professional contacts, and the location of the governing estate documents.
- The backup's physical location, its custodian, and the procedure and evidence required for release.
- Whether recovery requires a BIP39 passphrase, where it is stored, and how the authorized administrator obtains it independently of either partner.
- The wallet software or hardware used, relevant networks, account types, and known derivation paths. A seed alone may not tell recovery software which accounts to search.
- Any multisignature wallet configuration, including the threshold, cosigner information, and wallet descriptor or equivalent configuration backup.
- A direction to use a verified recovery environment, avoid websites requesting seed words, and obtain qualified assistance before transferring unfamiliar assets.

Separate storage can reduce exposure, but every required component needs a workable release process. Avoid a design where the executor needs your phone to open your email to retrieve instructions for unlocking your phone.

Test the procedure with a separate, unfunded practice wallet. Have the substitute administrator locate the instructions and explain each access step without revealing your real secrets. Review the plan after changes to wallets, relationships, beneficiaries, administrators, or storage locations.

FAQ

Is naming my partner as beneficiary enough?

No. Name contingent beneficiaries and an alternate administrator, then provide an access procedure that works when neither partner is available.

Should the executor receive the seed phrase now?

Not necessarily. They need to know how to obtain it when authorized. Immediate possession creates signing power, so choose the custody arrangement deliberately.

Can the wallet provider recover the funds for our heirs?

For a self-custody wallet, recovery generally depends on your backups and required credentials. The provider cannot recreate missing private keys simply because an executor presents estate documents.

Sources

- BIP39: Mnemonic code for generating deterministic keys (github.com)
- BIP32: Hierarchical Deterministic Wallets (github.com)

> Continue reading on bip39-phrase.com: BIP39 vs BIP32 vs BIP44: How the Seed Standards Fit Together
> More on this topic: Seed Phrases

BIP39 format examples

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 seven	2 reopen	3 member	4 stone
5 glad	6 husband	7 book	8 seek
9 trophy	10 topic	11 lava	12 erase

Example 2

1 rare	2 collect	3 ball	4 account
5 spirit	6 liberty	7 rack	8 stomach
9 tool	10 over	11 inquiry	12 drill

Example 3

1 display	2 fringe	3 team	4 melt
5 regular	6 service	7 turtle	8 endorse
9 short	10 base	11 leg	12 glory

Example 4

1 diary	2 wonder	3 risk	4 since
5 limit	6 olympic	7 fun	8 clip
9 ski	10 action	11 pencil	12 weekend

Example 5

1 impulse	2 collect	3 below	4 annual
5 rebel	6 swear	7 ritual	8 reward
9 later	10 cash	11 sunny	12 jar

Example 6			
1 midnight	2 symbol	3 nephew	4 tree
5 clap	6 token	7 what	8 receive
9 human	10 bonus	11 globe	12 marriage

Example 7			
1 dignity	2 primary	3 robust	4 card
5 rail	6 animal	7 quarter	8 loan
9 loud	10 deputy	11 arrive	12 thumb

Example 8			
1 give	2 brown	3 elephant	4 clip
5 exotic	6 wheel	7 gasp	8 treat
9 bicycle	10 spatial	11 timber	12 endless

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	seven	1573	1574	11000100101
2	reopen	1459	1460	10110110011
3	member	1110	1111	10001010110
4	stone	1714	1715	11010110010
5	glad	788	789	01100010100
6	husband	895	896	01101111111
7	book	204	205	00011001100
8	seek	1560	1561	11000011000
9	trophy	1863	1864	11101000111
10	topic	1832	1833	11100101000
11	lava	1006	1007	01111101110
12	erase	611	612	01001100011

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): c4b6ce2b6b2628dfc66618e8fca1f726
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This sequence ends in the checksum bits 0011, 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

- Picking a Seed Phrase Executor: Trust Before Skill · October 27, 2026
- Letter of Instruction for BIP39 Seed Phrases · June 14, 2026
- Home Safe or Hiding Spot for a Seed Backup? · November 10, 2026

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/