

POSITION CLARITY · FIELD GUIDE

Crypto in Your *Estate*

How to make sure crypto is not lost when you cannot manage it yourself. The timeless principles: backing up, documenting, planning succession, and basic security. No products, no advice, and we never ask for your secrets.

Backup

Documentation

Succession

Security

Position Clarity

An educational reference. Made in Canada.

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Educational and organizational only. Not legal or estate-planning advice.

POSITION CLARITY

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Why crypto is different in an estate

Most assets leave a paper trail. A bank can be phoned, an account can be found, a balance can be frozen and released. Crypto often leaves no trail at all, which is the whole problem this guide solves.

Estate. Everything you own when you die, and the process of passing it on.

Executor. The person who carries out your will and settles your estate.

Incapacity. A period when you are alive but unable to manage your own affairs, for example through illness or injury.

Crypto can be held in two broad ways. On an exchange or service that holds it for you, where access depends on an account. Or in a wallet you control yourself, where access depends on a recovery phrase, the list of words that can restore the wallet. In both cases, if no one knows it exists, or no one can reach it, it is simply gone. There is no help desk that can return it, and no court order that can recreate a lost phrase.

THE HONEST SHAPE OF THE PROBLEM

This is not mainly a technology problem. It is a recordkeeping and planning problem. The fix is to leave a clear trail to what exists and how access is arranged, without ever writing down the secrets themselves. The rest of this guide is how.

The backup strategy

A recovery phrase with no backup is one accident away from gone. A backup stored carelessly is one theft away from gone. The aim is a backup that survives accidents without becoming a new way to be robbed.

Careful holders tend to follow a small set of principles. They are described here, not prescribed for your situation.

More than one copy. A single backup is a single point of failure. Two or more durable copies survive a fire, a flood, or a misplaced note.

More than one place. Copies in the same drawer share the same risks. Different secure locations spread the risk.

At least one fully offline. A copy kept off the internet cannot be reached by malware or a remote attacker. The strongest form is air-gapped, meaning no connection to the internet at all, for example a metal or paper backup in a safe.

Tested at least once. A backup you have never restored from is a hope, not a backup. Confirming it works, carefully, turns it into one.

Never a digital photo or a cloud note. A picture of the words, or a note in an app or email, is the most common way recovery phrases leak. The words belong only where you safely stored them.

WORTH REMEMBERING The recovery phrase is the master key. Anyone who reads it controls the funds, so a backup is only safe if it survives accidents and stays unreadable to others. Those two goals are always in tension, which is why the plan matters.

The documentation framework

The single most useful thing you can leave behind is a calm record of what you hold and where it lives. The rule that makes it safe is simple and runs through everything here. Record where things are and that they exist. Never record the secrets that control them.

RECORD THIS	NEVER RECORD THIS
Roughly what you hold, and where it lives, which service or which wallet.	<i>The seed phrase or private key itself.</i>
The account each holding sits in, for example a personal account or a registered account.	<i>Passwords, PINs, or two-factor codes stored with everything else.</i>
That a recovery backup exists, and the general location of it.	<i>The words of a recovery phrase, anywhere digital or shared.</i>
Who would need to know, and which professionals to call.	<i>Anything you would not want a stranger reading.</i>

Two records do most of the work. A custody map, listing what you hold and where it lives. And an inventory that simply notes that recovery backups exist and where they are kept, never the words. Position Clarity offers both as free fillable worksheets, which this guide pairs with.

THE WORKSHEETS THIS PAIRS WITH

Where Your Crypto Lives, a custody map. The Seed Phrase Inventory, which records existence and location only. The Emergency Access Checklist, a trail for a trusted person. What My Family Needs to Know, a plain note for the people you trust. All free, all filled in and kept by you.

Succession planning

Documentation tells people what exists. Succession planning makes sure the right person can actually act, in the right order, with the right help. This is where a lawyer and an executor matter, and where a guide stops and a professional begins.

Leave a trail, not the secret. Your records should point a trusted person to where things are and who to call. The secret itself stays where you stored it, reachable only through the arrangements you set up.

A will can become public. Once a will is probated, it can become a public document. Putting a recovery phrase or password in a will can expose it. Wills point to where access is arranged, they do not contain the keys.

Name who acts, and how. An executor can only act on what they can find and are allowed to reach. Arranging that access, through a lawyer, is the part to get professionally right.

Plan for incapacity too, not only death. The same trail helps if you are alive but unable to manage things for a while.

WHERE THE LINE SITS

How to structure all of this for your situation, and the legal documents that make it binding, is work for a lawyer, not a guide. This guide helps you arrive prepared, with your records in order and the right questions ready.

Security hygiene

A few steady habits prevent most of the ways crypto is lost or stolen. They cost nothing and protect both you and the people who may one day follow your records.

- No one ever needs your recovery words.** Any person, company, or support agent asking for them is running a scam, even in an emergency. The words are never typed into a website or sent in a message.
- Treat urgency as a warning sign.** Unexpected links and messages that rush you are the most common path to a loss. Slow down and verify.
- Test the backup before you rely on it.** Knowing a recovery phrase actually restores the wallet turns a hope into a plan.
- Most transfers cannot be reversed.** Check the address and the network, and consider a small test amount first.
- Keep the records private.** A custody map is sensitive even without the secrets. Store it with your important documents and share it only with people who would genuinely need it.

THE BOUNDARY, STATED PLAINLY

Position Clarity never sees, requests, or stores any of your records, and never asks for a seed phrase, private key, or password. Everything here is yours to fill in and keep. Anyone who asks for your secrets is not us.

Free here, personalized next

Everything in this guide is the timeless part, and it is free. It works for any setup, because the principles do not change with the brand of your exchange or wallet.

What does change is the detail. How access is recovered on the exchange you actually use, how a backup works for the specific wallet you hold, and exactly what to document for each. If you would like the same plain-English treatment built around your own setup, there is a personalized version.

GET A PERSONALIZED GUIDE FOR YOUR SETUP

Tell us which exchanges and wallets you use, and your personalized Crypto Estate and Access Kit is assembled around them, with setup, access recovery, and documentation steps for each. It still never asks for a secret, and it still does not give advice. Visit positionclarity.ca to build yours.

Educational and organizational only. This guide explains principles and helps you organize private records. It is not legal, estate-planning, tax, or financial advice, and it is not a substitute for a lawyer, an executor, an accountant, or an advisor. For decisions about your own situation, consult qualified professionals. Position Clarity never asks for or stores seed phrases, private keys, or passwords.