Complete crypto inheritance checklist

The printable crypto inheritance checklist from the day of death to distribution: preserve, find, identify, authorise, access, value, divide and report.

This is the complete checklist from the **day of death to distribution**, one checklist families and executors can follow top to bottom. It is the post-death companion to the crypto inheritance planning checklist, which is written for owners while they are alive. Each stage here links to the guide that covers it in depth.

PDF: Download the complete checklist to print or forward to an executor. All the blank forms are on the templates page.

How to use it: work through the stages in order. Tick what is done, write only facts and locations, never seed words, keys or passwords. For the timeline and honest expectations, see the crypto estate timeline.

Stage 1, The first days (do not touch anything)

- [ ] Leave every device, note, wallet and document exactly as found
- [ ] Note where each item was found, by whom and when
- [ ] Keep hardware wallets with their boxes, cables and accessories
- [ ] Tell one trusted person that crypto may exist and where the search starts
- [ ] Do not reset, update, charge or connect devices; do not guess PINs or passwords
- [ ] Do not move, sell or "test" anything

Full rules: first steps after a death and the crypto preservation checklist.

Stage 2, Who is authorised

- [ ] Identify who represents the estate: executor, administrator or heirs under local law
- [ ] Obtain the document that proves it (probate, letters of administration, certificate of inheritance or the local equivalent)
- [ ] Understand the difference between holding something and being allowed to act on it
- [ ] Let every later step run through that authorised person

See legal authority vs technical access.

Stage 3, Preserve

- [ ] Keep devices off networks; store paper notes and metal plates safely, dry and private
- [ ] Record a simple chain-of-custody log: who handled what, when
- [ ] Never photograph, scan or send recovery words or keys, and never type them into a document, form or website. (The one legitimate entry is on the official device or wallet software from the official channel that you are certain is genuine, after authority is confirmed.)
- [ ] Do not open, decrypt or "explore" encrypted files, see encrypted drives and containers

See the crypto preservation checklist and chain of custody.

Stage 4, Find

- [ ] Search physical places, documents, notes, emails, financial records, password managers and apps
- [ ] Keep a search log in three columns: fact / inference / assumption
- [ ] Note email accounts that may hold exchange records, and that inactive accounts can be closed
- [ ] Work to the stop rule: enough evidence to start, not every coin found

The full method: how to find crypto after a death.

Stage 5, Identify what was found

- [ ] Recognise each item: seed phrase, hardware wallet, wallet file, keystore, paper wallet, QR code, USB drive
- [ ] Record only that it exists, never its contents
- [ ] Use the wallet format library for unknown files
- [ ] If you are unsure what something is, stop and identify before touching

See what did you find?.

Stage 6, Route by where it was held

- [ ] Exchange account → the platform's official procedure for customers who have passed away
- [ ] Self-custody wallet → key material and legal authority
- [ ] DeFi, NFTs, smart-contract wallets, business or cross-border holdings → the dedicated guide for each
- [ ] Unknown → continue the search before choosing a route

The routing table: where was the crypto held?.

Stage 7, Access

- [ ] Exchange-held crypto: contact official support, provide the required documents, follow their process
- [ ] Self-custody crypto: assemble device + PIN + seed phrase + passphrase + software version
- [ ] Never pay an intermediary to "unlock" or "release" anything
- [ ] If access is blocked, see wallet recovery: what is realistically possible before spending anything

See exchange accounts after a death and 2FA and wallet access after a death.

Stage 8, Value and report

- [ ] Build the estate inventory: accounts, wallets, balances, locations
- [ ] Value each position as of the relevant date for the estate
- [ ] Check reporting and tax obligations with a professional in the relevant country
- [ ] Keep statements and records; they are evidence, not decoration

See crypto estate inventory and valuation, tax and reporting.

Stage 9, Divide and distribute

- [ ] Follow the will or the local succession rules: the estate decides, not preferences
- [ ] Handle jointly-owned positions separately from inherited ones
- [ ] If crypto is sold, keep records of what, when, at what value and by whom
- [ ] Confirm every beneficiary receives what the estate process determined

See dividing crypto between heirs, jointly-owned crypto after a death and selling inherited crypto.

Stage 10, Close

- [ ] Keep the chain-of-custody log and statements with the estate file
- [ ] Note what was searched, found and routed where
- [ ] Hand the file to whoever administers the estate afterwards
- [ ] If anything is unresolved, see help with inherited crypto

What this checklist is not

It is not legal or tax advice, and it never replaces the advice of a notary, lawyer or tax professional in your country. It is also not a place for secrets: the completed checklist must be safe to show to a family member. For the reasoning behind each stage, start with what happens to crypto after a death.

Keep this checklist with your estate documents. If a line ever invites you to write words, a key or a password, write the location only - and never the secret itself. The full method and current sources are on https://inheritedcrypto.com