

BRIEFING FOR FAMILIES AND ADVISERS

Prepared for the unexpected

How Bitcoin held in self-custody can be organised so that the people who may one day need to step in are able to act – across people and years.

A succession plan transfers authority. Good preparation must also transfer the ability to verify, operate and recover.

PROTECT

Know the threats, access paths and dependencies.

VERIFY

Support important claims with dated evidence.

UNDERSTAND

Make roles, set-up and stopping points clear to everyone involved.

RECOVER

Regain access when a person, device or location is unavailable.

WHAT THIS BRIEFING IS FOR

It contains no recovery words, private keys, PINs or passphrases. It describes the arrangements around a self-custody wallet so that responsibilities can be reviewed without exposing any secrets.

01 · FOUR QUESTIONS

Four questions. Four distinct safeguards.

A single label such as “secure” or “ready” hides important differences. Review each layer on its own and ask for evidence behind every positive conclusion.

LAYER	THE QUESTION
1 • Authority	Who may decide? The owner, delegated decision rights, the right to pause and the path for escalation are defined.
2 • Access	Can authorised people find documents, devices and procedures under the conditions expected?
3 • Evidence	Can they show that the wallet, its set-up, addresses and dependencies match the intended arrangement?
4 • Recovery	Can access be restored if a person, device, location or provider is unavailable?

PASSING ONE LAYER DOES NOT PROVE THE NEXT

Legal authority does not prove access. Access does not prove that the right wallet was restored. A check does not prove that the process survives the loss of a signing device. Recovery is the outcome of a system, not a property of a single backup.

STOPPING POINT

If required evidence conflicts, is out of date or unavailable, pause before any irreversible step. “Unknown” is a legitimate state – it shows where work remains.

02 · ROLES AND EVIDENCE

Separate responsibility from secrets.

In everyday life one person often holds several roles. Good preparation ensures those roles can be separated – during absence, illness, disagreement or succession.

ROLE	THE QUESTION	MINIMUM EVIDENCE
Owner	Who has authority over the asset?	recorded decision rights and escalation path
Operator	Who carries out the technical steps?	current procedure and a completed rehearsal
Verifier	Who checks that the intended arrangement was restored?	defined checks, independent sources, date
Emergency contact	Who may start the agreed process?	where the procedure is kept and when it may begin

STATE OF EVIDENCE

Current	Checked against the relevant arrangement within the agreed period.
Stale	Checked before; time or a material change calls for a new check.
Unknown	No reliable evidence supports the claim.
Unavailable	The source of evidence cannot currently be reached or used.

The family record should map arrangements, roles, agreed procedures, state of evidence, dependencies, review dates and the escalation path – never the secrets themselves.

03 · PRACTICAL REVIEW

How well prepared is your family?

Use these questions for each self-custody wallet. A “yes” should point to dated evidence. If it cannot, record the state as unknown.

01 Are the owner, operator, verifier and emergency contact explicitly named?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

02 Can the agreed procedure be found without today's operator?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

03 Can the current wallet set-up be told apart from outdated material?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

04 Does every check state what was checked and when?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

05 Can the process continue if one person, device or provider is unavailable?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

06 Is there a stopping point for conflicting or missing evidence?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

07 Has a realistic recovery been rehearsed and recorded?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

08 Does every open point have an owner and a review date?

CURRENT · STALE · UNKNOWN · UNAVAILABLE

ABOUT 21 FRUITS

21 Fruits helps families organise their Bitcoin self-custody. Available today: articles and an initial conversation on request. Planned in the pilot: personal support for a small number of families in the DACH region. 21 Fruits does not hold Bitcoin, receives no private keys and signs no transactions. No legal, tax or investment advice.