Estate plan for digital assets

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The death of a token holder is the event for which the fewest clients have prepared. The checklist translates the planning principles of Part P, Chapter VIII into actions. It assumes a holder with assets in self-custody and on exchanges, and family or heirs in Switzerland, Singapore or both.[1]

Checklist

- Inventory of all holdings: asset, quantity, where held (self-custody device or seed, exchange account, custodian, DeFi position, NFT), and how each is accessed, maintained in a form the holder updates at least annually.
- Key management plan: where seeds and devices are, who may access them and under what conditions, with a split of knowledge so that no single person can act alone during the holder's life.
- Letter of instructions to the executor explaining the inventory, the access procedure and the people who can assist (a trusted technical adviser, the custodian's bereavement contact).
- Will or wills: Swiss-law will for Swiss assets and Singapore-law will for Singapore assets, each naming an executor competent to deal with digital

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assets, each granting the executor the power to access, transfer, convert and distribute tokens in specie.

- Choice of law and forum clauses in each will consistent with the holder's domicile and with the recognition rules of the other jurisdiction.
- Marital property agreement where the holder is married, addressing whether tokens acquired during marriage are joint or separate and how they are valued.
- Decision on structures: a Swiss foundation or a Singapore trust for long-term holdings, with the trustee's or board's competence and the custody arrangements documented.
- Exchange and custodian accounts: confirm each provider's succession procedure, the documents it will require (death certificate, grant of probate or Swiss certificate of inheritance), and whether accounts can be frozen on notice of death.
- Incapacity instrument: a Swiss advance care directive (Vorsorgeauftrag) under Art. 360 ff. CC and a Singapore lasting power of attorney, each covering digital assets expressly.
- Tax position on death: Swiss cantonal inheritance tax (none between spouses and descendants in most cantons including Zug), Singapore's absence of estate duty since 2008, and the income tax consequences of disposals by the estate.
- Information for heirs: a plain-language note explaining what the assets are and why they must not be moved before the executor acts.
- Review trigger: any move of residence, marriage, divorce, birth, or change in holdings above a defined threshold.

Notes

1. Civil Code (CC; ZGB, SR 210), Art. 457 ff. and Art. 517 ff. (executors); Probate and Administration Act 1934 and Wills Act 1838 (Singapore); see Part D, Chapter VIII, Part J, Chapter VII and Part P, Chapter VIII. ↩

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