The ten-point protocol

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A plan that works in both hubs, for a client with assets in both, has ten points.

1. Inventory every position in a digital-asset wealth statement kept with the executor, without keys.
2. Move material balances off exchanges into custody or into a self-custody arrangement with a transmission mechanism.
3. Choose the transmission mechanism (multisignature with a professional co-signer, split secret or custodian) and document it in a key protocol kept separately from the inventory.
4. Make a will in each jurisdiction where assets or the domicile are, with a common executor or coordinated executors and a clause that deals with digital assets as described above.
5. Fix the domicile by fact and by declaration.
6. For a Swiss-resident client, conclude a marital agreement that allocates digital assets as individual property, and an advance care directive extending to digital assets.

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7. For a Singapore-resident client, register a lasting power of attorney with express digital-asset authority.
8. Consider a trust, settled before any beneficiary takes up Swiss residence, for assets that should pass outside probate and outside forced heirship.
9. Instruct the executor in advance, including a rehearsal of the recovery procedure with the co-signer or depositary.
10. Review annually, because tokens move, custodians change and the law of both hubs is in motion.

Checklist

An executor appointed to an estate with digital assets should, in the first two weeks: - secure the inventory and the key protocol without yet moving any asset - notify every custodian, co-signer and depositary of the death and freeze outgoing transactions - obtain the certificate of inheritance, executor's certificate or grant in the jurisdiction of domicile - identify every exchange account and request each exchange's deceased-account procedure - value every position at the date of death from a documented source - engage a technical adviser for the recovery and a custodian for the estate's wallet - check the tax position of the deceased, including undeclared wallets that may need voluntary disclosure (Part G, Chapter VIII; Part M, Chapter VIII) - review the terms of any vesting, staking or lending arrangement for provisions triggered by death

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