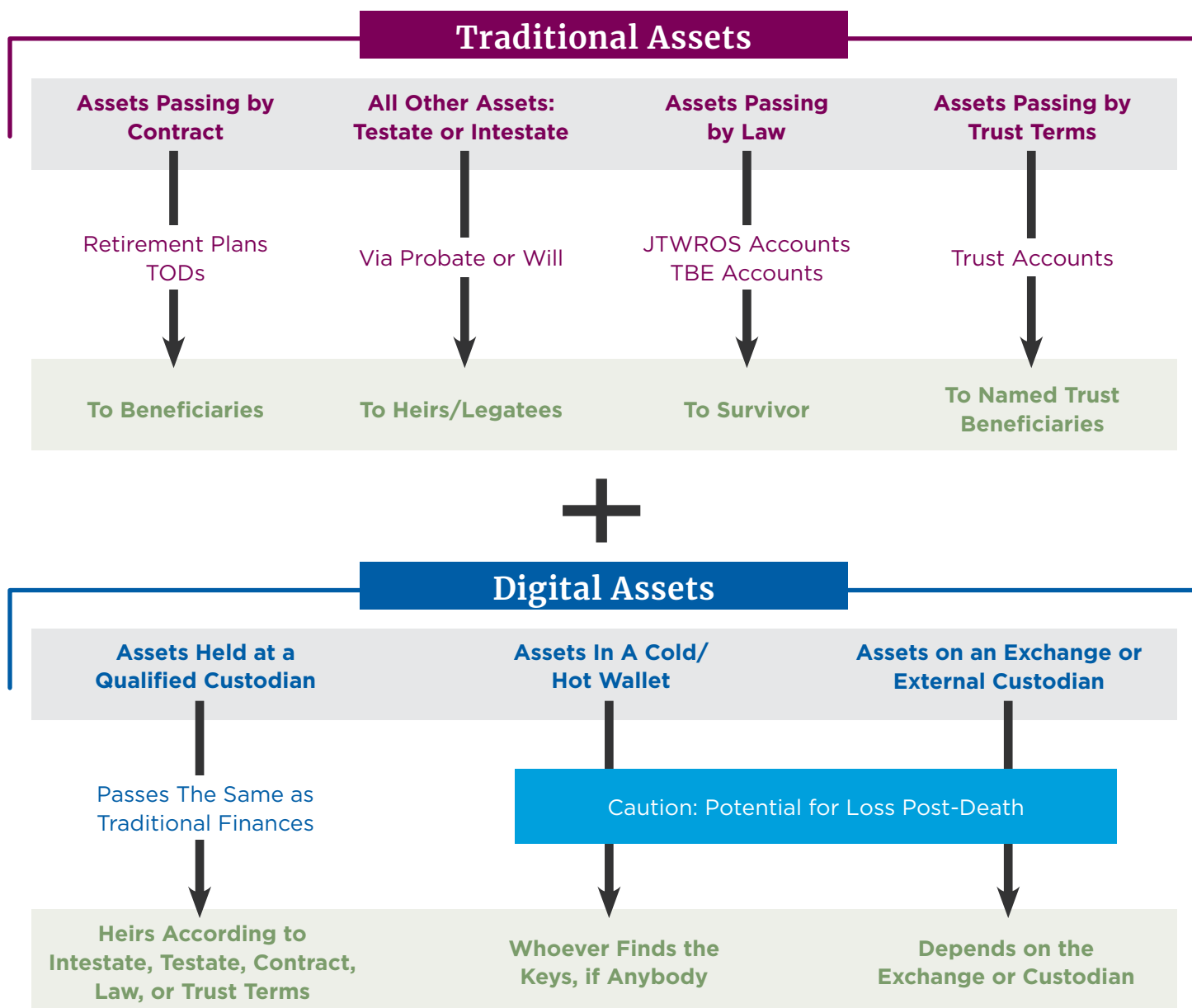


# Estate Planning Checklist for Digital Assets

| Task   | Details   |
|--|---|
| <p>How will the client's trustee or executor access the asset when the client passes away or becomes disabled?</p> | <ul style="list-style-type: none"> <li>• Is it currently on a centralized exchange or hot wallet and just needs login credentials?</li> <li>• Is it in a cold wallet? Where is the hardware kept? Where can the keys be found?</li> <li>• Is it kept on paper? Where is the paper stored? Is it secure?</li> <li>• <b>Fidelity institutional:</b> Transparency is already available to the advisor.</li> <li>• <b>Eaglebrook:</b> Transparency is already available to the advisor.</li> <li>• Is an updated financial POA in place?</li> </ul>   |
| <p>Recordkeeping to determine FMV at the time of death</p>   | <ul style="list-style-type: none"> <li>• Date of acquisition</li> <li>• Track basis</li> <li>• Inventory of all cryptocurrencies held</li> </ul>  |
| <p>Determine how the asset will flow through the client's estate plan</p>  | <ul style="list-style-type: none"> <li>• <b>Fidelity institutional:</b> Make sure the account is owned by a trust or the individual account has a beneficiary or TOD listed.</li> <li>• <b>Eaglebrook:</b> Make sure the account is owned by a trust or the individual account has a beneficiary listed, otherwise the account will need to go through probate.</li> <li>• <b>Cold wallet storage:</b> Probate or will, unless it is named in a trust.<br/><i>*Note that even if it is named in a will or trust, unless specific instructions are provided on how to access the assets, they will be lost indefinitely. *If keys are shared with anyone else, even for estate planning purposes, it introduces risk of loss.</i></li> <li>• <b>Hot wallet storage or a centralized custodian:</b> Probate or will, unless it is named in or owned by a trust.<br/><i>*Note that even if it is named in a will or trust, unless specific instructions are provided on how to access the assets, they will be lost indefinitely.</i></li> </ul> |
| <p>Review fiduciary selection</p>  | <ul style="list-style-type: none"> <li>• Determine appropriateness of fiduciary selection (e.g., agent, trustee, executor). Does the fiduciary have appropriate level of knowledge/experience to handle the client's digital asset holdings?</li> </ul>   |
| <p>Educate clients and fiduciaries (e.g., trustee)</p>   | <ul style="list-style-type: none"> <li>• Prepare them to identify, locate, and deal with cryptocurrency, because depending on how it is stored, it can be lost forever from the estate.</li> </ul>  |
| <p>Investigate estate admin procedure</p>  | <ul style="list-style-type: none"> <li>• If a client holds digital assets on an exchange or external custodian, investigate how the custodian would process the account if a client were to pass away without a beneficiary named, or a POD/TOD.</li> </ul>   |



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We are defining digital assets as virtual currencies, crypto-currencies, digital coins, and tokens generally speaking. Please understand there is no assurance that the digital assets market, or the service providers necessary to accommodate it, will continue to support digital assets. Further, there is no assurance that the availability of and access to service providers will not be negatively affected by government regulation or supply and demand of digital assets. Some companies providing digital assets custodial services fall outside of the SEC's definition of "qualified custodian", and many long-standing, prominent qualified custodians do not provide custodial services for digital assets or otherwise provide such services only with respect to a limited number of actively traded digital assets so it is important to understand your risks. We encourage you to read this SEC investor alert for more information regarding digital assets and risks: <https://www.sec.gov/oiea/investor-alerts-and-bulletins/exercise-caution-crypto-asset-securities-investor-alert>

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