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Ledger FAQ: What Crypto Holders and Their Families Need to Know

Protecting your crypto, and making sure the people you love can reach it.



memorialmerits.com/ledger

Scan or tap to go straight to Ledger's official store. Ships direct, about fifteen minutes to set up. Your keys never leave the device.

What happens to my crypto if I pass away and it is on a Ledger?

Your coins stay on the blockchain, reachable only by whoever holds your 24-word recovery phrase. If your family knows the device exists and can find the phrase, they can restore the wallet; if not, it is locked for good.

Can my family access it without the recovery phrase?

No. The phrase is the master key, with no back door and no company to call, so it must be stored where your executor can reach it.

Is a Ledger safer than an exchange?

For long-term holdings, yes. An exchange holds your keys and can freeze the account, often locking families out after a death; a Ledger puts the keys in your hands alone.

Which Ledger should I buy?

The entry Nano S Plus does the same core job as the pricier Stax and Flex, which only add a touchscreen and Bluetooth. Start with the model that fits your budget.

Where should I store the recovery phrase?

Write it by hand, never photograph or type it, and keep it somewhere secure a trusted person can reach. Pair it with a documented estate plan so it can be inherited.

How do I leave my crypto to my family?

Name it in your estate plan, record where the device and phrase are kept, and tell your executor both exist. You leave a documented path to the phrase, not the phrase itself.

Read the full review: memorialmerits.com/ledger-review-crypto-inheritance-cold-storage | [More free planning resources](#)

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