

Crypto-Asset Ownership Likelihood

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Completed by:		Date:	
Relationship to deceased:		Ref (if any):	

TRIGGER: Where an option is marked TRIGGER, mark T in the score column. A trigger answer classifies the estate as VERY LIKELY regardless of total score.

Tick	Question / Option	Points	Score
A — DIRECT CONFIRMATION (max 30 pts — contains TRIGGER questions)			
	A1. Was cryptocurrency mentioned in the will or any written record?		
☐	Yes — explicitly named in will or legal document	T	
☐	Vaguely referenced — not specific or unclear	5	
☐	No	0	
	A2. Did a family member or close associate directly confirm ownership?		
☐	Yes — confirmed with specific details	T	
☐	Yes — vaguely heard about it, no specific details	7	
☐	No or unknown	0	
	A3. Did an accountant, financial advisor, or tax practitioner confirm crypto holdings?		
☐	Yes — confirmed by professional advisor	T	
☐	No / not consulted / unknown	0	
		Section A subtotal (max 30 pts)	
B — PHYSICAL & DIGITAL EVIDENCE (max 46 pts — contains TRIGGER questions)			
	B1. Was a hardware wallet device found in the deceased's belongings?		
☐	Yes — identified hardware wallet found (Ledger, Trezor, BitBox, Coldcard...)	T	
☐	Possible — USB-like or unknown security device found	12	
☐	No device found	0	
	B2. Were seed words or a recovery phrase found?		
☐	Yes — seed phrase or recovery words located (12 or 24 words)	T	
☐	No / not found	0	
	B3. Was a confirmed crypto exchange account found?		
☐	Yes — confirmed exchange account identified (Luno, VALR, Binance etc.)	T	
☐	Possible — crypto exchange emails or app names seen	14	
☐	No evidence found	0	
	B4. Did SARS tax returns include crypto or digital asset declarations?		
☐	Yes — crypto declared on SARS tax return (ITR12)	T	
☐	No / unknown / not yet checked	0	
	B5. Were crypto wallet apps found on the deceased's phone or computer?		
☐	Yes — confirmed wallet app(s) found (Luno, VALR, MetaMask, Exodus etc.)	18	

Tick	Question / Option	Points	Score
☐	Possibly — unrecognised financial apps found	6	
☐	No	0	
	B6. Were crypto-related emails, SMS alerts, or 2FA notifications found?		
☐	Yes — crypto-related digital communications found	12	
☐	No	0	
	B7. Were external storage devices found? (USB drives, SD cards, encrypted drives)		
☐	Multiple external storage devices found	6	
☐	One external storage device found	2	
☐	None found	0	
Section B subtotal (max 46 pts)			
C — FINANCIAL PROFILE (max 20 pts)			
	C1. Did the deceased own other investment assets?		
☐	Yes — diversified portfolio (shares, ETFs, offshore, forex)	8	
☐	Yes — basic RA or savings account only	3	
☐	No investment assets	0	
	C2. What is the approximate gross value of the estate?		
☐	Over R5 million	6	
☐	R1 million to R5 million	4	
☐	R500k to R1 million	2	
☐	Under R500k	0	
	C3. Did the deceased have offshore bank accounts or foreign investments?		
☐	Yes — offshore accounts or foreign investments confirmed	6	
☐	No / unknown	0	
Section C subtotal (max 20 pts)			
D — TECHNOLOGY & SECURITY BEHAVIOUR (max 20 pts)			
	D1. Did the deceased use a password manager?		
☐	Yes — confirmed (LastPass, Bitwarden, 1Password, KeePass etc.)	8	
☐	No / unknown	0	
	D2. Did the deceased use two-factor authentication (2FA) or an authenticator app?		
☐	Yes — 2FA or authenticator app confirmed	6	
☐	No / unknown	0	
	D3. Did the deceased use a VPN service?		
☐	Yes — VPN subscription confirmed	4	
☐	No / unknown	0	
	D4. How frequently did the deceased use digital financial services?		
☐	Frequent — multiple platforms, tech-comfortable	4	
☐	Occasional — basic online banking only	1	
☐	Never or minimal	0	
Section D subtotal (max 20 pts)			
E — BEHAVIOURAL & INTEREST INDICATORS (max 16 pts)			
	E1. Did the deceased ever discuss cryptocurrency with others?		

Tick	Question / Option	Points	Score
☐	Yes — discussed crypto with evident knowledge or detail	8	
☐	Vaguely mentioned it in passing	3	
☐	Never mentioned / unknown	0	
	E2. Was the deceased known to follow financial markets, investments, or tech trends?		
☐	Yes — actively followed markets or technology	5	
☐	Casual interest only	2	
☐	No such interest	0	
	E3. Did the deceased subscribe to financial, tech, or crypto-related media?		
☐	Yes — confirmed subscriptions or community memberships	3	
☐	No / unknown	0	
		Section E subtotal (max 16 pts)	
F — DEMOGRAPHIC PROFILE (max 15 pts)			
	F1. Age at time of death?		
☐	18 to 28 years	5	
☐	29 to 34 years	4	
☐	35 to 44 years	3	
☐	45 to 54 years	2	
☐	55 to 64 years	1	
☐	65 years or older	0	
	F2. Gender of the deceased?		
☐	Male	2	
☐	Female	1	
	F3. Highest level of education completed?		
☐	Degree or higher (especially IT, finance, engineering)	3	
☐	Matric or diploma	1	
☐	Below matric	0	
	F4. Occupation field?		
☐	IT, software, fintech, crypto, blockchain, engineering	5	
☐	Finance, banking, investment, accounting, legal	4	
☐	Executive, entrepreneur, or business owner	3	
☐	Other skilled professional or trades	2	
☐	Student	1	
☐	Retired, informal, domestic, or unskilled	0	
	F5. Primary residential location?		
☐	Major metro (Joburg, Cape Town, Durban, Pretoria, Ekurhuleni)	2	
☐	Secondary city or large town	1	
☐	Small town or rural	0	
		Section F subtotal (max 15 pts)	
R — RESPONDENT RELIABILITY WEIGHTING (max 5 pts)			
☐	Executor of the estate	5	
☐	Accountant / tax practitioner	5	

Tick	Question / Option	Points	Score
☐	Financial advisor / wealth manager	4	
☐	Spouse / life partner	4	
☐	Adult child / sibling / employer	3	
☐	Close friend / work colleague	2	
☐	Other family member / acquaintance	1	
TOTAL SCORE (max 147 pts)			

SCORING GUIDE		
Score	Rating	Interpretation
0 – 20	UNLIKELY	Low probability — formal investigation not warranted
21 – 45	LOW POSSIBILITY	Some indicators present — insufficient to act on alone
46 – 75	POSSIBLE	Moderate probability — consultation recommended
76 – 110	LIKELY	High probability — formal investigation recommended
111+ or T	VERY LIKELY	Very high probability — urgent action recommended

DISCLAIMER: This scoring sheet is a probabilistic screening tool based on statistical indicators of crypto-asset ownership in South Africa. It does not constitute a professional investigation, a verified finding of fact, or legal advice. No guarantee of accuracy or completeness is made. Digital Distillery accepts no liability for decisions made solely on the basis of this screening. This document may be retained in the estate file as a record that a structured screening exercise was conducted. For a formal assessment certificate or full investigation, contact info@digitaldistillery.eu.