FOR THE FIDUCIARY

Two intakes, one conversation. Your expertise, our infrastructure.

The Client Conversation Kit gives you the tools, visualizations, and sources to hold a confident crypto conversation with the people you already advise. You profile yourself once. You profile each client as you go, by alias only. Position Clarity turns those inputs into a Fiduciary Reference Guide and a per-client Review you can work from. You remain the professional and the adviser of record. The advice remains yours.

WHAT THIS IS, AND IS NOT

Position Clarity provides plain-English crypto education, structure, and sources. It is not an investment, tax, legal, or financial adviser. It never assigns a grade and never gives a buy, sell, or hold verdict. Everything here describes a setup so you can advise on it.

INTAKE ONE

The fiduciary profile

You complete this once. A plain self-rating of where you stand with crypto, your professional strengths, your stance, and the concerns specific to your practice. It shapes your Fiduciary Reference Guide.

INTAKE TWO

The client intake

One per client, by alias only. The same structured eight-pillar intake the retail Review uses, so each client conversation rests on the same rigour, kept anonymous.

INTAKE ONE

The fiduciary profile

Completed once, by you

This profile is about *you*, the professional. It is not a test and there is no wrong answer. It tells us where to pitch your Fiduciary Reference Guide, what to explain plainly, and which concerns of your practice to speak to directly. Answer in your own words. The sample below shows one estate lawyer's completed profile.

SAMPLE PROFILE ON FILE

NAME Dana Okafor	PRACTICE Estate lawyer
CLIENTS SERVED About 40	SELF-RATED CRYPTO KNOWLEDGE Working

PART A · WHO YOU ARE AND HOW YOU PRACTISE

1. What should we call you, and what is your professional role?

> Dana Okafor, estate lawyer. I draft wills and handle estate administration.

2. Roughly how many clients do you advise, and how often does crypto come up?

> About 40 active clients. Crypto used to come up once in a while. Now it is in most estate conversations, at least as a question.

3. How would you rate your own crypto knowledge today?

New to it · **Working knowledge** · Confident

> Comfortable with exchanges and ETFs. Less sure once it moves to self-custody or anything on-chain.

PART B · STRENGTHS AND SOFTER GROUND

4. Where do you feel most confident when crypto enters a client conversation?

> The legal and estate frame. Naming an executor, what belongs in a will, the questions an executor will face. I am comfortable asking whether something exists and who can reach it.

5. Where do you feel least sure, or would rather not be asked on the spot?

> Self-custody mechanics and anything described as DeFi or staking. If a client says their coins are on a hardware wallet with a backup somewhere, I am not always sure what to ask next.

6. Which one topic, explained plainly, would make you most comfortable in the next client meeting?

> A clear way to tell the difference between something an executor could reach and something only the client can, without me needing to touch a single secret.

PART C · YOUR STANCE

7. In a sentence, what is your own view or philosophical stance on crypto as it touches your practice?

> Cautious but open. I am not here to endorse or discourage it. If a client holds it, my job is to make sure it is organized and reachable, the same as any other asset.

8. How do you want to come across to clients on this subject?

> Credible and calm. Someone who takes the asset seriously and asks the right questions, not someone pretending to be a crypto expert.

9. What is your main concern when crypto comes up with a client?

> Staying credible and spotting real risk in the conversation. I want to notice when a setup would strand an estate, and raise it, before it becomes a problem after death.

10. Which of these weigh on you? Note any that apply and add your own.

> Liability if I miss something. Looking informed in client meetings. Keeping current as the tools change. Of these, spotting risk I should have caught is the one that keeps me careful.

WHAT YOUR PROFILE PRODUCES

A Fiduciary Reference Guide pitched at working knowledge: plain explanations of custody and recovery, the questions to ask an executor, and where a crypto estate strands. It leans into self-custody and on-chain topics, since that is where you asked for more, and gives you language to stay credible without claiming to be the technical expert. Your expertise, our infrastructure.

INTAKE TWO

The client intake

One per client, by alias only

For each client you run a Review for, you complete this structured intake. It is the *same eight-pillar intake the retail Review uses*, grouped by the same pillars, so every client conversation rests on the same rigour. You capture it as descriptive facts: shares, counts, who knows, and where things live. Never a secret, never a dollar value.

ANONYMIZATION RULE

Enter each client by alias only: Client A, Client B, and so on. No names, no account numbers, no identifying detail. You remain the adviser of record and the only person who can connect an alias to a real client. Position Clarity sees the alias and the structured facts, nothing more.

SAMPLE CLIENT ON FILE

ALIAS
Client A

SETUP IN BRIEF
Mixed-custody estate: exchange, ETF, and self-custody

FILING CONTEXT
Individual, Ontario

DEPENDENTS
Partner and two children

Context

IDENTITY AND INTENT · SCOPES EVERYTHING

What should we call this client in the Review?	Client A (alias, adviser holds the real identity)
Which province or territory do they file in?	Ontario
Individual, or held through a corporation, partnership, or trust?	Individual, with an estate concern driving the Review
Is anyone financially dependent on them?	Yes, a partner and two children
What brought them to organize this now?	Updating the will, wants the crypto to be reachable by the executor

Pillar 1 · Custody

WHO CONTROLS ACCESS

What do they hold, and roughly what share is each?	Bitcoin the largest share, a spot Bitcoin ETF a smaller share, and a modest amount of Ether
Where does each holding live?	The ETF in a non-registered brokerage account, some coin on a Canadian-registered exchange, the rest on a hardware wallet held by the client
Which holdings do they hold the keys to themselves?	The hardware wallet only. The exchange and ETF are custodial
For self-custody, hardware, app, or paper or metal backup?	A hardware device, with a single written backup
For custodial holdings, separate accounts or several on one platform?	One exchange account, one brokerage account, kept apart

Pillar 2 · Recovery

COULD A TRUSTED PERSON REACH IT

For each holding, who besides the client knows it exists?	The partner knows about the exchange and ETF. No one has been told about the hardware wallet
Is there any holding no other person knows about at all?	*Yes, the hardware wallet. This is the load-bearing gap for the estate*
Does a written trail point a trusted person to the wallet and confirm a backup exists, without the words?	*Not yet. The backup exists but nothing points anyone to it*
Are the backups in separate places, or together in one place?	The single backup sits in the same drawer as the device
Is an optional passphrase or hidden wallet used on the device?	No, a plain device with no extra passphrase

Pillar 3 · Tax

CANADIAN CONTEXT · DISPOSITION AND REPORTING, NEVER A CALCULATION

Have they sold, swapped, or spent any of it?	A few sales on the exchange over the years, otherwise mostly held
Do they keep records, and in what form?	Exchange history only. No separate spreadsheet
Is any holding in a registered account such as a TFSA or RRSP?	No, all non-registered
Received any holding as rewards, an airdrop, staking, or mining?	A small amount of staking reward on the Ether

Pillar 4 · Liquidity

HOW QUICKLY IT COULD BE REACHED OR CONVERTED

How quickly could each holding be reached and turned to cash, roughly?	The ETF same day, the exchange a few days, the hardware wallet only if someone can operate it
Are any holdings locked, staked, or committed for a period?	The staked Ether has a short unlock delay
Is there any holding only they know how to operate well enough to move?	*Yes, the hardware wallet. The partner would not know where to begin*

Pillar 5 · Concentration

HOW MUCH RIDES ON ONE HOLDING, VENUE, OR NETWORK

Is one holding, venue, or backup the single point that would affect the largest part?	*The one hardware backup. If it were lost, the largest self-custody share would be unreachable*
Are holdings spread across networks, or mostly on one?	Mostly Bitcoin, with a smaller Ethereum position
What worries the client most about how this is arranged?	That if something happened to them, the family would not find or reach the self-custody piece

Pillar 6 · Regulatory

JURISDICTION, VENUE STATUS, REGISTERED-ACCOUNT FIT · DATED

For each exchange, Canadian-registered or based outside Canada?	The exchange is a Canadian-registered platform
Any holding held on behalf of, or jointly with, someone else?	No, all held in the client's own name
Filed anything with the CRA relating to crypto before?	Reported the exchange sales through their accountant

Pillar 7 · Technology

HOW EACH ASSET WORKS · STAKING, CONTRACTS, CONSENSUS

Are they confident in how each asset works, and which one least?	Confident on Bitcoin and the ETF, least sure on the staking
Are any positions staked or earning a yield?	The Ether is staked through the exchange
Any asset they could not explain in one sentence to a family member?	The staked position. They are not sure how it would be handled by someone else

Pillar 8 · Governance

VOTING TOKENS, PROTOCOL DECISIONS, WHO DECIDES

Do any tokens carry voting or governance rights?	Not to their knowledge
Any holding representing a share in a project, fund, or venture beyond a plain token?	No, plain holdings only

WHAT THIS CLIENT INTAKE PRODUCES

A per-client Review across all eight pillars, written in plain English, that you can bring to the conversation. For Client A it surfaces the one gap that matters most: a self-custody piece no one else knows about, with its single backup beside the device. Described, not judged, so the advice on what to do about it stays yours.