

RESOURCE 4: BONUS CHAPTER

PREVIEW

"Lost Chapter": Geographic Key Distribution — Why Your Zip Code Is a Security Variable

A Preview from the Next Book in the Series: Seed Phrase Security: The Complete Backup Guide

What follows is a preview of content from the forthcoming second book in this series. The main book you've just completed builds your foundation. This chapter addresses the next question serious holders ask once that foundation is in place.

There is a question that serious Bitcoin holders think about that beginners don't.

It isn't about the seed phrase itself. By the time it occurs to you, you've already written the phrase down, stored it in two locations, tested it, and confirmed it works. The question comes after all of that — when you look at the two locations you've chosen and realize something uncomfortable: they're both within twenty miles of your house.

The question is: what happens if the threat isn't a house fire?

The Threat Model Most People Skip

When we talk about backing up a seed phrase, we focus — correctly — on the obvious threats: fire, flood, device failure, forgetting the words. These are common. They're the reason two physical copies in two separate locations is the baseline recommendation.

But there's a category of threat that the two-copy rule doesn't fully address, and it's worth naming: geographic concentration.

Your home, your office, and your local bank branch are all in the same metropolitan area. A regional flood, a major fire, a serious natural disaster, or even a localized power emergency that makes multiple locations temporarily inaccessible at the same time — these events are uncommon, but they're not rare. People who live in hurricane zones, earthquake zones, or wildfire corridors think about this differently than people who don't. And even outside those zones, the question is worth asking: if I couldn't access any location within 50 miles of my home for 30 days, could I access my Bitcoin?

For most people, after completing the setup in this book, the honest answer is no.

What Geographic Distribution Actually Means

Geographic key distribution is not about paranoia. It is about understanding that physical proximity is a risk variable.

The principle is simple: your seed phrase backups should be stored in locations that cannot all be rendered inaccessible by a single event. What counts as a single event depends on your threat model — but a starting framework is this: at least one copy of your seed phrase backup should be in a different city from your primary residence.

This doesn't require owning property in multiple locations. The options available to most people include: a trusted family member in another city, a safe deposit box at a bank branch in a different region, a professional document storage service, or a trusted attorney who holds documents for estate purposes.

Each of these options has tradeoffs. The family member option introduces the human variable — you're trusting someone to hold something without being tempted to look at it or share it. The bank option is secure against most physical threats but introduces the institutional access risks discussed in Chapter 8 of the main book. The professional storage option costs money. The attorney option has the advantage of being embedded in your estate planning.

The Distribution Decision Framework

Before deciding how to distribute your backups geographically, answer three questions:

First: What is the realistic worst-case scenario for your primary location? Someone in Miami who owns Bitcoin should think about hurricanes differently than someone in Phoenix. Someone in San Francisco thinks about earthquakes. Someone in a rural area thinks about road access during emergencies. The threat model is personal.

Second: Who do you trust at distance? Geographic distribution requires trusting a location you don't visit regularly. That could be an institution or a person. Neither is without risk. The question is which risk you're better positioned to manage.

Third: What level of holding justifies additional complexity? For holdings under \$10,000, the two-copy local setup described in Chapter 8 is probably sufficient. For holdings above \$25,000, geographic distribution is worth the additional friction. For holdings above \$100,000, it should be considered essential.

A Note on What Comes Next

The framework above is the starting point. The second book in this series — *Seed Phrase Security: The Complete Backup Guide* — goes much further: a full comparison of metal backup options at each price point, a tested geographic distribution framework for different holding levels, the full case for and against each storage category (trusted individual, institutional, professional, and hybrid), and the specific questions to ask an estate attorney when integrating seed phrase storage into formal inheritance planning.

If you finished this book and the question "but what if both locations become inaccessible?" has been sitting in the back of your mind — that's the next book.

The foundation you've built here is solid. The next question is how to make it bulletproof.