



5 Crypto Safety Rules for Over 45s

A Simple Guide to Understanding Bitcoin
Safely

(Updated March 2026 – Bitcoin ~\$70,000)

Free Download – No Sign-Up Needed

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Introduction



Hi, I'm Steve from Moraira. If you're over 45 and Bitcoin headlines make you curious but nervous, you're not alone.

Bitcoin is now around \$70,000 (March 2026) – it's gone through big ups and downs before, and it's still here. Many people your age are starting to ask: *"Could this fit safely into retirement planning or legacy for my family?"*

The good news: you don't need to be a tech expert or a trader. You just need a few simple safety rules and clear explanations.

This short guide shares the **5 most important safety rules** I teach beginners over 45. Read it, keep it handy, and take your time. Crypto is optional — understanding it is empowering.

Let's begin.

1

Never Share Your Seed Phrase

Your seed phrase (usually 12 or 24 words) is the master key to your crypto.

If anyone gets it, they can take everything — **forever**.

The Golden Rule

No legitimate person or company will ever ask for it. Not me, not an exchange, not a "support" person on the phone.

Keep it written on paper, in a safe place (not on your phone or computer). Never take a photo or email it.

This is rule #1 for a reason — it protects everything else.

2 Use a Hardware Wallet for Anything Serious



Software wallets (on your phone or computer) are fine for learning and small amounts.

But for long-term holding (especially retirement money), use a **hardware wallet**.

It keeps your keys offline — like a real safe.

Popular Options:

- Ledger Nano S Plus (€79)
- Trezor Safe 3 (€79)

Buy only from the official website — never second-hand.

3 Start Small & Use Dollar-Cost Averaging

Never invest more than you can comfortably afford to lose.

Start with **€50–€100 per month** if possible.

What is Dollar-Cost Averaging?

Use dollar-cost averaging (buy a fixed amount regularly, e.g., the 1st of every month) — it removes the stress of timing the market.

When prices dip (like recent weeks), you buy more for the same money. When they rise, you buy less. Over time, it smooths out.

4 Ignore Hype & Stick to the Basics

Ignore anyone promising "10x gains" or "get rich quick".

Ignore Telegram groups, Twitter "gurus", or unsolicited messages offering help.

The Safe Path:

Stick to Bitcoin and perhaps Ethereum or stablecoins — these are the safest long-term options for beginners.

Avoid meme coins, new tokens, or anything promising fast returns.

5 Plan for Legacy & Family



If you decide to hold crypto long-term, think about what happens if something happens to you.

- Write down where your hardware wallet and seed phrase are stored (in a sealed envelope with your will or trusted person).
- Tell a trusted family member (spouse, adult child) the broad plan — but never share the seed phrase unless absolutely necessary.

Consider a multi-signature wallet for extra protection if the amount is significant.

Your Next Step

You don't need to understand everything today.

You just need to start with safety and clarity — one small step at a time.

Free Video Lesson

If this guide helped even a little, take the next step: my free first lesson explains Bitcoin basics in plain English (8 minutes, no card needed).

Watch it here:

simplylearncrypto.com/free-lesson

Questions? Reply to me on social media or email — I'm here to help.

Take care,

Steve Lyons

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