

Digital Estate Plan

Our digital lives play a huge role in our lives today, covering everything from social media and online banking to our photos and important documents. Yet, we don't think about what happens to these digital treasures after we're gone.

Like how a traditional estate plan takes care of our physical belongings, a digital estate plan guides how your online accounts and data are handled after you pass away. This way, your digital legacy can be taken care of how you want, and your loved ones can access important information and special memories you've created.

Why is a Digital Estate Plan Important?

- **Access to Information:** Ensures loved ones can access financial accounts, emails, social media, etc.
- **Privacy and Control:** You can choose which accounts to delete, memorialize, or transfer.
- **Protecting Loved Ones:** Helps ensure your family can manage bills and who inherits your cherished memories.
- **Preserving Memories:** Control who can manage your social media and important files.
- **Avoiding Legal Battles:** Prevent disputes over account access.
- **Preventing Identity Theft:** Protect your accounts from unauthorized access.

What Are Digital Assets?

Digital assets include online accounts like social media, banking, and emails, as well as digital photos, documents, and more. Even accounts without significant monetary value can require access for deletion or memorialization.

Creating Your Digital Estate Plan

1. **Inventory Your Accounts:** List all online accounts and important files.
2. **Delete inactive accounts:** Clean up old accounts you no longer use or need.
3. **Gather Account Information:** Note usernames, passwords, and security details.
4. **Determine Your Wishes:** Decide if accounts should be deleted, transferred, memorialized, or closed.
5. **Select Your Digital Executor:** Choose a trusted individual to manage your digital estate.
6. **Document Your Wishes:** Communicate your preferences clearly and use templates if needed.
7. **Store Information Securely:** Keep a physical and digital copy in safe locations, like a password manager or a safe deposit box.
8. **Update Your Digital Estate Plan:** Review and revise your plan as you create new accounts, delete old accounts, or change passwords.

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Plan Checklist

This checklist will help you to think about and discover all the various logins you have. To help, first look at the apps on your computers, phones, and tablets. Then, look through your browsing history, bookmarks, and emails for other online accounts you may have forgotten.

Also, think about any work, school, or business accounts you currently have or had in the past. Long-forgotten accounts are prime targets for identity thieves.

- ☐ **Devices with Digital Assets**

List all devices you own that might contain digital assets (photos, videos, music) and important files. Consider personal and work devices (computers, external hard drives, phones, tablets, flash drives, etc.)

- ☐ **Password manager**

If applicable, list your password manager account, such as 1Pass or the one built into your preferred browser.

- ☐ **Multi-Application Accounts**

These are accounts that you use one login to access multiple services and apps (Google, Microsoft, Apple, Amazon, Samsung).

- ☐ **Social Media Accounts**

List all your social media accounts, including sites for photo sharing, blogging, microblogging, dating, community, meetup, etc. (Facebook, Instagram, Bluesky, Shutterfly, Tinder, etc.)

- ☐ **Cloud Storage**

List all cloud storage services you use (Dropbox, Box, etc.)

- ☐ **Online shopping, subscriptions and services**

List all accounts and apps for services that you use to buy products or services online and/or which may have rewards, miles, or other assets associated with them, including digital asset accounts like airline miles, hotel and car rental accounts, and casino points (Hertz, Grubhub, Domino's pizza, Ticketmaster, HelloFresh, Uber, etc.)

- ☐ **Entertainment, media, and gaming**

List all accounts and apps for streaming and gaming services such as Apple iTunes, Hulu, Netflix, Xbox, Spotify, Steam, etc.

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☐ **Communication Accounts**

List all personal, work, school, and business e-mail and communication accounts you use that are not part of a multi-application account (Whatsapp, Signal, Yahoo, AOL, Zoom).

☐ **Financials**

List all your digital financial accounts, including banking, investing, credit cards, budgeting services (e.g., CreditKarma.com), retirement, life insurance, and tax preparation. Also consider PayPal, CashApp, and Venmo and include cryptocurrency keys and NFTs if applicable.

☐ **Utility and property services**

List all the accounts for properties you live in or are responsible for, such as your primary home, vacation home(s), and business(es). Consider accounts for electricity, heating, water, internet, phones, landscaping, waste management, etc.

☐ **Security systems**

List properties for which you have security systems or codes, such as your primary home, vacation home(s), and business(es).

☐ **Online Retail Accounts**

List all services that you use to sell products or services online (Etsy, Shopify, eBay, etc.)

☐ **Intellectual property and/or other specialty digital assets**

List all patents, trademarks, copyrights, videos, photographs, images or presentations. Consider the value of any generated content and copyrights for online works that may exist on blogs or other sites.

☐ **Other Accounts**

List all other online accounts that may have assets associated with them, including software license accounts (Adobe, Zoho), website hosting, and domain accounts (WordPress, Wix, GoDaddy, etc.)

Creating a digital estate plan may feel overwhelming, but it is essential for protecting your digital legacy and ensuring that your loved ones are taken care of. Planning and organizing your online affairs can provide you and your family peace of mind.