



Digital Legacy Planning

Six Step Plan:

- Inventory your digital devices (including passwords)
- Inventory your digital accounts (including passwords and log ons)
- List as many types of digital assets associated with each account or device
- Determine your priorities
- Give special consideration to social media and email accounts
- Determine a strategy to secure and provide access to your passwords/log ons

By creating a digital legacy plan, you can help your trusted agent more easily:

- Locate any accounts you have online
- Access those accounts/information (and close/memorialize the accounts per your wishes)
- Stop automatic debiting or recurring payments
- Determine if your digital property has financial value that needs to be reported and/or distributed
- Distribute or transfer any digital assets to whomever you designate in advance (or have them deleted/destroyed)
- Avoid online identity theft
- Preclude damage to your reputation and protect those you care about from embarrassment

Apply these tips with your loved ones and consider how they could be used in your own digital legacy planning too:

- Limit the details shared in obituaries
- Report deaths immediately to all financial accounts
- Immediately provide death certificate copies to three major credit unions, DMV, and IRS
- Remove the deceased person's name from all joint accounts
- Report fake or bot social media accounts trying to use your loved one's name or picture to the site owner immediately
- Check the credit report of the person who passed away several weeks after notifying all the major bureaus to ensure no new accounts have been added
- Ignore phone calls from "debt collectors" alleging that the deceased owed money you now need to pay. Never make payments on the phone
- Review copies of your loved one's bank account statements so you can identify recurring charges
- Be aware of other accounts that might not make it clear the deceased is no longer around, such as LinkedIn. Consider posting a message and then closing these down two weeks later