

Digital Estate Planning

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What is Your Digital Estate?

Almost without realizing it, we have shifted toward an all-digital culture where things like family photos, home movies, and personal letters now exist only in digital form. We all share a growing part of our digital life using services like Facebook, Flickr, YouTube, and Gmail. We also heavily depend upon online services to manage our financial affairs, buy goods and services, and communicate with our friends and family.

All these digital records include descriptions, locations, URLs, passwords, registration details, and other identifiers. It is difficult enough to keep track of all this, but think what would happen if your computer crashed and you didn't have a backup. Also, have you considered what will happen to your accounts and digital assets when you die? Whether you like it, your digital assets have an afterlife.

A Digital Asset Inventory is a document that captures all this information. It can be a text document, spreadsheet, or a database, and you need to update it and keep it up regularly. You will find spreadsheet templates and other resources on this site to help you get started. You can also use a variety of online services but investigate them thoroughly before you commit to one.

Have you thought much about your Digital Assets?

- Do you know what they are?
 - Do you know how to access them?
 - What happens to them if you become incapacitated or die?
 - Does your family know where everything is?
 - Can they access your accounts?
 - Will they know what to do with them?
 - Do they know what your wishes are?
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Identify Your Digital Assets

Here are examples of Digital Assets. You will probably think of other things as you create an inventory.

- **Hardware & Software:** Mobile phones, computers, tablets, external hard drives, digital cameras. Software licenses & subscriptions. Password Managers – 1Password, LastPass, Keeper, Dashlane, Roboform, RememBear.
- **Communication & Entertainment:** Email, social networks, messaging services, photos, videos, music, gaming, online entertainment, newspapers, magazines, blogs.
- **Cloud Services:** Cloud storage & backup, cloud applications, web hosting, domain registration, blogs, online businesses.
- **Databases:** Photo & video libraries, digital organizers, medical records, legal documents.
- **Financial Management:** Banks, investments & savings, money management, loans, credit cards, retirement accounts, automatic bill payment & deposits.
- **Insurance Accounts:** Life, property, vehicle, health, long-term care.
- **Merchant Accounts:** Shopping, travel rewards, food delivery, loyalty programs.

- **Intellectual Property & Heirlooms:** Copyrighted digital materials, registered trademarks, patents, photos, videos.

Create a Digital Asset Inventory

Collect all the information needed to access your accounts. Document the information so it is secure but easily accessed and understood by your Digital Executor (the person you trust to carry out your wishes).

The inventory should include everything needed to describe your accounts, their location, login information, passwords, and all the other metadata that goes along with digital assets. Don't forget photos, documents, and backups stored in the cloud or in off-site locations. Since this information changes often it is critical that you review and the inventory regularly. It is also important to protect the data by encrypting spreadsheets, or by using tools such as 1Password.

Download and use a worksheet template to record your digital assets. There are two versions – MS Excel and Apple Numbers. Change the template to fit your needs and keep it in a safe place to share with trusted people who might need the information. [Download worksheet zip file.](#)

Plan for Unexpected Events

Although your inventory will be useful to you in your daily life, it is important to plan for two types of unexpected events:

1. The computer containing your inventory crashes, or your house burns down, there is a flood, tornado, or hurricane, and you lose your computer and all paper copies of your Inventory. This shouldn't be a big problem if you have been diligent about maintaining backups, including off-site copies.
2. You die and your heirs need access to your digital assets. You should identify someone that you trust to be your *Digital Executor* and let them know what your wishes are. For example, you might want them to:
 - Archive everything for your heirs.
 - Provide access by specific individuals or groups to specific content.
 - Delete some or all of your digital assets. Be specific about your wishes.
 - If you want to let your executor decide, make that clear in the instructions.

If you use 1Password or some other password manager software, be sure to include the master password in the instructions. And don't forget basic things like the password to your computer.

Books and Articles

- [Take Control of Your Digital Legacy](#)
- [What Happens To My Email Accounts When I Die?](#)
- [What Happens to Your Facebook Profile When You Die?](#)
- [What Happens to Do with Someone's Online Accounts After They Die?](#)
- [Your Digital Afterlife by Evan Carroll and John Romano](#)
- [Lasting Matters Organizer](#)
- [State-by-State Digital Estate Planning Laws](#)
- [Florida Health, Legal, and End-of-Life Resources](#)
- [Digital Death and Afterlife Online Services List | The Digital Beyond](#)

- [Digital Estate Planning: How To Organize All Your Digital Property and Assets | Everplans](#)
 - [Going Paperless And Your Digital Afterlife](#)
 - [How To Close Online Accounts And Services When Someone Dies](#)
 - [Digital Executor Characteristics and Qualifications | Mylennium](#)
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Digital Estate Services

Note: We provide these for information only and they don't constitute an endorsement. There are many online services and it is important to use care before committing to any of them.

- [Everplans: Store and Share Everything Important](#) - An *Everplan* is a secure digital archive of everything your loved ones will need should something happen to you.
 - [Digital Estate Plan | Mylennium](#) - Mylennium's Digital Estate Plan is a comprehensive service that identifies and documents your personal and professional digital assets.
 - [DocuBank](#) - DocuBank is an advance directives registry to make sure members have access 24-hour access to their advance directives.
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Password Manager Programs

- [1Password](#)
- [LastPass](#)
- [Keeper](#)
- [Dashlane](#)
- [RoboForm](#)
- [RememBear](#)