



your guide to PROTECTING YOUR **DIGITAL LEGACY**

from the word to the wise series | www.funeralwise.com

Download our Digital Legacy Checklist/Record Book spreadsheet which is available in both hard-copy and electronic formats at funeralwise.com/learn/digitallegacy/checklist/.

LIVING IN A DIGITAL WORLD

Every day we become more reliant on the Internet to handle our day-to-day business and personal affairs. From Facebook to Ebay to online banking, we have dozens of online accounts that we use on a regular basis. With so much of our important information in electronic form, it is critical that we leave our heirs specific instructions on how we would like our digital information handled.

By taking a few simple steps you can ensure that your digital assets are taken care of the way you intend. The key is to document what electronic accounts you use, record information on how to access each one, and specify who you would like to take care of them. Once you have your list created all you need to do is keep it up to date with a regular review. Funeralwise has created a *Digital Estate Checklist and Record Book* that can help you through this process. To download a copy visit www.funeralwise.com/learn/digitallegacy/checklist.

Many of the larger service providers such as Google and Facebook have specific policies for how information is handled after a user's death. Visit www.funeralwise.com/learn/digitallegacy/policies/ for the current policies* of the most popular online services.



EXAMPLES OF DIGITAL ASSETS

Artwork	Music	Text Messages
Emails	Financial	Virtual Currency
Games	Photos	Websites
Maps	Social Media	Work Product
Money	Software	Publications
Movies	Professional	Health/Medical

*Be sure to check the Terms of Services Agreements for the sites you use in order to determine the specific policies that you agreed to.

STEPS TO CREATING A PLAN TO PROTECT YOUR DIGITAL LEGACY

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1. MAKE A LIST

The first step in creating a good digital legacy plan is to compile an inventory of your digital assets and how to access each one. Include all your important online accounts.

- Email accounts
- Banking and financial sites
- Social media sites (Facebook, Twitter, Instagram)
- Photo sharing sites (Shutterfly, Picasa)
- Online "cloud" backup systems
- File sharing services (Dropbox, Google Docs)
- Shopping sites (Ebay, Amazon)
- Media sites (Netflix, YouTube, Hulu)
- Frequent flier and travel sites (Expedia, Kayak, Orbitz)
- Document, spreadsheet and other computer files
- Health/medical accounts
- Online publications
- Tollway accounts
- Professional membership sites

2. DECIDE WHO SHOULD HANDLE

Your digital "executor" should be someone you can trust—consider the maturity of the person as well as his or her ability to handle sensitive information. Technical savvy is an added plus.

3. DOCUMENT HOW YOU WANT YOUR ACCOUNTS HANDLED

Leave specific instructions on how you would like your accounts handled. For example, should your Facebook account be deactivated or kept as a memorial to your life? Who should get the funds remaining in your Paypal account? Who should get copies of the photos you have stored online?

5. KEEP YOUR LIST UP-TO-DATE

Online accounts and passwords change frequently. It is important to review your information from time to time to make sure it is accurate when it is needed. We suggest that you set a reminder on your calendar program to remind you to review your list at least once a year.

4. FIND A SAFE PLACE FOR YOUR INFORMATION

Find a secure location to store your list. A safety deposit box or fireproof safe is a good choice. Make sure your family or executor knows how to find your information. Consider enrolling in an online service that stores passwords and account information. Some of the most popular providers are listed at www.funeralwise.com/learn/digitallegacy/resources/.

TIPS & ADVICE

1. Do NOT use the same password on multiple sites.
2. Be sure to store your login information under lock and key if it is in hardcopy form. If you are saving an electronic file such as a Word document or PDF, use a password and/or encryption to secure the file.
3. Consider subscribing to an online service that will securely store your login information.
4. It's best not to include the answers to any security questions with your digital legacy inventory.
5. Experts advise against including your digital asset information in your actual Will. If you do record it in your Will, a new Will must be executed every time you make a change. It is also possible that your Will could become public. This could make your information vulnerable.
6. With so many possible websites, it can be difficult to keep track of all the accounts you actually have. Since many will automatically expire if they are not used for an extended period of time, it is best to focus on those you actually use on a regular basis.

POPULAR WEBSITES YOU MAY SUBSCRIBE TO

There are thousands of websites available to you. Use this list to get started on creating your own comprehensive inventory of the websites and online services you use.

Adobe	Funeralwise.com	PayPal
Amazon.com	Google Drive	Picasa
American Express	Google Mail	Pinterest
Ancestry.com	Groupon	Priceline
AOL	Hotels.com	Reddit
Bank of America	Hotmail	Rite Aid
BJ's	Hotwire.com	Sam's Club
Blogger.com	Huffington Post	Shutterfly
Chase Bank	iCloud	Snapfish
Citigroup	Instagram	Target
Classmates	iStock Photo	Trip Advisor
Costco	ITunes	Tumblr
Craigslist	K-Mart	Twitter
CVS	Kodak Gallery	Vimeo
Dropbox	Kayak	Walgreens
Ebay	LinkedIn	WalMart
ESPN	Match.com	WebMd
Etsy	Microsoft	Wells Fargo
Expedia	Myfitnesspal	Yahoo Mail
Facebook	MySpace	YouTube
Flickr	Netflix	Zillow

Be sure to keep your Digital Legacy Checklist up-to-date with an annual or semi-annual review.

FREQUENTLY ASKED QUESTIONS

WHAT ARE DIGITAL ASSETS?

Digital assets are anything you own the rights to that is stored electronically or is in an electronic/digital form. This can include a wide variety of items ranging from emails to software to websites you have developed.

WHAT IS THE DIFFERENCE BETWEEN A DIGITAL LEGACY AND A DIGITAL ESTATE?

Digital Legacy and *Digital Estate* are used interchangeably. The legal field commonly refers to your online assets and information as your *Digital Estate*. *Digital Legacy* is commonly used in the popular press and by the computer industry.

DOES MY WILL PROTECT MY DIGITAL ASSETS?

The only way you can ensure that your digital assets are covered in your Will is to specifically outline how you would like them to be handled. Be wary of including login information or the answers to security questions directly in the Will since your Will could be made public.

WHAT IS THE BEST WAY TO ENSURE MY DIGITAL ASSETS ARE PROTECTED?

By far the best way to protect your digital assets is to keep good records and leave specific instructions on how you would like your accounts handled. You can download our free Digital Legacy Checklist and Record Book by clicking here or visiting <https://www.funeralwise.com/learn/digitallegacy/digital-guide-download/>

CAN MY FAMILY OR EXECUTOR ACCESS MY ONLINE ACCOUNTS?

In most cases no one will be able access to your online information unless they have your specific permission and your login information.

DO MY DIGITAL ASSETS HAVE MONETARY VALUE?

Whether or not your digital assets have monetary value will depend on what they are. Often the intangible or sentimental value of your digital assets is more important than the cash value. With the advent of virtual currency this is evolving. If you own bitcoins or similar digital money, your digital estate may have an actual monetary value.

DEFINITIONS

SOCIAL MEDIA

Social media is a collection of Internet based programs that allow people to interact with each other using chat, games, and other computer programs. The best known examples are Facebook and Twitter.

DIGITAL ESTATE PLAN

A *Digital Estate* (or *Digital Legacy*) *Plan* is an official document which outlines how you would like to have your electronic information handled in case of your death.

EXECUTOR/DIGITAL EXECUTOR

An *Executor* is the person(s) designated to handle your last wishes. A *Digital Executor* is the person you designate to handle just your digital estate. This person will distribute or delete your digital assets according to your wishes. You can use separate individuals to handle your traditional estate and your digital estate.

TERMS OF SERVICE AGREEMENTS

Also called *User Agreements*, *Terms of Services Agreements* are the legal terms you agree to before signing up for an online service or website.

COMPUTER FRAUD AND ABUSE ACT (CFFA)

The *CFFA* is the law under which most *Terms of Service Agreements* fall. Designated in the law are rules covering most financial service transactions which are conducted electronically by computer.

STORED COMMUNICATIONS ACT (SCA)

The *SCA* is the law which regulates electronic communications such as e-mail and instant messaging.

Try Our Free Planning Tools



START A QUICK PLAN



[Log-in to an existing plan](#)

THE WISE PLANNING SYSTEM

Whether you are planning ahead or making arrangements for an immediate funeral, our Wise Planning System can help you every step of the way.

STEP 1 – QUICK PLAN

Get started with a basic plan and see an estimate of your expected costs. It's quick, easy and free.

STEP 2 – ESSENTIALS PLAN

This Free Upgrade takes your planning to the next level. Manage your expected costs in detail. Search for and select providers, advisors and products in our online directories.

STEP 3 – COMPLETE PLAN

The ultimate funeral planner. Assign trustees for your plan, design your ceremonies, record vital

[Learn More About Wise Planning](#)