

# Getting Your (Digital) Affairs in Order

Let's face it. Any one of us, regardless of age, can face an untimely departure from this world. In such an event, what would your digital legacy say about you for generations to come? To ensure that you will be memorialized online according to your wishes, it is best to prepare for the day you won't be around to manage your digital reputation for yourself.

Many internet service providers don't allow for accounts to be transferred to heirs, even when people indicate so in their wills. As technology continues to evolve, lawmakers attempt to establish digital property legislation. Today, access to a deceased loved one's digital property typically requires a court order.

Alex Kilian, a wealth manager at AKT Wealth Advisors in Portland, OR, advises that individuals consult with an estate planning attorney about establishing their specific digital legacy in their wills. "Every state is different in regard to the treatment of digital assets, and the legislation continues to evolve as estate planning tries to first catch up, then keep pace, with the myriad of different kinds of digital assets," he said.

There are, however, a few steps you can take without an attorney that will start getting your online reputation in shape.

## **Choose your Legacy Contact**

Think about what you would like to happen with your online accounts after you have passed. Facebook gives you options to select a legacy contact to have limited access to manage your profile page on your behalf, including authorization to respond to new friend requests, update the profile picture, and delete the page altogether.

## **Consolidate Your Information**

Access to your digital information almost always requires an email address and password. By streamlining these and organizing access to your phone where much of your digital life likely lives, you will make it much easier to manage for anyone doing it on your behalf some day.

Email - If you are like most people who have more than one email account, be sure to list your email accounts and passwords with your will so your lawyer or executor can access them if needed. This can be especially important for security access to social media profiles and online financial accounts such as PayPal or the like.

Also, do not use only your work email address for personal social media accounts, including your LinkedIn account, since that address and all your online accounts associated with it will likely be inaccessible very quickly.

Passwords - Make sure your usernames and passwords for select digital accounts are safely kept with your will if you want your heirs to be able to access private information after your passing. This is especially true for sentimental digital assets such as genealogy research, photos, and videos.

Consider streamlining the variety of passwords you have for such accounts by creating a “password formula” — a set structure for how you compose your password that you can then amend regularly. Create one that includes at least eight characters, one symbol, and a capital letter to ensure that the formula will work for the picky sites that require such things.

For example, July@2016 can be revised to be August@2016, etc. This allows you to change your password regularly and share a formula, if not the password itself. If your executor doesn’t have your most updated password, at least it would be easier to narrow down options to figure it out when they need it.

Phone - If you are the only person who knows your Apple or Android account information, it will be nearly impossible for your executor or lawyer to access your iCloud or iTunes once you are deceased. While Apple’s policy indicates that you cannot transfer your account to someone else, a more immediate concern after your passing may be accessing information your phone, such as your friends’ contact information. Keep a printed contact list with your will.

### **Use a Little Black Book**

It may be controversial for some people to think of writing down passwords, but for those of us who appreciate having something tangible for back-up, I recommend using a Little Black Password Book to keep track of your various usernames and passwords and then keeping it in an ultra-safe place with your will, like a safety deposit box.

Alternatively, if you and your executor are more comfortable with a digital approach, you could try out a password app such as Dashlane or LastPass for one master password to access all.

Your name and reputation will outlive you indefinitely in the hearts of your loved ones and online. It has the potential to be seen by many generations to come. What will the internet say about you long after you’ve passed?

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