

# Digital Estate Planning

**Your Identity Isn't Safe  
Even After You've Died**

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# Digital Estate Planning

- How much of your life is virtual?
- Do you know anyone who doesn't have a computer, a tablet or a smartphone?
- Every email, every payment, every movie, every picture, every file in the cloud is a digital asset.
- What happens if you die and no one can retrieve them?
- Your estate can get stuck in digital probate.

# Digital Estate Planning

- Digital assets are broadly defined as information about you that is electronic, posted online or stored in a device.
- Where are the assets?
  - Computers, tablets, wrist technology, phones
- The Cloud

# Digital Estate Planning

- The year after somebody dies is one of the most vulnerable times for identity theft.
- Because death is public record, criminals comb through recently deceased records and can easily create a fake identity.
- Managing your virtual life after death protects your privacy, identity, and reputation.

# Digital Estate Planning

- Your heirs don't need to get caught in long drawn out probate process that's still being legally defined.

# Ghosting

- Deceased's personal information is stolen to commit fraudulent acts such as:
  - Account takeover
  - Taxpayer ID theft and refund fraud
  - Medical ID theft
  - Driver's license ID theft
  - Applying for new credit cards and loans
  - Applying for employment

# Ghosting

- Ghosting can result in:
  - Problems with your estate
  - Creditors coming after your heirs
  - Lenders being fooled
  - Some of your money can be lost



# Your Obituary

- Don't include too much identifying information when you write your obituary
- Published in newspapers and online
- Anyone can access it
- Info included on the funeral tribute page
- Info on a memorial page
- Make sure not too much personal information

# Your Obituary

## OBITUARY INFORMATION FORM

- Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_
- Middle Name: \_\_\_\_\_ Age: \_\_\_\_\_
- Professional Title: \_\_\_\_\_ Military Rank: \_\_\_\_\_
- Date of Death: \_\_\_\_\_
- Place of Death: \_\_\_\_\_
- Cause of Death: \_\_\_\_\_

# Your Obituary

- ~~Date of Birth:~~ \_\_\_\_\_  
~~Birthplace:~~ \_\_\_\_\_
- ~~Parent Names:~~ \_\_\_\_\_
- High School/College: \_\_\_\_\_ ~~Graduation Year:~~ \_\_\_\_\_
- Spouse(s): \_\_\_\_\_ ~~Marriage Date(s):~~ \_\_\_\_\_
- Occupation(s): \_\_\_\_\_  
Position(s): \_\_\_\_\_

# Your Obituary

- Awards: \_\_\_\_\_
- Accomplishments: \_\_\_\_\_
- Membership(s): \_\_\_\_\_ ~~Dates: \_\_\_\_\_~~
- Volunteer Position(s): \_\_\_\_\_ ~~Dates: \_\_\_\_\_~~
- Religious Affiliation: \_\_\_\_\_ Church: \_\_\_\_\_
- Hobbies/Interests: \_\_\_\_\_
- Survivor(s): \_\_\_\_\_

# ID Theft

- Identity thieves use the information to set up new accounts
  - Mother's maiden name
  - Address (possible burglary during funeral)
  - Birth date (use age)
  - Place of birth
  - High school / college graduation year
  - Name of schools
  - Pet's name (1 in 6 passwords include pet's name)

# ID Theft

- With a name, address and birth date, bad guys can purchase your Social Security number on the Internet for as little as \$10 (source AARP)

# ID Theft

- I, personally, don't want a thief to become me and rack up a lot of charges, open new accounts, etc. and trash my identity

# Digital Assets

- Our Facebook page, email accounts and more are likely to outlive us.
- Managing our digital legacy may be the trickiest part of our estate planning.
- Failure to plan ahead may prevent our family having access to family photos or videos
- Settling our final bills and more



# Digital Assets

- Each online service provider has its own terms of service
- How to handle our accounts when we are no longer here
- Federal and state laws present another hurdle
- We want to make sure our digital executor doesn't violate any terms of service stored under the *Stored Communications Act*

# Digital Assets

- Both state and federal laws protect our digital assets from unauthorized access to protect us against fraud and ID theft.
- They also can create obstacles for family members to gain access to our digital assets.
- The laws are rapidly changing.
- Essential your estate plan gives your digital executor authorization to access any necessary digital data.

# Digital Assets

- The laws aren't standardized across the US
- *The Uniform Law Commission* is helping to standardize the laws by drafting model legislation
- If you live in more than one state, your living trust or will needs to conform to the laws in each state.
- We need to start with a list.....

# Online Presence



YAHOO!



facebook

GROUPON™



flickr™



# How many logins / passwords do you have?

- Email accounts
- Website domain names
- Online banking accounts
- Automatic bill pay
- Credit Cards
- Cell phone
- Cloud storage
- Photo storage
- Facebook
- Twitter
- LinkedIn
- Frequent Flyer
- Loyalty programs
- Computer(s)
- External hard drive(s)
- Flash Drives
- And on and on

# What do you need logins/passwords for.....

- Devices: (smartphones, wrist tech, tablets, and computers, external drives)
  - WI-FI, network and modem / router
- Entertainment (Netflix, etc.)
  - Accounts for purchased movies, music, eBooks
  - Amazon Prime
  - Shopping (E-Bay, QVC, HSN, etc.)
  - Online banking & other financial services

# What do you need logins/passwords for.....

- Bill Paying
- Money management or tax programs
- Software or subscriptions you pay for monthly or annually
- Social Media accounts
  - Facebook, Twitter, Instagram, YouTube, LinkedIn

# Do you have online accounts where you make money?

- Who gets the rights to monetary assets?
  - Podcasts
  - YouTube channels
  - Websites and eCommerce stores



# Pro-Active Steps

- Create a list of your online accounts
- Do you really need all of them?
- Have you had some for a gazillion years and haven't used them for a long time?
- Why not close them to save your digital executor time and possibly tears

# Pro-Active Steps

- Do you have accounts that are paid automatically?
- Add them to your list
- Do you have photos and/or photo albums in the Cloud?
- Add them to your list

# Pro-Active Steps

- Do you have a lot of photos that no one will know who they are after you are gone?
- Add names to back of pics - OR
  - Scan them
  - Add identifying information
  - Destroy them
  - Save your heirs time and tears

# Pro-Active Steps

- Have you designated a beneficiary for your DNA test results?
- Our results will remain in the database after we are gone.
- Give your digital executor the right to gain control of your DNA where it is stored.

# Pro-Active Steps

- Designate a 'digital executor' in your will / living trust
- In order to close your digital presence on the Internet, your digital executor should have an understanding of
  - Email accounts
  - Social media accounts
  - Online storage

# Pro-Active Steps

- Desktop computers
- Laptops
- Tablets
- Mobile phones
- Your operating systems (Windows, OSX, iOS, Android, Linux)
- Understanding of popular apps / software

# Pro-Active Steps

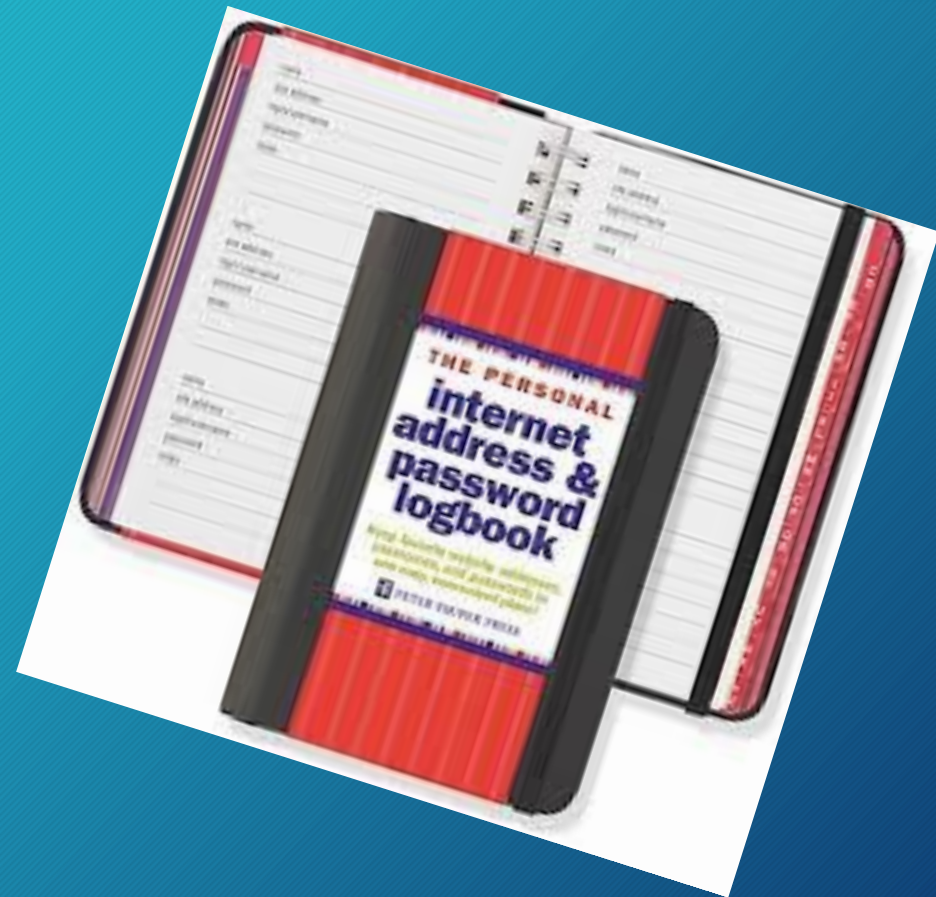
- Do not include any log-ins, passwords in a will = public document
- Make it easier for your digital executor....
  - Research how to close accounts
  - Create list of URLs
  - Download instructions

# Pro-Active Steps

- What are you going to use for account information, log-ins and passwords for everything that needs to be closed?
  - Password program?
  - Account / Login / Password list on an encrypted flash drive?
  - Encrypted file on your computer?
  - List in a notebook?



# Password Managers



# Password Managers



- Free (50 passwords/one device)
- \$60/year - Premium syncs across devices
- Create unique passwords, fill in forms, add your credit card password information, etc.
- Give your master password to your Digital Executor

# Password Managers



- \$35.00/year
- \$60.00/year families
- Receive alerts for compromised websites and vulnerable passwords
- 2FA extra protection
- 1 GB document storage
- Travel mode-remove sensitive data for your devices when you cross borders; restore access when you arrive

# Password Managers

LastPass 

- Free or \$3/month
- Creates unique passwords, fills in forms, add all your credit card password information, etc.
- Give your master password to your Digital Executor

# Password Managers



- Free or \$10/year individual - \$40/year families (6)
- Open Source
- Creates unique passwords, fills in forms, add all your credit card password information, etc.
- Give your master password to your Digital Executor

# Password Managers

- With many of the password managers you can designate someone who can get access to your passwords in the event you are unavailable
- You can specify a waiting period, or grant them immediate access

# Two-Factor Authentication

- Digital Executor needs access to your
  - phone or email account where verification information is sent
- Create a list of accounts and back-up codes
- Generally stored in the same area where you set up 2FA
- Check out set-up menu

# Two-Factor Authentication

- Fingerprint needed to access phone, laptop???
- Research to see if there is another way to access the device
- My phone requires a fingerprint
- If I don't have my finger in the correct place, there is a numerical code that opens the phone



# Keep Data Up-to-Date!

- Of course, we need to remember to keep our account numbers & passwords up-to-date wherever we are saving them
- Facebook, various companies, etc. might need to send a verification email that your digital executor needs to respond to
- Close down email accounts and phone last
- I have an email account where all verifications go

# Pro-Active Steps - Everplans

- Many websites assist in putting lists together
- Everplans is one of these sites
- **“Store and Share Everything Important**
- **An Everplan is a secure, digital archive of everything your loved ones will need should something happen to you.”**



# Pro-Active Steps - Everplans

- ✓ Wills, Trusts, and insurance policies
- ✓ Important accounts and passwords
- ✓ Info about your home: bills, vendors, etc.
- ✓ Health and medical information
- ✓ Advance Directives and DNRs
- ✓ Final wishes and funeral preferences
- ✓ And much more...

# Pro-Active Steps - Everplans



# Pro-Active Steps - Everplans



# Pro-Active Steps - Everplans

Step-by-step instructions on how to close more than 230 digital accounts.



A complete overview on how to manage email accounts after a death, covering all the major providers (Gmail, Yahoo, Microsoft Hotmail and Outlook, Aol, iCloud).

# Pro-Active Steps - Everplans

Tue, Jan 5, 2021 at 11:27 AM <cstelling@> wrote:

Please note that Charles Stelling was deceased in September 2020.

Please remove him from future emails.

Thank you.

The Estate of Charles Stelling

# Pro-active Steps – Set Up SSA Account

*my* Social Security - Sign In Or Create An Account

<http://www.ssa.gov/myaccount/>

- Keep track of your earnings and verify them every year;
- Get an estimate of your future benefits if you are still working;
- Get a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
  - Change your address;
  - Start or change your direct deposit;
  - Get a replacement Medicare card; and
  - Get a replacement SSA-1099 or SSA-1042S for tax season.



# Pro-active Steps – Set Up IRS Account

- Create an IRS account before the crooks do it for you  
<http://bit.ly/1G8iFiv>
- <https://sa.www4.irs.gov/eauth/pub/login.jsp>



## First Time Users

Create a Login to:

- Verify your identity for access to your personal tax information.
- Create a user ID and password to save time on future visits.
- Lock or Disable access to your online account.

[Information you need to verify your identity](#)

GET STARTED >

# Yahoo



Close Yahoo email account - no log-in / password



A letter containing your request and stating the Yahoo ID of the deceased



A copy of a document appointing the requesting party as the personal representative or executor of the estate of the deceased



A copy of the death certificate of the Yahoo account holder

# Yahoo

OR - with log-in / password

Log in to Yahoo.com at the site's user deletion page

Enter password and CAPTCHA visual code

Click the "Terminate this account" button

# Gmail

Without log-in  
& password

Next of kin  
has to contact  
Google

Proof of death  
required

Take it under  
review

Won't share  
data

# Gmail



Much easier to use Google's  
Inactive Account Manager

# Digital Executor

- I have 2 unique Gmail accounts
- 1 - tech club account
- 6+ APCUG Gmail email accounts
  - Need to send email to APCUG president to remove me from the accounts
- What organizations need to be notified?

# Social Media Accounts

- Facebook - Memorialize or close?
- Twitter - Deactivate the account
- Instagram - Deactivate the account
  - Family member can ask to have the account deleted
- LinkedIn - Executor can delete it with log-in/password
- Need to let him/her if you want account to be memorialized or closed

# Facebook

Facebook - no login / password info

Executor will need this information:

Verification you are an immediate family member or executor for account

Deceased person's birth certificate

Deceased person's death certificate



# Facebook

Proof of authority under local law that you are the lawful representative of the deceased person, or his/her estate

Deceased person's name as it appears on the account

Website address of the account you'd like to close

Account email address used to create account

# Facebook

Facebook with login / password info

Log in to Facebook with appropriate email and password

Go to Delete My Account page

Click the “Delete My Account” button

Required Information

Email

Password

# Digital Executor / Executor / Family

- Criminals will contact grieving relatives from the information in the obituary
- Beware of scam calls after it has been published
- Easy for bad guys to call about money owed, money due, etc.
- Do not accept items that are delivered requiring immediate payment

# Executor

- Request X number original death certificates from funeral home (CA - \$21/each)
- CA Department of Health
  - \$14 fee to search for a death certificate
  - \$25 for a birth certificate
  - \$15 for marriage license
  - \$14 for dissolution of marriage

# Executor

- Immediately notify
- Social Security Administration
  - 800-772-1213 7:00 am - 7:00 pm, Monday - Friday
- IRS - send a copy of death certificate
  - [bit.ly/2uiaD4g](http://bit.ly/2uiaD4g)
- Department of Motor Vehicles
- Three credit bureaus

# Executor

- Credit Bureaus (call)
- Request the following statement be added to the credit report “Deceased - Do not issue credit
- If an application is made for credit, please call the following immediately for verification \_\_\_\_\_.”
- List the phone number of either the surviving spouse or the executor

# Executor

- Follow up (letter)
  - Inform the three credit bureaus (certified / return receipt requested)
- Include:
  - Name and current address
  - Social Security Number
  - Birth date
  - Date of death / copy of death certificate

# Executor

- Include (cont'd)
  - Your name
  - Contact information
  - Relationship
  - Proof you are the representative of estate
  - If surviving spouse, copy of marriage certificate



# Executor

- Request copy of deceased's credit report
- Will include list of all accounts that need to be closed
- There is no charge
- To ensure no accounts, etc. have been opened
- Over a year, check credit report every four months

# Executor

- If Identity Theft has already occurred, continue with the steps above as appropriate, and additionally:
  - File a police report and alert law enforcement in the deceased's jurisdiction.
  - Provide evidence of the fraud, like a collection notice, other bills or a credit report

# Executor

- Notify by certified letter, return receipt requested, the company listed on the collection notice, bills or the credit report that fraud is being committed against a deceased person.
- Include a copy of the death certificate

# Executor

- Request an investigation
- Request the company provide you with a letter listing the results of the investigation
- Request “Letters of Clearance” for the fraudulent debt

# What you will receive

- Word PDF of the presentation

## **PRESENTATION**

**Digital Estate Planning - Your Identity Isn't Safe Even After You've Died**

**Your Group's Name**

**Date of Presentation**

**Judy Taylour, President, SCV Computer Club**

**Member, APCUG Speakers Bureau**

## **Digital Estate Planning**

- How much of your life is virtual?
- Do you know anyone who doesn't have a computer, a tablet or a smartphone?
- Every email, every payment, every movie, every picture, every file in the cloud is a digital asset.
- What happens if you die and no one can retrieve them?
- Your estate can get stuck in digital probate.

# What you will receive

## Where to Find Stuff When I'm No Longer Here Your Groups Name

Think about your executor, digital executor, family, etc. having to find the below items after you are gone. Being able to find the documents, etc. will make it easier to finalize things.

- Go into the detail on everything as if you were the person looking for the document, etc.
- *Using the Word or Excel check list*, input your information in the categories that apply to you, delete those that don't, and add those that do.
- You need to keep the document updated when there are changes to the information.
- Make sure the right people know where to find the document.

# What you will receive

## **Valuable Papers**

- Where do you keep your valuable papers?
- Safe deposit box – do you have one, where?
- Where is the key?
  - Some banks charge up to \$150 to open it
- Fireproof safe? (how do they get access?)
- File cabinet?
- Photographs and photo albums

## **Social Security Number**

- Where is it located
- Needed by
  - Funeral Home
  - Armed Forces for benefits

# What you will receive

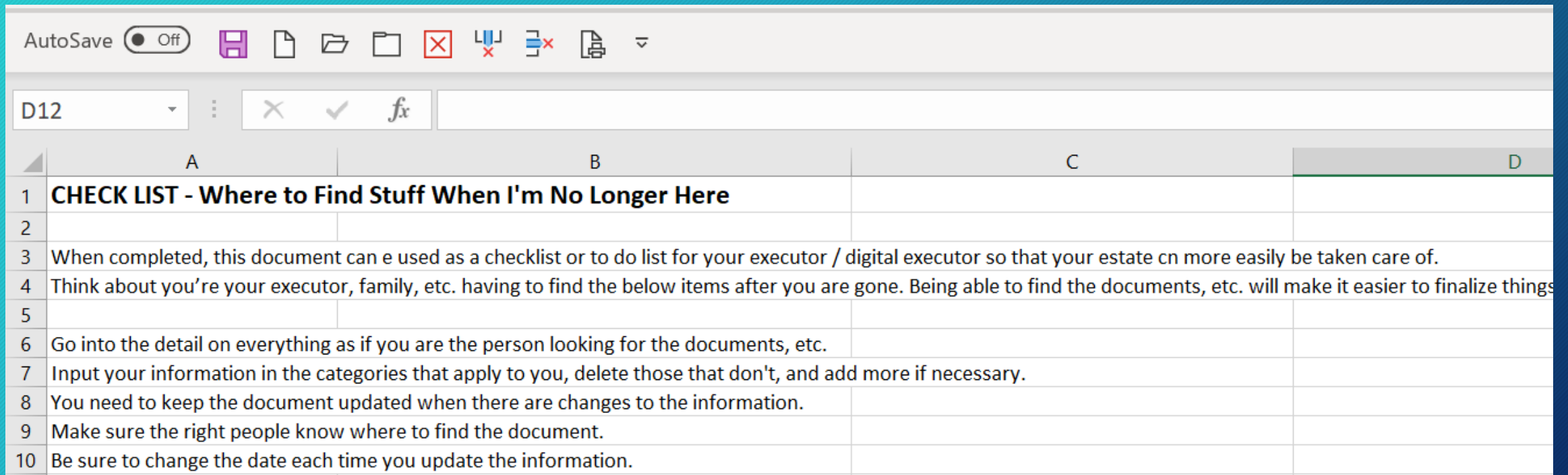
- Word table for answers to Where to find stuff when I'm no longer here....

CATEGORY	QUESTIONS	ANSWERS	COMMENTS
<b>Valuable Papers</b>	Where do you keep your valuable papers		
	Safe deposit box – where		
	Where is the key		
	Fireproof safe (how do they get access)		
	File cabinet		
	Photographs and photo albums		
<b>Social Security Number</b>	Where is your Social Security card		
	Needed by		
	Funeral Home		
	Armed Forces for benefits		



# What you will receive

- Excel spreadsheet for answers to Where to find stuff when I'm no longer here....



The screenshot shows an Excel spreadsheet with a checklist titled "CHECK LIST - Where to Find Stuff When I'm No Longer Here". The spreadsheet has columns A, B, C, and D, and rows 1 through 10. The text in the spreadsheet is as follows:

	A	B	C	D
1	<b>CHECK LIST - Where to Find Stuff When I'm No Longer Here</b>			
2				
3	When completed, this document can e used as a checklist or to do list for your executor / digital executor so that your estate cn more easily be taken care of.			
4	Think about you're your executor, family, etc. having to find the below items after you are gone. Being able to find the documents, etc. will make it easier to finalize things			
5				
6	Go into the detail on everything as if you are the person looking for the documents, etc.			
7	Input your information in the categories that apply to you, delete those that don't, and add more if necessary.			
8	You need to keep the document updated when there are changes to the information.			
9	Make sure the right people know where to find the document.			
10	Be sure to change the date each time you update the information.			

Questions



# Resources

- Steps to Protect the Deceased from Identity Theft  
[bit.ly/2vrVAKp](http://bit.ly/2vrVAKp)

Equifax Office of Consumer Affairs P O Box 105169 Atlanta, GA 30348	Experian P O Box 9701 Allen, TX 75013	Trans Union P O Box 6790 Fullerton, CA 92834
1-800-685-1111	1-888-397-3742	1-800-888-4213

# Resources

- AARP - <http://bit.ly/2tXRmGg>
- Identity Theft Resource Center -  
<http://www.idtheftcenter.org/>
- Veteran scam - <http://bit.ly/2vrvtU4>
- Everplans - [www.everplans.com](http://www.everplans.com)
- Take Control of Your Digital Legacy, Joe Kissell
  - [www.takecontrolbooks.com](http://www.takecontrolbooks.com)

# Resources

- How Social Security Can Help You When a Family Member Dies - <https://www.ssa.gov/pubs/EN-05-10008.pdf>
- Steps to Protect the Deceased from Identity Theft  
<http://bit.ly/2vrVAKp>
- Set up IRS Account
  - <http://bit.ly/1G8iFiv>
- Set up SSA Account
  - <http://www.ssa.gov/myaccount/>

# Resources

- Yahoo - no log-in / password - <https://yhoo.it/2MKiMJK>
- Close Gmail account with no username / password
- Gmail email form
  - <http://bit.ly/2HLiX8T>
- Death and passwords - 2FA
  - <http://bit.ly/2tUbF99>
- How to get 2FA Backup Codes
  - <http://bit.ly/2UmX7uc>

# Resources

- Digital Assets Can Tie Your Estate Up in Digital Probate
  - Hopley, Wilms, & Hanna - <http://bit.ly/2VolKJB>
- Protect Digital Assets After Your Death
  - Kiplinger.com - <https://bit.ly/2XuJMnt>
- Estate planning for digital assets
  - Fidelity.com - <https://bit.ly/2XVopuA>
- Do you have a legacy plan for your DNA?
  - Thednageek.com