

# Estate Planning in a Digital World

Your Executor Needs To Know How  
To Access Your Online Accounts



When you meet with an estate planning attorney, you may be focused on creating or updating traditional documents like a will. But in today's digital world, of equal importance is sharing your digital account information with your executor.

## Securely Share Digital Account Info With Your Executor

As part of your overall estate planning, make sure you share your computer login password and other financial account logins with your executor. If you don't, and something unforeseen happens to you, both your loved ones and executor would be unable to access key accounts. Don't leave them in the dark.

## Examples of Account Passwords to Share

- Email, social media, shopping and streaming services accounts
- Financial (checking and savings, credit card, brokerage, money transfer) accounts
- Digital photos and videos stored in the cloud
- Cryptocurrencies and other digital assets
- Websites and domain names you own
- Online gaming avatars
- Cell phones, tablets, laptop computers and e-book readers
- Accounts for credit card points and airline miles

## Password Managers

You can use password managers such as **LastPass** or **1Password** to help ensure the security of your digital accounts.\* Both have you create a master password using a memorable phrase like part of a song lyric to log in and securely store all other passwords, credit card and bank account information. The upside is you only have to remember one password. Both provide secure sharing options plus family and business plans.

Be sure to add instructions to your will for how you want your digital accounts handled after your death. That way, your executor can pay off debts, close out accounts and shut down your social media presence. Also, think about allowing your executor to bypass, reset or recover your passwords. If you don't want all your digital accounts accessible by your executor, make sure your will spells that out. However, don't list passwords in your will, because it is a public document.

## Give Providers Consent to Disclose Info

Sign any needed paperwork from account service providers giving them permission to disclose the contents of your electronic communications to your executor and other appropriate individuals. Data privacy laws prohibit providers from sharing that information with anyone other than the account owner.

Some of the most popular service providers also offer online tools, including Facebook's Legacy Contact, Google's Inactive Account Manager and Apple's Digital Legacy, that allow you to select your legacy contact who can access your account information and close your account after your death.

For more information visit: [mariner.com](https://www.mariner.com)

\*References to password managers and links are for illustrative and informational purpose only.

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## Digital Assets in Your Estate Plan

At Mariner, we can help you create an estate plan that includes recommending how to securely store digital account passwords and how to leave instructions for your executor and loved ones in your will.

