

Digital Assets in End-of-Life Planning



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Things you should KNOW!

As we increasingly live our lives online – sharing personal information with more sites and apps than we can probably count – digital assets can't be overlooked in end-of-life planning. From photos and videos stored in the cloud, to social network data, to online banking or pay systems, digital assets hold value. Failing to plan for your death can cause financial or sentimental loss or, in a worst-case scenario, identity theft and fraud.

While you may own some assets outright – such as photos you've posted online – other items may be licensed, including music, books and music, and may not be transferable after death.

“When a death occurs, even when someone has been ill and it's a palliative situation, everything happens very quickly,” Ms. Burberry says. “Family needs to know where to go to find these things to help with the funeral planning and in the days and weeks that follow.”

While it may seem easiest to delete as much of a loved one's online presence as possible after death, it's also important to remember those left behind. There may be value in keeping a version of some accounts. In her funeral work, Ms. Burberry sees loved ones using Facebook as a memorial, much the way they would have looked at a photo album, or listened to a voice recording, in the past.

“I think people find comfort in looking at the images, in recalling the posts and the stories,” she says.

*“You've got to let your loved ones know,”
“They are the people who are impacted the most.”*



Things you should DO!

- Have a plan for your digital assets, don't leave families scrambling to locate you online documents and passwords
- Make an inventory of all your digital assets
 - List any password-protected physical digital devices, such as computers, smartphones, tablets and hard drives
 - online assets: e-mail accounts, social media accounts, online banking and payment accounts, including PayPal, as well as accounts for Amazon, Apple and Netflix
- Use Facebook's legacy setting
- Appoint a trusted friend to oversee your account after you pass
- Write down your online passwords and accounts, and store the information in a safe place, preferably with your will and other important documents.
- consider subscribing to a password manager, which is a program that stores different passwords under one master password. Any time you visit a site that requires a login, the password manager will automatically select one for that site. Some password managers come with a digital legacy option, where a designated contact can receive all your passwords should you become incapacitated or die. Some password managers are free, while others charge an annual fee of \$20 or more.
- At a minimum, make an inventory. Make a list of what you own, or have access to, and keep it current.
- Instructions outlining what to do with this list and how to find it need to be shared with family, so they can easily access the most important accounts and close the rest

thank you



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