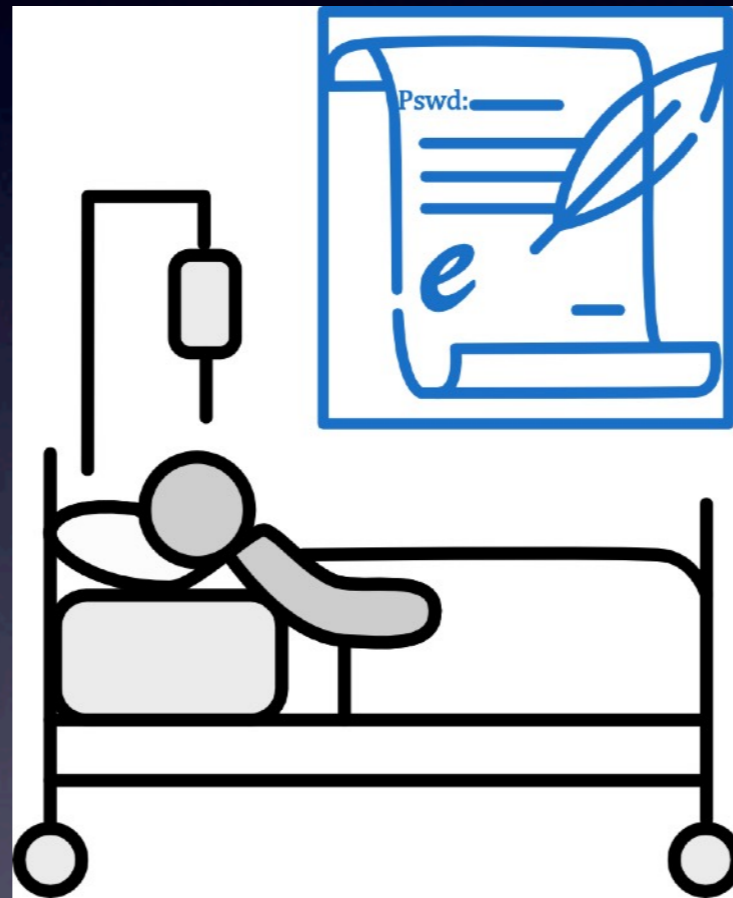


# Preparing for the Unexpected



July 10, 2024

# Out-of-scope

## ✓ Will & Trust prepared

- Name beneficiaries and executor
- Living will
- Power-of-attorney
  - ◆ Give specific access to digital files to executor

## ✓ Make arrangements known to loved ones

- Funeral pre-planning
- Cremation vs. burial

# Digital Estate Plan

## ✓ Inventory your logins

- Email accounts
- Social media profiles
- Digital photos and videos
- Online banking and investment accounts
- Cryptocurrency holdings
- Intellectual property stored digitally
- Subscriptions and memberships
- Personal documents and files stored in the cloud

## ✓ Separate executor who is digitally savvy

- No longer necessary under RUFADAA, but specific access to emails may be required

## ✓ Find safe storage

- Consider FIDSAFE from Fidelity

# Record and Save Emergency Info

- ✓ **Important logins or security codes** that aren't website logins: List your computer password, your phone PIN, the code to the fireproof safe, and so on.
- ✓ **Important contacts**: Indicate who to contact at your workplace, as well as your lawyer, accountant, will executor, and insurance agents.
- ✓ **Locations of valuables and critical papers**: Note the whereabouts of wills, passports, Social Security cards, birth certificates, and any other legal documents that are difficult to get copies of.
- ✓ **Recurring-bills details**: Specify when the bills are due and how they're paid (if they're autopay or where to send a check).
- ✓ **Financial account details**: List your retirement and investment accounts, insurance policies, bank accounts, and credit cards.























# Digital Executor

- ✓ Instructions for accessing and managing digital accounts
- ✓ Preferences for the preservation or deletion of social media profiles
- ✓ Guidance on the transfer or disposal of valuable digital assets
- ✓ Provisions for protecting sensitive information and maintaining privacy
- ✓ Directions for digital memorials or tributes

# Importance of a Password Manager (PM)

- ✓ Consider a family plan with shared vault
- ✓ Master password or emergency kit available to trusted person
  - Use long random Master Password
  - Different from computer login
- ✓ A PM will create new random passwords for each website login
  - Provides auto-fill login
  - Reduces the chance of cracking and hacking
  - Use passkeys if supported
- ✓ PM can store other info for each login or other entries
- ✓ Store other passwords/pins and computer logins in safe place where the trusted person can find them

# I Password v8 Templates

 Login +	 Secure Note +
 Credit Card +	 Identity +
 Password +	 Document +
 SSH Key +	 API Credential +
 Bank Account +	 Crypto Wallet +
 Database +	 Driver License +
 Email Account +	 Medical Record +
 Membership +	 Outdoor License +
 Passport +	 Reward Program +
 Server +	 Social Security Number +
 Software License +	 Wireless Router +

# Apple OS

- ✓ If you lose access to your account, a recovery method can help you get your account and data back.
- ✓ Your device passcodes can be used to recover end-to-end encrypted data.
- ✓ If you forget your passcodes, you'll need a recovery contact or recovery key.
  - Recovery Contact
    - ◆ A recovery contact can generate a code from their Apple device to help you get your data back.
  - Recovery Key
    - ◆ A recovery key is a 28-character code that you keep in a safe place. You can use it to recover your data if you lose access to your account.



# Google Inactivity Manager

- ✓ Lets you share portions of your data, or automatically notify someone if you've been “inactive” for a certain period of time (3mo)
  - not signing in
  - not racking up usual activity
  - not using mobile apps

# Social Media

## ✓ Facebook

- Memorialization
  - ◆ Memorialized accounts are managed by a Legacy Contact: someone you choose to look after your records, writing pinned posts, responding to friend requests, updating profile and cover photos

## ✓ Instagram

- Someone must request the conservation or removal of a deceased person's account by providing proof of death, like a link to an obituary or news article.

## ✓ X

- Requests must be from a verified immediate family members or estate executor
- Copy of death certificate