

**Digital Estate Planning
Your Identity Isn't Safe Even After You've Died
Laguna Woods PC Club
September 13, 2002**

Judy Taylour

Brought to you by APCUG's Speakers Bureau



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

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

OBITUARY INFORMATION FORM

- Last Name: _____ First Name: _____
- Middle Name: _____ Age: _____
- Professional Title: _____ Military Rank: _____
- Date of Death: _____
- Place of Death: _____
- Cause of Death: _____
- ~~Date of Birth: _____ Birthplace: _____~~
- ~~Parent Names: _____~~
- High School/College: _____ ~~Graduation Year: _____~~
- Spouse(s): _____ Marriage Date(s): _____
- Occupation(s): _____ Position(s): _____
- 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 the funeral)
- Birthdate (use age)
- Place of birth
- High school/college graduation year
- Name of schools
- Pet's name (1 in 6 passwords include pet's name)
- 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)

- 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 from having access to family photos or videos
- Settling our final bills and more
- 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*
- 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.
- Essentially, your estate plan gives your digital executor authorization to access any necessary digital data.
- 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

How many logins/passwords do you have?

- Email accounts
- Website domain names
- Online banking accounts
- Cryptocurrency accounts
- Automatic bill pay
- Credit cards
- Cell phone
- Cloud storage
- Photo storage
- Facebook
- Twitter
- LinkedIn
- Travel rewards
- Loyalty programs
- Computer(s)
- External hard drive(s)
- Flash Drives

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
- 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
- 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
- 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

- 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.

- Designate a 'digital executor' in your will/living trust
- To close your digital presence on the Internet, your digital executor should understand.....

- Email accounts
 - Social media accounts
 - Online storage
 - Desktop computers
 - Laptops
 - Tablets
 - Mobile phones
 - Your operating systems (Windows, OSX, iOS, Android, Linux)
 - Understanding of popular apps/software
- Do not include any logins, passwords in a will = public document
 - Make it easier for your digital executor....
 - Research how to close accounts
 - Create a list of URLs
 - Download instructions
- What are you going to use for account information, logins, 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 will create new passwords for you, or you can use the ones you created. Include account information in the Notes section; you might want to also include the last password you used just in case an account asks for it. Give your master password to your digital executor and/or set up someone who can access your account in an emergency – you can specify a waiting period or grant them immediate access.

Dashlane

- Free (50 passwords/one device)
- \$60/year - Premium syncs across devices
- Patents for their security
- Alerts about breaches and hacks
- VPN
- Dark web monitoring and alerts

1Password

- \$38.00/year individual
- \$60.00/year families (5)
- Receive alerts for compromised websites and vulnerable passwords
- 2FA extra protection

- 1GB document storage
- Travel mode-removes sensitive data from your devices when you cross borders; restores access when you arrive

LastPass

- Free or \$36/year individual - \$48/Family
- Warns you of password-related security concerns—including when a site you use has been breached
- Dark web monitoring
- Emergency access

Bitwarden

- Free or \$10/year individual - \$40/year families (6)
- Open Source
- Cloud-based or self-host
- Invite someone to be an emergency contact

Two-Factor Authentication

- Digital Executor needs access to your phone or email account where verification information is sent
- Create a list of accounts and backup codes
- Generally stored in the same area where you set up 2FA
- Check out the set-up menu
- 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."
- Everplans has many free step-by-step instructions on how to close digital accounts.

Pro-active Steps – Set Up SSA Account

[Sign In \(irs.gov\)](http://www.ssa.gov)

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 an IRS Account

- Create an IRS account before the crooks do it for you
- [Sign In \(irs.gov\)](http://irs.gov)
- [Sign Up at irs.gov Before Crooks Do It For You – Krebs on Security](#)



The screenshot shows the IRS website's 'First Time Users' section. On the left is the IRS logo. The main heading is 'First Time Users'. Below it, the text says 'Create a Login to:' followed by three bullet points: 'Verify your identity for access to your personal tax information.', 'Create a user ID and password to save time on future visits.', and 'Lock or Disable access to your online account.' Below the bullets is a link: 'Information you need to verify your identity'. At the bottom is a blue button with the text 'GET STARTED' and a right-pointing arrow.

Closing a Yahoo Account



Closing a Gmail Account



- I have two unique Gmail accounts
- 1 personal account from 2002
- 1 – tech club account
- 6+ APCUG Gmail email accounts
- Need to send an email to APCUG president to remove me from the accounts
- What organizations do you belong to that need to be notified?

Social Media Accounts

- Facebook – Memorialize or close?
- Twitter – Deactivate the account
- Instagram – Deactivate the account
 - A family member can ask to have the account deleted
- LinkedIn – Executor can delete it with log-in/password

Closing a Facebook Account

Facebook - no login / password info	Once you have the required documents send Facebook a request & fill out another form	Facebook with login / password info
Verification you are an immediate family member or executor for account	Deceased person's full name as it appears on the account	Log in to Facebook with appropriate email and password
Death certificate	Link (URL) to the person's profile	Go to Delete My Account page
Or-birth certificate, power of attorney, birth certificate, will/living trust or estate letter		Click the "Delete My Account" button
Plus, obituary or memorial card		Required Information
		Email
		Password

#####

Digital Executor / Executor / Family

- Beware of scam calls after obituary has been published
- Easy for bad actors to call about money owed, money due, etc. from info in the obituary
- Request X number original death certificates from the funeral home
 - Some entities require an original, others a copy or just a look at the original certificate
 - Just in case someone needs a marriage certificate or dissolution of marriage information, also get copies of those documents

Executor

Immediately notify

- Social Security Administration
 - 800-772-1213 7:00 am – 7:00 pm, Monday – Friday
- IRS – send a copy of the death certificate - [Deceased Taxpayers Protecting the Deceaseds Identity from ID Theft | Internal Revenue Service \(irs.gov\)](https://www.irs.gov/charity-non-profits/deceased-taxpayers-protecting-the-deceaseds-identity-from-id-theft)
- Department of Motor Vehicles
- Voter Registration
- Three credit bureaus - [How To Reach a Human at Experian, TransUnion or Equifax \(clark.com\)](https://www.clark.com)
- 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

- Follow up (letter)
- Inform the three credit bureaus (certified / return receipt requested)
- Include:
- Name and current address

- Social Security Number
 - Birthdate
 - Date of death/copy of death certificate
 - Your name
 - Contact information
 - Relationship
 - Proof that you are the representative of the estate
 - If the surviving spouse, copy of the marriage certificate
-
- Request copy of the deceased's credit report
 - Will include a 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 the credit report every four months

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
- 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

Resources

- Steps to Protect the Deceased from Identity Theft - [Steps to Protect the Deceased from Identity Theft \(creditreporting.com\)](#)
- AARP – [Protecting Deceased Loved Ones From Identity Theft - Family \(aarp.org\)](#)
- Identity Theft Resource Center - [Home Page - ITRC \(idtheftcenter.org\)](#)
- Everplans – [Store and Share Everything Important | Everplans](#)
- Take Control of Your Digital Legacy, Joe Kissell - [Take Control of Your Digital Legacy — Don't dump gigabytes of random data on your heirs! \(takecontrolbooks.com\)](#)
- How Social Security Can Help You When a Family Member Dies - [EN-05-10008 - How Social Security Can Help You When a Family Member Dies \(June 2021\) \(ssa.gov\)](#)
- Set up IRS Account - [Sign Up at irs.gov Before Crooks Do It For You – Krebs on Security](#)
- Set up SSA Account - [my Social Security | SSA](#)
- Yahoo – no log-in / password - [Options available if a Yahoo Account owner passes away | Yahoo Help - SLN2021](#)
- Close Gmail account with no username/password - [Submit a request regarding a deceased user's account - Google Account Help](#)
- Death and passwords – 2FA - [Death and passwords. I'm in my fifth year of tackling a... | by Rick Klau | Medium](#)
- How to get 2FA Backup Codes - [How to Get 2FA Backup Codes \(Tip 913\)| Data Doctors Tech Tips](#)
- Digital Assets Can Tie Your Estate Up in Digital Probate - Hopler, Wilms, & Hanna - [Digital Assets Can Tie Your Estate Up in Digital Probate \(hoplerwilms.com\)](#)
- Protect Digital Assets After Your Death - Kiplinger.com - [Protect Digital Assets After Your Death | Kiplinger](#)
- Estate planning for digital assets - Fidelity.com - [Estate planning for digital assets | Fidelity](#)
- Do you have a legacy plan for your DNA? - [The DNA Geek – Mixing science and genealogy.](#)
- [How To Reach a Human at Experian, TransUnion and Equifax - Clark Howard](#)