



Designing Your Digital Legacy: Plan for the Future Now



What happens to your online self after death?

Most people give at least some thought to what will happen after they pass away – particularly what will happen to their assets. They may also think about drawing up a Will and providing for their surviving family and loved ones.

What people often don't consider, however, is what happens with their digital presence after death. In today's digital-first, social media driven world, it's incredibly common for someone's entire life to be stored on a device, cloud storage servers and on various social media accounts.

This online presence, as well as all the data you leave behind – on your computer, laptop, phone and online – upon your passing is known as your "digital legacy."

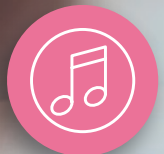
Your digital legacy can include:

- ▶ Personal data, such as photos, videos, blog posts and downloaded music
- ▶ Social media posts, including Facebook, Instagram, TikTok, LinkedIn, etc.
- ▶ Email accounts
- ▶ Store discount and loyalty cards
- ▶ Bank accounts (including PayPal, Revolut, etc.)
- ▶ Cryptocurrency trading accounts
- ▶ Utilities and health insurance logins
- ▶ Netflix, Amazon and Spotify subscriptions...and more.

In this e-book, we will explore why planning one's digital legacy is almost as important as preparing a Will.



DIGITAL
LEGACY



Why is your digital legacy worth thinking about and planning for?

A digital legacy can cover an incredibly wide range of things, often with significant financial implications or privacy concerns.

Managing your online assets

It is a good idea to keep all relevant logins and passwords in one place, for example in a spreadsheet or manual copy, and inform next of kin where this information is kept.

This will ensure loved ones can handle (and protect) any sensitive personal data.

While planning what should be done in the event of your death can feel like morbid business, know that you are providing peace-of-mind and clear direction to your executor or family members

Consider this: Only three in 10 Irish people have drafted a Will and 50% of the population have made no preparations for death.

What are the consequences of not planning your digital legacy?

According to Nord VPN, **the average person has 100 passwords**. Not providing your successors with the appropriate access to your digital life can create a number of difficult situations. For example:

Accessing social media accounts becomes difficult, if not impossible

Whether you're trying to access their social media accounts to download photos, for example, most providers will not engage with you (even if you're next of kin) or provide access to any private information unless you have made advance preparations

Facebook allows you to designate a legacy contact, who can then post on your profile page to make funeral announcements and access photos. However, the legacy contact can't view any private messages. You can also give your legacy contact the authority to download a copy of your Facebook data.

For Instagram, the process is slightly different. While you can't nominate a legacy contact, you can include direction in your Will that your loved one can access your account after death.

Of note: **Google is now offering an "inactive account manager"** status that allows you to designate someone to have control over your account if it is inactive for a certain period.

Painful reminders for loved ones

If you are refused access to your loved one's social media accounts, they may simply continue to exist – along with all the painful reminders that the person is no longer here – be it through birthday reminder notifications, memories and tagged photos and more.

Subscriptions, investments and other financial entanglements

Aside from the massive sentimental value in a loved one's digital assets, there are financial issues that can't be ignored. Monthly subscriptions – e.g., Netflix, Apple Music, Amazon Prime, etc. – will keep piling up unless your executor/family is aware of the subscriptions and can cancel them.

Banks and other financial institutions will require confirmation of a named beneficiary in order to access the account of a deceased person. The other scenario is that the executor will have authorisation to access the account as part of the probate process.

In addition – for any investments that have been made, like cryptocurrency, you'll need to provide the right "keys" to your digital wallet or risk not being able to access that money.

What are the consequences of not planning your digital legacy? (continued)

Your loved ones may lose access to your data all together

Let's assume that you – like millions of other people – store much of your personal data (photos, videos, etc.) with a cloud service.

If, after you pass away, the monthly cloud storage fee eventually stops being paid because you haven't provided any specific direction/authorisation on your behalf, your cloud storage provider may disable (and eventually delete) data after a certain period. This can vary by provider.

Google, in particular, recently introduced a policy where personal accounts that have been inactive for **two years or more may be subject to deletion**.

Security risks and identity theft

Inactive social media accounts can become prime targets for hackers looking to impersonate a deceased person to create fraudulent bank accounts or apply for loans. Hackers may also sell your loved ones' personal information.



Tips for planning your digital legacy

Start by making an inventory of your digital assets

This can involve writing down what devices you own – e.g., laptops, tablets, mobile phones – along with passwords and login information.

Provide a summary of all your cloud storage accounts – e.g., Dropbox, Google Drive, OneDrive, etc. – along with billing information, relevant usernames and passwords. Likewise, list out all your social media accounts along with login information and passwords.

Be sure not to overlook other types of sites, like Airbnb (whether a guest or host), as well as photo sharing platforms, such as Flickr and Google Photos.

Update (or create) your Will

Ensure that you give your executor control over your various digital accounts/assets. Also empower your executor to tell any banks or credit unions about your death so that your accounts can either be frozen or paid out accordingly.

Decide what you want done with your digital assets

This isn't the time for mincing words or for creating ambiguity. Be as clear and direct as you can about what you want done with all the digital content you leave behind. For instance, should all your photos be saved, and your bootleg movie collection deleted?

You might also consider deleting any unneeded or potential sensitive data right now – especially if it's something you'd rather people not see after you're gone.

Designate legacy contacts where appropriate

There is growing awareness of the importance of digital legacy. This has resulted in many of the world's largest tech companies offering dedicated processes for managing devices and accounts after death.

With many aspects of our lives becoming digitised, it's fuelled massive demand for ways to preserve, memorialise and pass on our digital assets.

Apple: Today, Apple allows you to designate legacy contacts that can take over your Apple ID and account after your death. Legacy contacts can access cloud data, photos/videos and documents, but won't be able to see any subscriptions or payment information. In this case, it's a good idea to provide any logins or billing information separately.

Setting up a legacy contact is straightforward. Simply access your Apple ID settings, followed by "password and security," then click "legacy contact." From there, you can select up to five nominees.

Google: The easiest way to designate a legacy contact with Google is to add an "inactive account manager" through your Google account. The person you designate will be notified if your account is inactive for anywhere from three to 18 months.

You can also decide which data to share with your inactive account manager. This can be anything (and everything) from your Google Pay information, to photos and Google Drive cloud storage.

Digital legacies put control back in your hands

Digital legacies (and assets) are every bit as real as something we can hold in our hands.

By having a definite plan for all your data, you can proactively minimise much of the difficulty and heartache your family will experience attempting to organise and gain access to all your accounts, photos and more.

Setting out your digital legacy also ensures your “digital life” can be properly cared for by trusted people that you appoint.

Above all else, planning your digital legacy puts control back in your hands and ensures your loved ones know what your wishes are, while giving you an opportunity to decide what digital assets are worthy of leaving behind... and which ones can be deleted for good.



Benefits of a .ie

Unlock the power of the internet with a trusted Irish .ie online identity.

It's unique to Ireland

The official Internet country code for Ireland is .ie and is the only online address that is Irish. A .ie tells the global community that you are Irish and tells the Irish community that you are local. You can even register an Irish language name if required, fadas and all.

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It's more likely to be available

There is a wider choice of available .ie domain names compared to .com, as significantly more of those names are already registered.

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It lets your customers find you online

.ie addresses rank higher than .com addresses on Irish based search engines like Google.ie. Irish consumers are more likely to click on local website addresses.

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It's trusted

Every .ie applicant's identity is checked and validated at the point of registration. Consumers will have confidence in your business as .ie is a well-established and trusted domain. 79% of Irish consumers prefer a .ie website when buying online, instead of a .com.¹

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It's the preferred online address for business in Ireland

91% of Irish consumers associate .ie websites with Irish businesses over other websites like .com.¹ The .ie domain accounts for the majority of hosted domains in Ireland.²

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It protects your brand

Securing your .ie online address strengthens your brand and protects your online identity. All .ie domains are registered on a first-come, first-served basis.

¹.ie Consumer Trust 2023

².ie Domain Profile Report

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