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DIGITAL ESTATE INFO

A digital estate consists of all accounts that you have online such as utility bills, credit cards, social, blogs, brokerage, banking, finance, cellphone, photo, and cloud accounts, etc.

For instance:

Email accounts	Social media accounts
E-commerce accounts	Cloud Accounts, including Photos
Cryptocurrency keys	Cellphone apps
Domain names	Utility accounts
Online banking accounts	Online store accounts
Gaming accounts	Blogs and domains
Text, graphic and audio files (or other intellectual property)	Loyalty program benefits, such as credit card perks

Here are the steps for creating a digital estate plan:

1. Take inventory.

- The first step in creating a digital estate plan is to take inventory of your digital assets, compiling account names, URL's, usernames and passwords. If you have enabled additional verification codes or fingerprints, that needs to be listed as well. You can store the info in a password manager or simply create a document. If create a digital document, your data should include the hyperlink URL hyperlink for each account. Your digital asset lists may include recurring direct payments from a particular bank or credit card account so this information and date of renewal should be noted as well. It is important to review and update the information frequently, particularly the passwords.

2. Decide how you want your digital assets handled.

- It would be best to provide options on how your executor should handle your digital assets upon death. For example, should your subscription accounts be archived or deleted? List your intentions for every asset or account.

3. When Estate Planning, Don't Let Mistakes Thwart Your Wishes.

- Some companies have their own terms and conditions, and you should review this information to ensure your instructions conform to those policies. Some companies do not allow you to transfer digital assets to another person or account, while others allow you to authorize a person to access your digital account.
- Twitter and Google have legacy policies that are followed to the letter. Facebook allows your family members to "memorialize" your account so that they can post messages and view photos and quotes. Google's custodial tools allow you to authorize someone to access your digital accounts when you pass.
- If you have blogs or accounts that generate income, you should make decisions about their continuity and who should manage them. You may need someone to make a final post to your followers.

4. Pick a digital executor.

5. Store your digital estate plan in a safe place.

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