DIGITAL DEATH

In nearly every household, there is a particular balance of who does what and almost always, one person is the "tech person" in the couple. At Quietech, we frequently find ourselves helping the "non-tech person" of the household who has been left behind. Not only have these people just lost a spouse, but they are also unnecessarily dealing with the fallout of not knowing passwords, email accounts, etc. We can absolutely help, but this stress & expense only adds to what the survivor is going through. Although none of us like to think of our time as limited, we have an opportunity to make our loved ones' lives much easier in our absence with a little bit of prior planning.

- MAKING A PLAN - PREPARING DIGITALLY FOR ONE'S PASSING -

- **Make a list of "places you exist".** Create a list of all the places you spend time online that your spouse may need to know about. If you use Facebook, where you check email, if you have a subscription for pet food at Chewy, etc. Basically, anything that could require management or access after you are gone.
  Some examples:
    - **Email accounts** (Gmail, Microsoft Outlook, Yahoo, etc.)
    - **Social networking accounts** (Twitter, Facebook, LinkedIn, etc.).
    - **Photograph and video-sharing accounts** (YouTube, Instagram, TikTok, Snapchat, etc.)
    - **Cloud-storage accounts** (Google Cloud, iCloud, Dropbox, Microsoft OneDrive, etc.)
    - **Online purchasing accounts** (Amazon, Venmo, PayPal, eBay, etc.)
    - **Bank accounts** (List all financial accounts, on and offline, and their details. Provide instructions on how to access them, helping your spouse manage finances without confusion in your absence.)
    - **Airline and hotel reward accounts**
    - **Personal websites**

- **Compile Important Passwords:**
  Record all your passwords in writing, or in a password keeper app (like LastPass or 1Password). We're always amazed at how often we meet people who have no system for tracking their passwords. At a time of loss, this can create significant challenges for a spouse who needs quick access to a bank account or email address. If you keep your password list on paper, make sure you always keep it up to date.

  If you track your passwords digitally, utilize the built-in family sharing or emergency access tools. For example, with most password-keeper services, you can designate an emergency contact who can gain access to your passwords in case of emergency. You can even specify a delay, so that the software company reaches out to you and gives you an opportunity to decline access before allowing your designated person access to all your accounts.

No matter how you store your passwords, make sure you record ALL of them (even for offline accounts, like logins for QuickBooks and Quicken, logins for computers and cell phones, access codes for physical safes, etc.).

- **Organize Important Documents:** Digitally store vital documents (wills, insurance policies, etc.) in a secure, easily accessible location. Ensure your spouse knows where to find them**.**

- **Think about designating a "digital executor".** You can appoint a digital executor in your will. This person can be responsible for ensuring that your photos and videos are shared to those who you would like to receive them. You could also include a list of your digital accounts and what you would like done with these in a “letter of wishes” to be stored alongside your will. For example, you could specify that you want your Facebook page turned into a memorial page, or perhaps you would like to ensure that it is deleted. Let them know about your digital will in advance. You should also name a backup or alternate representative in case your primary representative is unable to serve.

- **Keep your plan current.** Schedule an annual review of your digital end-of-life plan. Check to make sure all passwords are still relevant, all accounts are still accurate, etc. Review this plan with your spouse or digital executor so they are up-to-date. A plan only works if it is accurate!

Your plan can provide clarity and ease for your loved ones during a very difficult time.

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- DIGITAL ACTIONS FOR SURVIVING SPOUSES -

- **SLOW DOWN!! –** Many people go into "control mode" immediately after their spouse passes, and take action on the things they feel they can control. A prime example that we see often is that the surviving spouse immediately cancels their deceased partner's cell phone, which sets off a chain-reaction of bad things for them when trying to login to accounts with 2-factor authentication (2FA), etc. Allow yourself space to grieve; digital tasks can be overwhelming, so prioritize your well-being and seek support when needed. **Keep Cell Phones & Email Accounts Active!**

- **Get multiple copies of the death certificate:** Having this accessible can make things much easier as you have to connect with assorted companies to inform them of the death. Consider having copies of your marriage certificate available as well!

- **Notify family and friends digitally:** Scammers may pretend to be the deceased online. Letting people know helps prevent your lost loved one's identity from being used to scam people you care about. You may wish to memorialize their social media accounts at this time as well.

- **Identify important accounts & passwords:** Check password managers, password lists, etc. to access important accounts. This will also help you identify what accounts you need help accessing that you are currently locked out of.

- **Check subscriptions & services:** Do they have medication on auto-refill? Do they pay iCloud to back up their phone? Make decisions carefully when it comes to cancelling things!

- **Notify Financial Institutions:** Reach out to banks, insurance companies, and other financial institutions to inform them of your spouse's passing and understand next steps.

- **Preserve Digital Assets:** Download and backup photos and videos stored in the cloud, important messages, voice notes, etc. Make sure nothing would be lost if cloud subscriptions lapsed!

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- **Get Help:** If managing digital affairs feels overwhelming, consider hiring a digital estate planner or attorney to assist with the process. Quietech offers Digital Estate Planning services, as do the following companies: digitalwill.com & dglegacy.com.
- **Be Vigilant:** Sadly, opportunists will sometimes use someone's passing as a chance to take advantage of the survivor. Be focused when interacting with emails/texts/social media outreach regarding your deceased loved-one. Watch out for phishing emails pretending to be from banks or insurance companies, and requests for account access under false pretenses.

These steps can help navigate the immediate aftermath of loss while ensuring important digital matters are addressed.

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- CHECKLIST FOR SERVICES TO THINK ABOUT AFTER A LOVED ONE'S PASSING -

- **Subscription Services -** If you have been given access, you can go through the person's email accounts to have a complete list of these subscriptions. You will need to contact the service providers to close these accounts and may need to provide proof of death to do so.
  - ☐ Streaming platforms (Netflix, Hulu, Disney+, etc.)
  - ☐ Cable or internet services
  - ☐ Music (Amazon, Spotify, Apple, etc.),
  - ☐ Lifestyle (gaming or sports, online magazines or news, dating websites, etc.)
  - ☐ Membership and rewards program (frequent flier points, customer loyalty, rotary club, etc.)

- **Banking and Financial Accounts**
  - ☐ These include checking, savings, investment, loan, and other financial accounts on:
  - ☐ Online banks
  - ☐ Cryptocurrency access
  - ☐ E-wallets like PayPal, Venmo, etc.
  - ☐ Credit companies like Equifax, Experian, TransUnion – Notifying them of your loved one's passing is an essential step for identity theft prevention.
  - ☐ Prioritize the handling of the accounts in which you have joint ownership with the deceased. The ownership, liabilities, and beneficiary terms will differ among banks or financial companies and account types. You must review the terms and policies on death for every account to successfully close, transfer funds, or administer the benefits from these accounts. Ideally, you want to handle FDIC-insured financial accounts within six months of your loved one's death. The FDIC will continue to insure these accounts for a six-month grace period to allow families time to restructure accounts as needed while retaining the FDIC insurance.

- **Shopping and Delivery Services**
  - ☐ These include accounts on Amazon, eBay, Etsy, etc. If possible, you may need to cancel in-progress purchases and ongoing delivery schedules to prevent paying for them. Most of these online services automatically renew, but they are easy to terminate upon death. You only need to notify the company to close the account. Some, however, may need official proof like a death certificate before they can officially close the account. Contact their customer service as soon as you can to avoid payments and penalties on unpaid purchases.

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- **Government Services -** Contact each specific agency for instructions on how to settle or terminate these accounts. Aside from an official death certificate, you need to collect relevant documents and identifications to present to the agency to successfully close the account.
  - ☐ Social Security
  - ☐ Passport – You can keep your loved one's passport as a way to remember them and the trips you shared. Or, you can mail it to the government with a copy of the death certificate to cancel it and avoid identity theft.
  - ☐ Driver's license – Another key action for identity theft prevention.
  - ☐ Voter registry – If you'd like to remove your loved one from the voter registry, you can provide notice but the requirements will vary in different states.
  - ☐ Other accounts issued by government agencies
  - ☐ Mail - Dealing with the mail of a deceased loved one can be a delicate task. After a loved one passes away, you can take steps to manage, stop, or forward their mail to a more appropriate location. Here's how:
    - ▪ Removing from Advertising Lists
    - ▪ Another strategy to minimize the risk of identity theft, you can register your loved one's name with the Data & Marketing Association's Deceased Do Not Contact List (DDNC) via DMAchoice.org. Within three months, advertising mail should significantly decrease.

- **Insurance Accounts -** Include all insurance policies, whether the deceased is listed as owner, insured, or beneficiary. Managing these accounts facilitates insurance payouts and prevents future complications that may arise from the failure to notify of a death.
  - ☐ Life insurance
  - ☐ Health
  - ☐ Auto or vehicle
  - ☐ Home
  - ☐ Emergency or disaster

- **Utility Accounts –** PG&E (and other utility companies like your solar company, propane, etc.), home and mobile phone company accounts, etc.

We know all of this can be an overwhelming thing to think about. Quietech can help you strategize on how you can best help your partner for the future. Reach out if we can be of assistance!

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We can come to you!

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