

DIGITAL AFTERLIFE

What you should consider taking care of online before you die ...

On a person's death family members are able to locate the details of bank accounts, credit cards and other investments by going through their paperwork and post.

Recently however, more and more people access their bank statements and investments online. In addition, people keep information on their computer which their family would need to access on death.

Would your loved ones be able to find details of your various usernames and passwords?

Do you keep an up-to-date list of your assets on your computer?

Do you upload photographs and videos to social media sites such as facebook?

Do you want loved ones/family members to read all your digital correspondence should you die?

Consideration should be taken in respect of the following:-

- Email : web-based email can be difficult for your heirs to access, policy varies widely among major providers such as Google, Yahoo, Hotmail and AOL - check with your provider
- Social-Networking Sites : many sites haven't addressed the digital afterlife issue yet. Others such as Facebook offer several options regarding a user page; leave it, delete it or give it memorial status
- Online backup and storage: there are providers of services for holding gigabytes of important documents, pictures and files and providers of services to let you choose a "digital guardian" for your online life so that bank accounts and online email and social-networking accounts can either be passed on with minimal fuss or placed in an "account incinerator" .
- We would recommend making a list of the institutions where you hold assets and from which you receive an income together with details of user names and passwords that you may want your loved ones, family members or executors to have access to when you have died and place a copy with the copy of your Will in a safe place. Alternatively, lodge a copy to be placed with your original Will held by your solicitors.

For more information or if you would like to discuss the situation regarding your online accounts on death, please contact Avril Turner at:

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