



Digital Estate Planning

**Your Identity Isn't Safe
Even After You've Died**

Judy Taylour
Member, APCUG's Speakers Bureau
President, SCV Computer Club
2019 Florida Technology Conference
November 9, 2019

Digital Estate Planning

- How much of your life is virtual?
- Do you know anyone who doesn't have a computer, a tablet or a smartphone?
- Every email, payment, movie, picture, and 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 Estate Planning

- Digital assets are broadly defined as information about you that is electronic, posted online or stored in a device.
- What are the assets?
 - Devices – computers, tablets, wearable technology, phones
 - Logins and passwords needed to access your digital information

Digital Estate Planning

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

Digital Estate Planning

- **Your heirs don't need to get caught in long drawn out probate process that's still being legally defined.**

Digital Estate Planning

Ghosting (source AARP)

- Each year crooks use the identities of nearly 2.5 million deceased Americans (seniors to children)
- Fraudulently open accounts for:
 - Taxpayer ID theft and refund fraud (\$5.2 billion in 2011 - source IRS)
 - Medical ID theft
 - Driver's license ID theft
 - New credit cards and loans

Digital Estate Planning

- **Ghosting can result in:**
 - **Creditors coming after your heirs**
 - **Problems with your estate**
 - **Lenders being fooled**
 - **Money is lost in your name**

Digital Estate Planning

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

OBITUARY INFORMATION FORM

- Last Name: _____ First Name: _____
- Middle Name: _____ Age: _____
- Professional Title: _____ Military Rank: _____
- Date of Death: _____
- Place of Death: _____
- Cause of Death: _____

Obituary

- ~~Date of Birth:~~ _____
~~Birthplace:~~ _____
- ~~Parent Names:~~ _____
- High School/College: _____ ~~Graduation~~
~~Year:~~ _____
- Spouse(s): _____ ~~Marriage~~
~~Date(s):~~ _____
- Occupation(s): _____
Position(s): _____

Obituary

- Awards: _____
- Accomplishments: _____
- Membership(s): _____ ~~Dates:~~ _____
- Volunteer Position(s): _____ ~~Dates:~~ _____
- Religious Affiliation: _____ Church: _____
- Hobbies/Interests: _____
- Survivor(s): _____

Digital Estate Planning

- Identity thieves use the information to set up new accounts
 - Mother's maiden name
 - Address (possible burglary during funeral)
 - Birth date (use age)
 - Place of birth
 - High school / college graduation year
 - Name of schools
 - Pet's name (1 in 6 passwords include pet's name)

Digital Estate Planning

- **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)**

Digital Estate Planning

- 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 Estate Planning



Digital Estate Planning

- email accounts
- Website domain names
- Online banking accounts
- Automatic bill pay
- Credit Cards
- Cell phone
- Cloud storage
- Photo storage
- Facebook
- Twitter
- LinkedIn
- Frequent Flyer
- Loyalty programs
- Computer(s)
- External hard drive(s)
- Flash Drives
- And on and on

Digital Estate Planning

- 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

Digital Estate Planning

- **Bill Paying**
- **Money management or tax programs**
- **Software or subscriptions you pay for monthly or annually**
- **Social Media accounts**
 - **Facebook, Twitter, Instagram, YouTube, LinkedIn**

Digital Estate Planning

- **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**

Pro-Active Steps

- **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**

Pro-Active Steps

- 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 spouse and/or kids time and tears

Pro-Active Steps

- Designate a 'digital executor' in your will / living trust
- In order to close your digital presence on the Internet, your digital executor should have an understanding of
 - Email accounts
 - Social media accounts
 - Online storage

Pro-Active Steps

- **Desktop computers**
- **Laptops**
- **Tablets**
- **Mobile phones**
- **Your operating systems (Windows, OSX, iOS, Android, Linux)**
- **Understanding of popular apps / software**

Pro-Active Steps

- Do not include any log-ins, passwords in a will = public document
- Make it easier for your digital executor....
 - Research how to close accounts
 - Create list of URLs
 - Download instructions

Pro-Active Steps

- What are you going to use for account information, log-ins 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?

Pro-Active Steps



- Free (50 passwords/one device)
- \$60/year - Premium syncs across devices
- Create unique passwords, fill in forms, add your credit card password information, etc.
- Give your master password to your Digital Executor

Pro-Active Steps

LastPass 

- Free or \$2/month
- Creates unique passwords, fills in forms, add all your credit card password information, etc.
- Give your master password to your Digital Executor

Pro-Active Steps

- **With Dashlane and LastPass you can designate someone who can get access to your passwords in the event you are unavailable**
- **You can specify a waiting period, or grant them immediate access**

Pro-Active Steps

Two-Factor Authentication

- Digital Executor needs access to your
 - phone or email account where verification information is sent
- Create a list of back-up codes
- Generally stored in the same area where you set up 2FA
- Check out set-up menu

Pro-Active Steps

Two-Factor Authentication

- **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**

Pro-Active Steps

- Of course, we need to remember to keep our account numbers & passwords up-to-date wherever we are saving them
- Close down email accounts and phone last
- Facebook, various companies, etc. might need to send a verification email that your digital executor needs to respond to
- I have an email account where all verifications go

Pro-Active Steps - Everplans

- Many websites to assist in putting lists together
- Find what is required for various email programs....
- 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.”



Pro-Active Steps - Everplans

- ✓ Wills, Trusts, and insurance policies
- ✓ Important accounts and passwords
- ✓ Info about your home: bills, vendors, etc.
- ✓ Health and medical information
- ✓ Advance Directives and DNRs
- ✓ Final wishes and funeral preferences
- ✓ And much more...

Pro-Active Steps - Everplans

Planning Categories ▾

[Health & Medical](#)

[Digital Estate](#)

[Insurance](#)

[Aging](#)

[Legacy](#)

[Settling An Estate](#)

[Financial](#)

[Legal](#)

[Personal Planning](#)

[Motivation](#)

[Funeral Planning](#)

[View all >](#)

Resources ▾

[Start Planning Now!](#)

[Everplans Professional](#)

[State-by-State Guides](#)

[Checklists & Worksheets](#)

[Site News & Updates](#)

[Funeral Update](#)

Pro-Active Steps - Everplans

Get Your Free Estate Planning Checklist

and stay up-to-date with our monthly newsletter.

Email Address

Get My Free Checklist

Pro-active Steps – Set Up SSA Account

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 IRS Account

- **CREATE AN IRS ACCOUNT** before the crooks do it for you <http://bit.ly/1G8iFiv>
- <https://sa.www4.irs.gov/eauth/pub/login.jsp>



First Time Users

Create a Login to:

- Verify your identity for access to your personal tax information.
- Create a user ID and password to save time on future visits.
- Lock or Disable access to your online account.

[Information you need to verify your identity](#)

GET STARTED



Pro-active Steps – Freeze Accounts

CREDIT BUREAUS

- Contact all three credit bureaus and add a free credit freeze to restrict access to your credit report
- Makes it more difficult for identity thieves to open new accounts in your name
- Most creditors need to see your credit report before they approve a new account

Digital Executor

- **Close Yahoo email account – no log-in / password**
- **A letter containing your request and stating the Yahoo ID of the deceased**
- **A copy of a document appointing the requesting party as the personal representative or executor of the estate of the deceased**
- **A copy of the death certificate of the Yahoo account holder**


Digital Executor

- OR – with log-in / password
- Log in to Yahoo.com at the site's user deletion page
- Enter password and CAPTCHA visual code
- Click the “Terminate this account” button

Digital Executor

- **Deleting a Gmail account – with log-in / password**
- **Go to Google Account Settings**
- **Select Delete your account or services under Account preferences**
- **Click Delete Products**
- **Select the Gmail account you want to delete**
- **Type the password to the account over Enter your password**

Digital Executor

- Click Next
- Click the trashcan icon () next to Gmail
- Enter an email address different from the address associated with the Gmail account you are closing under Enter an email address in the How you'll sign in to Google dialog box.
- Click Send Verification Email

Digital Executor

- Open the email from Google (no-reply@accounts.google.com) with the subject "Security alert for your linked Google account" or "Gmail Deletion Confirmation"
- Follow the deletion link in the message
- If prompted, log in to the Gmail account you are deleting

Digital Executor

- Under Confirm Gmail Deletion Select Yes, I want to delete example@gmail.com permanently from my Google Account.
- Click Delete Gmail

Digital Executor

- 14 steps – I have 4 unique Gmail accounts
- 6+ APCUG Gmail email accounts
- Need to send email to APCUG president to remove me from the accounts
- What organizations need to be notified?

Digital Executor

- Will need to close your Facebook, email, etc. accounts
- Can memorialize your Facebook account
- Need to let him/her if you want this done or account closed

Digital Executor

- Facebook - no login / password info
- Executor will need this information:
 - Verification you are an immediate family member or executor for account
 - Deceased person's birth certificate
 - Deceased person's death certificate

Digital Executor

- **Proof of authority under local law that you are the lawful representative of the deceased person, or his/her estate**
- **Deceased person's name as it appears on the account**
- **Website address of the account you'd like to close**
- **Account email address used to create account**

Digital Executor

Facebook with login / password info

- Log in to Facebook with appropriate email and password
- Go to Delete My Account page
- Click the “Delete My Account” button
- Required Information
 - email
 - Password

Digital Executor / Executor / Family

- Beware of scam calls after obituary has been published
- Easy for bad guys to call about money owed, money due, etc. from info in the obituary

Executor

- Request X number original death certificates from funeral home (CA - \$21/each)
- CA Department of Health
 - \$14 fee to search for a death certificate
 - \$25 for a birth certificate
 - \$15 for marriage license
 - \$14 for dissolution of marriage

Executor

IMMEDIATELY NOTIFY

- **Social Security Administration**
 - 800-772-1213 7:00 am – 7:00 pm, Monday – Friday
- **IRS – send a copy of death certificate**
 - bit.ly/2uiaD4g
- **Department of Motor Vehicles**
- **Three credit bureaus**

Executor

- **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**

Executor

- **Follow up (letter)**
 - **Inform the three credit bureaus (certified / return receipt requested)**
- **Include:**
 - **Name and current address**
 - **Social Security Number**
 - **Birth date**
 - **Date of death / copy of death certificate**

Executor

- **Include (cont'd)**
 - **Your name**
 - **Contact information**
 - **Relationship**
 - **Proof you are the representative of estate**
 - **If surviving spouse, copy of marriage certificate**

Executor

- Request copy of deceased's credit report
- Will include 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 credit report every four months

Executor

- 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

Executor

- **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**

Executor

- Request an investigation
- Request the company provide you with a letter listing the results of the investigation
- Request “Letters of Clearance” for the fraudulent debt

Resources

- Steps to Protect the Deceased from Identity Theft
bit.ly/2vrVAKp

Equifax Office of Consumer Affairs P O Box 105169 Atlanta, GA 30348	Experian P O Box 9701 Allen, TX 75013	Trans Union P O Box 6790 Fullerton, CA 92834
1-800-685-1111	1-888-397-3742	1-800-888-4213

Resources

- AARP – <http://bit.ly/2tXRmGg>
- Identity Theft Resource Center -
<http://www.idtheftcenter.org/>
- Veteran scam – <http://bit.ly/2vrvtU4>
- Identity Theft and the Dead – State of California
<https://oag.ca.gov/idtheft/facts/deceased>

Resources

- California Department of Health
- <https://www.cdph.ca.gov/Programs/CHSI/Pages/Vital-Records-Fees.aspx>
- Everplans – www.everplans.com
- Take Control of Your Digital Legacy, Joe Kissell
 - www.takecontrolbooks.com

Resources

- **How Social Security Can Help You When a Family Member Dies - <https://www.ssa.gov/pubs/EN-05-10008.pdf>**
- **Steps to Protect the Deceased from Identity Theft
<http://bit.ly/2vrVAKp>**
- **Set up IRS Account**
 - <http://bit.ly/1G8iFiv>
- **Set up SSA Account**
 - <http://www.ssa.gov/myaccount/>

Resources

- Yahoo – no log-in / password -
<https://yhoo.it/2MKiMJK>
- Concierge Executive Escalations
Yahoo Inc.
5250 NE Elam Young Parkway
Hillsboro, OR 97124
- Close Gmail account with no user name / password
- email form
 - <http://bit.ly/2HLiX8T>

Resources

- **Death and passwords – 2FA**
 - <http://bit.ly/2tUbF99>
- **How to get 2FA Backup Codes**
 - <http://bit.ly/2UmX7uc>
- **Digital Assets Can Tie Your Estate Up in Digital Probate**
 - Hopler, Wilms, & Hanna - <http://bit.ly/2VoIKJB>

Questions

