

Digital legacies: what you need to know

As more of our lives have moved online, it can be hard for loved ones to close things down for us. That's why it's important to think about what your wishes are when it comes to your digital assets.

'Digital assets' can include:

- Social media accounts like Facebook, LinkedIn or Instagram
- Blogs
- Email addresses
- Subscriptions to streaming services like Netflix or Spotify
- Online payment services such as PayPal
- Online shares

Writing a separate 'will' for your digital life can protect precious photos being lost, and make sure your wishes for your accounts are carried out - for example, if you want your Facebook page memorialised or closed permanently.

Most of these accounts will probably already be included in your main will, but it's important to outline details in a separate document if you can, as your loved ones might not be aware of all your accounts or how to access them.

3 steps to organising a digital legacy

Step 1: Choose a digital executor

This needs to be someone comfortable with technology, and ideally, one of the executors of your will. Make sure to check with them first, as they'll be responsible for all your online accounts.

Step 2: Listing your accounts

Make sure to include the username and email address attached to each, but don't include any passwords. This breaks most websites' terms of service and can risk hackers accessing your accounts. The Law Society advises that your digital passwords are shared with your executors separately.

Think about what you want done with each account and check each company's terms of use to make sure it's allowed.

Step 3: Storing your digital information

You can choose to store your digital will securely on a life planning platform such as Keylu, which uses a one-time passcode each time you log in for security. You can appoint a 'trusted contact' or your executor to access this platform after your death. Everything stored here is encrypted.

Social media

- Facebook
- LinkedIn
- Pinterest
- Instagram
- WhatsApp
- Snapchat
- TikTok
- Reddit
- Google (inc.YouTube)
- Other

Email accounts

- Yahoo
- Microsoft
- Gmail
- TalkTalk
- Other

Online subscriptions

- Music (e.g. Spotify)
- Film (e.g. Netflix)
- Books (e.g. Amazon)
- TV & broadband (e.g. Sky)
- Auction sites (e.g. eBay)
- File storage (e.g. Dropbox)
- Personal website/blog
- Other

Online banking

- Current account
- Savings account
- PayPal