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DIGITAL END OF LIFE

Your guide



What happens to your digital life when you die?

P eople of all ages have embraced the internet and the many new ways it allows us to communicate and share experiences with one another. It's certainly changing the way we listen to music, share pictures and move our money around. It's even changing how we remember people after they have died with as many as 22% of people likely to post their condolences online rather than send a card.*

But what happens to all this activity when someone dies? Would your family even know where to look for your online accounts and profiles? Is it possible to bypass passwords? Where do you start?

This guide is intended to offer some useful pointers on what to do when someone dies. It will also show you what you can do in advance to make sure your digital legacy is managed in a way you'd like. Whether that's making sure precious photos aren't lost, that no-one forgets about your valuable bitcoin collection or letting your Facebook friends remember you via a memorial page.

In a recent study by the Digital Legacy Association^{**} only 1 in 10 people had made plans for their social media accounts following their death. People often overlook their end of life wishes for the digital world, but the truth is they are just as important as wishes in the real world. And if managed well, can bring comfort to friends and family rather than becoming a source of distress.



Digital End of Life



What is a digital legacy?

Most adults, teenagers and even some children have a phone, tablet or computer, sometimes all three. A person's digital legacy includes all the digital information that they leave behind following their death. This can include interactions on social media and blogs as well as digital assets such as photographs and video.

Here are some examples:

- Email accounts
- Online bank and credit card accounts
- Facebook, Instagram, Twitter or Pinterest Account
- Subscription accounts e.g. Spotify, Apple iCloud storage
- Music on iTunes
- Online gaming accounts e.g. Xbox and PlayStation

- Online trading accounts e.g. Amazon, eBay and PayPal
- Cryptocurrencies e.g. Bitcoin, Ethereum, Ripple etc
- Intellectual property such as domain names, blog content, logos or ebooks.

Digital assets are generally considered to be digital media that comes with a right to use. So, for example, a collection of family photos on a cloud server would be considered a digital asset which someone could inherit, whereas music purchases from iTunes would not because iTunes only grants the buyer the rights to listen to the music for the duration of their life - the rights cannot be passed on. What next of kin or executors can and cannot do with timelines, feeds, and comments largely depends on the privacy policy or end of life policy of each online platform.

W. G. CATTO After the funeral: Your guide

What to do when someone dies: social media platforms

f FACEBOOK

When someone dies you can have their Facebook account permanently deleted or memorialised which allows family and friends to continue sharing memories on that person's timeline. When a profile is memorialised the words 'Remembering' appear next to their name. Memorialised accounts are only visible to family and friends and do not appear in search listings, or People You May Know.

Facebook also allows users to choose a Legacy Contact. This person can announce a death, post details of a funeral service, change the profile picture, accept new friend requests and download all content from the timeline. If you haven't been nominated Legacy Contact but you'd like to create a place for people to send condolences you could consider setting up a Facebook Group.

The Facebook Help Centre: This section of Facebook gives you all the information you need to set up a legacy contact, delete an account or create a memorialised page.

How to download a copy of your Facebook Data: The Digital Legacy Association also provides useful tutorials on how to save copies of all the information someone has shared through their Facebook account.

TWITTER

Twitter allows family members or those appointed Executors of an estate to request the deactivation of a Twitter account. The Twitter Help Centre: Go here to deactivate an account.

O INSTAGRAM

Like Facebook, Instagram allows loved ones to remove an account or memorialise an account where posts shared are still visible, but do not appear in public search listings. The Instagram Help Centre:_Go here to deactivate or memorialise an account.

WHATSAPP

Currently the only way to delete a WhatsApp account is via the app on the deceased person's mobile phone. For details of how to do this visit the FAQ area of the WhatsApp website.

OTHER ONLINE SITES

Everplan is a US based digital archive specialist offering step-by-step instructions on deactivating over 230 different digital services including those listed above. If you and your partner are coming to terms with the loss of a baby or a child you may also wish to review your notifications from fertility, pregnancy or parenting sites which will otherwise continue sending you automatic and often highly personalised app and email updates.

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EMAIL ACCOUNTS

G GMAIL

Google treats the privacy of its users email accounts seriously and will not allow next of kin access to an account. You can request to close a gmail account, or submit a request for data from a person's account which will be considered after careful review. Google however does offer its users a pre-planning tool called Inactive Account Manager. This tool allows you to tell google what you'd like to do with your email and data after a set period of inactivity. You can have your data deleted after 3, 6, 9 or 12 months of inactivity, or you can choose to have your data sent on to up to 10 trusted contacts.

Request to close a google account: Google Account Help allows you to request information or ask to close an account.

Plan your digital afterlife with Inactive Account Manager by searching 'Inactive Account Manager' within Google help.

MICROSOFT

When you close a Microsoft Account it deletes all other Microsoft services linked to that account such as Outlook, Skype, all files saved on OneDrive, Xbox Live data and GamerTag. Microsoft does have a Next of Kin Process Team who may be able to help you with special requests under certain circumstances, but like Google they will not give you username or password access.

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You can request to close a Yahoo email account but again, to protect the privacy of the deceased no requests can be made for password information. Once Yahoo are informed the account holder has passed away they delete all content in their account regardless of what precious photos or documents it may contain.

How to close a Yahoo account: Yahoo requires very specific documentation which is explained here at Yahoo Help Central.

MOBILE PHONES

Mobile phones are another area where privacy laws are enforced. So, if you need to access the contacts or photos of a deceased person's phone that is locked by a password you may have trouble. The Digital Legacy Association offer some useful advice on how to keep memories safe on a mobile phone.



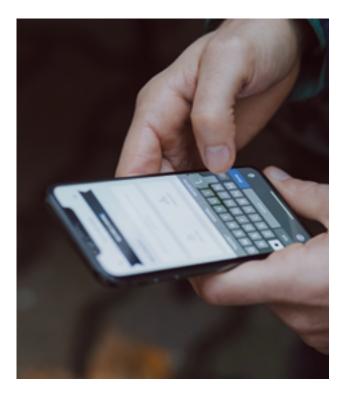
Managing your digital afterlife

It's thought we each have around 27 different passwords. This would at least explain why 37%^{*} of us forget a password at least once a week, and they are our accounts. No wonder friends and family can find it a struggle to track down all a deceased person's online accounts.

1. LIST ALL YOUR DIGITAL ACCOUNTS

Use something like a Social Media Will Template or a Digital Assets Log to make a list of all the accounts and digital assets you have online. Including usernames, passwords, email addresses and telephone numbers linked to these accounts.

List all the accounts you use online from banks, to utility providers, social media accounts, email accounts, online subscriptions services etc. Don't forget logins for cloud based storage such as Dropbox and server back-ups such as Carbonite. If you own a website or blog be sure to leave access to domain names, and all copyright material including logos, animation or content.



*Source: Buzzfeed 'People have way to many passwords to remember' 4.5.16

2. DON'T FORGET PASSWORDS TO THE HARDWARE

Be sure to leave a record of PIN numbers and passwords for your mobile phone, external hard drive or computer.

3. DECIDE WHAT YOU'D LIKE TO HAPPEN

How would you like information in these accounts to be handled in the event of your death? It's worth noting down what your wishes are

- Downloaded and saved
- Memorialised
- Deleted or erased
- Give the rights to others

4. DECIDE WHO SHOULD DO THIS

Perhaps someone is better suited to memorialising your Facebook Account, and another to sorting and sharing your precious family photo collection? Leaving a plan of wishes makes it much easier for your family.

5. STORE IN A SAFE PLACE

Make sure a trusted friend or family member is aware of where this information will be kept. This could be in a safe place at home or with your lawyer. It's not a good idea to store passwords on your Mac or PC in case your machine is hacked. Check with your bank or building society for advice on storing your security codes and passwords.

Leaving messages after you've gone



There are a growing number of ways you can choose to send messages after you've gone to friends and family. This is obviously a hugely personal decision with a great deal of thought given to the likely emotional consequences.

A full list of memorial and digital afterlife services can be found on the Digital Beyond website (www.thedigitalbeyond.com/online-services-list/), however some services include:

SAFE BEYOND

Send video, audio, text or photo messages to loved ones on a certain date, when they reach a specific location, or timed for a certain event such as a wedding or graduation. (www.safebeyond.com)

REMEMBER ME

Passing on messages after you've gone. (www.remember-me.co)

AFTERNOTE

Allows you to leave a slideshow of memories telling your life story in a visual way. (www.afternote.com)

MY GOODBYE MESSAGE

Leave a personalised goodbye letter online.

Terms and conditions and privacy policies are subject to change. For the most up to date advice check with the online help centre for each company.

It's only unknown territory without a guide

W. G. Catto has been looking after families in their time of need for generations. You can rely on us to listen, empower you to make informed choices, and look after every last detail. For more advice on any aspect of end of life planning please contact info@wgcatto.co.uk or call 01343 547 371.

