

SUN CITY SUMMERLIN COMPUTER CLUB

Serving Sun City Residents for over 32 Years

Digital Estate Planning

Sun City Summerlin Computer Club

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APCUG Speakers Bureau

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

Digital Estate Planning

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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 on a device.
- Where are the assets?
 - Computers, tablets, wrist technology, phones
- The Cloud

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.
- Most people don't think about their digital footprint when it comes to their will or living trust.

Digital Estate Planning



- Managing your virtual life after death protects your privacy, identity, and reputation.
- Your heirs don't need to get caught in a long, drawn-out probate process that's still being legally defined.

Ghosting



- Deceased's personal information is stolen to commit fraudulent acts such as:
 - Account takeover
 - Taxpayer ID theft and refund fraud
 - Medical ID theft
 - Driver's license ID theft
 - Applying for new credit cards and loans
 - Applying for employment

Ghosting

- Ghosting can result in:
 - Problems with your estate
 - Creditors coming after your heirs
 - Lenders being fooled
 - Some of your money can be lost

Your 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

Your Obituary

OBITUARY INFORMATION FORM

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

Your Obituary

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

Your Obituary

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

ID Theft



- 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)

ID Theft



- 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)

ID Theft



- 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 Assets



- Our Facebook page, email accounts, and more are likely to outlive us.
- Managing our digital legacy may be the trickiest part of our estate planning.
- Failure to plan ahead may prevent our family having access to family photos or videos
- Settling our final bills and more

Digital Assets



- Each online service provider has its own terms of service
- How to handle our accounts when we are no longer here
- Federal and state laws present another hurdle
- We want to make sure our digital executor doesn't violate any terms of service stored under the *Stored Communications Act*

Digital Assets



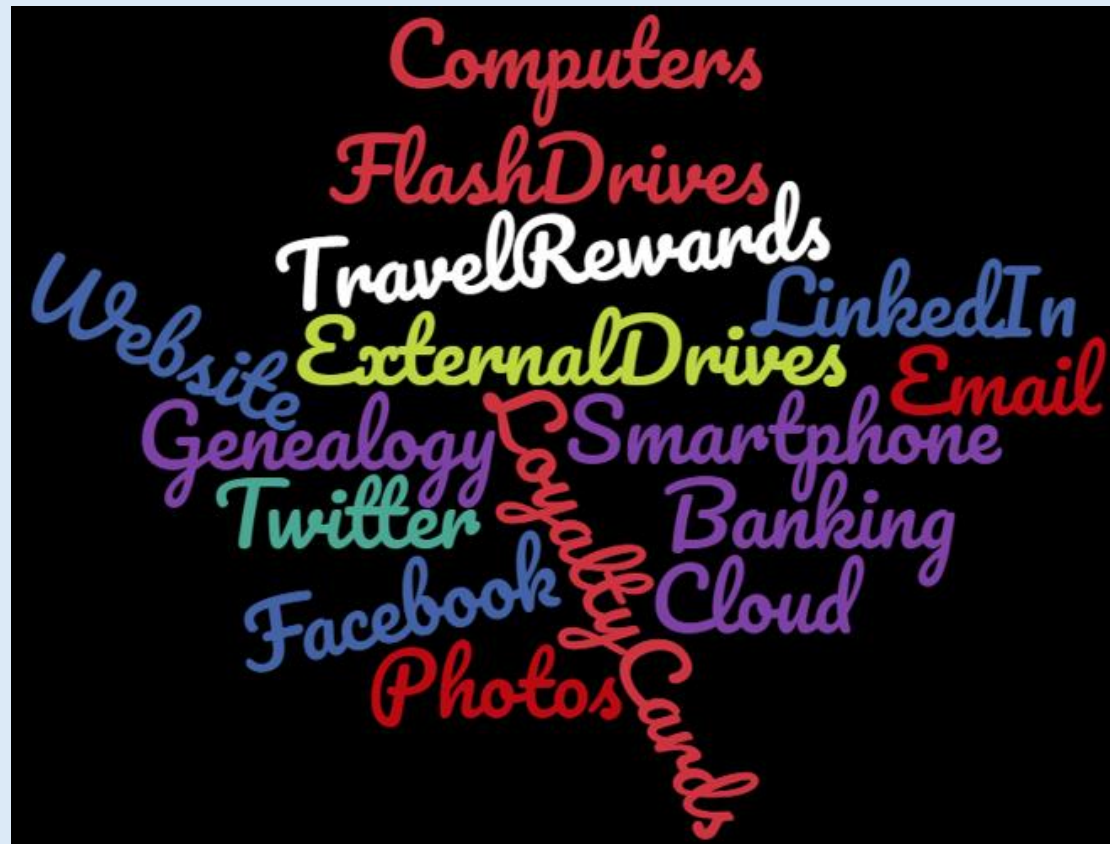
- Both state and federal laws protect our digital assets from unauthorized access to protect us against fraud and ID theft.
- They also can create obstacles for family members to gain access to our digital assets.
- The laws are rapidly changing.
- Essentially, your estate plan gives your digital executor authorization to access any necessary digital data.

Digital Assets



- The laws aren't standardized across the US
- *The Uniform Law Commission* is helping to standardize the laws by drafting model legislation
- If you live in more than one state, your living trust or will needs to conform to the laws in each state.
- We need to start with a list.....

Online Presence



How many logins / passwords do you have?



- Email accounts
- Website domain names
- Online banking accounts
- Cryptocurrency accounts
- Automatic bill pay
- Credit cards
- Cell phone
- Cloud storage
- Photo storage
- Facebook
- Twitter
- LinkedIn
- Travel rewards
- Loyalty programs
- Computer(s)
- External hard drive(s)
- Flash Drives
- Genealogy program

Why do you need logins/passwords?

- 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

Why do you need logins/passwords?

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

Do you have online accounts where you make money?



- 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 heirs time and tears

Pro-Active Steps



- Have you designated a beneficiary for your DNA test results?
- Our results will remain in the database after we are gone.
- Give your digital executor the right to gain control of your DNA where it is stored.

Pro-Active Steps



- Designate a ‘digital executor’ in your will/living trust
- To close your digital presence on the Internet, your digital executor should understand....
- Email accounts
- Social media accounts
- Online storage

Pro-Active Steps



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

Pro-Active Steps

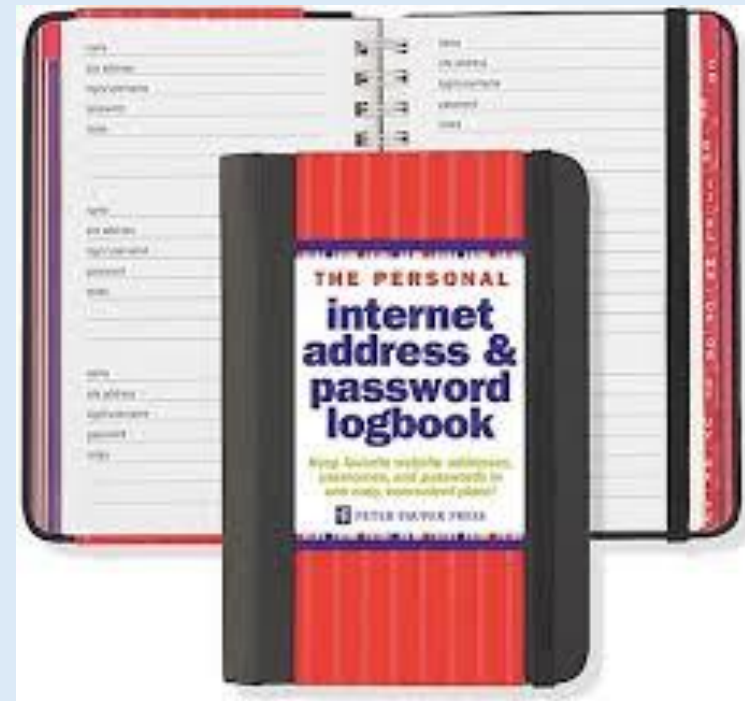
- Do not include any log-ins, or passwords in a will = public document
- Make it easier for your digital executor....
 - Research how to close accounts
 - Create list of URLs
 - Download instructions

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?

Password Managers



Password Managers



- With many password managers 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

Password Managers

- Free (50 passwords/one device)
- \$60/year - Premium syncs across devices
- Patents for their security
- Alerts about breaches and hacks
- VPN
- Dark web monitoring and alerts



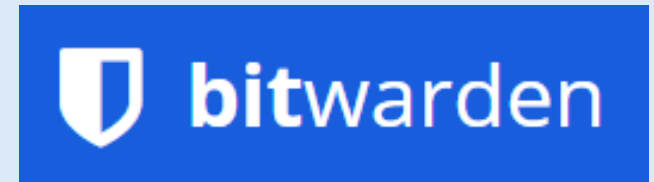
Password Managers



- \$36.00/year
- \$60.00/year families
- Receive alerts for compromised websites and vulnerable passwords
- 2FA extra protection
- 1 GB document storage
- Travel mode-remove sensitive data for your devices when you cross borders; restore access when you arrive

Password Managers

- Free or \$10/year individual - \$40/year families (6)
- Open Source
- Cloud-based or self-host
- Invite someone to be emergency contact
- Give your master password to your Digital Executor



Two-Factor Authentication

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

Two-Factor Authentication

- Fingerprint needed to access phone, laptop???
- Research to see if there is another way to access the device
- My phone required a fingerprint
- If I don't have my finger in the correct place, there is a numerical code that opens the phone

Keep Data Up-to-Date!



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

Pro-Active Steps - Everplans

- Many websites assist in putting lists together
- 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

Home Life



Health Organization
[See more](#)



Money Organization
[See more](#)



Family Organization
[See more](#)



Personal Organization
[See more](#)



Pets
[See more](#)

Estate Planning



Trusts
[See more](#)



Wills
[See more](#)



Important Documents
[See more](#)



Advance Directive
[See more](#)



Aging Care
[See more](#)

Digital Organization



Digital Estate
[See more](#)



Online Accounts
[See more](#)



Digital Documents
[See more](#)



The Everplans Blueprint
[See more](#)

End-Of-Life Planning



Funeral Planning
[See more](#)



Settling an Estate
[See more](#)



Funeral Etiquette
[See more](#)



Grief Support & Loss
[See more](#)

Pro-Active Steps - Everplans

84%

are less productive when
they feel disorganized

86%

are less stressed when
they are organized

65%

of people feel anxious when
critical info is all over the place

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 SSA Account



- If you created a Social Security username before 2021, you will need to transition to a new or existing Login.gov account or use an ID.me account to have continuous access to the online services.

<https://blog.ssa.gov/how-to-transition-your-social-security-account-to-logi-gov/>

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



Title Deed Fraud

- According to the FBI, property title deed fraud is on the rise, with criminals creating fake documents to claim ownership of other people's homes.
- Google your county for title deed information



Courtesy YouTube



Notification by Name and/or Parcel Number

Residents may list their name variations and/or parcel numbers with an active email address. This service will only notify the subscriber of recording events based on the enrolled name(s) and/or parcel number(s) following sign-up.

<https://tinyurl.com/3jb7hfec>

Title Deed Fraud

HOMEOWNER ALERT SERVICE

e-Notification

With the Homeowner Alert Service (e-Notification), you can register your email now to be alerted whenever a foreclosure, transfer of title, or mortgage is recorded on your property with the Los Angeles County Registrar-Recorder/County Clerk. This notification allows property owners a means to identify potential real estate fraud activity, such as a fraudulently recorded deed. In the future additional features like submittable forms will become available.

[Assessor - e-Notification \(lacounty.gov\)](http://lacounty.gov)



Courtesy YouTube

Pro-Active Steps



Tue, Jan 5, 2021, at 11:27 AM <cst@> wrote:

Please note that Charles St... was deceased in September 2020.
Please remove him from future emails.

Thank you.

The Estate of Charles St...

Yahoo



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

Yahoo

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

Gmail

Without log-in &
password

Relative/legal
rep must contact
Google

12 step form

Scanned copy of
death certificate

Copy of person
requesting
closure-Gov't ID
or driver's license

Gmail



Much easier for us to use
Google's Inactive Account
Manager

Digital Executor



- I have two unique Gmail accounts
- 1 personal account from 2003
- 1 – tech club account
- 6+ APCUG Gmail email accounts
 - Need to send email to APCUG president to remove me from the accounts
- What organizations need to be notified?

Social Media Accounts

- Facebook – Memorialize or close?
- Twitter – Deactivate the account
- Instagram – Deactivate the account
 - Prove you're an immediate family member of the deceased by providing the deceased person's birth certificate, the deceased person's death certificate, or proof of authority under local law that you're the lawful representative of the deceased person

Account ownership and control

Memorialization

Decide what happens to your main Facebook profile after you pass away. >

Facebook

Facebook - no login / password info

Verification you are an immediate family member or executor for account

Death certificate

Or-birth certificate, power of attorney, birth certificate, will/living trust or estate letter

Plus, obituary or memorial card

Facebook

Once you have the required documents send Facebook a request & fill out another form

Deceased person's full name as it appears on the account

Link (URL) to the person's profile

Facebook

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

How much do you owe?

- Create a spreadsheet or table of every liability you have
 - Update it at least once a year
- Financial obligations not automatically forgiven once you've died
- Your estate covers any unpaid debts — the total assets owned at death

How much do you owe?

- Executor or administrator is responsible for paying any debts from the estate
- Debts must be settled before heirs receive any money

No will or living trust?

- Judge will decide how the assets should be distributed
- Appoint an administrator to carry out those decisions

How much do you owe?



- Cosigned for a loan?
 - Your estate will be responsible
- Joint account holder on a credit card?
 - Your estate will be responsible for any balances on the card
- Individual car lessee vs. Co-signer

How much do you owe?



- Estate filed for probate?
 - Creditors need to file claims
 - Assets transferred into a living trust will not require probate
- States have a minimum period for creditors to present a claim, or let the estate know they are owed money

Digital Executor / Executor / Family

- Scam Calls
- Demand for payment
- Who to immediately contact
- If ID theft occurs

Digital Executor / Executor / Family



- Criminals will contact grieving relatives from the information in the obituary
- Beware of scam calls after it has been published
- Easy for bad guys to call about money owed, money due, etc.
- Do not accept items that are delivered requiring immediate payment

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
- Contact three credit bureaus

[How To Reach a Human at Experian, TransUnion and Equifax - Clark Howard](#)

Executor

- Department of Motor Vehicles
 - Return Driver's License, even if expired
 - Return handicap placard or license plate
- Check your state DMV for timeframe

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 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

What you will receive

- Word PDF of the presentation

PRESENTATION

Digital Estate Planning - Your Identity Isn't Safe Even After You've Died

Your Group's Name

Date of Presentation

Judy Taylour, President, SCV Computer Club

Member, APCUG Speakers Bureau

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, every payment, every movie, every picture, every 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.

What you will receive

Where to Find Stuff When I'm No Longer Here Your Groups Name

Think about your executor, digital executor, family, etc. having to find the below items after you are gone. Being able to find the documents, etc. will make it easier to finalize things.

- Go into the detail on everything as if you were the person looking for the document, etc.
- *Using the Word or Excel check list*, input your information in the categories that apply to you, delete those that don't, and add those that do.
- You need to keep the document updated when there are changes to the information.
- Make sure the right people know where to find the document.

What you will receive

Valuable Papers

- Where do you keep your valuable papers?
- Safe deposit box – do you have one, where?
- Where is the key?
 - Some banks charge up to \$150 to open it
- Fireproof safe? (how do they get access?)
- File cabinet?
- Photographs and photo albums

Social Security Number

- Where is it located
- Needed by
 - Funeral Home
 - Armed Forces for benefits

What you will receive

- Word table for answers to Where to find stuff when I'm no longer here....

CATEGORY	QUESTIONS	ANSWERS	COMMENTS
Valuable Papers			
	Where do you keep your valuable papers		
	Safe deposit box – where		
	Where is the key		
	Fireproof safe (how do they get access)		
	File cabinet		
	Photographs and photo albums		
Social Security Number			
	Where is your Social Security card		
	Needed by		
	Funeral Home		
	Armed Forces for benefits		

What you will receive

- Excel spreadsheet for answers to Where to find stuff when I'm no longer here....

CHECK LIST - Where to Find Stuff When I'm No Longer Here		
When completed, this document can be used as a checklist or to do list for your executor / digital executor so that your estate can more easily be taken care of.		
Think about you're your executor, family, etc. having to find the below items after you are gone. Being able to find the documents, etc. will make it easier to finalize things.		
Go into the detail on everything as if you are the person looking for the documents, etc.		
Input your information in the categories that apply to you, delete those that don't, and add more if necessary.		
You need to keep the document updated when there are changes to the information.		
Make sure the right people know where to find the document.		
Be sure to change the date each time you update the information.		

Questions



Resources

- Steps to Protect the Deceased from Identity Theft
([creditreporting.com](https://www.creditreporting.com))

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



- [Including Digital Assets in Your Estate Plan | legalzoom.com](https://legalzoom.com)
- [How to Build a Digital Estate Plan | U.S. Bank \(usbank.com\)](https://usbank.com)
- [Digital Asset Estate Planning: What You Should Know | PNC Insights](#)
- [Digital Asset Definition \(investopedia.com\)](https://investopedia.com)
- [Protecting Deceased Loved Ones From Identity Theft - Family \(aarp.org\)](https://aarp.org)

Resources

- [EN-05-10008 - How Social Security Can Help You When a Family Member Dies \(June 2021\) \(ssa.gov\)](#)
- [Sign Up at irs.gov Before Crooks Do It For You – Krebs on Security](#)
- Set up SSA Account
 - [my Social Security | SSA](#)
- [Steps to Protect the Deceased from Identity Theft \(creditreporting.com\)](#)

Resources

- Yahoo – no log-in / password
- [Options available if a Yahoo Account owner passes away | Yahoo Help - SLN2021](#)
- Close Gmail account with no username / password
- [How to Access a Deceased Loved One's Gmail Account: 5 Ways | Cake Blog \(joincake.com\)](#)

Resources

- [How do I request the removal of a deceased family member's Facebook account? | Facebook Help Center](#)
- [Special Request for Medically Incapacitated or Deceased Person's Account \(facebook.com\)](#)
- Password Manager Example
 - [Creating a Digital Will & Digital Estate Planning | LastPass](#)
- [How to Get 2FA Backup Codes \(Tip 913\)| Data Doctors Tech Tips](#)

Resources

- Do you have a legacy plan for your DNA?
 - [The DNA Geek – Mixing science and genealogy.](#)
- [Digital Assets Can Tie Your Estate Up in Digital Probate \(hoplerwilms.com\)](#)
- [Protect Digital Assets After Your Death | Kiplinger](#)
- [Estate planning for digital assets | Fidelity](#)
- [Fiduciary Access to Digital Assets Act, Revised - Uniform Law Commission \(uniformlaws.org\)](#)

Resources

- [Let's Talk Cryptocurrencies and "Digital Assets": A Primer for Trust and Estate Lawyers | Insights | Holland & Knight \(hklaw.com\)](#)
- [Store and Share Everything Important | Everplans](#)
- [Take Control of Your Digital Legacy — Don't dump gigabytes of random data on your heirs! \(takecontrolbooks.com\)](#)
- [What Happens to Car Lease After the](#)
- [Lessee's Death | Trust & Will \(trustandwill.com\)](#)