

Passing On the Digital Keys to Your Kingdom

By Patricia Porter

From checking accounts to YouTube videos, our lives are migrating exponentially online, along with the growing array of usernames and passwords that we squirrel away and sometimes forget.

That's fine while we're still here. But once we're gone—or perhaps worse, become incapacitated, our loved ones might be left to pick up the pieces of our digital life—a challenging project that can easily go awry and cause undue pain.

Bills could go unpaid, or automatic payments for cable TV and other subscriptions and services could continue despite our demise. Forgotten assets like old savings accounts could escheat to the state if no one claims them.

We also hold the keys to our profiles on social media sites like Facebook and LinkedIn, and perhaps our blogs or tweets on Twitter.

"In this day and age, your digital assets should be a part of your estate planning," Dallas financial planner Rick Salmeron tells boomer lifestyle newsletter Next Avenue. "You need to pass on the keys to your digital kingdom."

Sound daunting? Next Avenue's five-part plan is a good place to start.

Step 1: Use Leatherman Law Group's Account and Digital Asset Inventory.

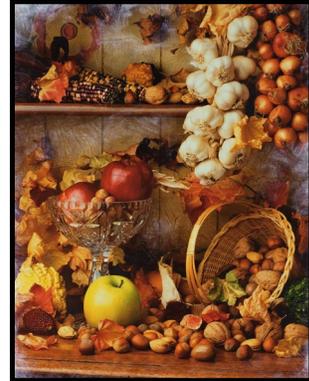
This inventory is a list of your virtual assets—from social networks to domain names and photo-sharing websites—and how to access them. Also, you need to include information on bills paid online, data storage sites like Google Docs, or airline sites with frequent flier miles.

Try to update your inventory at least once a year, or even better, whenever you change a password or open or close a digital account. Make sure to include credit card information for shopping sites so it can be deleted later.

Step 2: Find a safe place to store your information

You must provide protection from identify theft and financial losses if it falls into the wrong hands. One choice is to download your information and instructions onto a flash drive and store it in a safe deposit box (make sure someone trustworthy has the key).

Or you could store the lists on a site such as Legacy Locker, SecureSafe, or AssetLock, which encrypts and stores all of your account information and passwords in one place. Legacy Locker, whose fees run from \$29.99 a month to \$300 for a lifetime membership, offers "legacy letters," or even farewell videos, to be sent to your beneficiaries—those who will receive your digital assets. But "verifiers" appointed by you must first present a physical copy of your death certificate



It is fall, for sure!

and provide other security information before any assets are released.

Step 3: Name a trustworthy, tech-savvy friend, relative, or professional as your digital executor.

Taking this step will ensure that your end-of-life requests are carried out. Online legal site Rocket Lawyer says such an arrangement can help smooth over family disputes, for example, whether your Facebook profile should be maintained as a living memorial or whether it is just too creepy to have your profile show up as a recommended friend to other people when you're not alive to accept their friend requests.

Never mind the hassles of contacting Facebook to remove your profile. You should name the digital executor in your will,

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which should also list your digital assets and detailed instructions on what should be done with each asset. But **DO NOT** include your passwords and usernames because a will becomes a public record after you die.

Step 4: Create a to-do list for your digital legacy.

Help your digital executor carry out your wishes. First, make sure he/she can access your financial accounts to make it faster and easier to divvy up your estate. You should also write up instructions for your nonfinancial digital assets, from Facebook to Farmville—and discuss the details--and poten-

tial pitfalls--with your digital executor.

You should update instructions once or twice a year, since the digital landscape is constantly changing, with life and death questions coming to the fore as the population ages. (Google recently introduced a do-it-yourself procedure to manage accounts when an account holder becomes incapacitated or dies.) But be sure to review the terms of service on your social media accounts; they can take precedent over state law, advises San Francisco trusts and estates attorney John O'Grady.

Step 5: Decide whether you

want to post a final message online.

Do you want to record a video of your life story and have it posted on your YouTube channel when you die? Do you want to post a photo album chronicling your life story and someone put it up for you on Flickr? Would you like a musical accompaniment, be it Bach's Goldberg Variations or Billy Corgan's Smashing Pumpkins? That is the beauty of digital estate planning: After all that work, you get to choose.

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Patricia Porter is a former Sacramento Bee copy editor and under water homeowner.

Google's Gift to Estate Planning

Google Search, Google Maps, Google Drive, Google News, Google Circles, plain old Gmail: What's a user to do – or have done – after that final logout?

Closing an account and sharing its contents with loved ones of the departed was obscure and complex. Many gave up, no doubt.

Until this April, when the grand master of search released a program called Inactive Account Manager that lets users of Google Everything decide what they want to do with the data they've stored online with the company—from Gmail and Picasa photo albums to publicly shared data such as YouTube videos and blogs.

To find the step-by-step program, go to google.com/settings/account. There, under Account Management, you will find two choices. The first is the cold turkey option, which states, "Delete profile and remove related Google+

features," and "Close account and delete all services and information associated with it."

This checklist encompasses everything from Google Voice, Google Offers, Gmail and Web History to deleting permanently, "all videos, comments and other content associated with the YouTube channel."

It concludes with the caveat, "If you have any pending financial transactions, you will still be responsible for those charges."

The second option is to "control what happens to your account when you stop using Google." Click on "Learn more and go to setup."

You can chose a timeout period of three to 18 months, beginning with your last sign off. If you choose, Google will send an automated response to all incoming messages once your account becomes inactive. If a contact sends several messages, the automated response will be sent out no more than once every four days.

You may add up to 10 trusted friends or family members who should be notified that

your account is inactive, Google states tactfully. You may also share data with them, if you like, Google adds.

A month after it pulls the plug, Google alerts you by text and by email in case you're still there. If there is no response, Google notifies your beneficiaries and provides links they can follow to download the photos, videos, documents or other data left to them, Google manager Nadja Blagojevic said in a New York Times interview after the debut.

Naomi Cahn, a professor of law at George Washington Law School in Washington, D.C., called Google's new program a step forward in digital estate planning. "People should carefully consider the fate of their online presences once they are no longer able to manage them," she said, particularly if serious illness is a factor. "If someone is terminally ill, in addition to getting emotional and financial issues in order, you need to get your Internet house in order."