

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

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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, 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.
- Digital assets are broadly defined as information about you that is electronic, posted online or stored in a device.
- Where are the assets?
- Computers, tablets, wrist technology, phones
- The Cloud
- 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 after death protects your privacy, identity, and reputation.
- Your heirs don't need to get caught in 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 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

OBITUARY INFORMATION FORM

- Last Name: _____ First Name: _____
- Middle Name: _____ Age: _____
- Professional Title: _____ Military Rank: _____
- Date of Death: _____
- Place of Death: _____
- Cause of Death: _____
- ~~Date of Birth: _____ Birthplace: _____~~
- ~~Parent Names: _____~~
- High School/College: _____ ~~Graduation Year: _____~~
- Spouse(s): _____ ~~Marriage Date(s): _____~~
- Occupation(s): _____ Position(s): _____
- 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)
- 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)
- 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
- 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*
- Both state and federal laws protect our digital assets from unauthorized access to protect us again 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.
- 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
- 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

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
- 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
- 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
- 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
- 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.
- Designate a 'digital executor' in your will/living trust
- To close your digital presence on the Internet, your digital executor should have an understanding of.....

- Email accounts
- Social media accounts
- Online storage
- Desktop computers
- Laptops
- Tablets
- Mobile phones
- Your operating systems (Windows, OSX, iOS, Android, Linux)
- Understanding of popular apps / software
- 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
- 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

Dashlane

- 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

LastPass

- Free or \$3/month
- Creates unique passwords, fills in forms, add all your credit card password information, etc.
- Give your master password to your Digital Executor

Roboform

- \$39.95 / year
- Stored on your hard drive
- Creates unique passwords, fills in forms, add all your credit card password information, etc.
- Give your master password to your Digital Executor

- With many of the 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

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 set-up menu
- 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

Keep Data Up to Date!

- Of course, 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 – 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.

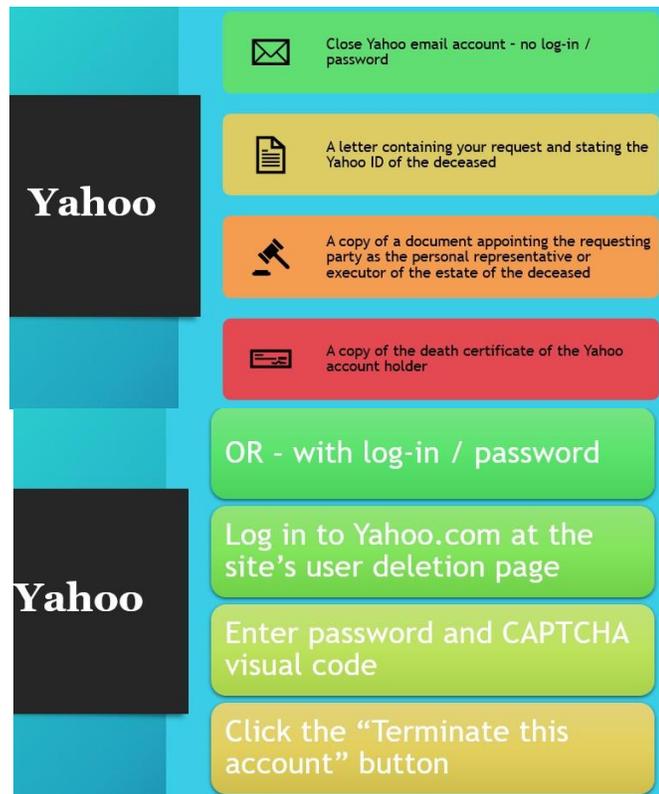
Pro-active Steps – Set Up an IRS Account

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

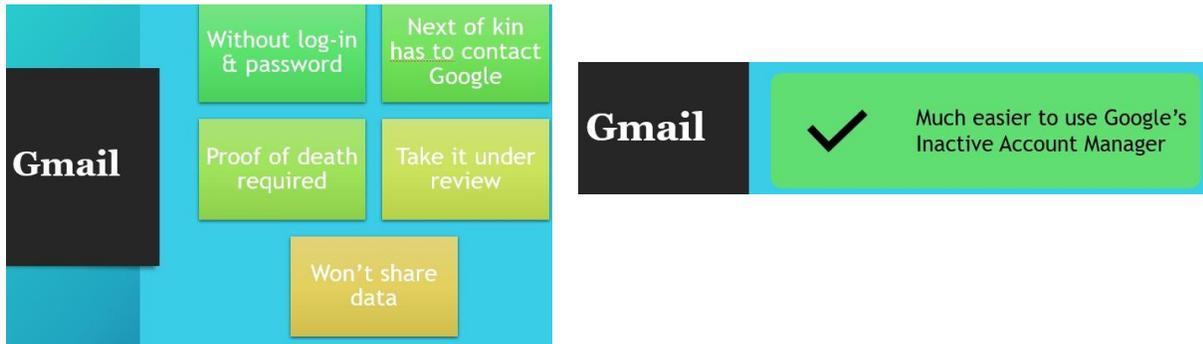


IRS Video - <https://www.youtube.com/watch?v=HRwd5ibRa6o&feature=youtu.be>

Closing Down a Yahoo Account



Closing Down a Gmail Account

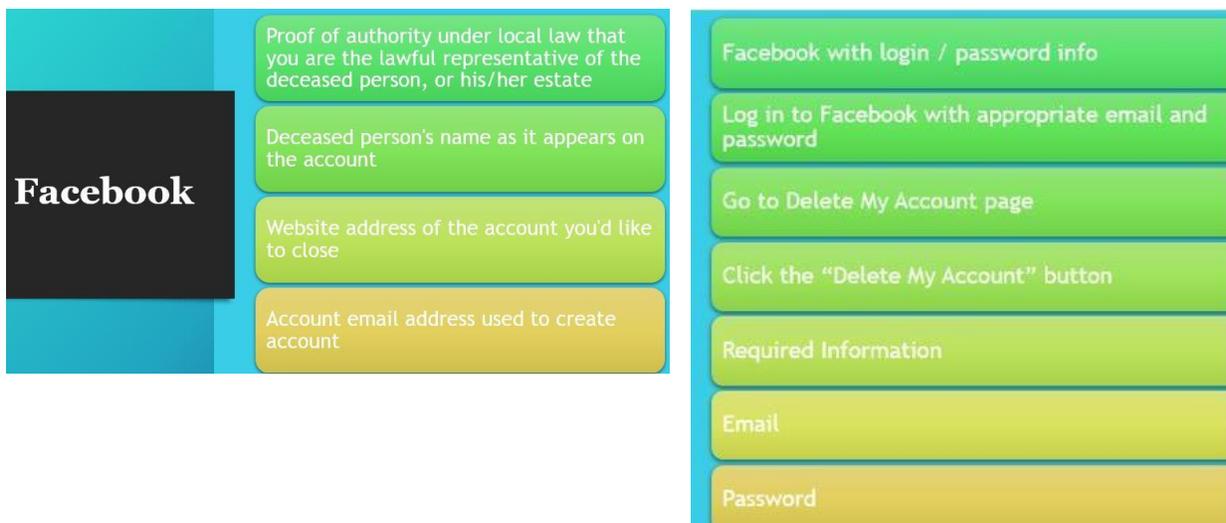


- I have 2 unique Gmail accounts
- 1 – tech club account
- 6+ APCUG Gmail email accounts
- Need to send email to APCUG president to remove me from the accounts
- What organizations do you belong to that need to be notified?

Social Media Accounts

- Facebook – Memorialize or close?
- Twitter – Deactivate the account
- Instagram – Deactivate the account
 - Family member can ask to have the account deleted
- LinkedIn – Executor can delete it with log-in/password

Closing a Facebook Account



Digital Executor / Executor / Family

- Beware of scam calls after obituary has been published
- Easy for bad actors to call about money owed, money due, etc. from info in the obituary
- Request X number original death certificates from funeral home
 - Some entities require an original, others a copy or just a look at the original certificate
 - Just in case someone needs a marriage certificate or dissolution of marriage information, also get copies of those documents

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
- 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
- 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
 - Your name
 - Contact information
 - Relationship
 - Proof you are the representative of estate
 - If surviving spouse, copy of marriage certificate
 - 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

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
- 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

Resources

- Steps to Protect the Deceased from Identity Theft - bit.ly/2vrVAKp
- AARP – <http://bit.ly/2tXRmGg>
- Identity Theft Resource Center - <http://www.idtheftcenter.org/>
- Veteran scam – <http://bit.ly/2vrvtU4>
- Everplans – www.everplans.com
- Take Control of Your Digital Legacy, Joe Kissell - www.takecontrolbooks.com
- 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/>
- Yahoo – no log-in / password - <https://yhoo.it/2MKiMJK>
- Close Gmail account with no username / password - <http://bit.ly/2HLiX8T>
- 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/2VolKJB>
- Protect Digital Assets After Your Death - Kiplinger.com - <https://bit.ly/2XuJMnt>
- Estate planning for digital assets - Fidelity.com - <https://bit.ly/2XVopuA>
- Do you have a legacy plan for your DNA? - Thednageek.com