

Preparing a Digital Legacy



The average internet user has approximately 100 online accounts. It is hard enough to manage our own accounts and logins, but imagine if you were left to handle someone else's – *where would you begin?*

A digital legacy is a system where you record all your online accounts for ease of access for your Power of Attorney* in the case of illness, or your Executor as a result of your death. This resource offers suggestions on how to prepare your own digital legacy for the future, or support someone else (like a parent or grandparent) in creating one.

It is recommended that you store account access instructions – passwords and PINs – separate from this list. Speak with your estate advisor about how they will share account access information with your Power of Attorney or Executor. This information is often a memorandum referenced in your will.

Completing this task now can ease the future burden on loved ones, reducing the need to jump through administrative hoops during difficult times. It can also reduce complications in carrying out other aspects of your legacy planning. Saying that,

limit who you share your digital legacy with; granting someone permission to your digital accounts gives them access to a great deal of information and opens you up to some risk.

NOTE: Your digital legacy document can also include what you would like left behind, or deleted, in the digital space, such as social media accounts, a website, and photos. You may want a social media account used for memorialization but eventually deleted to reduce the chance of being compromised.

*Term will vary in different jurisdictions across the country.

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For information about Advance Care Planning and selecting a Substitute Decision-Maker, Dying With Dignity Canada has a helpful

Advance Care Planning Kit

available for free online.



STEP 1: Create a list of all your online accounts

The first step in this process is to identify all of your online accounts. If you have not kept a running list, this can feel like a daunting task. Here is a list of common online accounts to help you get started:

- ☐ **Email**
- ☐ **Social media**
- ☐ **Utilities** (phone, hydro, cable, internet)
- ☐ **Municipal accounts** (taxes, water, residential waste)
- ☐ **Subscriptions** (newspapers, magazines)
- ☐ **Transportation** (Uber, taxi, parking, airlines)
- ☐ **Insurance** (health, home, car)
- ☐ **Communication** (Zoom, WhatsApp)
- ☐ **Entertainment** (Netflix, Crave, Sports Channel, TicketMaster)
- ☐ **Shopping** (Amazon, online groceries)
- ☐ **Points** (Air Miles, grocery store)
- ☐ **Photo and document storage**
- ☐ **Banking** (investments, mortgage, credit cards)
- ☐ **Canada Revenue Agency accounts**
- ☐ **Your mobile phone access code**
(for two-step authentication access)

TIP: Where you can, unsubscribe and cancel accounts that no longer serve you. If you receive regular emails from organizations or companies you follow, there is an 'unsubscribe' button at the bottom of every email you can click to stop receiving the communications.



Download resources at
dyingwithdignity.ca

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Record your digital legacy instructions on this

Printable Template

that you can download from the DWDC website.

Website login URL	Email associated with the account	Special questions to access the account	Do you have third-party authentication turned on?	Do you have the auto-payment renewal feature turned on?	Who has access to this account information?

Download this Printable Template at dyingwithdignity.ca

STEP 2: Choose a storage method

How are you going to record all your online account information? The options and the pros and cons of each will vary depending on your preferences.

DIGITAL DOCUMENT OR SPREADSHEET

Create a chart in a document or use a spreadsheet on your computer to record your accounts and additional information. There is a template at the end of this document to give you a starting place. Consider adding password protection to the document for extra security. Include the following information:

- ☐ Website login URL
- ☐ Email associated with the account
- ☐ Special questions to access the account
- ☐ Whether you have third-party authentication turned on
- ☐ Whether you have the auto-payment renewal feature turned on (if it is a paid subscription account))
- ☐ Who has access to the account information

PHYSICAL DOCUMENT

If you prefer a traditional paper document, you can use the same categories and template listed above to record all your accounts. The concern with paper documents is security. It is recommended that you store your digital legacy document in a locked filing cabinet – let your Power of Attorney/Executor know where to find the key.

PASSWORD MANAGEMENT APPLICATIONS

This is a digital space (website or app) to store all your accounts and passwords – some are free, and others require a subscription. These are easy to access on your desktop or phone, are generally secure, and require one password to access all your accounts. Be sure to write down the master password and store it somewhere safe – like a locked filing cabinet – so that you do not lose access to all of your online accounts.

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ABOUT DYING WITH DIGNITY CANADA

Who we are

Dying With Dignity Canada is the national human-rights charity committed to improving quality of dying, protecting end-of-life rights, and helping people across Canada avoid unwanted suffering.

What we do

Ensuring access to quality end-of-life choice and care through advocacy, education, and support.

Contact us:

Email:

info@dyingwithdignity.ca

Toll-free:

1-800-495-6156

Website:

dyingwithdignity.ca

IT'S YOUR LIFE. IT'S YOUR CHOICE.



STEP 3: Appoint a digital executor

Once your accounts are recorded in your preferred format, you need to appoint someone with the instructions for accessing your digital information. Your existing Power of Attorney and/or Executor named in your will are obvious choices; consider the person's technical skills and if they can handle the role. Remember, who has access should be limited to reduce the risk of being compromised. This exercise will reduce a burden after your death but could cause complications if accessed by the wrong person.

OTHER CONSIDERATIONS

Some accounts will allow you to name a *legacy* contact. For example, **Google Mail** has an Inactive Account Manager, and **Facebook** allows you to name a Legacy Contact.

You may also be able to add an *alternate* contact to some accounts; this can be helpful if you have technical problems and want a trusted contact to be alerted.

Consider whether you want your social media accounts to be memorialized or deleted after your death. Consider also the photos that you may have on your social media accounts and whether you want them downloaded and preserved or deleted permanently.

Some accounts will have a third-party authentication set-up – this is usually a text sent to your mobile phone. Be sure to share the access code to your mobile phone with your digital executor.

This process is not limited to digital accounts. You can include any existing traditional accounts such as a utility bill that still comes in the mail.

This document is a guide and not meant to provide legal advice. It was, however, reviewed by experts on the topic for people who live in Canada.