

Consumer Action's Digital Estate Planning Guide (2015)

Today, so much of our personal business—banking, purchasing, cloud storage and backup—is conducted online. We watch streaming entertainment options and participate in social media such as Facebook, Twitter and Google+. As we do more and more online, we are amassing more and more “digital assets”—stored files, mobile wallets, retail accounts, data about ourselves that we provide, and login information such as account numbers, usernames and passwords. So the question arises: *What happens to all this when I die?* The answers are well worth thinking about.

Digital estate planning is the process of organizing your digital assets and making your wishes known to your survivors. In your will, you assign your property to your heirs. Your digital estate is similar, although perhaps less tangible: email, online bank and business accounts, social media and streaming video accounts, as well as electronic files and digital media (such as documents and photos) that you store in the “cloud.”

In response to our robust cyber-lives, a number of companies have emerged that help consumers plan for the disposition of a variety of digital assets after they die. Consumer Action surveyed 20 companies that help consumers organize their own digital assets and advise survivors on how to access and manage a deceased loved one's digital estate. Consumer Action staff members Alegra Howard and Ruth Susswein conducted our research between Feb. 16, 2015 and May 4, 2015.

The companies we surveyed offer one or more of the following services:

Digital estate planning: These companies provide guidance in compiling and organizing your digital assets, including any financial or personal accounts that you have online, stored media files (photos, videos, mp3s and e-books), rewards programs and social media profiles. Users receive step-by-step instructions on how to complete a hard copy template or web forms in order to leave detailed instructions about what they would like done with their digital assets after they die. These plans allow users to decide what online account information should be shared with whom and how to dispose of their online assets. They safely store essential account login information so loved ones can access these accounts after death.

Digital locker: These companies provide cloud storage where users can upload personal or financial documents, images and video files for safekeeping until after death.

Postmortem messaging: Users can create and send a final message to whomever they designate after their death. The user either preschedules a send date for the final message or the website requires confirmation of a user's death to trigger delivery of the message to pre-designated recipients.

Digital assets locator: These services advise family members or executors who need help locating a deceased family member's online accounts (social media sites, banking and finance accounts, email, mobile applications and streaming subscriptions) and offline accounts (banking, insurance, utilities and memberships). While these companies cannot access information in a deceased user's accounts, they can guide you in identifying existing online accounts. Using your loved one's personal information (name, mailing address, phone numbers and email addresses), accounts may turn up for some of the more common social media sites, financial companies, apps and streaming services.

Once accounts have been located, next-of-kin will need to follow the different policies of each account provider to access the account. Providers require proof of an accountholder's death. Even then, not all companies will hand over access to the online account's content. Some may close the account to protect the accountholder's privacy (*LinkedIn, Match.com, PayPal, Twitter, Yahoo!*), while others will offer to replace the account with an online memorial (*Facebook and Instagram*).

'Deceased' policies for social media and other popular sites

As an addendum to this survey, we have compiled an overview of the policies of popular social media platforms, mobile apps and other popular websites for memorializing, closing or accessing an accountholder's account after death.

To accompany this survey, the Spring 2015 issue of our newsletter, *Consumer Action News*, discusses our findings and offers perspective and advice on digital estate planning (www.consumer-action.org/news/articles/digital_estate_planning_spring_2015).

Digital estate planning services surveyed

- | | |
|------------------|-----------------------------|
| 1. Afternote | 11. Knotify.me |
| 2. AfterSteps | 12. OrganizeMyAffairs.com |
| 3. BestBequest | 13. PassingBye |
| 4. Cirrus Legacy | 14. Perpetu |
| 5. Deathswitch | 15. Principled Heart |
| 6. DocuBank | 16. SecureSafe |
| 7. Estate Assist | 17. The Digital Undertakers |
| 8. Eterniam | 18. The DocSafe |
| 9. Everplans | 19. Vuture |
| 10. GEN-ARC | 20. WebCease |

This survey reviews:

- Account features
- Procedure postmortem (process after death)
- Security features
- Cost
- Other

Digital estate planning services (by company)

Afternote

www.afternote.com

Account features:

- Digital estate planning
- Postmortem messaging

Afternote allows users to create a free account with instructions regarding their last wishes for their digital assets. There is also a “bucket list” page where users can enter personal goals and achievements they hope to complete before their death. The site’s messaging service allows users to create messages that will be delivered once death is confirmed by Afternote.

Users choose up to three “trustees” who will unlock the account and access the information once the user’s death is confirmed. (You may add or remove a trustee at any time). Trustees are notified that they have been chosen to manage your account and must create their own free account to view your instructions. Trustees cannot view your farewell messages—they can only activate their delivery. If your final messages have not been sent within seven days of the account being unlocked, the website will automatically deliver them.

Procedure postmortem: After your death, one of your trustees initiates the process of unlocking your account via their own account page. The other trustees are informed by email that they may access your instructions via their own

account from the *Account>Trustees* page. Your account will remain active for three months after your death. During that period, your trustees may download your Afternote data. If your loved ones want to maintain your account, they can convert it to a memorial page.

Security features: Notes data encryption in privacy policy

Cost: Free

Other: Users can close their account by designating it “Inactive” in their account settings. After three months, the account and all stored information will be permanently deleted. One week before the end of the three-month period, you will receive a reminder about account deletion.

AfterSteps

www.aftersteps.com

Account features:

- Digital estate planning
- Digital locker

AfterSteps is an online platform that allows users to save and retrieve their legal and personal information and files. The site provides free basic forms issued by your state if you don’t already have a will or power of attorney. (Note: Many states require notarization and witnesses for a last will and testament to be valid.)

AfterSteps allows you to designate up to three “verifiers” who will have access to your account information. Verifiers will have to sign up for their own separate accounts, which will reveal limited information related to you, such as your advance directive, power of attorney and organ donation wishes. After your death is confirmed, verifiers will receive access to additional information.

Three free verifier accounts are included with your paid account. However, verifiers must purchase their own account if they wish to use AfterSteps to plan their own digital estate.

Procedure postmortem: Two of your account verifiers must confirm your death. (We contacted AfterSteps for further information on this process, but our requests went unanswered.)

Security features: Bank-level encryption

Cost: \$60 per year or \$299 for a lifetime account

Other: Website offers a 100% guarantee that your AfterSteps plan will be transferred, meaning that your designated verifiers will receive your complete end-of-life plan after your death is confirmed.

BestBequest

www.bestbequest.com

Account features:

- Digital estate planning
- Digital locker
- Postmortem messaging

BestBequest enables users to organize their account passwords and online files (personal and financial), and to provide instructions for how they would like their family to handle their digital assets. The service stores final email and video messages that can be scheduled for delivery up to 20 years in the future.

Procedure postmortem: Account “activators” are the trusted contacts that have your permission to activate your account and release your final instructions. Account activators link to your account from their own BestBequest account, but they cannot access your private information. You may select several people to act as account activators.

The first activator who notifies the site that something has happened to you will trigger the system to send you an email and text message so you can stop a false activation. Once a majority of your activators has confirmed your death, the system will send out your messages. Users can choose to delay release of their information for up to 14 days to prevent false activation.

Account “trustees” receive instructions regarding your digital assets. (An activator cannot be a trustee.) Trustees receive only the information you’ve selected for them, and receive access to your media assets (videos, photos and audio files) only if you make them “media heirs.” Then they can import your files to their own computers.

Once your account is activated, your data fields are locked and no more information may be added or removed. Your account contents may be stored with BestBequest for up to two years.

Security features: BestBequest’s verification system requires you to enter two different passwords to access your data. The website says it uses bank-level encryption.

Cost: \$14.99 per month or \$149 per year (refundable within seven days of purchase). \$150 reactivation fee plus past-due subscription fees if the subscription expires. If you do not reactivate your account within 24 months, your files will be permanently deleted 30 days after one final notice.

Other: The company notes that it prepays for some of its services to ensure continued operations. For more, view its informational videos (www.youtube.com/results?search_query=bestbequest+activation).

Cirrus Legacy

www.cirruslegacy.com

Account features:

- Digital estate planning
- Digital locker

Cirrus Legacy allows users to keep a record of their usernames and passwords for websites, online banking, Facebook, PayPal, Instagram, email accounts, affiliate programs, etc. in one place. After death, your chosen “guardian” (digital executor) can carry out your wishes for each digital asset—sharing with friends or family, or deleting them to preserve your privacy.

Accounts that you want to remain a secret can be specially marked. When the guardian's access is activated, secret accounts are automatically removed from your list.

Procedure postmortem: Your named guardian will notify Cirrus Legacy of your death and submit a death certificate. Cirrus Legacy will then verify the death with government authorities.

Security features: Data encryption

Cost: Annual membership: Priced in UK currency at £15 per year (about \$22.30 US dollars) with 100MB of document storage. Lifetime membership: £150 (\$223.50 US dollars). A free membership also is available to help you keep track of your online accounts and passwords, but does not include guardian accessibility or storage.

Other: Guardians must be over 18 years of age and have a valid email address.

Deathswitch

www.deathswitch.com

Account features:

- Postmortem messaging

Deathswitch is a postmortem messaging system that you set up during your lifetime. With a free account, users may send one message to one recipient. A paid account lets you send up to 30 messages to multiple recipients. Users decide how frequently they want Deathswitch to check with them. If you fail to respond, your final messages will be delivered.

Procedure postmortem: Deathswitch's automated system regularly prompts you via email for your password. According to the settings you chose, you must respond to the email within three days or else you will trigger more prompting emails. After nine more prompting emails over the next 30 days, Deathswitch assumes you are no longer alive and will send your postmortem messages to

your two designated recipients. You may change the frequency settings, update your account and view or change your postmortem messages at any time.

Security features: Data encryption

Cost: Free for one final message to one recipient; the Premium plan for \$19.95 a year includes up to 30 email messages to up to 10 recipients (includes attachments).

DocuBank

www.docubank.com

Account features:

- Digital locker

A DocuBank membership offers two gigabytes (2 GB) of online storage space (DocuBank SAFE) where members can upload their digital assets (account and password information, personal and financial files, photos, insurance policies, etc.). Members can appoint SAFEShare “Users” to allow friends and family access to files they want to share. Members also choose a “digital executor,” who is granted full SAFEShare access to the account upon receipt of a death certificate.

DocuBank’s emergency wallet card provides access to your healthcare-related documents: living will, healthcare power of attorney, HIPAA releases, organ donation form, directives to doctors and list of medications. Hospitals can have a member’s information faxed to them immediately by calling 800-DOCUBANK, or they can go to www.getdirectives.com to view and print a member’s medical advance directives.

Procedure postmortem: Your digital executor may access your information before and after your death with your permission.

Security features: The website uses password-protected databases on servers with limited access. All files stored in your SAFE are encrypted.

Cost: \$55 per year or \$175 for five years for the SAFE account and emergency card. After a year’s subscription, users can downgrade to just one service or the other. Deleting your electronic documents is free.

Other: DocuBank markets emergency cards for children (www.docubank.com/index.cfm?event=kidscard) and students (www.docubank.com/index.cfm?event=collegcard), which include a signed HIPAA release, parent contact information and a list of known allergies and medical conditions.

Estate Assist

<https://estateassist.com>

Account features:

- Digital estate planning
- Digital locker

With Estate Assist's Safe subscription, users can upload account and password information and store important files. Users may choose exactly what account information gets shared with recipients. Complete file deletion upon death is not available, however primary users can restrict access to information even after their death. Estate Assist stores account information indefinitely so that family members with login permission may access it forever for free. (Estate Assist says it would give at least 90 days notice and allow for the export of data if they changed this policy.)

Estate Assist also offers:

- Chrome Extension—adds information about the sites you're visiting directly from your Chrome browser.
- Find My Accounts—uses Intuit software to scan your past bill payments to compile a list of accounts you may have forgotten to include in your estate plan (you grant the site access to your other accounts with your login information). Note: Be sure you want to provide all this access.
- Safe Plus with Identity Theft Protection*—scans records from millions of sites around the world. If Estate Assist uncovers your stolen identification they will provide a report so that you can take immediate action to correct the breach.
- Identity Restoration*—customer service help with canceling credit cards, notifying account providers or making sure there's a flag on your credit reports.
- Lost Wallet*—safeguards information about the contents of your wallet and instructs you how to close and/or update credit cards, driver's licenses, insurance cards and passports should your wallet be lost or stolen.

*Extra fee for these services

Procedure postmortem: Estate Assist notifies your assignees to create a free login to access your account information during your lifetime or after you've died. You may restrict (hide) any information you don't wish them to see.

Next of kin or executor must provide a death certificate (which is verified with state and local agencies) before Estate Assist releases the information you've stored.

Security features: Bank-level encryption. The company guarantees that if the information stored in your account is compromised due to malicious activity, Estate Assist will reimburse you up to \$1 million in recovery costs. To learn more

about the restrictions and terms of this service, visit Estate Assist online (<https://estateassist.com/1-million-guarantee>).

Cost: Free 30-day trial. \$99.95 per year. \$50 per year extra for Identity Theft Protection, Identity Restoration and Lost Wallet services.

Other: Online chat with customer service representatives is available. (Consumer Action found customer service very helpful).

Eterniam

<https://eterniam.com>

Account features:

- Digital estate planning
- Digital locker

Eterniam provides users with two gigabytes (2 GB) of secure storage for uploading account information, passwords, personal paperwork and financial files.

Primary users provide the names and contact information for “beneficiaries,” who will have the right to access, use, copy and download your digital assets. A beneficiary must register for a free Eterniam account to access your files. You must designate which assets are to be shared with each beneficiary. You may allow beneficiary access to your account before or after your death. Digital assets marked “Private” will not be shared with anyone. However, your heirs and executors will be able to access your account in accordance with your state’s inheritance laws, according to the Eterniam website.

Procedure postmortem: Beneficiaries must notify Eterniam of your death. Eterniam will confirm this information through Social Security records. Beneficiaries may also provide a death certificate. Following confirmation, Eterniam will notify your beneficiaries of the digital assets you have chosen to share with them. Designated beneficiaries will be able to access your digital assets for two years from the date of Eterniam’s notice.

Security features: Bank-level encryption

Cost: Free 30-day trial. Premium Plan costs an extra \$7 a month for unlimited storage. No annual fee is listed online; Eterniam did not reply to multiple requests for annual fee information.

Everplans

www.everplans.com

Account features:

- Digital estate planning
- Digital locker

Everplans provides users with an online archive where they can store personal, financial, legal and health information. Once you create an account, the site walks you through a personalized assessment to see how much planning you've already done and how they can help you fill in the gaps (i.e., Do you have a will? Are you married? Do you have children?). Based on your responses, the site will create checklists for you to follow and provide planning recommendations.

The site archives your documents and postmortem wishes. You assign "deputies," and grant them access to all or some of your digital estate plan after your death. You may modify a deputy's access level at any time.

Procedure postmortem: Deputies must create an Everplan account password to access your digital estate plan. If you choose, deputies may also access your plan during your lifetime.

Security features: Bank-level encryption

Cost: The free Basic plan allows you to assign two deputies to your account, but comes without file storage and offers limited customer service. For \$75 a year, the Premium plan allows users 5 GB of storage and unlimited deputy assignments.

Other: Helpful state-by-state guides to legal documents are available for free, as are checklists for planning memorials, managing estate documents, researching assisted living and dealing with "skeletons in your closet." The site also sends funeral updates out to family and friends through its Funeral Update feature (www.everplans.com/funeral-update), a free service that helps you create a funeral website to keep everyone in the loop after a death.

GEN-ARC

www.gen-arc.com

Account features:

- Digital estate planning
- Digital locker

GEN-ARC (Generational Archives) provides cloud storage and guidance on document preservation for users who want to safely upload and store personal and financial files, photos/videos, and account and password information. The company's concierge (customer) service helps users understand what's involved in digitizing, editing and archiving materials to create a digital estate plan that suits their budget. GEN-ARC preserves and updates all materials (from the original source) to their most up-to-date formats.

Subscribers name "curators," who may access stored assets while a subscriber is alive and after his or her death. Subscribers may assign other users restricted access to particular digital assets. GEN-ARC provides curators and users with their own passwords, and subscribers can set or revoke permission at any time.

GEN-ARC offers three tiers of service:

Legacy Start Card: A \$19.99 promotional fee offers users 5 GB of storage and one hour of concierge support for up to one year. Discounts are offered on a one-year archive subscription, scanning services, extra customer support and extra storage.

Archive subscription: \$99.99 per year provides an archive account, two hours of concierge support, 5 GB of file storage and asset file updates, 24/7 maintenance support and discounts on scanning services.

Full archive purchase: A one-time \$499.99 fee provides an archive account for 99 years, with 5 GB file storage, asset file updates and 24/7 maintenance support.

GEN-ARC's concierge service provides guidance on organizing your digital assets, help choosing which assets to preserve and technical advice via email or phone.

GEN-ARC's scanning service allows customers near Seattle to drop off documents, photos, photo albums, videos and film they want to upload to their account. There is also a "Pack & Ship" option for out-of-town customers.

Procedure postmortem: Curators listed on the account will continue to have access. If no curator is named, GEN-ARC will require an estate lawyer or digital executor to provide a death certificate. Once the company confirms your death with government agencies it will release account archives to the digital executor named in your will.

Security features: Bank-level data encryption

Cost: Legacy Start Card: \$19.99 (one-time fee). Archive subscription: \$99.99 per year. Full archive subscription (99 years): \$499.99 (one-time fee). Each additional gigabyte of storage costs \$99.99. Additional concierge support is \$50 per hour. Scanning fees start at 10¢ per page, 59¢ per photo and \$21.95 per videocassette.

Other: GEN-ARC will store data for up to 30 days after an account is not renewed; for full subscriptions (99 years), data remains available for 20 years after death. For more about the service, visit GEN-ARC online (www.gen-arc.com/webinars/).

Knotify.me

<https://knotify.me>

Account features:

- Digital estate planning
- Digital locker
- Postmortem messaging

Knotify.me allows account users to save personal and financial information on its site, including uploads of up to 50 megabytes (50 MB) worth of files (with a 5 MB-per-file limitation). Users can save estate details, messages, files, online account

login information, etc. and have data sent to the people they wish. Final messages are sent to specified survivors via email.

Procedure postmortem: Primary users schedule the date and time that their final messages granting access to designated survivors will be delivered.

Recipients do not need a Knotify.me account to access an account user's content. Each email message contains a passphrase that the recipient must enter online to view the contents.

Security features: Data is encrypted. Files are stored in a non-public Web server folder but are not encrypted. The connection between users and the site server is encrypted.

Cost: Free

Other: Users can also log in using their Facebook, Twitter or Google accounts.

OrganizeMyAffairs.com

<http://organizemyaffairs.com>

Account features:

- Digital estate planning

OrganizeMyAffairs.com is a website where consumers can purchase two publications, either in print or as a digital download, that provide guidelines and checklists to help you understand what instructions you should leave for loved ones when planning your digital estate:

- *It's All Right Here Life & Affairs Organizer*: This 300-page binder poses critical questions and provides space to record your decisions. It allows you to store hard copies of important documents, including financial obligations, organ donation, funeral plans, etc.
- *12 Critical Things Your Family Needs to Know*: This is a 70-page workbook addressing similar topics as the binder.

Procedure postmortem: None, since this is not a Web-based service, but a website that sells planning publications.

Security features: None (not a Web-based service)

Cost: *It's All Right Here*: \$95 for binder, \$30 for a digital file. *12 Critical Things*: \$19 for a hard copy, \$15 for a digital file.

PassingBye

<https://passingbye.com>

Account features:

- Digital estate planning
- Postmortem messaging
- Digital locker

Users can securely store digital assets (online files, usernames, passwords, personal stories, etc.) and select from options for how and when they want to share those assets and with which “contacts.” You can share assets and instructions during your lifetime or after your death. You may request that certain assets be deleted after your death rather than shared.

You may choose an unlimited number of contacts to access your digital assets. Contacts will need to create a PassingBye account to access what you have shared.

Users can also send messages, account instructions, etc. using the company’s message feature. Upon confirmation of death, your contacts will be able to access your message.

Procedure postmortem: You share PassingBye verification codes with your contacts. Upon your death, contacts enter your verification code along with a copy of your death certificate or obituary. Your account status will be changed to “Passed.” All your “Share after passing” items will be provided via email.

Security features: Bank-level encryption

Cost: Free two-month starter plan allows users to register an account and store files and passwords. After two months, users must pay \$69.99 per year or their account is deleted.

Other: We had to create a starter profile to learn how much a membership costs. From the website’s homepage, we were led to believe a free account allowed one to indefinitely store information but not share it with contacts after death. However, once registered, we learned that the trial period was limited and that to use the account as intended one must become a member at \$69.99 per year.

Perpetu

<https://perpetu.co>

Account features:

- Digital estate planning
- Postmortem messaging

Perpetu’s users leave detailed instructions on how they would like their online accounts to be handled after their death. Users give their unique Perpetu code to one or more “heirs.” Once Perpetu receives a death notification along with the

code, the company verifies your death. Before any information is released to your heirs, Perpetu contacts you and gives you 30 days to respond.

Perpetu is free to use with Facebook and Twitter. A paid upgrade to Perpetu Pro allows users to leave final wishes for other accounts (limited to Gmail, Dropbox, Flickr, LinkedIn and GitHub) and manage multiple Facebook and Gmail accounts.

Procedure postmortem: Upon receiving a report of your death, Perpetu will contact you—you have 30 days to respond before Perpetu will contact heirs to confirm your death.

Heirs can report your death by completing a form online at <https://perpetu.co/en/notify>. They will need to provide your name, their contact information and their relationship to you. Upon verification of your death, the service will carry out your final instructions.

Security features: Perpetu’s Terms of Service agreement says it has put in place “physical, electronic, and managerial procedures” to attempt to safeguard and secure the information you input on its site. (Data encryption is not mentioned.)

Cost: Free to use with Facebook and Twitter; \$10 per year or a \$99 one-time fee for Perpetu Pro.

Other: It is unclear how this company’s service applies user’s instructions for their social media accounts: if the instructions are executed directly by Perpetu, or if heirs are responsible for carrying out users’ directions. We reached out to Perpetu for clarification, but did not hear back from the company.

In its FAQs, the company provides a comparison chart presenting the ways their service differs from Google’s Inactive Accounts Manager. (See our “social media sites” policies section starting on page 21 for more about Google.)

Principled Heart

www.principledheart.com

Account features:

- Digital estate planning
- Digital locker

Principled Heart allows users to leave detailed instructions to “beneficiaries” about their personal and financial accounts and documents. Users are also given one gigabyte (1 GB) of file storage.

Once you create an account, you’re asked to name two sets of people: “validators” and beneficiaries. You must choose three validators or designate your spouse to verify your death. Or you may name three other trusted individuals who can serve in this role. Validators and beneficiaries will be notified via email and have the opportunity to accept the responsibility.

The site asks you to confirm both validators and beneficiaries every 12 months. The site asks them to create a login, and confirms their contact information annually.

Once your death is verified, your account will stay active for nine months, which is traditionally when estate tax returns must be filed. During this time, your beneficiaries will have full access to any information that you have stored, at no cost to them.

Procedure postmortem: Upon your incapacitation or death, your validators need to log in to the site to notify Principled Heart. Once all three validators have confirmed your death and you have not responded, your beneficiaries will be granted access to your accounts.

Security features: Bank-level data encryption

Cost: After a 30-day free trial, users pay \$4 per month or \$45 per year.

Other: Principled Heart requires updated contact information for beneficiaries on a regular basis. The company clearly states how long an account will remain accessible after death.

SecureSafe

www.securesafe.com

Account features:

- Digital estate planning
- Digital locker

SecureSafe allows users to store account passwords and files in a single location and access them with a single sign-on from multiple devices (PC/Mac, iOS (iPhone) and Android). The “data inheritance” function allows you to pass on important files and passwords to loved ones.

Primary users need to designate “beneficiaries” who are to be given access to your account after your death. You can specify which beneficiaries will have access to specific assets. If you become incapacitated or die, SecureSafe notifies your beneficiaries and transfers your digital assets according to your instructions. Data that has not been assigned will be deleted.

Procedure postmortem: Users specify one or more persons to be authorized “activators.” Activators use a 36-digit code to activate your data inheritance plan. SecureSafe employs a 15-day safeguard delay before deploying your plan. During this period, SecureSafe will contact you by email and text message. If the activation is in error, you can log in to your SecureSafe account and stop the Data Inheritance trigger. Beneficiaries will be notified by email or mail (account holder’s preference).

Security features: Bank-level data encryption

SecureSafe offers paying customers two-factor authentication for increased security. With this method, a text message containing an additional security code will be sent to your mobile device every time you want to log in to your SecureSafe account. You will need this code to gain access to your account.

A recovery code (different from an activation code) is a unique 36-digit code that is the only means to regain access to your SecureSafe account should you forget your password or lose your phone after having activated two-factor authentication. The pre-generated recovery code can only be created from within your SecureSafe account, and you must be able to supply it if you don't have your password.

SecureSafe cannot reset your login criteria or send you your recovery code if you forget your password. As part of its strict privacy policy, SecureSafe does not have a way of accessing or altering a user's password or recovery code.

Cost: Customers can create a free SecureSafe account and upgrade to a paid account for increased security features and data storage.

- Free: 100 MB of storage, up to 50 passwords stored, and one data inheritance beneficiary
- Pro: \$1.70 per month: 1 GB of storage, unlimited passwords stored, two data inheritance beneficiaries, email and Web-based customer support
- Silver: \$4.40 per month: 20 GB of storage, unlimited passwords stored, three data inheritance beneficiaries, email and Web-based customer support
- Gold: \$13.20 per month: 100 GB of storage, unlimited passwords stored, 20 data inheritance beneficiaries, phone customer support

Other: Website has an extensive and helpful FAQ section.

The Digital Undertakers

www.thedigitalundertakers.com/home.htm

Account features:

- Digital estate planning
- Digital assets locator

The Digital Undertakers provides five spreadsheet templates that consumers can use to record and organize their financial assets and online account access information. The spreadsheets help consumers track their monthly income, expenditures and net worth in table and graph formats. Users can use the spreadsheets to organize information needed to locate and access their personal files (photos, e-books, music, movies and login details for favorite websites), but it is up to users to protect the information from prying eyes.

The Do It Yourself (DIY) closure pack is a set of instructions and tips that help next of kin identify and locate a decedent's personal and business accounts

(wireless service, email addresses, P.O. boxes, etc.), household accounts and bills (utilities, insurance policies, memberships, etc.), social networking accounts and recurring automated payments. The DIY pack provides tips to protect a decedent from ID theft or fraud and guidance on how to close online accounts.

Procedure postmortem: None, not a Web-based service

Security features: Consumers are responsible for keeping the data in their spreadsheets and digital estate plan stored securely.

Cost: The Do It Yourself pack is \$19.99 (buyers receive a PDF packet via email). The website also sells its five planning templates (separate worksheets within one Excel workbook) for \$4.99 as a download.

Consulting services offer advice for those trying to access a decedent's digital assets or help executors locate online accounts and digital assets. Free initial email advice; consulting fees range from \$50 to \$90 per hour.

The DocSafe

www.thedocsafe.com

Account features:

- Digital estate planning
- Digital locker

The DocSafe allows consumers to upload personal documents and financial information in one place online and file it into virtual folders such as Marriage Documents, Emergency Contacts, Professional Advisors, Power of Attorney, Estate Planning, Military Benefits, Retirement Planning, Real Estate, Taxes and Financial, and more.

Procedure postmortem: Users must leave their login information for their executor or next of kin.

Security features: Data encryption, eight-character password requirement, firewall protection, and independent site scanner that checks for website security vulnerabilities daily

Cost: \$5.95 per month or \$49.95 per year

Other: Likens its service to that of a traditional safe or lockbox. Asks consumers how safe their personal and financial documents would be during a flood, hurricane or fire. This service (like other Internet-based services) allows consumers to access their documents and information even during a natural disaster, when their home, office or a bank vault might be inaccessible.

Also marketed to military servicemembers as a way for families to easily access important documents during deployment.

Vuture

<http://myvuture.com>

Account features:

- Postmortem messaging

Vuture is an Apple iOS (iPhone) app that allows users to record video messages and share them on a future date of their own choosing. You record videos, choose which contacts to send them to and Vuture will deliver a link to the videos by email or text message. The videos you create will be stored and uploaded into a secure “Vuture Cloud” account, so they will not take up additional storage space on your mobile device. Videos can be deleted or rescheduled at any time.

Currently, videos recorded outside of Vuture can’t be uploaded to your account.

Procedure postmortem: None, since users decide during their lifetime when videos will be sent.

Security features: Your entire “Vuture Cloud” account is backed up on Vuture’s servers, so you don’t have to worry about losing recorded videos when changing devices or if you lose your phone.

Cost: Up to 200 MB free. Extra storage can be purchased through the app (although we couldn’t find the cost on Vuture’s website).

Other: The Vuture application supports iPhones and iPods using iOS 7 and later.

Users can use their Facebook account to access Vuture. Nothing will be posted to your Facebook profile unless you explicitly choose to publicly share a video.

Note: This is a scheduled messaging service that may or may not be used “postmortem,” since most users don’t know when they’ll die. For example, if you schedule your message to send in 20 years, but you die in a car accident next week, your message recipients would not receive your videos for two decades after your death.

WebCease

www.webcease.com

Account features:

- Digital assets locator

WebCease says it helps executors, trustees and administrators find online accounts and digital assets of the deceased. Its Digital Asset Discovery service uses the decedent’s full legal name, email addresses and date of death to identify the decedent’s active online accounts, and instructs families on the different options for retrieval, closure or memorialization in accordance with the policies of each site. WebCease only *identifies* the active accounts—it does not take action on behalf of the family to access or close the accounts.

A WebCease report includes a Summary page showing the types and number of accounts identified, a Detail page showing all the accounts included in the search, and Digital Asset Account Information pages with instructions for the different options for retrieval, closure or memorialization in accordance with the policies of each site.

Basic Report: Includes search results for up to three email addresses used by the deceased. The search focuses on online accounts across 10 major categories, including Gmail, Facebook, Starwood, American Airlines, Alamo Rental Car, Snapfish, eBay, Dropbox and WordPress. Reports are emailed within five days of placing an order.

Pro Report: Geared to legal professionals looking to conduct searches on multiple people, the Pro Report is described as a more “comprehensive” search, digging into 20 additional digital asset accounts.

Procedure postmortem: Family members and executors submit the decedent’s full legal name, email addresses and date of death. WebCease does not require a formal death certificate, however, the company states that they may cancel a request if they suspect any information provided is untrue, inaccurate or out of date.

Security features: No mention (not a Web-based service)

Cost: Basic report for one email address is \$99, which provides a check of 60+ accounts, a detailed report of active accounts and instructions for account retrieval, closure and memorialization options. A basic report based on two email addresses is \$198, and it costs \$249 for a report based on three addresses.

The company’s Pro Report is \$399. This provides a check of 80+ accounts, a detailed report of active accounts, instructions for account options and dedicated customer support. The company offers bundles for legal professionals ranging from \$1,500 to \$2,500.

Other: WebCease notes that although it is possible to locate accounts 12 months after a person’s death, many online accounts may be closed after a year of inactivity. Only users with U.S. billing addresses can use the service.

‘Deceased’ policies for social media and other popular sites

Consumer Action reviewed policies at nine popular sites and apps so that users and their families can better manage these digital assets before or after a user’s death.

1. Facebook
2. Google
3. Instagram
4. LinkedIn
5. Match.com
6. Microsoft (Hotmail.com, Outlook.com, Live.com, WindowsLive.com, MSN.com)
7. PayPal
8. Twitter
9. Yahoo

Facebook

Facebook gives survivors three options:

- Have the deceased person’s Facebook account memorialized
- Permanently delete the account
- Allow the account contents to be downloaded by a chosen “Legacy Contact” and deleted online

Visit Facebook’s Help Center for more details (www.facebook.com/help/103897939701143).

There is also a Facebook app you can download called “If I Die” that can help put your social media accounts in order and send out a last message if you wish.

Choosing your Legacy Contact: A “legacy contact” is another Facebook user you choose to manage your account after you pass away. Facebook users age 18 and older can to choose one legacy contact (under Security settings). You can change your legacy contact at any time.

Once your death has been reported to Facebook (www.facebook.com/help/contact/651319028315841), your legacy contact will be able to do things like post on your timeline, respond to new friend requests and update your profile picture. They won’t be able to post as you or see your messages. The person you choose will be notified (via Facebook message) that you have chosen them to handle your account once you die.

In your Legacy settings, you can allow a legacy contact to download your account information after the account is memorialized. To see what account details a legacy contact would and wouldn’t be able to view, visit Facebook’s Help Center (www.facebook.com/help/408044339354739).

Deleting your own account: If you don't want your Facebook account to live on after you pass away, you can request it be permanently deleted. Users can find this option in their Security settings under “Legacy Contact.”

For a loved one: In the absence of preselected account settings, family members and executors are able to request that a loved one's account be deleted or memorialized by completing a special request form online (www.facebook.com/help/contact/228813257197480). The person making the request will need to provide their name, the decedent's name, a link to the decedent's Facebook account, and verification that the person making the request is an immediate family member or executor. (Proof includes a death certificate, the decedent's birth certificate or proof of authority.) In order to protect the privacy of the deceased, Facebook does not share the login information for the account with anyone.

Memorializing the account: To request that a loved one's account become a memorial, complete the online form the company provides (www.facebook.com/help/contact/651319028315841). You will be asked for the decedent's name, date of death and proof of death (optional, but recommended). Facebook will notify you via email once memorialization is complete.

Only confirmed friends (from the account's existing “Friends” list) can see the memorialized account's timeline. Only friends and family can leave posts on the profile in remembrance. Facebook will prevent any reference to memorialized accounts from appearing on Facebook feeds to avoid upsetting friends and family.

You can name a digital executor in your will—this person will be able to access your Facebook profile after you die and take over account management.

If I Die app (https://apps.facebook.com/if_i_die/): This third-party Facebook application allows you to create a video or a text message that will be published only after your death has been confirmed. After installing the app, you can send and receive public and private messages to and from other app users. Users choose Facebook friends to be “trustees”—they are in charge of reporting your death, which triggers your final message to be published. Trustees should be close friends or family members. You may choose as many trustees as you wish, but it takes a minimum of three trustees to confirm your death.

Only *you* can see your postmortem message before it is released. To avoid a false or erroneous death notification, you'll receive notice when a death report is submitted.

Google

With its Inactive Account Manager feature, Google allows accountholders to decide what they want done with their digital assets when they die or become incapacitated. (See Google's Account Settings page.) You can tell Google what to do with your Gmail messages and data from several other Google services, such as Google Analytics, if your account becomes inactive for any reason.

Users can choose to have their data deleted after three, six, nine, 12 or 18 months of inactivity. The timeout period starts with your last sign-in to your Google account. Google detects inactivity by checking your last sign-ins, your account history page, Gmail usage and Android check-ins. All data associated with your account will be deleted. This includes your publicly shared data, such as YouTube videos, Google+ posts or blogs on Blogger.

Or, you can select “trusted contacts” to receive your data from some or all of the following Google services: +1s, Blogger, Contacts and Circles, Drive, Gmail, Google+ Profiles, Pages and Streams, Picasa Web Albums, Google Voice and YouTube. Users can add up to 10 trusted contacts to share account data with. For example, users may want to share data from YouTube and Gmail accounts with a particular trusted contact, but not share data from the other services with that person.

Setting account preferences: Go to Account Settings and click on “Inactive Account Manager.” You will be required to enter each trusted contact’s email address and phone number. You will be prompted to write them a message, which will be sent when your account becomes inactive.

Trusted contacts will only receive notification when your account has been inactive for the time period you specify—they will not receive any notification during setup. Trusted contacts receive a URL link where they can download the inactive user’s data by a certain date.

Trusted contacts will be asked to verify their identities before they’re able to download your data. After verification, downloaded data will be saved as a separate file for each Google product that’s been shared.

To close a deceased family member’s account: Google says it will try to work with immediate family members to close a deceased person’s account. However, the company says it can’t guarantee it will close every account requested.

Family members can fill out an online request form (<https://support.google.com/accounts/contact/deceased?hl=en&rd=1>) or submit: the family member’s full name, mailing address and email address; a photocopy of the family member’s driver’s license; the decedent’s Gmail address or Google username; and a death certificate. You must also submit an email from the deceased to you. Learn more at the Google website (<https://support.google.com/mail/answer/22454?hl=en>).

Mail or fax this information to: Google Inc., Gmail User Support-Decedents’ Accounts, c/o Google Custodian of Records, 1600 Amphitheatre Parkway, Mountain View, CA 94043. Fax: 650-644-0358

Google will review the family member’s request and notify them by email as to whether or not it will be able to assist with the deletion of the deceased user’s account. If Google agrees, it will send further instructions, which may require you to obtain a U.S. court order and/or submit additional materials. Google says it

cannot guarantee access and that some of its products and services may not be available even if a family member's access request is granted.

Instagram

There are two options for those seeking control of a deceased loved one's Instagram account: memorialization or removal. Anyone can request an Instagram account be memorialized, however only family members can request deletion.

Memorialization: Instagram will memorialize the account of a deceased user when it receives a valid request (<https://help.instagram.com/contact/452224988254813>). The company requires the requesting survivor to submit his or her name and email address, the decedent's name and a link to his or her Instagram profile, and proof of death (such as a link to an obituary). For a memorialized account, the deceased person's login information is not released.

Similar to Facebook's policy (the company purchased Instagram in 2012), a memorialized account can only be seen or located by confirmed friends. Instagram tries to prevent any reference to memorialized accounts from appearing on the app to avoid upsetting friends and family.

Account removal: A family member must provide proof that they are related to the deceased account holder to delete an Instagram account. Family members can find the request form online (<https://help.instagram.com/contact/1474899482730688>).

LinkedIn

There is no default policy that allows LinkedIn users to prearrange to have their account deleted upon death. Survivors can request deletion if they can validate the deceased person's email address and complete the LinkedIn removal request form (<https://help.linkedin.com/app/ask/path/ts-rdmlp>).

A family member needs to provide LinkedIn with a copy of their driver's license and an explanation of their relationship to the deceased, as well as the deceased person's LinkedIn URL, email address, date of death, obituary and most recent employer.

Match.com

Match.com notes that accounts terminate upon an account holder's death. In the event a user dies before the end of a subscription period, the user's estate is entitled to a refund of the unused portion.

Microsoft

(Hotmail.com, Outlook.com, Live.com, WindowsLive.com, MSN.com)

Microsoft's "Next of Kin" process authorizes the release of Outlook.com contents (including all emails and attachments, the address book and the Messenger contact list) to the accountholder's family or guardian. Survivors can choose to close the accounts without access. Passwords are not provided to next of kin, nor can they be reset. Account contents are archived and delivered on a DVD.

The Microsoft Next of Kin process applies only to Outlook.com accounts (email accounts ending in @outlook.com, @hotmail.com, @live.com, @windowslive.com or @msn.com). It does *not* support OneDrive (formerly SkyDrive), MSN Dial-up or Xbox Live accounts.

Microsoft email account contents are deleted after one year of inactivity. The account itself is deleted after 13 months, at which point Microsoft is unable to recover any data from the account.

To access or close a deceased person's account: To receive the contents of a Microsoft account or to request that an account be closed, email Microsoft's Custodian of Records (msrecord@microsoft.com) with the deceased person's death certificate or, in the case of incapacitation, a notarized statement. You must submit proof that you are the user's family member, executor or have power of attorney. Proof could be a marriage certificate if you are the surviving spouse, power of attorney paperwork, a will or trust document naming you executor, or a birth certificate if you are the accountholder's parent or guardian.

If you are requesting a copy of the account's contents, you also need to provide information regarding the deceased person's account, including email addresses, name, birthdate, birthplace, estimate of when the account was created, and your address and phone number.

Email documents to msrecord@microsoft.com or fax them to 425-708-7851. You also can mail them to:

Next of Kin
One Microsoft Way
Redmond, WA 98052

PayPal

Only an estate executor can close the PayPal account of a deceased person. The executor must fax the following information to PayPal at 402-537-5732:

1. A cover sheet that states that the accountholder is deceased with a request to close the account;
2. A copy of the death certificate;
3. A legal document that names the executor; and
4. A copy of the executor's photo ID.

If approved by PayPal, the account will be closed. If there are funds in the PayPal account, a check will be issued in the deceased accountholder's name.

Twitter

Twitter will not provide account access to anyone, regardless of his or her relationship to the deceased.

To request removal of a deceased user's account, survivors must complete an online form (<https://support.twitter.com/forms/privacy>). Twitter will email instructions for submitting additional information, including:

1. The Twitter account username;
2. A copy of the death certificate;
3. A copy of your driver's license; and
4. A signed statement including your first and last name, email address and contact information; your relationship to the deceased or their estate; action you are requesting (e.g., "Please deactivate the Twitter account"), and a copy of or link to an obituary.

Send documentation by fax to 415-865-5405 or mail to:

Twitter, Inc.
c/o: Trust & Safety
1355 Market St., Suite 900
San Francisco, CA 94103

Note: Twitter used to provide families with an archive of the decedent's public Tweets. However, this is no longer offered.

Yahoo

Yahoo's privacy policy notes that users (in order to create an account) agree that the account and its content are non-transferable when the account owner dies.

Survivors may ask Yahoo to close and/or delete the account and to suspend billing for any premium services. To process this kind of request, Yahoo requires:

1. A letter requesting account closure, including the deceased's Yahoo ID (the part of their email address before "@yahoo.com");
2. A document proving that the requesting party is the personal representative or executor of the decedent's estate; and
3. A copy of the death certificate.

Send requests to Yahoo's legal department via email (legalpoc-support@yahoo-inc.com) or regular mail:

Yahoo! Inc.
701 First Avenue
Sunnyvale, CA 94089-0703

Consumer Action

www.consumer-action.org

Consumer advice and referral hotline: 415-777-9635

Chinese, English and Spanish spoken

Submit your complaints online:

www.consumer-action.org/hotline/complaint_form/

Presente su queja (for Spanish speakers):

www.consumer-action.org/hotline/complaint_form_es/

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