

VISTA ROYALE COMPUTER CLUB

Meeting Minutes 03/21/2024

Digital Estate by Sandy McKenny

Sandy McKenny welcomed members to the eleventh meeting of the 2024 season.

Next meeting - 3/28: Linda Briggs – Surprise!!

Shout Out to ALL MEMBERS - Thank you for supporting VRCC, now in its 22nd year of serving the Vista Royale community!

Sandy McKenny presented a thought provoking PowerPoint on “How to Handle Your Digital Estate”.

DIGITAL ASSETS

- ✓ • What they are.
- ✓ • How you inventory them.
- ✓ • How do your heirs manage them.
- ✓ • Do various states handle them differently?
- ✓ • Do you need a Digital Executor?

Category List:

- E-mail accounts
- Social Media Accounts
- Online shopping & finance: WashConnect, PayPal, E-Bay, Amazon, InstaCart
- Cell phone info: carrier, login, pin
- Home utilities: phone, electricity, cable
- ANY OTHER PLACE OR BUSINESS YOU HAVE AN ONLINE PRESENCE!
- Personal Digital Property:
- Computing & Electronic Hardware
- Any information or DATA that is stored electronically, whether stored online, in the cloud, or on a physical device
- Online accounts:
 - <https://www.everplans.com/articles/how-to-close-online-accounts-and-services-when-someone-dies>
 - <https://www.pcmag.com/how-to/how-to-prepare-your-digital-life-accounts-for-your-death>
 - <https://www.pcmag.com/news/cake-will-sweeten-the-process-of-dying-in-the-digital-age>
- Hardware & Contents:
- Computers, including hard drives & contents
- Tablet and its contents
- Smartphone/mobile phones, incl call & text history, PHOTOS, location data, & other contents
- Digital music player, including any music, playlists, or data on the device
- Digital cameras, incl any photos or videos
- E-reader, incl any books or files on the device
- External hard drives, flash drives with content

- Electronically Stored Information And Data:
- Any information that you store electronically —from photos and videos, to text messages and emails, to medical records and legal documents—is your digital property. This can include information and data that you store on a physical device (such as a computer, a flash drive, or a phone) or that you store electronically (in the cloud).
- Any online accounts you have will probably contain lots of personal information about you. In addition, the information necessary to access those accounts is considered your digital property.
- Examples: email and communications, social media, shopping accounts, photo and video sharing accounts, video gaming, online storage, websites and blogs that you may manage
- Dating Profiles: Disable and delete profiles
- Adult Site Accounts or Memberships
- Digital Help For Personal Issues: (example: Support Groups for abuse, addiction, or a mental disorder or other private matters)
- Personal digital property with monetary value:
- Online accounts with credit on them
- Websites that generate \$
- Rewards or Frequent Flyer Miles
- Online businesses
- Digital business property:
- Online accounts with credit on them
- Websites that generate \$
- Rewards or Frequent Flyer Miles
- Online businesses
- Your Websites:
- Domain names if you own any!
- Web page content
- Blogs
- Family Tree web ages
- Intellectual Property:
- Copyrighted digital materials; ie transcriptions, books, videos?
- Registered trademarks
- Patents
- Financial:
- Banks & Credit Unions, Crypto Storage; especially ones that handle auto-pay transactions
- Brokerage Accounts
- Current Real Estate contracts
- Re-occurring subscriptions or services; sometimes they auto-start again even if you have canceled.
- Major League Baseball accounts, football, Ancestry.com, Sirius Radio
- Social Media:
- Identify social media accounts; delete private emails/chats or entire account
- Facebook
- Instagram

- LinkedIn
- Tumblr

Facebook & death:

- Request to Memorialize or Remove an Account
- <https://www.facebook.com/help/1111566045566400>
- Submit one document to provide proof of authority:
- Power of attorney.
- Birth certificate (in cases where the deceased is a minor).
- Last will and testament.
- Estate letter.
- Submit one document to prove that your loved one has passed away:
- Obituary.
- Memorial card.

Facebook:

Deactivating & Deleting Your Account, see Facebook User agreements as well.

If you have additional Facebook profiles and delete or deactivate your Facebook account, you also delete or deactivate all profiles under your account.

The act by a personal representative to take control of, conduct or continue any account or asset of a decedent * * * does not invalidate or abrogate any conditions, terms of service or contractual obligations the holder of such an account or asset has with the provider or administrator of the account, asset or Internet website.

User Agreements:

Problems may arise if the terms of service prohibit a user from granting others access to the account. If a user reveals his or her user name and password and another person uses that information to access an account, it could be in violation of these acts as being without "lawful consent." The Legal uncertainty reinforces the importance of planning to increase the likelihood that an individual's wishes concerning the disposition of digital assets will be actually carried out. Even individuals with digital property are not taking steps to plan for that property. Currently, many attorneys do not include such planning as part of their standard set of services, however, they should begin to do so immediately.

Ancestry.com:

It is not possible to delete an account on Ancestry.com. You can, however, cancel an Ancestry.com subscription. An Ancestry.com forum post about this topic has some good advice. One person suggests that you make your family tree public. That way, if none of your loved ones are able to access your Ancestry.com account after you have passed away – they will at least be able to see the family tree you put together. They can take screenshots of it or manually copy it down.

FamilySearch.org

The FamilySearch Wiki says that it is possible to delete a FamilySearch account. You need to send an email to <mailto:support@familysearch.org> requesting that the unwanted account be deleted. It is unclear what happens to the data that was in a deleted FamilySearch account.

DNA sites & Data:

Ancestry DNA
FamilyTree DNA
My Heritage DNA
Match.Com
23andMe.com

DNA Geek:

<https://thednageek.com/do-you-have-a-legacy-plan-for-your-dna/>

At all of the main DNA testing sites, your results will remain in the database after you're gone (unless you act to remove them). That means your DNA relatives will be able to see that you share DNA with them, but they won't unless you bequeath your account to someone willing to carry on your work. I've come across many deceased matches over the years whose pedigree information would have been invaluable to my research or to one of my clients, if only I could access it. Even if no one in your close family wants to assume the role of family genealogist, you can ensure that your endeavors are not wasted by linking a family tree to your DNA results and making it publicly visible. That way, at least your DNA matches will be able to incorporate you and your research into the lineages you share with them.

Form:

Genealogy author and blogger Blaine Bettinger has made available a "Designation of Beneficiary" form that can be filled out with DNA account information, notarized, and included in your estate paperwork. You can obtain a word-processor version by joining the Facebook group Genetic Genealogy Tips & Techniques. Look for it in the Files section of that group.

State Laws:

<https://www.everplans.com/articles/state-by-state-digital-estate-planning-laws>

Florida: Law: SB 494, Chapter 740 Florida Fiduciary Access to Digital Assets Act

Description: This law grants fiduciaries legal authority over the deceased's digital assets and accounts. Here's the official summary: "Authorizing a user to use an online tool to allow a custodian to disclose to a designated recipient or to prohibit a custodian from disclosing digital assets under certain circumstances; providing procedures for the disclosure of digital assets; authorizing the court to grant a guardian the right to access a ward's digital assets under certain circumstances."

Status: Signed into law March 10, 2016; Effective July 1, 2016

Storage: Cloud-Based Storage: Eliminate data from the cloud and close account. (Also note if it's a free or paid membership)

Dropbox

iCloud

Google Drive

EverPlans: How To Close Online Accounts And Services When Someone Dies

Digital Executor: A Digital Executor does not replace a traditional Executor, but serves in a complementary capacity. In many states, a Digital Executor may not be legally recognized, learn about the laws around digital estate planning in your state. You may name a Co-Executor in your will for this purpose. Re-write your Will or create a codicil to amend your will.

- Archiving personal files, photos, videos, and other content you've created
- Deleting files from your computer/devices, or erasing them

- Maintaining certain online accounts, which may include paying for services to continue (such as web hosting services)
- Closing online accounts, ie social media accounts, subscription services, or accounts that are paid for (such as Amazon Prime)
- Transferring any transferable accounts to your heirs
- Collecting & transferring any money or usable credits to heirs
- Transferring any income-generating items (websites, blogs, affiliate accounts, etc.) to your heirs
- Informing online communities or online friends of your death

Secure Storage:

There are three main ways you can securely store this kind of sensitive information that would be accessible.

1. With an attorney.
2. With an online storage service like Everplans or Cake where I found this information.
3. In a locked file cabinet or safe.

E-Mail:

What happens to Email Accounts on death?

Typically in the Terms of Service of every digital company to NEVER share your account information with anyone other than you.

Terms of Service..... the endless legalese you always agree with. Not all are created equal.

<https://www.everplans.com/articles/what-happens-to-my-email-accounts-when-i-die>

Google or G-Mail:

Accessing a deceased person's mail:

If you need access to the Gmail account content of an individual who has passed away, in rare cases we may be able to provide the contents of the Gmail account to an authorized representative of the deceased person.

At Google, we're keenly aware of the trust users place in us, and we take our responsibility to protect the privacy of people who use Google services very seriously. Any decision to provide the contents of a deceased person's email will be made only after a careful review.

If you are the authorized representative of a deceased person and wish to proceed with an application to obtain the contents of a deceased person's Gmail account, please carefully review the following information regarding our two stage process:

Part 1 - We require the following information:

1. Your full name
2. Your physical mailing address
3. Your email address
4. A photocopy of your government-issued ID or driver's license
5. The Gmail address of the deceased person
6. The death certificate of the deceased person. If the document is not in English, please provide a certified English translation that has been prepared by a competent translator and notarized
7. The following information from an email message that you have received at your email address, from the Gmail address in question:

The full header from the email message. See instructions on how to find headers in Gmail and other webmail email providers.

Copy everything from 'Delivered-To:' to 'Content-Type:' and the entire content of the message. Mail or fax this information to:

Google Inc. Gmail User Support
Decedents' Accounts: c/o Google Custodian of Records
00 Amphitheatre Parkway
Mountain View, CA 94043

Phone: 650-253-0000

Part 2

After a review, you will be notified by email and informed whether we will be able to move beyond Part 1 to the next steps of the process. In some cases, this waiting period may take up to a few months. During this process, please be aware that Google will not delete the deceased person's account before responding to your request. If we are able to move forward based on our preliminary review, we will send further instructions outlining Part 2. Part 2 will require you to get additional legal documents, including an order from a U.S. court and/or additional materials.

Let's say you don't want to share your account name and password with anyone. This means your family or friends will be going the official route. Keep this in mind: Not all email accounts are created equal.

EverPlans: <https://www.everplans.com/articles/how-to-close-online-accounts-and-services-when-someone-dies>

Cake: <https://www.joincake.com/welcome/Explore>, document and share all your health, legal, funeral and legacy decisions in an end-of-life plan.

SecureSafe:mailto: <http://www.securesafe.com>

DocuBank: Details may be found at <http://www.docubank.com/>. Video at <https://www.docubank.com/index.cfm?event=about>

Trust & Will: <https://trustandwill.com/>

Dead Man's Switch: Details are available at <https://www.deadmansswitch.net/>.

Knotify.me: <https://knotify.me> Details may be found at <https://knotify.me>.

Afternote: See <https://www.afternote.com/> for more information.

Don't let your online accounts outlive you.and
Skeletons ????

Reasons For Disposal: The D.I.E.S Chart

- Dangerous
- Illegal
- Embarrassing
- Secret

Why might someone want things erased from the earth upon their passing in the first place?

Tip: Do not put any of the stuff below in your actual Will. You want these things to remain private and a Will becomes a public record.

- **Dangerous:** Anything that poses a safety threat, especially to kids...or teenagers looking to raid the medicine cabinet.
- **Illegal:** Anything that poses a safety threat, especially to kids...or teenagers looking to raid the medicine cabinet.
- **Embarrassing:** Here's a quick test: Could you put this item in plain sight when the family comes over for Thanksgiving? If you answered 'no' then it falls into this category.
- **Secret:** Information, affiliations or relationships you wouldn't want getting out to your family, friends or general population.

Do you need a CLEANER? The one thing you will need is a person you trust implicitly to carry out your wishes. We call this person a Cleaner, and they should do exactly what you ask without judgment. They'll go through your computer, dresser drawers, medicine cabinet and anywhere else questionable items might be lurking. Then they'll actually delete and or destroy them without question or complaint.

[Disclaimer: This checklist should not be viewed as legal advice in any way. Just a helpful guide.<https://www.everplans.com/articles/checklist-how-to-identify-skeletons-in-your-closet>]

Review Your Estate Plan: Once you've completed a will, it's a good idea to review it from time to time, and consider changes if:

- The value of your assets change
- You marry, divorce or remarry
- You have or adopt a child
- You move to a different state
- The executor of your will dies or becomes incapacitated or your relationship changes
- One of your heirs dies
- The laws affecting your estate change

Your Web History isn't going to delete itself!

Let's not make this more awkward or painful than it has to be!

Securely share essential info with the important people in your life.

Note: The minutes above were written by Sandy McKenny!

Submitted by

Nancy