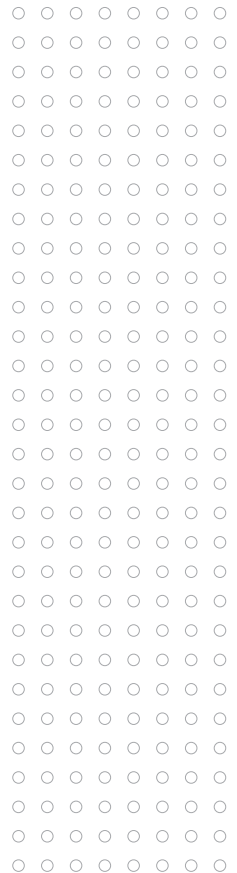


FINANCIAL BUILDING BLOCKS BY HUB: Estate Planning

Digital Asset Inventory & Key Contacts



Documenting your digital assets is an important part of estate planning. The term “digital assets” refers to personal information that is stored electronically on either a computer or an online “cloud” server. Anyone who uses email, has a password protected cell phone or iPad, uses social media, makes online purchases, pays bills or does banking online has digital assets. Digital assets generally require a user name, password or PIN, and/or security questions to access. They can be difficult or impossible to retrieve if someone is incapacitated or passes away.



Keeping This Document Secure

Once you have recorded your digital assets and account access information in this document, the following is highly recommended for security purposes:

If maintaining this document as a hard copy: Ensure that you and anyone you give a copy to (attorney, executor or other trusted person) stores it in a secure place, such as a safe or locked file cabinet; you may also want to consider keeping a second copy in a bank safe deposit box.

If maintaining this document as a PDF (digital) file: Make sure to store the file on your password-protected hard drive or cloud storage space; in addition, do not email this document to any party through your personal email account; if you must send it to someone electronically, utilize a secure file transfer service, such as DropBox, OneDrive or Google Drive.

Your Digital Assets

You can record your digital assets using the worksheet provided on the following pages. When you are done, keep this information in a safe place and share it only with a power of attorney, executor, and other trusted person who would need to have it. Writing everything down will also help you keep track of your digital life by itemizing account access details in one place so this information is available when needed. Below is a list of digital asset categories:

Electronic Devices. This category includes all of a person’s electronic gadgets including a smart phone, tablet, laptop computer, desktop computer, and external hard drive. Also include Apple ID or similar access credentials in this category.

Benefit Accounts. Examples include airline miles reward programs, hotel rewards programs, and online accounts for retailer reward/loyalty programs.

Email Accounts. Specific examples include Yahoo!, Gmail, Outlook, Hotmail, and an employer’s email account.

Financial Accounts. This category includes bank, credit union, and brokerage accounts, and online access for mutual funds, retirement accounts, credit cards, employee benefit accounts, PayPal, Venmo and Social Security. Also include any mortgage loans, car loans or home equity lines of credit.

Online Merchant Accounts. Included here are accounts that someone creates to make online purchases from any retailer. Specific examples include Amazon, eBay, Etsy, Zappos and Walmart. Also consider ride share and food/grocery delivery apps you may be using, such as Lyft, Uber, Hello Fresh, Door Dash and others.

Organization Accounts. Include here access information for professional societies, membership organizations, and personalized charitable organization donation web pages such as those for American Cancer Society fundraisers.

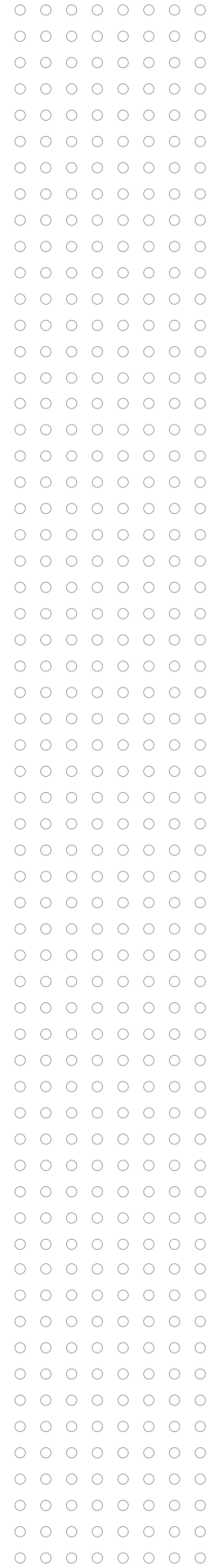
Publication/Subscription Service Accounts. This category includes online subscriptions to newspapers, magazines and other paid content. Also include streaming entertainment services, such as Netflix, Hulu, Max, Apple TV, Apple Music, Spotify, Pandora and others. And, finally, add any other renewable subscription services, such as Microsoft 365 and any anti-virus, password manager or identity theft services.

Social Media Accounts. This category includes accounts with Facebook, X, LinkedIn, Instagram, TikTok, YouTube, etc.

Utilities. This includes accounts for cell phone, landline, cable, internet, electric, gas, water and garbage. While you may likely pay these bills via your bank’s online bill pay service, access to these accounts will still be needed to cancel or re-direct the service.

Insurance. This includes accounts for health, life, auto, property & casualty, pet and any other insurance coverages.

Once you have inventoried your digital assets, the final step is to include specific language in estate planning documents (e.g., will, trust, and power of attorney) that authorizes a fiduciary to handle digital assets, as well as tangible assets, in the event of your death or incapacity.



Digital Assets Inventory Worksheet

Use this worksheet to record all of your digital assets by category. For help on what items to include in each category, please refer to the previous page. Once completed, please keep the worksheet in a safe place and share it with your power of attorney, executor, and other trusted people who would need to have this information. Note that some accounts allow for two factor authorization, so a note needs to be made about which accounts those are and how to access the second factor (e.g., text to cell phone, email, digital key fob, etc.).

Name _____

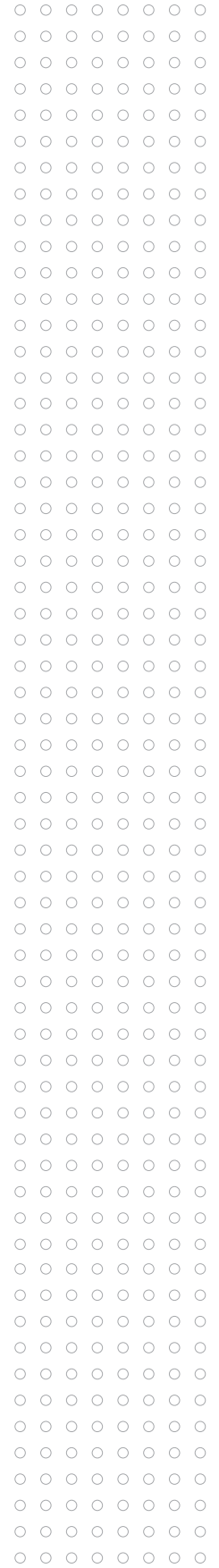
Date of Preparation/Review _____

Electronic Devices (e.g., smart phone, tablet, laptop computer, desktop computer)

Name of Device	Password

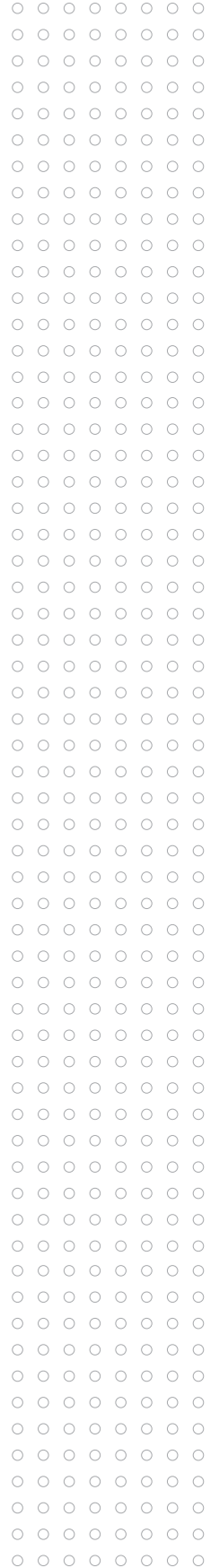
Benefit Accounts (e.g., airline miles, hotel rewards, retailer reward/loyalty programs)

Benefit Provider Website	User Name	Password



Digital Asset Inventory & Key Contacts

Email Accounts (e.g., Yahoo!, Gmail, Outlook, Hotmail, employer’s e-mail account)



Email Provider Name and Website	User Name/Email Address	Password

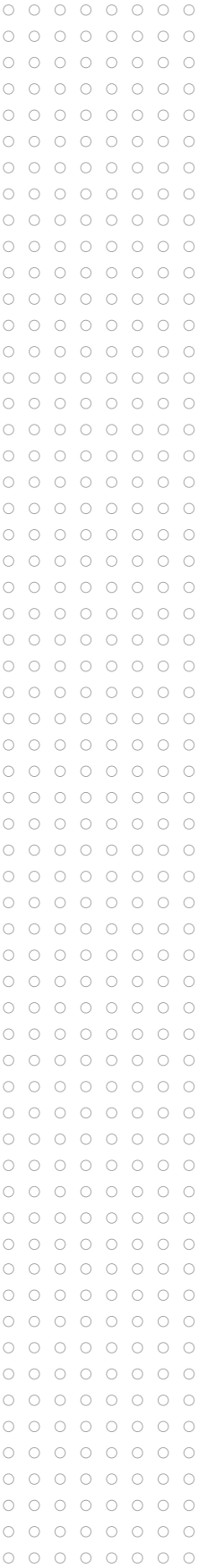
Financial Accounts (e.g., banks, credit unions, brokerage accounts, retirement savings accounts, credit card accounts, employee benefit accounts, PayPal, Venmo, Social Security, and any cryptocurrency accounts. Also include any mortgage loans, car loans, or home equity lines of credit.)

Name of Financial Institution and Website	User Name	Password and Security Question Answer(s)

Digital Asset Inventory & Key Contacts

Online Merchant Accounts (e.g., Amazon, eBay, Etsy, Zappos, Walmart, Uber, Lyft, Hello Fresh, Door Dash, etc.)

Name of Merchant and Website	User Name	Password



Organization Accounts (e.g., membership organizations and charitable organizations)

Name of Organization and Website	User Name	Password

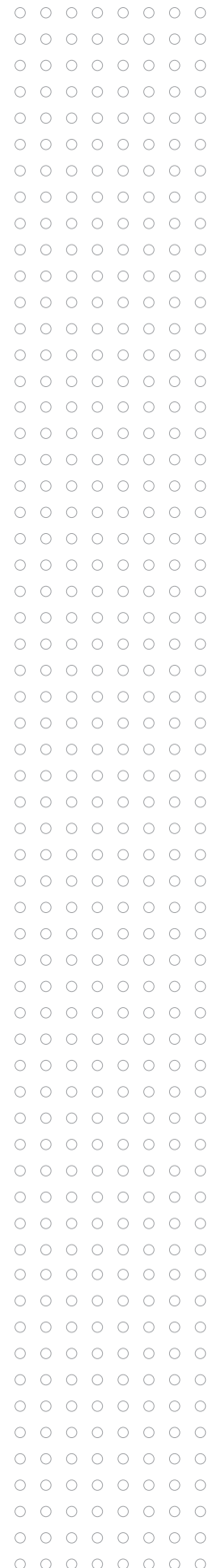
Digital Asset Inventory & Key Contacts

Publication/Subscription Service Accounts (e.g., newspapers, magazines and other paid content subscriptions. Also include streaming entertainment services, such as Netflix, Hulu, Spotify, etc. And, finally, add any other renewable subscription services, such as Microsoft 365 and any anti-virus, password manager or identity theft services.)

Name of Publication or Subscription Service and Website	User Name	Password

Social Media Accounts (e.g., Facebook, X, LinkedIn, Instagram, TikTok, YouTube, etc.)

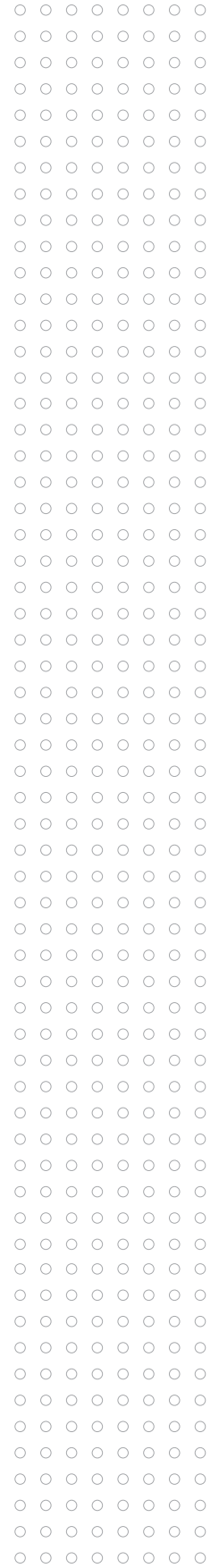
Name of Social Media Account and Website	User Name	Password



Digital Asset Inventory & Key Contacts

Utilites (e.g., cell phone, landline, cable, internet, electric, gas, water and garbage)

Name of Provider and Website	User Name	Password



Insurance (e.g., health, life, auto, property & casualty, disability, pet, etc.)

Name of Provider and Website	User Name	Password

Key Professional Contacts

Role	Name	Phone Number	Email Address
Financial Advisor			
Attorney			
Insurance Agent			

Notes

Informational Resources: [“How to Prepare Your Digital Estate Plan”](#) (US Bank, accessed 1/16/24); [Digital Asset Checklist](#) (US Bank, accessed 1/16/24)

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