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WIRECUTTER

Get Your Digital Accounts Ready In Case of Death

In case of death: how to set up a list of important digital account info for simple and secure information sharing with family members and trusted friends



Credit...Antonio Giovanni Pinna

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On March 7, 2019, Myrna M. DeLeon passed away, days before her 65th birthday. “Her death was completely unexpected,” said her daughter and my brother-in-law’s wife, Casey. In the emotional aftermath for the family, one thing made the grieving process less stressful: Myrna’s “in case of death” preparations. She had filed important documents in a safe and kept a categorized “little black book of information.”

“She was a nurse who was organized in the operating room, and she took that skillset of organization and advanced thinking into our home life as well,” Casey said. “For example, ‘B’ was not for people with the last name starting with B, but for banks and other financial institutions. It listed account numbers for policies and phone numbers to call for claims.”

Casey and her brother had set up their mom’s phone and email, so they knew her passwords for those, which proved essential. “All of her contacts were in her cellphone, and I needed those to inform them of Mom’s passing. I also needed to ask her colleagues how their union benefits worked so I could get answers as quickly as possible.”

Preparing for your eventual demise is a gift your loved ones will appreciate even as they mourn your loss — and it will give you peace of mind in the present, too. Most people have thought about [setting up a will and doing other estate planning](#), but you should also arm your family with the most essential information they’ll need in the immediate days and weeks after you’re gone, preferably in one easy-to-access place. Here’s how to set up a digital version of Myrna’s “little black book” for simple and secure information sharing with family members and trusted friends.

Step 1: Share your account logins and other secure information with a password manager

[Everyone should use a password manager](#), software that securely and conveniently stores all your account logins as well as notes you want to keep under virtual lock and key. With [1Password](#) or [LastPass](#), [Wirecutter's favorite password managers](#), you can share the critical information your family will need to know after you're gone, such as important contacts and insurance details. The individual plans offer basic sharing features, but for these purposes a family plan is better because it provides accounts for your whole family.

With [1Password for Families](#) (\$60 per year), up to five people get their own account, you can easily move or copy items across accounts, and a designated person can help someone else in the plan recover their master password. [LastPass Families](#) (\$48 per year) offers similar features for up to six people. Wirecutter prefers 1Password for its combination of security, compatibility with various devices, and ease of use, but if you want to save a few bucks a year, LastPass is a good option.

To share vaults in 1Password for Families or folders in LastPass Families, the process is roughly the same:

- Click *People* in 1Password or *Manage Family* in LastPass, and invite members via email.
- Once they accept your invitation, each family member creates a master password for their account and gains access to the shared vaults or folders.
- Each family member can then add passwords, secure notes, bank info, contact info, files, and more in the shared vaults or folders.

To access all this information, the only thing each family member needs to remember is the one master password they set up for their account.

Step 2: Record and save emergency info

In addition to passwords, you should make other personal information readily accessible. These items include:

- Instructions in case of death: Be sure to include details such as burial or living-will wishes.
- Important logins or security codes that aren't website logins: List your computer password, your phone PIN, the code to the fireproof safe, and so on.
- Important contacts: Indicate who to contact at your workplace, as well as your lawyer, accountant, will executor, and insurance agents.
- Locations of valuables and critical papers: Note the whereabouts of wills, passports, Social Security cards, birth certificates, and any other legal documents that are difficult to get copies of.
- Recurring-bills details: Specify when the bills are due and how they're paid (if they're autopay or where to send a check).
- Financial account details: List your retirement and investment accounts, insurance policies, bank accounts, and credit cards.

You can create a secure note in your password manager for each of the items above. Or, if you want a free option or if some family members aren't likely to use a new app, you can create a password-protected spreadsheet that contains this information. We've created an [emergency-information template as an Excel spreadsheet](#) (which you can import into Google Sheets following [these instructions](#) from How-To Geek) for you to get started.

Step 3: Set up dead-man switches and assign custody for your digital accounts

A dead-man switch is [a security feature on trains](#) that requires operators to hold a handle on a control board so that if they let go, the switch applies the emergency brakes. A dead-man switch in non-transit terms notifies loved ones and can disable your accounts

if you fail to respond to prompts. This feature is especially useful for people who live alone, because you want others to notice you're gone as soon as possible. Google is perhaps the most important account you might want this feature for, if you use Gmail or store files in Google Drive: You can instruct the [Inactive Account Manager](#) to either delete your data or share your Google accounts with someone you trust after a period of inactivity.

Pick one person to manage your social media accounts to either preserve your memory or delete those accounts. Facebook, LinkedIn, Tumblr, Twitter, and other social media accounts [all offer options](#) for enabling your loved ones to manage your accounts, but you'll need to change those settings before you die, of course.

Step 4: Drill practice — teach your loved ones how to survive without you

After you've done all the above, you should share the details with your family (you can also share select information in the password manager with a power of attorney or a trusted friend). Make sure they accept the password manager invite, install the apps, and know how to use them. Set up a calendar reminder to update your info at least once a year. And since no one likes talking about death, have that talk while you're healthy so that your family won't worry unnecessarily. Reassure them that all this preparation is a "just in case" measure, and you're doing it for everyone's peace of mind.

[If you are having thoughts of suicide, call the National Suicide Prevention Lifeline at 1-800-273-8255 (TALK) or go to [SpeakingOfSuicide.com/resources](https://www.speakingofsuicide.com/resources) for a list of additional resources.]

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