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## Protecting Your Loved One's Digital Footprint and Assets After They Pass

A digital footprint is the information about you which exists on the internet because of your activity online. Your passive footprint is the unintentional trail you leave. It includes websites that use cookies or take your geolocations and social media which tracks your likes, shares, and comments. Your active footprint is created when you deliberately give information through social media, websites, or e-mails. Digital assets are electronic files stored digitally (photos, videos, documents, and audio files). While there are some privacy rules regarding these files, they are still under the ultimate control and on the property of the internet storage provider.

In this day and age, we heavily rely on technology to complete our day-to-day tasks. Everything from your to-do list to your best memories are kept online. Many people have social media accounts to stay connected with their friends and family. E-mail has become a primary form of communication. Instead of a box or photo album full of your favorite printed photos, now there are folders and digital "look books." Digital footprints and assets can also stretch from your online banking records to cryptocurrencies, memberships, and company loyalty programs. But what happens to this all this when you die? Do you want your social media accounts to live on forever? Do you have cherished media you want to share? If so, have you included these details in your end-of-life plan and estate planning documents?

The best way to ensure all of your assets do not disappear or are not stolen, along with all their worth, is to speak to your attorney when drafting your estate documents to specify that the appropriate language and details are added. It is not as simple as naming to whom your financial assets are left to anymore. Now there is a whole new piece to the puzzle. A digital executor can be named, who will oversee the management of your digital property. Most platforms have created online tools which give directions for the digital executor to either delete your profile or retrieve any data. If instructions are not given, a digital executor is permitted by law, to access your accounts and information.

Another simple plan of action is to make sure you keep an up to date record of every password used. Keeping this record in a safe place or giving it to a loved one or trusted lawyer who will see that your assets are properly handled when you have passed away. In addition, your digital executor should consider deleting or memorializing your digital assets to protect your loved ones from fraud threats. Scammers will troll obituaries for information they can use to open credit cards, apply for loans, buy

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cell phones and more under the name of the departed.

Lastly you can download anything which is desired to be saved and passed on. Setting up a folder on Google Drive, One Drive, Dropbox or another cloud-based storage solution, or even a physical thumb drive with your family's favorite pictures, posts, blogs, and music is the easiest way to confirm that you will not lose or forget any of your precious information on the world wide web.

According to Oxford University researchers, by 2100 there will be over 4.9 billion deceased users on Facebook. Don't be one of them.

*Article by Adde Hollander, Intern for Schaefer Financial Management*

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