



Digital Legacy- Who Gets Your Passwords?

You've made a Will and it's up to date. If you've been very smart, you'll also have sorted out a Lasting Power of Attorney so that if the unexpected happens to you and you become too incapacitated to manage your own affairs, they will be safe in the hands of someone you can trust.

You may even have set up a digital legacy, specifically for your Facebook page, so that you can feel assured that your profile would be looked after by a trusted family member or friend. Yet, despite all of this impressive organisation of putting your affairs in order, there is still one more important and final instruction that you need to make to ensure that every eventuality is covered.

Greer Woolley, a Wills Trust and Probate specialist solicitor at leading and award winning regional law firm Pictons says "I wouldn't recommend including any of your passwords within your Will as this document becomes public after the grant of probate. Instead you can write a 'Letter of Wishes', which can accompany your Will, and it's not made public at any stage. I would advise people to keep details of their passwords separate but ensure the person they have appointed to deal with this knows where it is. It is also important to keep it up to date, or to provide details within a Letter of Wishes.

"It would be necessary to provide a clause within the Will itself appointing someone to deal with digital assets as the Letter of Wishes is not legally binding and it may well be the case that banks and social networks would not accept it."

A Letter of Wishes doesn't only need to provide your many internet passwords as there are a number of areas that a Will probably doesn't include:

- **Website logins and passwords.** Your Letter of Wishes should include a list of all of your passwords, encompassing computer and website logins, pin, and password information, email account(s), social media accounts, file hosting services, online banking, retirement and investment services.
- **Who to notify when you pass away** including your bank, solicitor, employer/accountant, authorities such as council and pension, relatives, friends and any associations of which you are a member.
- **Your funeral arrangements.** Let people know your last wishes on this subject as they will be distressed and grieving when they have to organise your burial.

- **Where you keep your important papers.** Include the location of any personal papers your executors might need, such as birth and marriage certificates etc.
- **Your bank accounts.** All of the details of your finances are essential.
- **Credit cards.** Details including your account numbers.
- **Your deed and mortgage papers.** If you own one or more properties, indicate where these important documents are located.
- **List any insurance policies.** Include all of them such as life, motor, home, medical, travel, professional indemnity and any other insurance policies you may have together with the company or broker's details and where your insurance documents are filed.
- **Any vehicles, including registration and other papers.** Provide the location of all keys, logbooks, service history and where it's parked if your vehicle is not outside your front door or in a garage
- **Income and property taxes paid and owing.** Any income tax returns for the past three years, your records of property tax or transactions.
- **Investments, including mutual funds, stocks, and bonds.** If you have any of these investments include a detailed account and the details of your financial advisor.
- **Your valuables.** Jewellery, artworks, and any other valuables, including the names of those to whom the articles are to be given. These are likely to be in your Will
- **Trusts, loans and any money owed.** Provide details of your Trustees and record all loans and other accounts payable.
- **Inform at least two trusted family members or friends.** As well as your executor, inform two other trusted people you are close to on the whereabouts of your Will and your Letter of Wishes.

If you need to make a Will or update yours with a Letter of Wishes please contact Greer Pratley or one of her Team on 0800 302 9448 or email greer.pratley@pictons.co.uk