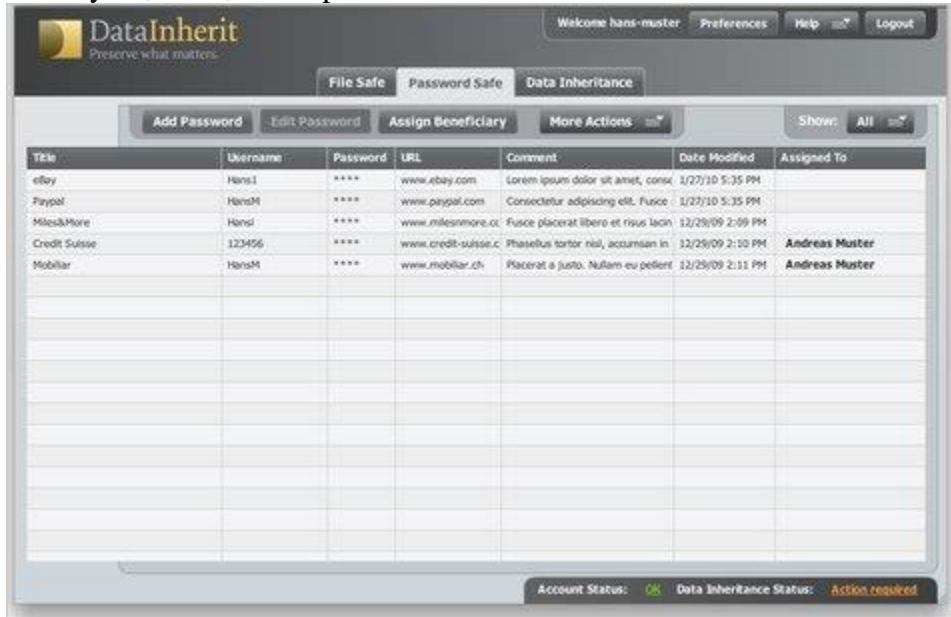


# Managing Online Accounts After Death

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Courtesy of

DataInherit A DataInherit password “safe.”

In a recent New York Times magazine article, “[Cyberspace When You’re Dead](#),” the writer Rob Walker mentioned three Web sites that help ensure consumers still have a say in what happens to their online presences after they die.

In general, the sites allow consumers to specify what should happen to their nonfinancial digital assets (think online accounts like Facebook and computer files) once they die. Users typically make a list of their digital assets, often including user names and passwords, what they want to happen to each asset and name beneficiaries who should receive that information.

So why use such sites rather than just give your passwords to your executor and outline in your will what should happen with the various accounts? First, you wouldn’t necessarily want sensitive information like passwords in a public will. Also, the sites argue that updating information, and accessing it using their services, is much easier than updating a will.

Here’s a roundup of some of the key features of these sites, from price to password security.

## [Entrustet.com](#)

**Price and How it Works:** With the site’s free plan, users can create a list of all the digital assets they have (computer files and online accounts, with the option of including user names and

passwords). Then, they can specify what information should be transferred and to whom (and which should be deleted by someone they've nominated for the job). For \$30 annually, Entrustet will do the deleting for you.

**How the Site Knows You've Died:** You can nominate a "digital executor" (say a friend, family member or lawyer) who alerts the site when you've passed away (and also handles the digital asset-deleting if you've opted for the free plan). The site requires a physical copy of a death certificate and will verify the death with a call to the local vital records office.

**Storage of Passwords:** According to the site's co-founder, Nathan Lustig, passwords and user names are encrypted and stored offline. "Nobody, not even Entrustet employees, can view user names/passwords or account information until we've triple-verified a user death," he said. According to the company's Web site, [it uses state-of-the-art security including](#) "256-bit encryption, to keep your personal information secure; in fact, Entrustet provides greater security than many online banks."

**What if the Site Dies First?** Mr. Lustig said the site had set aside money to run its servers for two years in case it went out of business. "In that case, we will e-mail all of our users to give them a chance to transfer their account information into a different service, or they can elect to delete their information from Entrustet," he said.

## [Legacy Locker](#)

**Price and How it Works:** With [the site's free offering](#), customers can specify what should happen to three of their digital assets and specify one beneficiary. Users also can pay \$29.99 annually or a one-time fee of \$299.99 to leave unlimited digital assets to an unlimited number of beneficiaries as well as store backups of important documents through the site. You can name one beneficiary for each asset.

**How the Site Knows You've Died:** The [site needs to be informed of your death](#). A "report a passing" section on the site explains the reporting process, which requires the use of the deceased individual's site ID number or frequently used e-mail address. Once a passing is reported, the site verifies the death with "two independent verifiers" specified by the account holder and then requires a certified copy of the death certificate.

**Storage of Passwords:** According to Jeremy Toeman, chief executive and founder of Legacy Locker Inc., "all customer data is extremely well protected through multiple levels of security and encryption systems, both internally developed and through third parties."

**What if the Site Dies First?** While Mr. Toeman said the company was cash-flow positive and fully self-sustainable, he said that "if for some reason we'd need to terminate the business, we'd be sure to properly inform customers and give them any desired access to content prior to any final steps."

## [DataInherit](#)

**Price and How it Works:** The [site](#) offers [a range of pricing options](#) from a free service that will store up to 50 passwords and a limited amount of data for you (and allow you to specify one beneficiary) to a \$17.50-a-month service with no limits on the number of passwords, more data storage and the ability to name up to 20 beneficiaries. Upon the customer's death, each beneficiary would "receive by secure delivery a letter/message and access to a DataInherit safe with the relevant data" including information about what to do with the specific account.

**How the Site Knows You've Died:** While alive, the customer gives a document containing a unique code and detailed instructions to trusted people or leaves it in a will. The code must then be given to the service to activate the data inheritance (the customer is notified by e-mail that the inheritance has begun and can stop it if necessary or possible).

**Storage of Passwords:** DataInherit says it has no way of looking at the data since everything is "strongly encrypted." [Storage of all client data](#), it says, is in "a highly secure Swiss-based data center" that complies with the regulations of the Swiss Federal Banking Commission.

**What if the Site Dies First?** According to a company spokesman, while the company has a track record and solid financing, "should this really happen, the customers (would) just download their data and move on to a competitor service."

What is your process for managing what should happen to your digital assets after your death?