



Wealth Management
Royal Trust



Planning for your digital afterlife

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This document is also available in French.

Almost everyone now keeps some part of their life online. Chances are you may store photos and videos online, use email and social media, perhaps even access your medical records and/or maintain your identity online. These types of electronic records are commonly referred to as “digital assets”. Digital assets represent an increasing share of the assets we leave behind at death. As many of these assets have financial or sentimental value to you and your family, you should ensure your digital assets get the attention they deserve when planning your estate.

Do you know what happens to your digital assets when you die?

Digital assets are often housed by a digital service provider. Each digital service provider has its own terms of service that govern the ongoing utilization of your digital account (and any digital assets in the digital account). Below is a summary of what happens to some commonly used digital service providers at the time of death based on the applicable current terms of service.¹

	What happens when I die?	Ability to plan for digital assets prior to death
Gmail, Hotmail and Outlook	<p>Hotmail and Outlook—Accounts automatically de-activate and shut down after 2 years of inactivity.</p> <p>Gmail—If the inactive account manager tool isn’t set up, email account exists indefinitely.</p>	<p>Gmail—Inactive account manager allows you to designate a person to receive email records and/or data from your Gmail account after the account has been inactive for a certain period of time, as determined by you.</p>
Digital storage accounts (Google Drive, iCloud, DropBox)	<p>Google Drive—Same as Gmail.</p> <p>iCloud—Account terminates upon notification and proof of death or after one year of inactivity (after giving 30 days-notice).</p> <p>Dropbox—Account and all of its contents terminate after 12 months of inactivity.</p>	<p>Google Drive—Inactive account manager allows you to designate a person to receive content from your Google Drive after the account has been inactive for a certain period of time as determined by you.</p>
Social media accounts (Facebook, Twitter, LinkedIn)	<p>Twitter and LinkedIn—Accounts are deactivated when the service provider is notified of your death and provided with the required documentation. No access provided to executors permitted.</p> <p>Facebook—Account may be deleted or “memorialized” (allowing friends to pay tribute on your page) when Facebook is notified and provided with proof of death.</p>	<p>Facebook—You can appoint a legacy contact to manage your memorialized account after your death. The legacy contact will have no access to messages, photos, etc., but can accept friend requests on behalf of a memorialized account, pin a tribute post to the profile and change the profile picture and cover photo.</p>
Cryptocurrency (Bitcoin, Ethereum, Litecoin)	<p>Generally, only persons who have access to your private key can gain access to your cryptocurrency. Some cryptocurrency exchange platforms may assist executors in accessing a deceased family member’s account and transferring the assets in the account upon obtaining certain documentation.</p>	<p>No pre-planning ability offered.</p>

¹Please note that this guide should be used as a reference only and that the service provider’s terms of service are updated on a regular basis. For current terms of service please visit the website of the relevant service provider. Legislation is constantly changing.

A five-step guide to getting your digital affairs in order

Without planning for your digital assets, your loved ones can be left without access to valuable assets. It will often fall on the executor under your Will to attempt to gain access to these assets, potentially with limited success. Taking steps to plan for your digital assets can feel like a big task, but if you take it step-by-step, you'll soon have a plan in place that will help to ensure your digital assets are handled as you want. Below are five steps we recommend you take:

Step 1: Take inventory of your digital assets and digital life

It's estimated that the average person has 100 online accounts and digital assets. Do you really need them all? What about the meal service account you opened to take advantage of a special offer and haven't used in three years? Just as you would with your tangible assets, take some time to assess what you need and what is valuable to you and that you may ultimately pass on at death (photos, cryptocurrency for example) and re-evaluate accounts you no longer use that should be shut down. This will allow you to properly manage these assets now and address what you want to have happen to them when you die.

Following your inventory review, identify the five to ten digital assets that are most important to you and focus on how you want these assets treated at your death.

Step 2: Select a "digital designate"

Designate a trusted individual to act as your "digital designate" and help implement your digital assets plan on your death. This can be your spouse or family member who you keep up-to-date on important changes (like information

regarding new digital assets and updates on how you are storing your passwords). When the time comes to administer these assets, your digital designate can help deactivate or memorialize certain online accounts and also act as a liaison to your executor to help ensure that any digital assets with value can be accessed easily.

More specifically, you're encouraged to:

- Ensure passwords for laptops and smartphones are saved and securely stored. Consider making use of a password manager that allows you to manage and store the passwords for all of your online accounts securely while enabling you to access all of your accounts with one master password. Password managers may include a feature allowing passwords to be shared by family members such as your digital designate, for example.
- At a minimum, consider and implement a plan to regularly inform your digital designate of your five to ten most valuable digital assets and how they can be accessed.
- Ensure your executor is aware of the person you have appointed as your digital designate.

Step 3: Leverage online planning tools

Take advantage of the online "planning tools" offered by some of the most popular digital service providers, including Facebook and Google. For example, Google allows you to instruct the inactive account manager to either delete your data or to share your Google accounts or files on your Google Drive with a named individual after a specified period of inactivity.

Facebook allows you to have your account deleted or memorialized on your death. If you don't make a choice,

Facebook will automatically memorialize the account upon notice of your death. You can designate a Facebook friend as a "legacy contact" to look after your memorialized account.

Step 4: Don't forget your back-up!

To ensure your digital assets are protected now and in the future, make sure you back-up your digital assets on a regular basis. As most cloud storage services terminate access at death, we recommend that you save any digital assets of value that you would like shared with loved ones and beneficiaries onto a hard drive. Review the data on the hard-drive periodically to ensure that it is not corrupted. You may also want to consider using an online file or photo-sharing service between you and your loved ones during your lifetime so that access to your photos and other valuable digital assets will not be interrupted or lost upon your death.

Step 5: Talk to your loved ones and executor

You are encouraged to discuss your digital assets planning with your family and digital designate. Make sure they accept the password manager invite, install the apps, and know how to use them. Set up a calendar reminder to review your digital assets inventory (shutting down any accounts that are no longer used or necessary) and update your information 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. Finally, make sure your executor will be able to access important information on your death, such as who might be acting as your digital designate, what your valuable digital assets are and where they are located.

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