

## IT@Intel Technology Tips

Intel Information Technology

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Intel IT creates and publishes articles for Intel employees to educate them on a variety of information technology subjects. Our goal is to help them improve productivity, take advantage of new IT services and raise awareness on other IT topics of interest. We've modified these articles from their original version for sharing with external audiences.

# Your last words are your passwords: What happens to your digital life when you pass away?

*It's never too late to start thinking about how your loved ones will access vital information when you're gone*

Consider this: Even after you pass away, your digital life continues to thrive. While the flesh-and-blood version of you is here only for a limited time, the identity you forge online through music files, social networking sites, e-mail, financial accounts, and more is immortal. It's never too late to start thinking about how your loved ones will access such information when you're gone.

Don't think this is an important topic? Ask yourself these questions:

1. Will family members know what bills need paying after you're gone?
2. Will your loved ones have access to family finances and investments?
3. Do you have paperless accounts that might be overlooked by your next of kin?

So, what can you do to help those you leave behind? Keep in mind this mantra: Your last word should be your password. Failing to leave passwords to your computer and online accounts when you die can leave your loved ones in a bind.



## The old-fashioned way

For your spouse or children, you should leave behind a hardcopy document with your online IDs, passwords, and answers to security questions. You may want to create it as a spreadsheet that lists pertinent information. Not sure what to list? Here's a primer list compiled by MSN Money:

- Your computers and laptops.
- Bank accounts.
- Online bill payment systems.
- ATM cards. Credit cards.
- Brokerage accounts.
- Retail or seller accounts (eBay or Amazon).
- Voice-mail accounts.
- E-mail accounts.
- Home-security systems.
- Computer-security systems.
- Entry gate at gated communities or storage facilities.
- Keyless-entry locks. Cell-phone locks.
- Safe combinations and the location of any keys.

Store the document in a secure location, such as a safety deposit box at your bank or the family safe at home. Do not leave it sitting on your desktop or in a drawer that's accessible to anyone. You're obviously dealing with extremely sensitive information designated for a very privileged few. Verbally communicate the location of the document only to the person or people it's intended for.

## The digital way

Because identity theft is always a concern, you might feel uneasy putting details of your online accounts on paper. If you prefer to keep things online, there are a number of Web sites that specialize in managing your digital life once you're in the afterlife (see Figure 1). Basically, they store your specifics and pass them on to your designated next of kin when it's time. Here's a look at

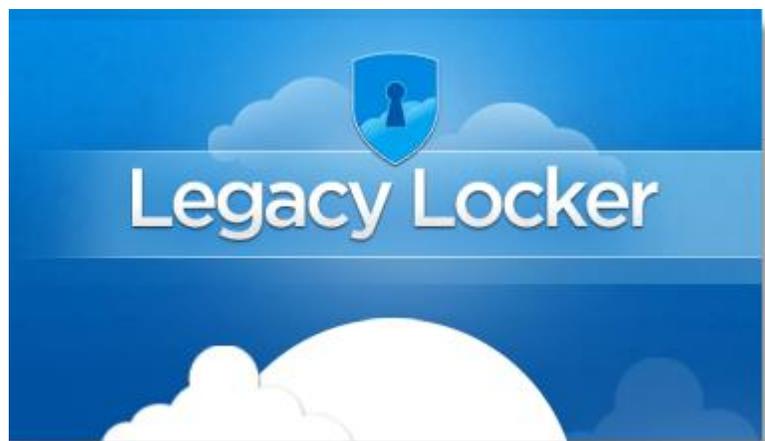


Figure 1: Web sites, such as Legacy Locker, pass vital information on to your designated beneficiaries after you die.

a few of them.

**Legacy Locker** ([www.legacylocker.com](http://www.legacylocker.com)\*\*\*) requires an official death certificate. Once notified of your passing, Legacy Locker will contact people whose names you've provided to confirm your passing. You can use Legacy Locker to divide your assets, making it easy to designate different beneficiaries to receive different account information. It's free to keep three assets for one beneficiary. It's \$29.99 a year if you want unlimited assets and beneficiaries.

**Death Switch** ([www.deathswitch.com](http://www.deathswitch.com)\*\*) sends you periodic e-mails based on a schedule you set up (see Figure 2). If you fail to respond to an e-mail after a certain period of time, Death Switch delivers e-mails you've prepared in advance to the person you've designated. If you're on a trip or in the hospital and can't answer the regularly scheduled e-mail, Death Switch will send you several more messages before contacting a designated person and having them check on your wellbeing.

There is no charge for the basic service. If you want the service to send out multiple e-mails after your demise, you can pay \$19.95 a year for up to 30 e-mails with attachments.

Another Web site similar to Legacy Locker and Death Switch is **AssetLock** ([www.assetlock.net](http://www.assetlock.net)\*\*) which offers services starting at \$9.95 a year.

Regardless of what service you choose, make sure your beneficiary information is up to date to make a difficult time a little less difficult.



Figure 2: A sample notification sent out by Death Switch.

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