



The Monthly Security Awareness Newsletter for You



Locked Out: What Happens to Your Digital Life After Death

Locked Out of a Virtual Door at the Worst Possible Time?

When Carlos passed away unexpectedly, his family was overwhelmed with grief and confusion. His spouse knew the bills needed to be paid, insurance claims filed, and family members notified. But Carlos had managed everything himself online.

His email account was locked behind a password no one knew. His phone required a PIN. His bank, investment, and utility accounts all required logins that only he had ever used. Important messages from banks and insurers were trapped in his email. Automatic payments failed. Subscriptions kept charging. His social media accounts continued to send birthday reminders, painfully resurfacing memories. His family spent months contacting companies, sending death certificates, and navigating confusing support processes. Often they were told, “We can’t help you without access to the account.” Carlos had planned responsibly for many things in life — but not for his digital one.

Why Digital Inheritance Matters

Today, much of our lives exist online. Financial accounts, retirement funds, online payment services, and even loyalty points may exist only in digital form. Photos, documents, and personal memories may never be printed or stored offline. Smart devices control lighting, locks, and utilities. When someone dies without a digital inheritance plan, families can face real harm:

- **Financial disruption** when they cannot access funds or manage ongoing obligations
- **Emotional distress** from unresolved online accounts or impersonation risks
- **Security risks** if accounts remain active and vulnerable to takeover
- **Lost assets** including digital wallets, online-only investments, or important documents

Digital inheritance isn’t about giving up privacy. It’s about ensuring continuity, protection, and care for those left behind.

1. Take Inventory of Your Digital Life

The first step in creating a digital inheritance plan is simply understanding what you have. Most people are surprised by how much of their life exists online. Start by thinking through your most important accounts, like banking and investment accounts, cloud and photo storage, medical accounts, social media, and even smart home systems. Email deserves special attention, as it is often used to reset passwords for many other accounts. You do not need an exhaustive list — focus on the accounts that would cause problems if no one could access them. This inventory becomes the foundation for everything else.

2. Use a Password Manager

One of the biggest administrative challenges families face after a death is not knowing passwords. A password manager solves this problem safely and securely. It stores all your usernames and passwords in an encrypted digital vault protected by one strong master password. Many password managers also include emergency or legacy access features, allowing you to designate a trusted person who can gain access if something happens to you. For most people, a password manager is the single most effective tool for managing digital inheritance. If a password manager is not an option, then store key accounts and passwords in a secure notebook stored in a safe place such as a locked file cabinet.

3. Choose a Trusted Digital Contact

Determine who you trust to handle your digital life if you become unable to. This could be a spouse, partner, adult child, close family member, or executor. Be thoughtful about this choice — this person may have access to sensitive financial, personal, and emotional information. Just as importantly, tell them you chose them and explain what their role is. Let them know where instructions and the master password to your password manager are stored and what you expect them to do, whether that is paying bills, closing accounts, or preserving photos and memories.

4. Enable Built-In Legacy and Inactive Account Features

Many online services offer built-in tools specifically designed for digital inheritance. These features allow you to designate someone to manage your account, receive access after a period of inactivity, or request that the account be deleted after death. Taking advantage of these options reduces the burden on your family and minimizes the need for lengthy support requests or legal paperwork. Enabling these features where available adds an extra layer of protection and ensures your wishes are followed. Be sure to keep these details up to date if key relationships in your life change.

A Final Thought

Creating a digital inheritance plan protects your family from stress, prevents financial disruption, and ensures your online life is handled the way you want. You don't need to solve everything today, but starting the conversation and taking a few simple steps can spare your loved ones from frustration later.

Guest Editor

[Cynthia Taylor](#) has over a decade of IT experience, has earned almost thirty certifications, and holds a Master of Science in cybersecurity. She currently works in application security. Cynthia is committed to expanding accessibility in cybersecurity by bridging the gap between universal and secure design.



Resources

The Power of Passwords Managers: <https://www.sans.org/newsletters/ouch/power-password-managers/>

How Cybercriminals Steal Your Passwords: <https://www.sans.org/newsletters/ouch/unveiling-shadows-how-cyber-criminals-steal-your-passwords/>

The Power of Passphrases: <https://www.sans.org/newsletters/ouch/power-passphrase/>

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