

Inheritance planning for your digital legacy

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Ten years ago you probably didn't have a big online presence. Now, it's a fair bet that you have email, social media accounts, cloud-stored images, books, video and music, and possibly even online gambling accounts, Bitcoin and computer games.

While the way that we behave and what we're prepared to do online has changed dramatically in the last decade, the question of what happens to the belongings that we leave "in the cloud" once we die has not really moved on.

Some of our digital assets have a tangible, monetary value (such as money in various accounts, or digital media such as films or music that you have bought) and some have emotional and sentimental value, such as personal photos and videos.

Either way, both have worth - not just to us, but to our loved ones - but there are complicating factors when dealing with digital legacies:

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A further complicating factor may be that the various service providers may be based in and operate under very different legal frameworks to the ones in which you live.

The Digital Legacy Association - a UK body set up to help professionals and careers support the public with digital assets and digital legacies - has set up a helpful template for a social media will and guides to different services and devices. It is important to note that their template will not produce a legally binding document, but instead a statement of preferences.

Some frequently used services have policies to deal with the question of what happens to accounts after the death of the account-holder, including:

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The best precaution to take would be to consider what you want to happen to your "digital legacy" after your death, and to make a clear written statement expressing those wishes, along with any account names and passwords that would be needed to put those wishes into effect. If nothing else, by dealing with the question proactively, you can avoid unnecessary inconvenience and disruption to your loved ones at what will be a difficult time.

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Meet the Author



Henry Wickham

Partner

Jersey

E: henry.wickham@ogier.com

T: +44 1534 514291

Key Contacts



Fiona Lilleyman

Probate Manager

Jersey

E: fiona.lilleyman@ogier.com

T: +44 1534 514093

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