

PERSONAL DIGITAL INVENTORY



NAME: _____

DATE: _____

The term “digital assets” refers to an individual’s personal information “data” that is stored electronically on either a computer, servers, or an online “cloud” or “virtual” account that belongs to the individual. Anyone who uses e-mail, has a password protected mobile phone, makes online purchases, or pays bills online has digital assets.

Digital assets generally require a user name, password or PIN to access and can be difficult or impossible to retrieve if someone is incapacitated or passes away. Some digital assets have a monetary value while others have sentimental value. Either way, they are often very important to the people who create them.

Use this log book to record your multiple digital assets and property (“accounts”) by category, essentially providing the keys to unlock and access your data when needed. Then keep it in a safe place and share it only with your power of attorney (POA), executor, or other trusted people who would need to have this information. Note that some accounts allow for two factor authorization (2FA), so notes need to be made with details about which accounts those are and how to access the second factor (e.g., app on phone, card in wallet, key fob, etc.).

Where your digital assets have sentimental value, utility or serious financial value, it is recommended to have a comprehensive plan that eases the administration function, including to account for your digital assets and distribute them according to your wishes.

Refer to the Digital Assets Appendix for supporting information.

Notices – Please note:

- (1) The focus of this inventory is intended for personal computing (personal and home use) and not business, organisational or commercial computing. This log book is intended as a guide for individuals and families to help prevent the loss of personal information stored electronically or virtually.
- (2) Securely store account access instructions (including passwords and PINs) separate from this inventory. Individuals should discuss with their estate advisors how and when to provide fiduciaries with the necessary estate information for them to complete their duties.
- (3) **Password sharing** - is prohibited for most online accounts. Refer to specific provider terms of service for details. Follow technology advice and service provider guidance on keeping passwords and accounts secure. Review security and privacy settings regularly for privacy and confidentiality. Review or request pre-planning functions from service providers you use.

- (4) When completing any estate plan seek appropriate legal, tax, technical, philanthropic, charitable, insurance, family office and other appropriate specialised advice in your jurisdiction.
- (5) Keep inventories current as life circumstances change and/or technology evolves.
- (6) As this is merely an inventory, additional supporting technical, legal, tax and other documents will be required to support the portfolio of digital assets, in addition to specialised planning documents, processes, transactions and test plans that will be required for significant digital assets (e.g., having financial or sentimental value, or required by regulatory rules or jurisdictional specific laws).
- (7) In a business context, additional inventory, planning and user administration steps for business continuity, succession and transition planning would be required.
- (8) The examples provided are not an endorsement of a specific provider, product, software, or service and are merely used to illustrate a particular type of digital asset in an associated section and have been alphabetised where possible.
- (9) Although inventories for the purposes of estate planning, incapacity planning and estate administration are recommended, you will want to understand the implications, assess the risks, understand your risk tolerance, plan for and mitigate the risks of creating and maintaining such a consolidated list of your estate digital assets.
- (10) This inventory is provided for information purposes only, to encourage and raise the awareness of the importance of digital assets in one's individual estate. Individuals, practitioners and their associated organisations are encouraged to seek appropriate professional advice in their jurisdiction to address digital assets in their estates, their portfolios and/or businesses.

1. HARDWARE - PERSONAL COMPUTER & OTHER ELECTRONIC DEVICES

Type	User ID	Password (if case sensitive)	Name(s) of files (with financial info &/or passwords for Trustee/Executor)	Materials to be deleted ASAP
Desktop				
Laptop				
Tablet/iPad				
External hard drive				
Mobile phone				
Storage devices				
Router / Network				
Wireless Printer				
Virtual Reality (VR) headset / Augmented Reality (AR) glasses				

2. E-MAIL

Email (list all emails)	User ID	Password (if case sensitive)	Answer to security questions	How to handle (close/inactivate)
Gmail				
Yahoo				
Rogers				
Hotmail				
Telus				
Other				
Email host				

3. SOCIAL MEDIA

Name of social media	User ID / email associated with	Password (if case sensitive)	Answer to security questions	How to handle (close/inactivate)
Facebook				
LinkedIn				
X(Twitter)				
Instagram				
Reddit				
Other				

4. COMMUNICATION PLATFORM

Name of Platform	Account number	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions	How to handle (close/inactivate)
FaceTime					
Messenger					
Skype					
WhatsApp					

5. SOFTWARE INSTALLED

System	License Key	Devices installed on	Password / PIN (if case sensitive)	Answer to security questions	Additional details
Operating System					
Adobe					

6. CLOUD BASED APPLICATIONS, PLATFORMS AND DATA STORAGE

Name of social media	Account number	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions	How to handle (close/inactivate)
Dropbox					
Google docs					
OneDrive					
Mobile phone storage					
Digital Vault					
Other					

7. BANKING AND FINANCIAL

Example: Bank, credit union, trust company, brokerage account, mutual/segregated funds, retirement savings account, credit card(s), employee benefit accounts, Canada Revenue Agency, etc.

Name of Institution (bank, e-trade, brokerage)	Account number	Type of account	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions	Paper/paperless (i.e. digital access only)

8. ONLINE ACCOUNTS FOR DEBT & LIABILITIES

Example: Credit cards, mortgage, Line of Credit,

Name of Institution (bank, e-trade, brokerage)	Account number	Type of account	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions	Paper/paperless (i.e. digital access only)

9. ONLINE ACCOUNTS PROVIDING ACCESS TO UNDERLYING GOVERNMENT, PUBLIC OR PRIVATE SERVICES

Digital Account	Account number	Type of account	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
CRA					

10. ONLINE ACCOUNTS OR ACCESS TO THIRD PARTY PAYMENT PROVIDERS (DIGITAL WALLET)

Digital Account	Account number	Type of account	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Tax					
Property Tax					
Pension					
Registries					
Health services					
Insurance					
Investments					

11. ONLINE UTILITIES, HOUSEHOLD OR PROPERTY MANAGEMENT

Name of Institution	Account number	Type of account	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Utilities					
Municipality Tax					
Cell phone company					
Internet provider					
Hydro					
Yard Maintenance					
Home Security System					
Postal & Delivery Service					

12. SUBSCRIPTIONS

Name of site	Account number	Type of account	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Amazon Prime					
Legal forms					
Accounting software					
YouTube					
Genealogy					
Heritage					
Legacy/Online pre-planning					
Memorialisation/online pre-planning					

13.ONLINE SHOPPING AND MERCHANTS

Name of store/site	Account number	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Amazon				
Canadian Tire				
Costco				
eBay				
BestBuy				
Walmart				

14.LOYALTY, REWARD & REQUENT FLYER

Name of store/site	Account number	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Airmiles				
Airline Frequent flyer miles				

15. GIFT CARDS

Name of card	Purpose	Location
Visa		
Amex		
MasterCard		
Other		

16. BLOGS AND WEBSITES

Name of store/site	Account number	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Domain name registrar				
Blog building site				
Third party hosts				
YouTube				
Online business				

17. DIGITAL PHOTOS, VIDEO PROVIDERS AND SERVICES

Name of site	Type of file	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Adobe Portfolio				
Amazon Prime Photos				
Apple iCloud				
Dropbox				
Flickr				
Google Photos				
iDrive				
Image Shack				
Meta (Facebook)				
Microsoft OneDrive				
Photobucket				

18. ENTERTAINMENT AND STREAMING

Name of site	Type of file	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
iTunes				
Spotify				
Streaming service				
Gaming				
Avatars with Virtual assets (associated w/Gaming accounts)				

19. CRYPTOCURRENCY AND EXCHANGE WALLET

Example: Apple Wallet, Bitcoin, Ethereum, Ripple, Litecoin, Monero, Dash, NEO, other

Location	account type & est. value (savings, investment, other)	Access ID applicable (email account, phone number, passcode, facial recognition, etc)	Authentication type &/or answers to applicable security questions (case sensitive)	Credit card (if any) applicable to account activity/transactions
Bitcoin				
Ethereum				
Crypto Wallet #3				
Crypto Exchange #1				
Crypto Exchange #2				
Crypto Exchange #3				
NFT Token Address				
NFT Wallet				
NFT Exchange				
NFT Smart contract				
Metaverse				
Metaverse				

20. PASSWORD MANAGERS

Example: domain names, hosting services, online business accounts, cloud storage sites such as Apple iCloud, Dropbox, Google Drive, Sync, other

Location	Type of file	User ID / email associated with	Password / PIN (if case sensitive)	Answer to security questions
Apple Keychain				
Dashlane				
Google				
Microsoft Edge				
Last Pass				
NordPass				

OTHER

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PERSONAL DIGITAL INVENTORY - APPENDIX

Questions to help you complete the inventory.

1. Hardware

- Which Details include: make, model, serial number, locations, locators for the device, applications on device, cloud back-ups and contracts/leases to support ownership

2. Email Providers

- Which email account(s) do you use most often? Are these free personal accounts or paid subscription services? Are these employer, family or business accounts?
- What is the website address you use to access the email account? What devices and apps do you use to access this email account?
- Email usage: Do you have more than one email account? Is the email account provided by an internet service provider, cell service provider or cable TV account? Is the email account provided by your place of employment, volunteer association, DIY web domain hosted by yourself or a family-hosted web domain? If you use an email account that is linked to another service account (like cable TV), list that account with your email information.
- Will an email account persist after the hosted or managed service is shut down?
- Will an email account persist after incapacity and/or death (review terms of service or other provider agreements)?
- Account Management: Which email account(s) do you use for username/password recovery or reset? Does the email account have security questions associated with it? Does it require two-step authentication? Is the security code sent via email, text or third-party authenticator service? Do you regularly review your account security and privacy settings to be cyber secure? This question applies to every online account.
- Fiduciary access: If available, have you used service provider pre-planning options? Are you relying on a fiduciary's access to your email to transfer information about your estate? Have you considered other methods to share estate information, as your email may be inaccessible due to jurisdictional laws or other factors?

3. Social Media Platforms

- Is your screen name or username different from your legal name? Add screen name or username or short names for social media sites that are different from your legal name.
- Do you generate revenue or receive royalties from any social media platforms or services? • Have you given specific instructions on how you would like your social media site memorialised or shutdown?
- Are any of these social media sites connected with your employment?
- Account management: Do you regularly review your account security and privacy settings to be cyber secure? What are the privacy settings on the accounts (e.g., is your profile open to the world,

a selected community or family/friends)? Review if privacy settings can be changed upon incapacity and/or death, if that is important to you.

- Fiduciary access: If available, have you used service provider available pre-planning options? If the content on a social media platform (e.g., photos) is important to you, have you used provider functions to download content regularly? Do you regularly back up content and make it accessible to others, if that is your preference?

4. Communication and Collaboration Platform and Services

- Is the screen name, username, short name, or character name different from your legal name? Add screen name, username or short name for collaboration sites and platforms that are different from your legal name.
- If the content you create is important to you, have you referred to the terms of service for the platform on whether content will be accessible to your fiduciary or estate after incapacity or death.
- Are there associated IM/chat services used to generate revenue or receive royalties, i.e., followers / advertising revenue?

5. Software installed

- Highlight the software platforms used to create and/or hold content or data, here or in the applicable digital assets section. Review the terms of service for data/content transfer for incapacity and/or death.

6. Cloud Storage

- What is the account information associated with these online storage providers?
- What is the type of data and the purpose of the information that is stored with these providers?
- Are these no-charge or fee services? What happens to the data when the payments stop or the account is inactive for a period of time?
- Is the information encrypted? Who has the encryption key?
- Cloud and data storage providers are often set up as subscription services with automatic payments. A fiduciary will need to be aware of these accounts to make other payment arrangements if the data is to be retained or transferred.

7. Banking and Financial

- **Password sharing** is prohibited for most if not all online accounts. Refer to the terms of service and/or jurisdictional specific laws. Contact each institution to determine if any advance planning or registration is available, such as registering the fiduciary or providing separate secure and compliant access. Ask what information can be shared in advance with the fiduciary
- Keep detailed information in this inventory to a minimum to protect confidentiality and privacy of account holdings. No need to provide account value. Simply note the institution name, contact person, web link, physical address of institution and type of account.
- What is the name, physical address and website address of the institution holding the underlying asset or insurance policy?
- Do you receive paper statements or do you receive all your account information online?

- Is another person authorised on your behalf to access the account?
- What is the contact information for your banker, financial planning or investment advisor(s)?
- Is there tax information or additional supporting documentation that the fiduciary should be aware of?
- Do you have insurance coverage associated with these underlying assets?
- Do you have additional insurance policies that the beneficiary and fiduciary should be aware of, including home, auto or other insurance?

8. Online accounts for debt and liabilities

- What is the name, physical address and website address of the institution holding the debt instrument?
- Do you receive paper statements or do you receive all your account information online?
- Is another person authorised on your behalf to access the account?
- What is the contact information for the individual associated with the liability?
- Do you have insurance coverage associated with this liability?

9. Online accounts providing access to underlying government, public or private services

What is the name, physical address and website address of the service or programme?

- Do you receive paper statements, or do you receive all your account information online?
- Is another person authorised on your behalf to access the account?
- What is the contact information for the individual(s) associated with these accounts?
- Do you have insurance coverage associated with these services?
- What is the purpose of the account and how do you access it, i.e., government pension statements or senior pension information or government services?
- Are there any specific accounts where you receive information on taxes or any other interactions you have to secure your home or family with the government?
- Do you have a patient portal with your health care provider or lab services?
- Have you authorised someone to have access to health care information?
- Do you have an online account with your property or auto insurance provider?

10. Online accounts or access to third party payments

• If your home-based activities including hobbies have expanded into a business interest, such as buying, selling, third party selling, collecting or trading services, merchandise, digital assets, or online assets; seek appropriate technical, legal, tax and specialised advice that is appropriate to your situation. Business continuity, business succession and transition planning may also be required.

11. Online utilities, household or property management

- Do you have an authorised backup person who has been registered with the various providers?
- Have you documented procedures to manage your household IT environment and network?
- Does the service provider offer administrator access for other family members or roles?
- Does the service provider offer pre-planning options?

12. Subscriptions

- Subscription providers are often set up with automatic payments. A fiduciary will need to be aware of these accounts to make other payment arrangements if the data is to be retained or transferred.

13. Online Shopping and Merchants

- Is the account for personal purchases, business or revenue generation?
- Is there an associated online account (i.e., third-party financial intermediary) where you transact purchases and returns?
- Does the shopping, merchant or travel online account have an associated reward or points programme?

14. Loyalty, Reward and Frequent Flyer

- What is the name, physical address and website address of the company?
- Do you receive paper statements, or do you receive all your account information online?
- Is another person authorised to access the account?
- Are the points or rewards transferable during life, incapacity or upon death?

15. Gift Cards

16. Blogs and websites

- What Web 2.0 web domains, websites and web assets do you own and for what purpose?
- Have you prepared an architecture and business process flow for how the web asset works?
- Have you reviewed and updated the profile and registration account information, if such exists, for each account associated with the web asset?
- Who did you buy the domain(s) from? When do they expire? What payment service is used to renew the domain(s)? What company manages the domain(s)?
- Have you prepared detailed instructions for fiduciary access?
- Have you reviewed business accounts versus personal accounts for holding these kinds of assets?
- Have you reviewed the terms of service for each provider, if one exists?
- Have you check the various service providers for pre-planning and administrator access?

17. Digital photos, video providers and services

- What is the location of your family legacy photos, i.e., specific folder, online storage address, provider platform or external device?
- Do you generate revenue or receive royalties from any photo or video service?
- Are you able to transfer/assign purchased music/eBooks/videos to another account?

18. Entertainment and streaming

19. Cryptocurrency & exchange wallets

- Which cryptocurrencies or crypto-assets do you own?
- Which wallet providers are you using to hold the cryptocurrencies?
- Have you prepared detailed instructions for fiduciary access?
- What Web3, crypto web domains or websites do you own and for what purpose?

- Have you updated and tracked identifiable information about these accounts including owners, tax and other estate planning requirements?
- Who did you buy the Web3 assets(s) from? When do they expire? What payment service is used to renew these services? What custodial services or companies manages these assets?
- Given the nature of Web3 is decentralised, have you prepared adequate IT plans to support management and succession of these assets?
- Have you reviewed business accounts versus personal accounts for holding these kinds of assets?
- Have you reviewed the terms of service for each provider if one exists?

20. Password Managers

- Have you completed a personal risk assessment in using these types of services?
- Have you secured the master password in a safe place, given that it is generally unrecoverable?
- Have you set up secondary ID procedures to enable you to access the account if you lose the master password?
- Does the service provider offer pre-planning options?

AGREEMENT

I, _____ (“I”, “me”, “my”) (“Individual”), appoint _____ to be my Trustee, whom may access, handle, distribute, and dispose of my digital assets, and may obtain, access, modify, delete, and control my passwords and other electronic credentials associated with my digital devices and digital assets. My Trustee may engage contractors or agents to assist my Trustee in accessing, handling, distributing, and disposing of my digital assets. Without restricting my Trustee, it is my wish that my Trustee may engage to assist the Trustee in accessing, handling, distributing, and disposing of my digital assets.

If I have prepared a memorandum, which may be altered by me from time to time, with instructions concerning my digital assets and their access, handling, distribution, and disposition, it is my wish that my Trustee and beneficiaries follow my instructions as outlined in that memorandum.

If I ever change my Executor, Power of Attorney, or Legal Representatives, I must notify my Trustee.

For the purpose of my Will, “digital assets” includes the following:

1. Files including encrypted files stored on my digital devices, including but not limited to, desktops, laptops, tablets, peripherals, storage devices, storage services and or platforms, mobile telephones, smartphones, and any similar electronic, digital device or virtual platform or service provider;
2. Emails received, email accounts, digital music, digital images, digital photographs, digital videos, video accounts, software licenses, social media and or social network accounts, file sharing accounts, financial accounts, banking accounts, domain registrations, DNS service accounts, web hosting accounts, tax preparation service accounts, online stores, loyalty rewards programs, affiliate programs, other online accounts, and similar digital items, regardless of the ownership of any physical device upon which the digital item is stored;
3. Virtual wallets; and
4. Website urls and or accounts administering or managing any digital assets and or data accessible by way of technology.

Location signed (City/Town & Province)

Date (mmm/dd/yyyy)

Individual's Signature

Trustee's Signature

Print Name

Trustee's Name

Address

Trustee's Address