

## 5.1 -- Cryptocurrency & Digital Financial Assets

Crypto is fundamentally different from bank accounts. There is no customer service number. No one can reset your password. If your private keys or seed phrases are lost, the assets are gone permanently.

- Document all cryptocurrency holdings (coins/tokens, amounts, wallets, exchanges)
- Store seed phrases / recovery phrases in a physical, secure location
- NEVER store seed phrases digitally in a way that could be hacked
- Consider a hardware wallet (Ledger, Trezor) with device and PIN stored securely
- Consider multi-signature wallets with a co-signer who is your executor
- Write plain-language instructions for a non-crypto-savvy person
- Document which exchanges hold funds and how to access them

Crypto holdings summary and access instructions location:

## 5.2 -- Businesses, Domains & Online Revenue

- Document all domains you own and their registrars
- Ensure domain auto-renewal is on to prevent expiration during estate settlement
- Document any websites or blogs and their hosting providers
- Transfer admin access for business social media pages to at least one other person
- Document any online revenue streams (YouTube, affiliate, Patreon, Substack, etc.)
- For online businesses, document the tech stack, hosting, and critical vendor relationships
- If you admin Discord servers, Slack workspaces, or communities, designate co-admins

Domain and business account details:

## 5.3 -- Smart Home & Connected Devices

When someone dies, their smart home can become an obstacle course for survivors -- locks they can't open, thermostats they can't control, security cameras they can't access or disable.

- Document the primary account holder for each smart home system
- Ensure at least one other household member has admin/owner access
- Document Wi-Fi network name and password

Document router admin login

List all connected devices and what account controls each one

Smart locks: ensure someone else has the master code or physical backup key

Security systems: ensure someone else can arm/disarm; know the monitoring company's process

Connected vehicles: document how to transfer ownership of connected car accounts

Smart speakers/assistants: note voice purchasing settings, calendar info, personal data

Smart home details and secondary account holders:

## 5.4 -- Photos, Memories & Sentimental Digital Assets

Identify where your photos and videos are stored (phone, cloud, external drives)

Create at least one consolidated backup of irreplaceable photos on a physical drive

Store that drive in a known, safe location and tell someone where it is

Consider printing a physical photo book of the most important photos

Document any personal writing, journals, or creative work and your wishes for them

Note any voicemails, voice messages, or audio recordings you'd want preserved

Photo/media storage locations:

## 5.5 -- Email and Message Archives

Consider using Google Takeout, Apple data export, etc. to download email archives

Document your wishes: should your executor read, delete, or preserve your emails?

Note any important ongoing email threads your executor may need

Email archive wishes and important threads:

## 5.6 -- Privacy and Selective Disclosure

This estate plan is a tool for you. It exists to help the people you love navigate your digital life if something happens to you. But it does not have to include everything.

You may have accounts, memberships, or communities that are deeply personal -- things that are part of who you are but that you have chosen not to share with everyone in your life. Gender identity or LGBTQ+ community spaces. Health support groups. Adult content accounts. Personal journals or creative work. Religious or spiritual communities. Political activism. Therapy or mental health platforms. Anonymous accounts where you explored ideas you were not ready to ask about out loud.

These are legitimate parts of your life, and you get to decide whether they are included in your estate plan. There is no obligation to disclose every account. A complete inventory is useful for practical purposes -- it helps your executor find financial accounts, cancel subscriptions, and protect against identity theft. But an estate plan is not a confession, and your executor does not need a map to every corner of your inner life.

If you choose to exclude certain accounts, consider the practical implications. An excluded account with a stored payment method will continue to charge until the payment method expires or is closed. An excluded social media account will remain active indefinitely unless the platform's inactivity policy eventually removes it. If you would prefer that specific accounts be deleted after your death without anyone seeing the contents, some password managers allow you to create a separate vault with instructions to delete without reviewing. This requires a high degree of trust in the designated person, but it is an option.

Review your account inventory and decide which accounts to include or exclude

For excluded accounts: accept that they will remain active or charge until inactivity policies apply

Consider a separate, sealed vault or envelope with 'delete without reading' instructions

If using a password manager, consider a separate vault for accounts to be deleted unreviewed

Your digital life is yours. Your plan should reflect the boundaries you have set while living.

Privacy decisions and notes: