

U3A
Getting your affairs in order
Your digital legacy
Sue Martin
Avalon Computer Pals
September 2018

Slide 1 Welcome

Slide 2 Disclaimer

Thank you for coming today. My background is that I am a retired English/Computing Studies teacher. Two years ago, I heard a discussion on radio about digital legacies and a person rang in say that member of her family has died aged in his thirties without a will and a year later they still did not know who he banked with and other necessary details because he did everything on line.

It started me thinking about how digital technology may have enhanced our lives but it has also to some extent complicated our lives and our legacy.

Please Note:

I am not a lawyer

This has become a very technical area of law with lots of uncertainty.

The only advice I can give you is "talk to a lawyer" – an accredited specialist in Elder Law.

Ring the [Law Society](https://www.lawsociety.com.au/advocacy-and-resources/publications-and-resources/my-practice-area/elder-law) <https://www.lawsociety.com.au/advocacy-and-resources/publications-and-resources/my-practice-area/elder-law> who can give you three names of firms that should be able to help you.

Slide 3 The aim of today's session is to:

1. Raise your awareness of how the online world has complicated our lives and legacy.

Slide 4 The aim of today's session is to:

2. Get you thinking about how you have arranged your affairs. We are the people from the paper era who have been thrust into the online world.

Slide 5 The aim of today's session is to:

3. Encourage you to assess how easily it will be for someone to take over your affairs if and when it is necessary.

Slide 6 You must have a Will.

Do not do it yourself. It may be that you think it is quite straightforward but remember that the law is an ass. It may be cheaper to avoid using a professional, but a simple mistake can mean paying a much higher price. Not only do you risk leaving your family with a financial and emotional mess, but your legacy could be eaten away by legal bills or unnecessary tax.

When wills go wrong, people may lose their only source of income, property is left in limbo, and the financial and emotional cost of dealing with the fallout can be huge.”

If you are prepared to pay a plumber, electrician, surgeon, then be prepared to pay a solicitor who is experienced in drawing up a will.

Use a solicitor.

Slide 7 Anyone with assets must have a will.

Encourage the younger members in your family to make a will.

Sadly, premature deaths do occur!!

Dying without a will creates turmoil for grieving parents, grandparents.

Slide 8 In your Will

1. You must have a will to clearly identify your assets:

- house
- car - **avoid being too specific i.e. my car not the Dart or Valiant in case you change cars. You could say “any car that I own”.**
- boat
- shares
- investment property
- shares
- furniture
- jewellery Sometimes it is an idea to give the jewellery now so you can enjoy seeing them enjoy it
- equipment
- technology
- pets – have you made arrangements for your pets

Slide 9 You must have a Will so you can select the relatives, friends and others (such as charitable organisations) who will inherit your assets when you die.

- **Your Will must clearly indicate** the family, friends and others and what they are to inherit from your assets. You will save your family and loved ones a great deal of administrative work, anxiety and pain if you have

left a will that identifies clearly the people to inherit, rather than making them go through the process of establishing themselves as eligible relatives.

E.G. "I leave to my each of my grandchildren that are alive at my death and survive me."

You may wish to state that any currently young people inherit at 18 or up to 25 years of age, not beyond, even if you fear that money management is not their strength.

Slide 10 Your Will must clearly contain reasons for the exclusion of people who may wish to claim/contest your Will.

Be aware however that the wording in recent changes to the law that were intended to reduce the likelihood of invalid contests to Wills have actually made it easier for people to contest Wills.

The law expects people to make 'proper provision' for certain people. These include:

- current and former spouses
- de facto partners who are living with you around the time of your death
- children
- financially dependent grandchildren
- any other financially dependent people in your household
- any person who is living with you in a close personal relationship at the time of your death.

If you don't make provisions for these people, they can go to court and challenge your will.

The Court will consider their needs, their relationship to you and whether they contributed to your estate (e.g. as part of a marriage).

One example is of a woman whose family lived in another state and had had nothing to do with her for many years>She clearly stated in her Will that she wanted to leave some property to a local council for a sanctuary rather than to her children The only contact she had had had been a granddaughter who visited her at some stage and actually stolen from her. After her death in her nineties, her children contested the will and were awarded part of her estate. Another case was a woman whose marriage ended in divorce and settlement many years ago. However when her ex-husband who had been remarried for decades died, she made a claim on the estate and received money.

Slide 11 You need to decide on an executor

The executor (<http://www.probatesydney.com.au/Service-6/Your-role-as-Executor>) is appointed in a Will to manage the estate for the person who

makes the Will. The executor is/are the persons appointed in a Will to manage the estate for the Person who makes the Will.

Executors do not have to agree to be named beforehand and **can** decline to act.

Some people nominate a [public trustee](http://www.tag.nsw.gov.au/what-is-an-executor.html) <http://www.tag.nsw.gov.au/what-is-an-executor.html> or trustee company.

George Cochrane in the Money section of the SMH made [some interesting comments](https://www.smh.com.au/money/estate-planning-overlooks-hefty-fees-charged-by-trustee-companies-20180209-h0vu0f.html) <https://www.smh.com.au/money/estate-planning-overlooks-hefty-fees-charged-by-trustee-companies-20180209-h0vu0f.html> about public trustees stating "be sure to have a close look at the fees involved, which can be eye watering".

Slide 12 The duties of the executor

are:

- funeral arrangements
- obtain probate
- call in the estate (assets)
- preserve the estate from waste
- pay debts
- distribute estate as directed by the Will or by law.

Slide 13 Your Will should be revisited every few years.

Does your executor know that he/she/they know that they are your executors? It is a very stressful role. You owe it to them to make it as easy as possible by organising your affairs.

Slide 14 Your Will and Early Onset Dementia

If you or a partner is diagnosed with Early Onset Dementia get a certificate from the medicos that they are of sound mind when they make or re do their will.

When that person dies, the Death Certificate states "died of Dementia". Various authorities such as superfunds, insurance companies may dispute the fact that they were not of sound mind when they drew up their will Others apart from the spouse may contest it. It may have to go to court to resolve it.

Slide 15 Not having a Will results in:

If you die without a will, in essence, the Government gets it.

It will cause unnecessary hardship and distress to your family and friends. Eventually, your assets will eventually be divided among qualifying relatives and dependants after costs according to a formula set out in government legislation.

There are of course delays as relatives wait for the Public Trustee to identify eligible legatees and administer the estate and deducts costs.

Slide 16 Have you thought about your pets?

People often forget about their pets when doing their planning. Animals, like small children are dependent on others. If pets are not provided for they may end up in the local pound or euthanised.

Have you considered :

- A trust for the care and maintenance of your pet
- A legacy program with an animal charity
- A legacy to a friend or family member with a request (non binding) to look after your pet
- Euthanasia
- The [RSPCA](https://www.rspca.org.au/get-involved/pet-legacies) <https://www.rspca.org.au/get-involved/pet-legacies> has advice as does the Law Society.

Slide 17 Helpful websites

There are websites with information to help you organised your papers **before visiting the solicitor.**

They include:

- [Legal Aid](https://www.legalaid.nsw.gov.au/get-legal-help/factsheets-and-resources/speaking-for-myself/making-a-will) <https://www.legalaid.nsw.gov.au/get-legal-help/factsheets-and-resources/speaking-for-myself/making-a-will>
- [The Cancer Council](https://www.cancercouncil.com.au/cancer-information/advanced-cancer/end-of-life/practical-concerns/paperwork/) <https://www.cancercouncil.com.au/cancer-information/advanced-cancer/end-of-life/practical-concerns/paperwork/>
- [The Law Society Pets and Wills](https://www.lawsociety.com.au/sites/default/files/2018-04/PETS%20%26%20WILLS.pdf) <https://www.lawsociety.com.au/sites/default/files/2018-04/PETS%20%26%20WILLS.pdf>
- [Advanced Care planning](https://www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx) <https://www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx>

Slide 18 Things for couples to consider:

Are accounts in joint names?

Hopefully we are the last generation where in some relationships, everything is in the husband's name.

I recently discovered that the credit card linked to our joint 46-year-old bank account is in my husband's name. I have my name on the credit card but it is also apparently my husband's. If he dies, I lose my credit card and all the loyalty points disappear as well. This is despite our joint bank account into which my salary over decades and now my pension is paid.

I now have my own credit card.

You must check your own bank status. A friend recounted how someone had to borrow money from the children for the funeral because the bank account was apparently only in the deceased person's name

Check with your bank regarding your joint access to information etc. for

- bank accounts (note that you must have separate logins and must not use your partners. This can be classed as fraud and if the bank knew this and then someone else illegally accessed your account, the bank could refuse to make good claiming you had already authorised access to the account.)
- credit cards
- electricity/gas/water accounts
- council rates?

Slide 19 Check with your bank

[Why finances must be in both names article](https://www.smh.com.au/money/planning-and-budgeting/partner-do-the-money-stuff-add-your-name-to-everything-now-to-avoid-trauma-later-20180214-h0w398.html)

<https://www.smh.com.au/money/planning-and-budgeting/partner-do-the-money-stuff-add-your-name-to-everything-now-to-avoid-trauma-later-20180214-h0w398.html> Nicole Pedersen-McKinnon SMH 14 February 2018

An article by a financial planner stated "that joint bank accounts are closed on the death of one account holder".

This is not the case for Westpac and CBA. Check with your credit union/bank.

Slide 20 Check all your accounts

- Telco - Our mobile phones were in my husband's name. I recently had my name added to the account but I was only a secondary account holder. If anything happens to my husband, the account closed. We now have separate accounts.
- NRMA
- home insurance
- car insurance Are both drivers listed, are you authorised to change the policy?
- car registration
- what else?

Slide 21

Organ donation

- Have you considered [organ donation](https://www.service.nsw.gov.au/transaction/register-be-organ-donor)?
<https://www.service.nsw.gov.au/transaction/register-be-organ-donor>
- The option is no longer available on your licence.
- Register your decision with the Organ Donor Register
- On your Medicare form/
- Tell your family and friends

Slide 22 Power of attorney

- [Power of attorney](http://www.tag.nsw.gov.au/what-is-a-power-of-attorney.html) <http://www.tag.nsw.gov.au/what-is-a-power-of-attorney.html> is a document giving another trusted person the ability to **act on your behalf** in financial matters such as:
 - paying bills
 - managing money if for any reason you are unable to manage financial matters yourself.
 - For example, you may develop mobility issues and so your daughter/son, with a power of attorney, can pay her your bills on your behalf.

This is only while you have the ability to make decisions.

This is a very sensitive matter and an important decision to make. There have been some disturbing reports recently of Elder Abuse regarding financial matters.

Slide 23 [Enduring power of attorney](https://www.carersnsw.org.au/advice/plan-ahead/powers-of-attorney/)

<https://www.carersnsw.org.au/advice/plan-ahead/powers-of-attorney/> gives a trusted person the **legal authority to make financial and/or legal decisions on your behalf**.

- An enduring power of attorney begins operating from a specified time and continues to operate even if you lose the ability to make decisions for yourself at some time in the future.
- The enduring power of attorney ceases to operate upon your death. The executor/s indicated in your Will then have the authority to dispose of your assets.

Slide 24 [Enduring Guardian](http://www.tag.nsw.gov.au/what-is-an-enduring-guardian.html) <http://www.tag.nsw.gov.au/what-is-an-enduring-guardian.html>

This is an alternative for documenting decisions about your health.

You can make specific written instructions for your future health care in the event of any situation in which you can no longer speak for yourself.

You can outline your wishes about life-sustaining medical treatment if you are terminally ill or permanently unconscious.

You can state your wishes about your choice to prolong your life or to withhold or withdraw treatment. Including a DNR, do not resuscitate order.

You can also choose to request relief from pain even if doing so hastens death.

You can also leave instructions about organ donations.

The NSW Government Trustee and Guardian website explains the role of Enduring Guardians. I am not recommending that you use the service of the Public Trustee but there is information about Enduring Guardians.

An enduring guardian cannot make decisions about your money or assets.

The appointment of your Enduring Guardian takes effect only if you lose the capacity to make your own major personal decisions.

Have you told someone about your final wishes.

burial or cremation donation of your body to a Medical School or Body Farm

Do you want a church service, civil service, private ceremony or knees up at the pub?

Slide 25 [Advance Care Directive/Health Care Directive/Living Will](http://www.health.nsw.gov.au/patients/acp/Pages/advance-care-planning.aspx)

<http://www.health.nsw.gov.au/patients/acp/Pages/advance-care-planning.aspx>

An [advance care directive \(ACD\)](#), sometimes called a 'living will', is a document that describes one's future preferences for medical treatment in anticipation of a time when one is unable to express those preferences because of illness or injury. It identifies the **Person Responsible** for carrying out your wishes.

It is a document in which a person specifies what actions should be taken for their health if they are no longer able to make decisions for himself or herself because of illness or incapacity

Slide 26 [Advance care directive \(ACD\)](https://www.health.nsw.gov.au/patients/acp/Publications/acd-form-info-book.pdf)

<https://www.health.nsw.gov.au/patients/acp/Publications/acd-form-info-book.pdf> lets people know your wishes:

- if you are seriously ill or injured and
- unable to make decisions for yourself.

The NSW Supreme Court has said that valid Advance Care Directives must be followed. Health professionals and Persons Responsible have no authority to override a valid Advance Care Directive.

It is therefore important that any ACD is relatively current, clearly expressed, and appear to concur with what you have said while you were still of sound mind.

Slide 27 Where is your Advanced Care Directive

- be kept in a place that is easy for you or someone else to find

Perhaps keep a copy with you or a card in your purse/wallet could let people know you have an Advanced Care Directive.

SMH 6 November 2015 - [The day I meet you in the emergency department will probably be one of the worst of your life](https://www.smh.com.au/national/the-day-i-meet-you-in-the-emergency-department-will-probably-be-one-of-the-worst-of-your-life-20151105-gkrbm7.html)

<https://www.smh.com.au/national/the-day-i-meet-you-in-the-emergency-department-will-probably-be-one-of-the-worst-of-your-life-20151105-gkrbm7.html>

a powerful article explaining why it is so important that people know your wishes.

Leave a copy with the Person Responsible, family, doctor etc.

Slide 28 My Health Record

You can store your advanced care directive on the [My Health Record website](https://www.myhealthrecord.gov.au/).

<https://www.myhealthrecord.gov.au/> online summary of your key health information.

When you have a My Health Record, your health information can be viewed securely online, from anywhere, at any time – even if you move or travel interstate. You can access your health information from any computer or device that's connected to the internet.

Controversy at the moment. You have until 15 November if you choose to opt out

Slide 29 Key documents

To make it easier for your executor, you should gather up key documents. You must have the paperwork in order. You must be able to find it as needed and so must your family/ executors etc.

Your key documents should include:

- Birth certificate
- Marriage certificate
- Divorce papers
- Will
- Power of attorney
- Enduring power of attorney
- bank accounts/credit cards
- Advance Healthcare Directive
- Enduring guardianship

- house deeds
- home and contents insurance

Slide 30 key documents

- deeds/ insurance policies for other real estate
- superannuation papers – beneficiaries? Life insurance policies
- investment documents
- Medicare/Centrelink card
- medical insurance details
- Passport
- Pensioner Concession Card
- personal insurance policies
- Loan details
- pension/overseas pension

Slide 31 key documents

- Funeral information e.g. pre-paid funeral fund (my husband discovered his father's funeral plan five years after death.
- Does our health fund have a funeral benefit?
- Have you stated your wishes re funeral, service etc?).
- Have you listed people to be notified (friends etc)
- One person has actually included an incomplete copy of a death certificate because it requires details such as name of mother at birth.
-

Once your paperwork is in order, it will help your executor and family if you list the legal documents you have and where they are kept. A friend of mine has his documents in a box clearly labelled with the name of their solicitor also prominently on the label.

Details for [Death certificate](https://www.bdm.nsw.gov.au/Documents/apply-for-death-certificate.pdf) <https://www.bdm.nsw.gov.au/Documents/apply-for-death-certificate.pdf>

Slide 32 Storage of documents

Paper or electronic?

Slide 33 Scan documents with your phone

Apps including CamScanner

Slide 34 Part 2 Your digital legacy

This is for those of you with at least one of the following.

- Email address

- Smart phone
- Computer

Slide 35 The New Industrial Revolution

We are now living through a revolution but very different to the original Industrial Revolution

The new Industrial Revolution is driven by technology that is connecting everyone and everything, everywhere and all the time.

Slide 36 The online world

The online world has added a complication. You may have documented your assets but you now also have digital assets.

- digital devices
- digitally stored content
- online stored content
- online accounts
- software licences.

One way of describing Digital Assets is:

Digital assets include files stored on my digital devices, including but not limited to, desktops, laptops, tablets, peripherals, storage devices, mobile telephones, smartphones, and any similar digital device which currently exists or may exist as technology develops or such comparable items as technology develops. The term "digital assets" also includes but is not limited to emails received, email accounts, digital music, digital photographs, digital videos, software licenses, social network accounts, file sharing accounts, financial accounts, domain registrations, DNS service accounts, web hosting accounts, tax preparation service accounts, online stores, affiliate programs, other online accounts and similar digital items which currently exist or may exist as technology develops or such comparable items as technology develops, regardless of the ownership of the physical device upon which the digital item is stored.

Slide 37 The law and your digital assets

There is no law addressing access of friends and family to your digital assets upon death or incapacity

Slide 38 The Law Reform Commission is currently exploring whether NSW needs legislation to regulate:

- who can access the digital assets of a person who:
 - has died
 - is incapacitated

- has not made arrangements regarding their digital assets.

Slide 39 Devices

What devices do you have?

- desktop computer
- laptop
- tablet/iPad
- smart watch
- printer
- scanner
- fitbit
- phone
- camera

Slide 40 Digitally stored content

Digitally stored content

What do you have stored on your device/s?

- emails
- documents
- photos
- music
- videos?

Slide 41 Decisions about your content

Decisions for digitally stored content

What do you want to happen to your:

- documents
- photos
- music
- videos?

Slide 42 decisions about your content

Do you want them to be:

- deleted
- transferred to someone else?

Slide 43 Decisions about your devices

What do you want to happen to your device/s? Are they to be:

- recycled
- given to a specific person (with or without data)?

Slide 44 How do you use the Internet?

I am working on the assumption that you use the Internet. People use the Internet for a myriad of reasons.

How do you use the Internet?

- banking
- buying
- selling
- paying bills
- watching movies
- reading online publications
- watching television

Slide 45 How do you use the Internet?

- email
- file storage (images, documents, videos)
- communicating (Skype, FaceTime)
- file sharing (Google Docs, DropBox, iCloud)
- reading books
- booking accommodation

Slide 46 How do you use the Internet?

- social media (Facebook, Twitter Instagram)
- making friends (online dating)
- researching information (Google, Bing)
- listening to podcasts
- personal website
- playing games?

Slide 47 Signing up for accounts

Do you ever read or just Agree?

A study found that most of the 543 U.S. university students involved in the analysis didn't bother to read the terms of service before signing up for a fake social networking site called "NameDrop" that the students believed was real. Those who did glossed over important clauses. The terms of service required them to give up their first born, and if they don't yet have one, they had until 2050 to do so. The privacy policy said that their data would be given to the National Security Agency and employers. Of the few participants who read those clauses, they signed up for the service anyway.

Slide 48 Online accounts

Because of your use of the Internet, you may have some online accounts.

You may use the Internet to:

- receive your gas/electricity/ water, phone bills via email
- buy items through EBay,
- sell through Gumtree,
- buy through PayPal
- communicate via Skype/FaceTime
- check on grandchildren via Facebook
- buy books through Amazon/Bookdepository

Slide 49 Passwords

For your accounts, you will have a User ID, which can often be your email address because that is a unique identifier. You will also have a password!

Passwords are everyone's bugbear.

Do you know your passwords?

It is not a good idea to save them in the browsers, Firefox, Safari, Internet Explorer or Edge. If you have, you do need to have it recorded somewhere as well, not on the screen as a post it note.

People complain that they have too many passwords and they are hard to remember or else they use the same one for everything. Not a good idea! Some suggestions for passwords include using a phrase or word that you can remember and use symbols and numbers. Perhaps every street you have lived in.

Slide 50 Record of passwords

Where do you store a record of your passwords/ secret questions?

- A note book
- Alphabetic book
- Table in a word processing document
- Table in a spreadsheet

Slide 51 Security for passwords

For security reasons, if you have prepared your passwords in a table or spreadsheet. You should not store them on your computer.

- Use external storage
- Use a thumb drive or external hard drive

Slide 52 Password Manager Software

Some people use a [Password Manager](#).

<https://www.youtube.com/watch?v=nc-bhECN85U>

- It is a software program saves and remembers all your passwords so you do not have to.
- It will also store your passwords and personal information in an encrypted file, which protects the confidential data from attackers with physical access to your desktop or mobile device.

You just have to create one very strong Master Password which gives you access to the encrypted file

That means all you have to do is remember one password for the password manager, and then it will remember all your other passwords, bank and credit card information and other forms of data in the encrypted file.

Some examples are of free password managers are:

- Last Pass
- Norton's Identity Safe

Slide 53 Who knows?

Who knows how to access your digitally stored content and your online accounts?

Your partner

children

friend

executor?

Slide 54 Digital Executor

For your digital assets, you need a digital executor. It can be the same person that you have nominated as executor. It may however to be someone who is comfortable with technology.

Does she/he know how to access your digital assets?

- Where is the black book?
- Where is the thumb drive?
- What is the password for Password Manager?
- Where is the password for Password Manager?

Slide 55 Paper records are disappearing

Management of accounts and memberships

Increasingly accounts and memberships are managed online. You may have organised automatic direct debit or email notification when payments are due (private health society, gym membership etc.)

Is someone aware of what may need to be paid, transferred, continued or cancelled?

Slide 56 Do you remember all your accounts?

Is it time to unsubscribe or block the ones you no longer need?

Slide 57 Do you remember all your accounts?

Down the bottom of the screen may be a tiny Unsubscribe.

Slide 58 Online ID/accounts

Your ID is often needed for access to certain applications
e.g. Google (Gmail) and Microsoft

Slide 59 Online ID/accounts

Your Apple ID is necessary for apps

Slide 60 How many accounts do you have?

Cancelling accounts

There is a website that gives some help with closing accounts

<https://www.everplans.com/articles/how-to-close-online-accounts-and-services-when-someone-dies>

E.G. Unsubscribe Netflix

Slide 61 Facebook

There is a form to request the removal of a medically incapacitated or deceased person's account

[Special Request for Medically Incapacitated or Deceased Person's Account](https://www.facebook.com/help/contact/228813257197480)

<https://www.facebook.com/help/contact/228813257197480>

Slide 62 What do you want done with your email accounts?

Some people have more than one email account.

Are they listed somewhere?

Does anyone else know them and their passwords?

Legally, no one can use your password to access your account.

Computer Hope 31 December 2017 [Delete deceased persons e-mail, Facebook, or other account https://www.computerhope.com/issues/ch001226.htm](https://www.computerhope.com/issues/ch001226.htm)

Slide 63 Cancelling email accounts

One website that gives some clues as to how to close accounts and email accounts is called EverPlans. Although it is a business, it does provide some helpful guidelines.

<https://www.everplans.com/articles/what-happens-to-my-email-accounts-when-i-die>

It is important to share important information with someone you trust and let them know what you want done when you are gone.

Closing email accounts varies depending on the provider. Be aware that in the fine print you agree not to divulge your password to anyone else.

There are of course issues with cancelling email accounts because of documents and information your family may need to access.

Slide 64 Cancelling a Microsoft/ Hotmail account

[Windows Live Custodian of Records for a Next of Kin process](#)

https://answers.microsoft.com/en-us/outlook_com/forum/oemail-oaddacc/removing-a-loved-ones-hotmail-account/f84875b9-1157-46f3-a611-5c1302b7402a

- to access content or emails from a deceased or incapacitated person's account
- to request the closure of the account
- contact the Windows Live Custodian of Records
msrecord@microsoft.com

Slide 65 A Google (Gmail) account

[Set up *Inactive Account Manager* https://myaccount.google.com](https://myaccount.google.com)

You can decide when Google should consider your account to be inactive and what Google should do with your data afterwards. You can share it with someone you trust or ask Google to delete it.

Slide 66 Cancel an account of a deceased person

- Submit a request for [Access to a Google account for a deceased person](https://support.google.com/accounts/troubleshooter/6357590?hl=en)
<https://support.google.com/accounts/troubleshooter/6357590?hl=en>

Slide 67 To sum up

In the 21st Century, organising your affairs includes a digital component and appointing a digital executor.

1. organising more than just paperwork

2. also appointing a digital executor to manage your:
 - devices
 - digitally stored data
 - data stored in the cloud
 - online accounts
 - relevant passwords and secret questions.

Trustee Powers

My executor shall have the power to access, handle, distribute and dispose of my digital assets.

You must provide information about your digital assets:

- all your devices
- digitally stored data photos, music, documents, videos
- data stored in the cloud in iCloud, iPhotos, Drive, Google Photos
- online accounts
- access to relevant passwords and secret questions

You must provide directions as to what is to be done with it all.

Slide 68 AvPals is here to help

<http://www.avpals.com/>

Slide 69 Finally

Once you have organised all of this and the appropriate person knows how to access the relevant information.

You can go forth and continue to enjoy life!

Slide 70 Handy free apps for your phone

Emergency +' is a national app developed by Australia's emergency services and their Government and industry partners, helping people to call the right number at the right time, anywhere in Australia. The app uses a mobile phone's GPS functionality so callers can provide emergency call-takers with their location information as determined by their smart phone. 'Emergency+' also includes SES and Police Assistance Line numbers as options, so non-emergency calls are made to the most appropriate number.

<http://emergencyapp.triplezero.gov.au/>

The Red Cross First Aid App is a free guide to first aid and cardiopulmonary resuscitation (CPR), giving you access to up-to-date first aid information anytime, anywhere.

<http://www.redcross.org.au/first-aid-app.aspx>

Slide 71 ICE In case of an emergency

ICE is an internationally recognised acronym indicating next of kin. If you have a medical emergency and are not able to communicate, Police will check your address book.

How to add ICE to your phone.

<https://www.wikihow.com/Add-ICE-to-Your-Cell-Phone>