

# Digital Estate “Last Mile” Checklist

*Can your family actually access your life?*

**This isn't an audit. It's a series of conversations.**

Most estate plans break at the last mile — the documents exist, but the people you've named can't actually do what you've asked them to do. This checklist is built around three weekend-sized conversations with your spouse or executor.

When you're done, the plan you wrote will be the plan that runs.

## Weekend 1 — Access

*The doors. Can the people you've named actually get into the device, the cloud, the password system?*

### Step 1: Device access

- Primary phone passcode is documented securely
- Trusted person knows how to access the device
- Backup devices (laptop, tablet) identified
- Instructions exist for unlocking each device

*Conversation: If my phone died today and you needed to make a payment from it, what would you try first? Walk through it together — what works, what doesn't.*

### Step 2: Apple / Google access

- Apple Legacy Contact is set up
- Access Key is shared and stored with estate documents
- Google Inactive Account Manager is configured
- A trusted contact is designated and notified

*Conversation: Who would you name as your Apple Legacy Contact? Have you told them? Do they know what an “access key” is, and where yours is?*

### Step 3: Password system

- Password manager identified
- Location of the password manager is documented
- Master password stored securely
- Instructions for accessing the vault provided

*Conversation: If something happened tonight, would the person you've named be able to find your password manager — and get into it — without calling someone for help?*

## Weekend 2 — Assets

What's behind the doors — and what doesn't need to be there at all.

### Step 4: Consolidate first

Before you list every account, ask what can disappear. One planning move most families miss is consolidation. Every account that closes is one less thing anyone has to find.

- Closed dormant accounts (old brokerages, old banks)
- Merged duplicate accounts where possible
- Reduced active email addresses to those actually in use
- Reduced cloud platforms to those holding real records

*Conversation: Which platforms are we still using out of habit, not need? Two brokerages into one. Three email addresses into one. Two cloud storage platforms into the one with the family photos.*

### Step 5: Financial account map

- Brokerage accounts listed
- Bank accounts listed
- Retirement accounts listed
- Payment apps listed (Venmo, PayPal, Cash App, Zelle)
- Approximate balances included

*Conversation: Walk through the inventory together. Not just “where is the account” but “how would you actually log in and move money if you had to?”*

### Step 6: Crypto (if applicable)

- Wallets identified
- Seed phrase written down (not digital-only)
- Stored in a secure, fireproof location
- Trusted person knows where to find it

*Conversation: Does anyone in your family know what a seed phrase is — and what happens if it's lost? If the answer is no, that's the conversation.*

### Step 7: Digital records & memories

- Important documents are locatable
- Cloud storage platforms identified
- Photo libraries accounted for (iCloud, Google Photos, Dropbox)
- Backup systems identified

*Conversation: If you weren't here, where would the kids' baby photos live — and could anyone reach them? Family histories sit behind credentials more often than people realize.*

## Weekend 3 — Handoff & upkeep

The map for whoever has to step in, and how to keep it current.

### Step 8: Executor & estate coordination

A digital plan that isn't synced with the rest of the estate isn't a plan. This step is where the digital pieces meet the legal pieces.

- Written instructions exist for your executor
- Executor knows where the will, trust, and beneficiary forms are
- Key advisors listed (CPA, estate attorney, financial advisor)
- Digital plan is referenced inside the estate documents
- Beneficiary designations cross-checked against the financial map

*Conversation: Sit down with your executor and walk through where the will is, who the advisors are, and how the digital pieces line up with the legal pieces. If they pause on any of it, you've found the homework.*

### Step 9: One source of truth

- Everything documented above lives in one identified location
- One backup exists (no single point of failure)
- One trusted person besides you knows where both are

*Conversation: Where will all of this live? One place is risky. No place is worse. The middle ground is a primary location, a backup, and one person besides you who knows where both are.*

### Step 10: Annual maintenance

- Reviewed annually on a recurring date
- New accounts added since last review
- Closed accounts removed
- Access credentials updated

*Conversation: Pick a recurring date — a birthday, tax day, the anniversary of your estate review. The point isn't the date. The point is that this becomes a habit, not a one-time event.*

A complete estate plan doesn't just transfer ownership. It ensures access.

If you'd like a second set of eyes on how your digital plan syncs with the rest of your estate, that's a conversation we have all the time at Tannery Company.