

INSHORT

Legal protection

MANY OF YOUR ONLINE ACCOUNTS— from banking payments to eBay— may remain active after you die, unless you take steps to ensure they don't, says attorney **Hillel Presser**, co-author of *Financial Self-Defense*.

Automatic bill paying, for example, can theoretically keep tapping your bank account long after you're gone— or at least until your money is.

What can you do to ensure your family isn't left with a virtual nightmare after your passing? Presser offers these tips:

- Create a list of all of your accounts, including log-in names, passwords, and answers to any security questions. Obviously, your list will need to be securely stored. Since you'll need to update it regularly as you add accounts or change pass-

words, it will be easiest if you keep the list on your computer in a password-protected folder.

- If you have a Google account, set up the new inactive account manager. In May, Google became the first site to give users an option for choosing what becomes of their content if they should become debilitated or die.

- Perhaps the most simple way to ensure your online life is concluded

when you are deceased to appoint a digital executor: a tech-savvy person who will be willing and able to carry out your wishes. Authorize the person to access your inventory of log-in information and spell out what you want done with each account, whether it's providing access to loved ones or business partners or deleting it.

