Digital legacy checklist: what happens to your online accounts when you die, and how to prepare

Key facts

- An Apple Legacy Contact can access photos, messages, notes and backups after your death, but not iCloud Keychain passwords, payment details or purchased media (Apple Support, checked 2026-09-17).
- Apple gives an approved Legacy Contact "three years from when Apple approves the first Legacy Contact account request," then the account is permanently deleted (Apple Support, checked 2026-09-17).
- Google Inactive Account Manager lets you name up to 10 people to receive chosen data after a waiting period you set (Google Account Help, checked 2026-09-17).
- A Facebook legacy contact can write a pinned post and change the profile photo, but cannot log in or read your messages (Facebook Help Center, checked 2026-09-17).
- X says it is "unable to provide account access to anyone regardless of their relationship to the deceased"; it can only deactivate the account (X Help Center, checked 2026-09-17).
- Under RUFADAA, an executor may get a catalogue of your emails (sender, recipient, date) but never the content without your consent (Uniform Law Commission, checked 2026-09-17).
- PayPal only takes closing instructions from the estate's authorized executor or administrator, with a death certificate and photo ID (PayPal, checked 2026-09-23).

Step-by-step digital estate planning checklist

1. **Pick your master email** and turn on its legacy tool (Gmail: Inactive Account Manager).
2. **Set up a password manager** and move every login into it.
3. **Name an emergency contact in the manager.** Print the 1Password Emergency Kit, or invite a Bitwarden or LastPass emergency contact. Tell that person.
4. **Add an Apple Legacy Contact** and keep the access key with your will.
5. **Decide on each social account:** legacy contact, memorialize, or delete after death.
6. **List financial accounts and subscriptions by name.** No passwords; your executor uses legal paperwork, not logins.
7. **Store the phone passcode sealed** and the crypto seed phrase in a safe; note where.
8. **Add a digital assets clause to your will** so your fiduciary can access content, not just the catalogue.
9. **Put the map in one place, tell two people, and review it once a year.**