Digital Legacy Plan Workbook

A complete planning guide for your accounts, documents, and the words that will matter most.

Inside This Workbook

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How to Use This Workbook

This workbook is organized around the three layers of a complete digital legacy plan. You do not have to complete it in one sitting. Most people find it easier to move through one section at a time over several days.

The Three Layers

> **Section 1 (Access):** Your Digital Account Inventory documents every account you own, where your credentials are stored, and what you want done with each account when you are gone.
>
> **Section 2 (Organization):** Your Document Vault Checklist ensures every critical paper document and file has a known location your family can find without having to search.
>
> **Section 3 (Legacy):** Your Personal Legacy Planner is where you identify the people who deserve to hear from you and capture what you want to say. This is the layer that will matter most long after every account is closed.

Before You Begin

- Do not store your actual passwords in this workbook. Record where your passwords are stored (password manager, secure note, locked file), not the passwords themselves.
- Do not store this workbook with your will. Wills become public record through probate. Keep this workbook with your estate documents in a secure location your executor can access directly.
- Update this workbook at least once a year, or after any major life change: a new account, a change in relationships, a change in who you want as executor, or a significant health event.
- Share the location of this workbook with your executor or a trusted family member now, not later.

A Note on Digital Executors

Your digital executor is the person you authorize to manage your online accounts after you pass. Under the Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA), now adopted in most states, legal authorization is required for anyone to access your accounts. Naming a digital executor in your will and granting explicit written permission is the only way to ensure your family has legal access. If you have not yet done this, see memorialmerits.com/trust-will-simple-affordable-estate-planning/ for guidance.

Section 1

Digital Account Inventory

Access: Every account you own, where to find it, what to do with it.

Use this section to document every digital account you own. Record where your credentials are stored - not the credentials themselves - who you have designated as your digital executor, and what you want done with each account.

Tip: You do not need to remember every account from memory. Check your email for registration confirmations, review your phone home screen and app drawer, and scan your bank and credit card statements for recurring subscription charges.

My Digital Executor: ____

Authorization on file (will, power of attorney, written letter): [ ] Yes [ ] No [ ] In progress

Account / Platform	Username or Email	Password Location	Instructions (delete / memorialize / transfer)	Notes
Financial Accounts (bank, investment, retirement, credit cards, PayPal, Venmo, Zelle)				
Email Accounts				

Account / Platform	Username or Email	Password Location	Instructions (delete / memorialize / transfer)	Notes
Social Media				
Cloud Storage (Google Drive, Dropbox, iCloud, OneDrive)				
Streaming and Subscriptions (Netflix, Spotify, Amazon, software, memberships)				
Work and Professional Accounts (LinkedIn, work email, project tools)				

Account / Platform	Username or Email	Password Location	Instructions (delete / memorialize / transfer)	Notes
Specialty Accounts (cryptocurrency, gaming, loyalty programs, domain names)				

Tip: For "Password Location," record the name of your password manager, the title of a secure note, or the location of a locked physical document. Never write passwords directly in this workbook.

Section 2

Document Vault Checklist

Organization: Every document your family will need, with a location they can find.

Check each document you have and record where your family can find it. Be specific: "top drawer of the file cabinet in the home office" is useful. "In a file somewhere" is not.

Tip: If you are storing documents digitally, a dedicated secure vault where your executor can access everything in one place makes a significant difference. See memorialmerits.com/lved-review-digital-vault-estate-planning-living-legacy/ for an option many families use.

Primary document storage location: ____

Document	I Have This	Location / Where to Find It
Legal Documents		
Last will and testament	[ ]	
Living trust or revocable trust	[ ]	
Durable power of attorney	[ ]	
Healthcare power of attorney	[ ]	
Advance directive / living will	[ ]	
Letter of instruction (informal wishes)	[ ]	
Guardianship documents (if applicable)	[ ]	
Insurance		
Life insurance policy (primary)	[ ]	
Life insurance policy (secondary, if applicable)	[ ]	
Health insurance card and policy	[ ]	
Auto insurance policy	[ ]	
Homeowners or renters insurance	[ ]	

Document	I Have This	Location / Where to Find It
Long-term care insurance (if applicable)	[ ]	
Medicare or Medicaid documentation	[ ]	
Financial Records		
Most recent bank statements	[ ]	
Investment and brokerage account statements	[ ]	
Retirement account statements (401k, IRA, pension)	[ ]	
Most recent tax return (federal)	[ ]	
Most recent tax return (state)	[ ]	
Outstanding debt records (mortgage, loans, credit cards)	[ ]	
Safe deposit box location and key	[ ]	
Property		
Home deed or mortgage documents	[ ]	
Vehicle titles	[ ]	
Property tax records	[ ]	
Storage unit lease or access information	[ ]	
Rental property documents (if applicable)	[ ]	
Personal Identity		
Birth certificate	[ ]	
Passport	[ ]	
Social Security card	[ ]	

Document	I Have This	Location / Where to Find It
Marriage certificate (if applicable)	[ ]	
Divorce decree (if applicable)	[ ]	
Military discharge papers (DD-214)	[ ]	
Naturalization certificate (if applicable)	[ ]	
Medical Records		
List of current medications and dosages	[ ]	
Primary care physician contact information	[ ]	
Specialist physician contact information	[ ]	
Organ donor registration	[ ]	
Veteran benefits documentation (if applicable)	[ ]	
Business and Employment		
Business ownership documents (if applicable)	[ ]	
Partnership or shareholder agreements	[ ]	
Pension or retirement plan documentation	[ ]	
Union membership documents (if applicable)	[ ]	

Tip: Review this checklist with your executor once a year. A document that exists but cannot be found is nearly as difficult as a document that does not exist at all.

Key Contacts

Record the names and contact information for the professionals your family may need to reach immediately.

Role	Name	Phone / Email / Address
Estate attorney		

Role	Name	Phone / Email / Address
Financial advisor		
Accountant / CPA		
Insurance agent (life)		
Insurance agent (home/auto)		
Executor (named in will)		
Digital executor		
Primary care physician		
Funeral home preference		

Section 3

Personal Legacy Planner

Legacy: The words that will outlast every account.

Accounts will be closed. Subscriptions will be cancelled. The documents in Section 2 will be processed and filed. But the words you leave for the people you love will be read and re-read for the rest of their lives.

This section helps you identify who deserves to hear from you and what format makes the most sense: a written letter, a recorded message, a guided journal entry, or something else entirely. You do not have to know exactly what to say yet. Start by identifying who.

Who Deserves to Hear From You

Name	Relationship	Format (letter / recording / journal)	Notes on what you want them to know

Tip: There is no wrong format. A handwritten letter is not more or less meaningful than a recorded video. Choose the one that will feel most like you when someone opens it years from now.

Where to Start If You Are Not Sure What to Say

If you are staring at a blank page and not sure where to begin, these prompts have helped others find their way in. You do not have to answer all of them. Pick one that feels true.

For the person you love most:

- What do you want them to know about how they changed your life?
- Is there anything that has been left unsaid between you? This is your chance.
- What do you hope they carry forward from knowing you?

For your children or grandchildren:

- What do you want them to know about who you were before you were a parent?
- What is the most important thing you learned in your life?
- What do you hope for them, specifically - not in general?

For a friend or someone you have not spoken to in a long time:

- What did they mean to you at a time when it mattered most?
- What would you want them to know that you never said out loud?

For yourself (yes, this is allowed):

- What would you want yourself at 25 to know?
- What did you figure out that took too long to figure out?
- What were you most proud of that nobody noticed?

> **Ready to go deeper?** The Legacy Journal Edition gives you a structured format for capturing everything you want your family to know. Find it at memorialmerits.com/legacy-journal-edition/
>
> **Prefer working with prompts?** How to Legacy Journal walks you through the process step by step. Find it at memorialmerits.com/legacy-journal-prompts-for-seniors/

You just did something most people never do.

Completing this workbook is an act of care. The people who love you will not have to search, guess, or grieve without guidance.

Read the full guide that accompanies this workbook:

How to Create a Digital Legacy Plan

memorialmerits.com/how-to-create-a-digital-legacy-plan/

Scan or visit to read the full planning guide, access additional free resources, and find trusted partners for every stage of the planning process.

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