

## Passwords and Death

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Sounds like a working title of a bad (really bad) thriller! Although essentially a password breach might kill the President, right, Gladiators? (Ignore that last sentence if it made no sense to you...)

I am wondering what plans y'all have for passwords when you die. I use lastpass, so that makes planning easier.

But -- do I give my password away now to a couple people? I would rather they were just able to learn it at my death or coma or something. So what is the best way to do this?

What do you all do?

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Nothing like starting the week out on a morbid note. ;)

Tom Simchak, Texas

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You could put your passwords in your will . . .

Probably it would make more sense to put your passwords in a document that you keep with all your other legal papers. In your safety-deposit box, or your safe. So then when you pass away, your family know exactly where to go for all the legal documents they need.

Karl E. V. Paananen

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So now I need a safe deposit box, a will, and a place to keep all legal papers?

Amy Clark Kleinpeter, Texas

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Since I use Keepass, my daughter just has to know one master password.

Jon van Horne

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If you get a safety deposit box make sure one of your executors has full access

Thank you

Maurleen Cobb, Texas

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Not a family lawyer, don't know nuttin' about estate planning, but I do know that if the safe deposit box is in your name the bank may lock it until after probate. Safe deposit boxes are not good places to store things like wills or stuff people need when someone dies. Find a place at home.

Fern Summer, New York

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Wouldn't the passwords become public when the will go into probate? How about a password trust? So instead of putting your real property or other assets into the trust, you put your passwords into the trust. Designate a trustee (you, until you are incapacitated or dead) and handle it just like any other trusts.

Nancy Hui, Texas

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They make password books that some people use.

Others just have a small notebook by the computer that they use.

We have all our passwords on a list in evernote and in dropbox, which dropbox can be accessed from the home computer w/o having to put in a password,

Erin M. Schmidt, Ohio

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For people that didn't want to do the safety deposit box we always recommended that you put the will in a ziplock bag and then in your freezer or deep freeze.

The Plastic bag would protect it if it defrosted and the freezer would protect it if the house burned down.

Those fire proof safes, while great are NOT water proof in a flood or if they set in water after a fire. My aunt found out the hard way and after her flood (she had money and other stuff for my grandmother's estate in it) she was putting the money in her dryer and laying it out to dry along with documents

Erin M. Schmidt

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My first estate planning work in the military was done in Oklahoma. If you live in a tornado prone area while a freezer is a good place for fire it is not if your items can be picked up and flug in a tornado. Also if you use the freezer make sure it is well marked. The old advice was to wrap the will in tin foil and then a plastic bag to make sure the paper was not effected by frost and I have redone several wills for people that threw them out thinking it was old meat.

Thank you

Maurleen Cobb

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That can definitely be true, but now they have waterproof and water resistance ratings on many of the fire safes. Definitely important to verify when purchasing. We recently bought a larger one that's fire resistant and waterproof:

<http://www.amazon.com/SentrySafe-H4300-Fire-Safe-Waterproof-Security/dp/B004QWZINW/>

I didn't really look into the testing at the time, but I just checked it out. Apparently this model's verification was done with the safe completely submerged in water for one hour. No more than 8 drops of water entered. Good enough for me. :)

Andrew Flusche, Virginia

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I use LastPass. The master password is in a password protected document on my server. The lawyer who will be the trustee of my practice has the password for that document on my server.

Michele Allinotte, Canada

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I use LastPass as well. At the risk of being mocked mercilessly for its complexity, here's the solution that I've come up with:

I created a free on-line account at SecureSafe.com - it's a password management system similar to LastPass, but not as fully-featured in some respects. In my digital SecureSafe vault, I keep nothing but a text file that contains (1) my current LastPass password, a list of the one-time passwords that you can generate with LastPass as a backup, and some general instructions on LastPass and how to access and use it. SecureSafe, unlike LastPass, has a digital inheritance feature. Basically, you can assign someone as the "inheritor" of your account. It gives you a code to give to that person. If that person ever contacts SecureSafe and gives them the code, then SecureSafe sends out an email to me. If I fail to respond to that email within a period of time I've pre-specified, then SecureSafe will allow the person access to the digital vault, wherein they'll find my LastPass password. It's basically a "Dead-Man's Switch," a feature that LastPass itself doesn't have.

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Doing it this way, I can give out the SecureSafe code freely and even keep it somewhere people can see it - it won't do them any good as long as I'm living and in control of my email, because the only thing the code does is initiate SecureSafe's effort to contact me and even if I fail to respond for some reason, at that point the only thing that happens is the trusted person I've pre-named gets access; not the person who gave them the code.

Dan Turner, Florida

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Michele, that makes sense -- I never thought of a trustee for my law practice though!

This looks like it's the entray (SP???) into quite a bit of planning.

I don't know why, but my husband and I share passwords for many things (Netflix, amazon, etc.) but not on EVERYTHING and the same for my assistant. The idea of giving my lastpass password to anyone who is in my daily life is weird to me.

Amy Clark Kleinpeter

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My passwords all tend to be variations on a theme. That said my clerk and son knows my passwords. He had to have them after my first visit to Miracle Man Max. That and my wife knows them as well. Good thing a couple of weeks ago I avoided being part of Mr. Hetrick's work load.

John Davidson, Pennsylvania

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Seems like a bad idea to give passwords to anyone. Passwords are personal in nature. A person using your password after death is at risk of being accused of identity theft or worse. I'd look at the underlying accounts. An heir/successor can and should get her own password upon proving the right to access the account. It's no different than real estate, really. If I want someone to access my office upon my death, I can give her a key during my life, but any right to possession after my death emanates from other proceedings.

Topny LaCroix, Missouri

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A few years ago, when I was diagnosed with colon cancer and had to undergo surgery, I left all my accounts with passwords in a sealed envelope in my office cabinet. I let my husband and the receptionist know where the document was. Since then I have kept all my passwords in a book and regularly update it with the changes as well as keep a current copy in the

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house. Obviously since I lived, I don't know whether the system would have worked, but it seems like it would work.

Deborah Kaminetzky, New York

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Here is my two cents: I just did a probate for a great guy, the healthiest of three brothers. He kept the passwords safe [in his head]. On his sudden [heart attack] death, his family was unable to access ANYTHING online so could not stop the automatic payments to services no longer needed [internet...]. About two months earlier he told his brother he was doing a will and naming him as Executor.

Oh, and his wife died one year earlier and because they had no children, they raised dogs. They had 8 at his death. They were in a rural area of Santa Rosa. The point of the no kids was though the property went to him by joint tenancy on her death, on HIS death, her brother to whom she had not spoken in 20+ years [because he plundered their joint mother's estate while he was in charge], had his hand out for half BEFORE I even filed for probate. The delay was in looking for the will he said he would do. Had he done a will as he said he would, there would have been no intestate succession to the greedy jerk ex-brother-in-law.

Bottom line for the family left behind, a mess. All my estates have a form on which the clients can write their passwords and update them when they are changed. Some who believe in the sanctity of online safes for passwords do that and the access information is still in the binder.

Binder is kept safe for sure because that is the 'keys to the kingdom' information.

Eliz. C. A. Johnson, California

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I have named a lawyer as my estate trustee for matters involving my practice because if I drop dead at my desk, a non-lawyer cannot manage my practice nor my trust account. Our governing body recommends naming a fellow lawyer as estate trustee for your practice, as well as Power of Attorney for matters relating to the practice.

The lawyer will never have reason to access my server unless her services are needed, so she has the password to the password protected file, but cannot access it until I'm dead or incapacitated.

I may need to update this plan now that I've hired a lawyer, but it is what I have in place right now.

Michele Allinotte

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I also have a nondescript password book and, when asked, I encourage my clients to keep the same. My husband and I are supposed to put all of our non-work passwords in there. We both access it fairly regularly. My parents know of the password book's existence but not precisely where it is on our many, many bookshelves.

I also have a passwords file in my office, for work-related passwords and reset keys.

I understand that some folks take the position that passwords should never be known or used after death. But from a practical perspective, if no one can figure out or find out passwords, it is a HUGE hindrance to both administering the estate and frankly figuring out if there is an estate to administer. In the old days, we'd just wait for various mailed bank statements to come in to see what is going on in an estate - but if statements aren't mailed (and you can't even get into a computer or online account to see such), it is difficult to know how to proceed.

Cynthia V. Hall, Florida

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