



PERSONAL DIGITAL INVENTORY

Organize your digital life. Protect what matters. Plan for the unexpected.

IMPORTANT SECURITY NOTICE

Do not record passwords, PINs, answers to security questions, authentication codes, cryptocurrency seed phrases, private keys or recovery codes directly in this inventory.

Where access information is required, record only where secure access instructions are maintained, such as a password manager, secure vault, sealed estate record or other protected location.

Many service providers prohibit password sharing and may have specific procedures for executors, Power of Attorneys ('attorneys') or family members. Where available, consider using the provider's official legacy, inactive-account, emergency-access or succession features.

Purpose & How to Use This Inventory

An increasing part of our personal and financial lives exists online. Email, social media, financial accounts, subscriptions, cloud storage, digital photos, loyalty programs and other digital services can all become important when managing your affairs.

The MWFS Personal Digital Inventory is designed to help you identify and organize your important digital accounts, assets and services so that you—and, when appropriate, your executor, attorney or other authorized representative—know what exists and where important information can be located.

This inventory is intended primarily as a record and planning tool. It should not be used as a single repository for passwords, PINs, recovery codes, private keys or other sensitive security credentials.

ABOUT THIS INVENTORY

This inventory does not replace a Will, Power of Attorney or other legal document. Access to digital accounts is governed by applicable law and the terms and procedures of individual service providers. Listing an account here does not itself authorize another person to access it.

Protecting Your Information

- A completed inventory may contain sensitive personal and financial information. Store it securely and limit access to appropriate individuals.
- Record where secure access instructions are maintained rather than the actual credential.
- Review the inventory periodically and after significant changes to your financial affairs, estate plan, devices or important online accounts.
- Where a provider offers a legacy, inactive-account, emergency-access or succession feature, consider whether it is appropriate to set it up.

Authentication Methods You May Encounter

Password	Passkey	Authenticator App	SMS / Phone	Security Key	Biometrics
☐	☐	☐	☐	☐	☐

Digital Planning Checklist

Use this page as a quick review before completing the detailed inventory.

- ☐ I have identified my important digital accounts and assets.
- ☐ My executor, attorney or trusted person knows this inventory exists.
- ☐ My important devices are identified.
- ☐ My important email and communication accounts are identified.
- ☐ I have reviewed my cloud storage, digital photos and important files.
- ☐ My financial institutions and insurance relationships are identified.
- ☐ My recurring online services and subscriptions are identified.
- ☐ My loyalty and rewards programs are identified.
- ☐ My websites, domains or online business assets, if any, are identified.
- ☐ My cryptocurrency or other digital assets, if any, are identified.
- ☐ I use secure methods to store passwords and access information.
- ☐ I have considered provider legacy or inactive-account features.
- ☐ My executor or trusted person knows where secure access instructions are located.
- ☐ I have considered what should happen to my important accounts and digital information.
- ☐ I have considered discussing significant digital assets or access concerns with my legal advisor.

A SIMPLE PLANNING PRINCIPLE

Your inventory should answer four questions: What exists? Where is it? How can an authorized person appropriately obtain access? What do you want done with it?

Important Contacts & Estate Documents

Important Contacts

Role	Name	Contact Information

Suggested roles: Executor • Alternate Executor • Attorney under Power of Attorney • Lawyer • Accountant / Tax Preparer • Financial Advisor / Account Manager • Insurance Advisor • Other

Important Documents

Document	Location / Contact

Suggested documents: Will • Power of Attorney • Representation Agreement / Health Directive • Insurance Policies • Tax Records • Estate Instructions • Secure Digital Access Instructions

Devices & Hardware

SECURITY REMINDER

Do not record device PINs, passwords or recovery codes here. Record only where secure access instructions can be located.

Device	Make / Model	Primary User	Account / Service	Access Instructions Located At	What Should Happen to Device / Data?

Consider whether important information stored only on a device is backed up and whether an authorized person would know how to locate appropriate access instructions.

Email & Communications

WHY EMAIL MATTERS

Email accounts may provide access to password resets and other sensitive information. Treat email access information as particularly sensitive.

Email Accounts

Provider	Email Address	Recovery Email / Phone	Authentication Method	Access Instructions Located At	Instructions

Communication Platforms

Service / Platform	User ID / Email	Authentication Method	Access Instructions Located At	Instructions

Social Media & Legacy Planning

LEGACY & INACTIVE ACCOUNT PLANNING

Some providers allow users to designate a person or determine what happens to account information after death or an extended period of inactivity. Where available, consider using the provider's official legacy, inactive-account or succession feature rather than relying solely on shared login credentials.

Platform	User Name / Email	Legacy Feature Set Up?	Access Instructions Located At	Wishes

Possible wishes:

- Memorialize, if available
- Download or archive information
- Close or delete
- Maintain, if permitted
- Refer to separate instructions

Examples of providers may include Facebook, Instagram, LinkedIn, X, TikTok, Reddit and other social platforms. Provider features and terms change; check current settings and instructions.

Cloud Storage, Photos & Digital Files

Cloud Storage & Important Files

Provider / Location	Account / User ID	Type of Information Stored	Authentication Method	Access Instructions Located At	Instructions

Digital Photos & Media

Storage Location	Account / Device	Approx. Contents	Access Instructions Located At	Wishes

Possible wishes: preserve for family • transfer to a named person • archive • delete selected material • refer to separate instructions.

Financial, Insurance & Government Accounts

FINANCIAL ACCOUNT SAFETY

This section is intended to identify financial relationships—not to store online banking credentials. An executor, attorney or other representative should follow the institution's formal authorization and estate procedures rather than using another person's online banking credentials.

Financial & Insurance Relationships

Institution	Account / Product Type	Account No. – Last 4 Digits	Advisor / Contact	Documents Located At

Examples: bank • credit union • investment dealer • insurance company • pension • group retirement plan • online financial institution.

Government Accounts & Programs

Government Service	Account / Program	Identifier – if appropriate	Contact Information	Relevant Documents Located At

Do not record passwords for CRA My Account, Service Canada or similar government services in this inventory.

Online Accounts, Services & Subscriptions

Use this section for shopping, streaming, software subscriptions, memberships, news/media services, delivery services and other recurring online accounts.

Provider / Service	Account / Email	Payment / Subscription?	Access Instructions Located At	Instructions

Possible instructions:

- Cancel
- Transfer if permitted
- Maintain
- Review before cancelling
- Other / refer to separate instructions

Loyalty, Rewards & Travel Programs

Points, rewards and travel benefits may have value but can be overlooked when financial affairs are being managed.

Program	Member No.	Approx. Points / Value	Transfer / Beneficiary Information	Instructions

Examples may include airline rewards, hotel programs, credit-card rewards and retail loyalty programs. Transferability and estate treatment vary by program; check current provider rules.

Websites, Domains & Online Businesses

This section may be particularly important for business owners, professionals, creators or anyone who owns or manages online property.

Asset / Service	Provider	Renewal / Billing	Business or Personal	Successor / Instructions

Consider websites, domain names, hosting, blogs, online stores, monetized social accounts, creator platforms and business cloud services.

Cryptocurrency & Digital Assets

HIGH-SECURITY INFORMATION

Do not record cryptocurrency seed phrases, private keys, wallet passwords or recovery codes in this inventory. Record only the existence of the asset and where separately secured access instructions can be located.

Custodial Digital Assets

Use for assets held through an exchange, platform or other custodian.

Exchange / Custodian	Account Identifier	Type of Asset	Access Instructions Located At	Notes

Self-Custodied Digital Assets

Use for assets where you control the wallet or private keys.

Wallet Type	Device / Wallet	General Asset Description	Secure Instructions Located At	Notes

Password Manager & Secure Access Planning

DO NOT RECORD YOUR MASTER PASSWORD HERE

A password manager may contain access information for many of your digital accounts. Treat information relating to your password manager as highly sensitive.

Password manager / provider	
Account email / user ID	
Emergency / legacy access configured?	
Authentication method	
Recovery instructions located at	
Master-password instructions located at	
Authorized person knows where instructions are located?	
Other notes	

Secure Access Planning

- Use a secure method for storing credentials and recovery information.
- Make sure at least one appropriate person knows that secure access instructions exist and where they can be located.
- Where supported, review emergency-access or legacy-access features offered by your password manager or account provider.
- Do not place all sensitive credentials in the same unsecured document as this inventory.

Digital Wishes & Instructions

For important accounts and digital information, consider what you would want an authorized representative to do when appropriate.

Account / Asset / Information	Preserve	Transfer if Permitted	Archive / Download	Memorialize	Close / Delete	Separate Instructions?

General Wishes

Important digital information I would like preserved:

Information or accounts I would prefer deleted or closed:

People who should receive particular digital information or files:

Other instructions:

Detailed Planning Appendix — Review Questions

1. What do I own or use?

- Have I identified my important devices, accounts, digital assets, subscriptions and online services?
- Are there accounts or assets that only I know exist?
- Are important documents or family photographs stored only on a device or cloud account?

2. Who needs to know they exist?

- Does my executor or attorney know this inventory exists and where it is stored?
- Are there business accounts or online assets that a business successor should know about?
- Have I limited disclosure of sensitive information to people who genuinely need it?

3. How can an authorized person appropriately obtain access?

- Have I identified where secure access instructions are stored without placing the credentials in this inventory?
- Have I reviewed provider procedures for executors, attorneys or deceased users?
- Have I considered legacy, inactive-account or emergency-access features where available?
- Are my password manager and recovery arrangements documented securely?

4. What do I want done with them?

- Which accounts should be preserved, transferred if permitted, archived, memorialized, cancelled or deleted?
- Are there digital photos, files or personal communications that should be preserved for family?
- Have I identified subscriptions or recurring charges that should be reviewed or cancelled?

Detailed Planning Appendix — Estate & Security Considerations

5. Do my legal documents address digital assets?

- Have I discussed significant digital assets or access issues with my lawyer where appropriate?
- Do my Will, Power of Attorney or other planning documents appropriately address authority over digital property?
- Are there valuable or complex assets—such as online businesses or cryptocurrency—that require specific professional advice?

Security & Privacy Review

- Is this completed inventory stored securely?
- Have I avoided recording passwords, PINs, recovery codes, private keys and answers to security questions directly in the inventory?
- Are old devices securely erased before disposal or transfer?
- Are important accounts protected with current security measures such as MFA, passkeys or security keys where appropriate?
- Are recovery email addresses and phone numbers current?
- Have I reviewed who has access to shared cloud folders, family accounts or business systems?

Periodic Review

- Review after a change in executor, attorney, spouse/partner or major family circumstance.
- Review after changing password managers, primary email accounts or mobile devices.
- Review after acquiring or disposing of significant digital assets or an online business.
- Review periodically so the inventory remains useful and current.

My Digital Planning Information

This inventory is intended to help identify and organize my digital accounts, assets and services.

I understand that this inventory does not itself appoint an executor, attorney, trustee or other representative and does not grant legal authority to access an account or override the terms and conditions of a service provider.

Legal authority to deal with property and accounts may arise from a Will, Power of Attorney, other legal documents, applicable law and the requirements of individual service providers. I should consider discussing my digital assets and wishes with my lawyer when preparing or reviewing my estate-planning documents.

Planning Information	Location / Details
Location of Will	
Location of Power of Attorney	
Location of secure digital-access instructions	
Location of this completed inventory	
Other important planning information	

Review Record

Review Date	Changes Made	Next Review

About This Resource

The MWFS Personal Digital Inventory is provided as a general organizational and educational resource. It is not intended to provide legal, cybersecurity or estate-administration advice. Digital-account access, succession and estate requirements may vary by service provider and individual circumstances. Consider obtaining legal or other professional advice regarding your estate documents, authority to access digital assets and the handling of particularly sensitive or valuable digital property.