FREE · UNITED KINGDOM · VERSION 1.0

The UK Digital Estate Checklist

Everything the person sorting out your affairs will need to find, and almost none of which is in your will.

Three rules before you start.

1. Passwords do not go in your will. A will becomes a public document once probate is granted. Anyone can order a copy for a few pounds.

2. Keep the map and the treasure in different places. This checklist is the map: the list of what exists and where. The credentials themselves belong somewhere encrypted. Never in the same envelope.

3. Tell one person the map exists. A perfect record nobody knows about is the same as no record. Your executor needs to know it exists and how to reach it, not what is in it.

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01 Devices and access

Do this section first. Everything else depends on it. The single most common reason families get stuck is not a forgotten password: it is a locked phone receiving the two-factor code that would reset that password.

- [ ] **Phone PIN or passcode** and which phone it is
- [ ] **Laptop or desktop password** and any disk encryption recovery key (BitLocker, FileVault)
- [ ] **Tablet passcode**
- [ ] **How your two-factor codes arrive** text message, authenticator app, hardware key, or a printed backup code
- [ ] **Where the authenticator backup codes are** most people never save these; do it now
- [ ] **Any password manager** which one, and the master password route

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02 Money

Not the account numbers, which the bank has. What matters is the existence of accounts nobody else knows about.

- [ ] **Current and savings accounts** especially app-only banks: Monzo, Starling, Revolut, Chase
- [ ] **ISAs, shares and investment platforms** Vanguard, Hargreaves Lansdown, AJ Bell, Trading 212, Freetrade
- [ ] **Workplace and personal pensions** including old ones from previous employers
- [ ] **Premium Bonds and NS&I**

- ☐ **Cryptocurrency** exchange accounts, and separately any self-custody wallet and where its seed phrase lives
- ☐ **PayPal, Wise, Revolut balances**
- ☐ **Credit cards, loans, buy-now-pay-later** Klarna and similar leave no paper trail
- ☐ **Anything owed to you** deposits, refunds in progress, money lent to family

> **Lost pensions are the big one.** If you have changed employer more than twice, there is a reasonable chance a pension pot exists that your family will never find. The government's free Pension Tracing Service can locate schemes, but only if someone knows to look. Write down every employer you have had.

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03 Money going out

Subscriptions continue charging a closed estate until someone cancels them. Executors routinely discover these months later.

- ☐ **Streaming and media** Netflix, Spotify, Prime, Disney+, NOW, Audible
- ☐ **Cloud storage** iCloud, Google One, Dropbox, OneDrive
- ☐ **Software and apps** annual renewals are the easiest to miss
- ☐ **Gym, clubs, memberships, charity direct debits**
- ☐ **Domain names and web hosting** these lapse silently and are difficult to recover
- ☐ **Anything billed through the App Store or Google Play** invisible on a bank statement as itemised lines

04 Email and identity

One email account usually controls the reset process for everything else. Identify which one. It is the most valuable thing on this list.

- ☐ **Your main email address** the one attached to your bank and your phone
- ☐ **Other addresses still in use** old work, old provider, forwarding addresses
- ☐ **Mobile number and provider** the number two-factor codes go to
- ☐ **Government accounts** HMRC, DVLA, NHS App, Gov.uk One Login, council tax

05 Photographs and files

In practice this is what families grieve losing, more than money.

- ☐ **Where the photos actually live** phone, iCloud, Google Photos, an external drive in a drawer
- ☐ **Documents and personal writing** Google Drive, OneDrive, Dropbox, Notes
- ☐ **Backup drives** where they are and whether they are encrypted
- ☐ **Anything you would want deleted rather than read** say so plainly; it spares someone a decision

06 Accounts with a legacy setting

Three of the large platforms let you nominate someone in advance. Setting these takes about ten minutes in total and is free. Very few people have done it.

PLATFORM	WHAT IT IS CALLED	WHAT IT DOES
Apple	Legacy Contact	Nominated person can request access to your iCloud data after death. Requires a death certificate and the access key.
Google	Inactive Account Manager	After a period you choose, shares chosen data with chosen people or deletes the account.
Facebook	Legacy Contact	Nominated person can memorialise or manage the profile. Cannot read messages.

- ☐ **Apple Legacy Contact set** and the access key given to that person
- ☐ **Google Inactive Account Manager set**
- ☐ **Facebook and Instagram legacy contact set**
- ☐ **Other accounts you would want closed** X, LinkedIn, Reddit, forums, dating apps

Each of these covers only its own ecosystem. None of them covers your bank, your pension, your crypto or your documents. That is the gap this checklist exists to close.

07 Business, domains and creative work

Skip if none apply.

- ☐ **Company logins and filing accounts** Companies House authentication code, accounting software
- ☐ **Domain registrar** who holds the domain and when it renews
- ☐ **Websites, shops, client accounts**
- ☐ **Royalties, book or music rights, monetised channels** these are inheritable income and are routinely lost

08 Where the paperwork is

- ☐ **Your will** which firm holds the original, and the reference
- ☐ **Lasting Power of Attorney** property and finance, health and welfare
- ☐ **Life insurance and death-in-service cover**
- ☐ **Property deeds, mortgage, tenancy**
- ☐ **Funeral wishes or a prepaid plan**
- ☐ **Solicitor, accountant and financial adviser** names and numbers

09 What you want done

The list above tells someone what exists. This part tells them what you wanted. It carries no legal force, but in practice it is what stops a family arguing.

Accounts to close immediately

Accounts to memorialise or keep

Files or messages to delete unread

Anything you want a particular person to have

Who should be told, and who should not

10 What the law does and does not do

Digital things are now legally property. The Property (Digital Assets etc) Act 2025 came into force on 2 December 2025. It confirms that something can be owned even though it is neither a physical object nor a debt. Crypto, domains and monetised accounts are property in England, Wales and Northern Ireland.

Being property does not make it findable. The Act is two sections long and says nothing about how an executor discovers an asset exists or reaches it. That gap is entirely yours to close, and this checklist is how you close it.

Logging in as someone who has died is not straightforward. Under the Computer Misuse Act 1990, access is unauthorised where the person is not entitled to control access and does not have consent. For an online account, the party entitled to grant that is the provider under its terms, not the estate. There is no statutory exception for executors and the point has never been settled by a court. Practically: knowing an account exists lets your family approach the provider properly. Handing over a password does not make using it lawful. If in doubt, ask a solicitor.

Where should this list live? Honestly, several options work. Pick deliberately.

Paper, somewhere secure. Free and simple. Goes out of date quickly, and a fire or a flood takes it.

With your solicitor, in a sealed envelope. Safe and trusted. Slow to update, and awkward if you change details often.

A password manager with emergency access. Good for credentials. Worth checking the mechanism: most require the account holder to fail to decline a request, which works for incapacity but is untested when someone has already died.

An encrypted digital vault with an inactivity trigger. Designed for this specific job. Holdfast is one; there are others. Whichever you choose, confirm two things: that the provider cannot read your contents, and that delivery happens without anyone having to ask.

Notes

Produced by Holdfast, a UK zero-knowledge digital estate vault operated by Nexus-SecTech Ltd. Free to print, copy and pass to clients or family. No attribution required.

This is general information, not legal advice. For a will, a Lasting Power of Attorney, or any question about an estate, speak to a solicitor. Sources for the legal points: legislation.gov.uk (Property (Digital Assets etc) Act 2025 c.29; Computer Misuse Act 1990 s.1 and s.17).

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