

Invisible Assets, Real Impact

Why Digital Legacy Planning Belongs in Every Advisor's Toolbox

note: this handout is intended for digital use



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Which digital assets do your clients most commonly have – but rarely plan for?

- Email accounts**
why access matters: password resets, legal notices, bills, multi-factor authentication (MFA)
- Devices (phones, tablets, laptops, wearables, etc)**
why access matters: gateways to accounts and data
- Cloud accounts (Apple, Google, Microsoft, Dropbox, etc)**
why access matters: photos, documents, backups
- Social media accounts**
why access matters: inability to access creates emotional burdens
- Money transfer apps (PayPal, Venmo, Zelle)**
why access matters: accounts and/or funds may not appear in estate inventories
- Digital subscriptions**
why access matters: recurring charges, forgotten accounts
- Crypto / NFTs**
why access matters: keys = access; no recovery or access without planning
- Loyalty points / rewards**
why access matters: potentially valuable and often lost entirely
- Password managers**
why access matters: master access vs total lockout
- Medical / patient portals**
why access matters: home to important medical history and records; necessary in a crisis

What determines whether clients or loved ones of clients can access digital assets?

- Online Tools** (Legacy Contacts, Inactive Account Managers)
- Estate planning docs** (Will, Trust, etc.)
- Terms of Service Agreements** (*least control*)

Common gaps that create confusion, delays or expense are:

- No central list of accounts**
- Inaccessible passwords**
- No legacy contacts designated**
- Lack of crypto access details**
- Locked devices**
- No access to photos/videos**

REFLECT

Where do digital assets currently fall in my planning process?

- Addressed proactively during onboarding
- Addressed proactively during annual reviews
- Discussed only if a client raises it
- Handled informally / inconsistently
- Referred out
- Not currently addressed

What I'm noticing with my clients:

Tools I may want to explore or share with my clients are:

Password Managers

- 1Password
- Bitwarden
- Dashlane

Digital Vaults / Organizers

- Everplans
- Prisdio
- Trustworthy

Platform-Based Tools

- Apple
- Facebook
- Google

One action I will take in the next 30 days is:

other notes

Thank you for attending Kate Hufnagel's presentation at FPA Dallas Fort Worth's 2026 Conference.

To access additional resources and goodies relating to Kate's session, **scan this QR code** to be taken to a *private* webpage. Or simply go to <http://thedigitalwrangler.com/fpa-dfw>



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