



It's good to talk (about your digital assets)

In the past, we could keep precious memories alive by passing on physical photo albums from one generation to the next. However, the world has changed. We've gone from keeping our memories in albums to saving them on 'the cloud'.



We need to think about what happens to these sentimental digital assets after we die or if we lose the mental capacity to decide what happens to them. We might share our passwords with loved ones, but providers like Apple, Google and Meta advise against this for security reasons. In any case, we might not always remember our passwords, given how often they change. That's why we need to plan ahead to prevent our family and friends losing these memories that have huge sentimental value.

A good first step is to talk to family and friends about what we want to happen to our sentimental assets. Not sure where to start? Check out our five-step guide.

➤ STEP 1

Think about your own sentimental digital assets

What would you want to pass on in the event of your death or incapacity? What would you not want to pass on? Who would you want to access these?

➤ STEP 2

Think about your loved ones' digital assets

Do you know what will happen to your partner or parents' digital assets if something were to happen to them? What would you/your family lose access to?

➤ STEP 3

Start talking

Don't put it off. It's important to start early with these conversations and not wait for something serious to happen before taking action. While it may feel uncomfortable to bring this up, a conversation now can save our loved ones a lot of stress and heartache in the future.

➤ STEP 4

Take action!

A conversation can lead to some immediate actions. You may decide to transfer or share photos and videos now, and there are some easy and free steps that you can take today to safeguard your 'digital legacy'. Our ['update your legacy settings'](#) briefing shows you how. You may also want to consider whether you should make or update your will to reflect your wishes.

➤ STEP 5

Keep talking

Things change – technology; circumstances; relationships... People grow up and grow old. Revisit the conversation regularly with your loved ones. The more you talk, the more 'normal' it becomes.