



Who can reach your digital life when you are gone?

A Practical Guide to Legacy Settings

Most of us now live a large part of our lives online. Photos, messages, documents, banking, subscriptions, and years of memories all sit behind passwords only we know.

When someone dies without leaving a plan for these accounts, their family is often locked out of the very things that matter most, and they spend weeks chasing support desks and legal paperwork during the hardest time of their lives.

The good news is that most of the big platforms now let you decide in advance who can reach your data and what should happen to your account. These settings take minutes to switch on, and they are free. This guide walks through the main ones and shows how to bring them together so nothing gets lost.

One point to make clear up front. These platform settings control access to individual accounts. They are not a substitute for a Will. A Will records your legal wishes for your whole estate.

Your digital legacy settings are what actually let your trusted people reach each account. You want both, working together.



Google: Inactive Account

Google has the most complete tool of any platform. It is called Inactive Account Manager, and it covers everything tied to your Google account: Gmail, Google Drive, Google Photos, YouTube, Calendar, and more.

You set a waiting period of 3, 6, 12, or 18 months. If your account goes untouched for that long, Google first tries to reach you by text and email. If it hears nothing, it notifies the people you have chosen. You can nominate up to 10 trusted contacts and decide exactly what data each one receives. You can also choose to simply notify someone without sharing data, or to have the account deleted afterwards.

Your contacts cannot log in as you. They receive a secure link to download the data you chose to share, and that link stays open for three months.



Google has the most complete tool of any platform.

There is a second reason to do this. Since late 2023, Google has been able to delete personal accounts that sit completely inactive for two years, along with everything in them. Setting up Inactive Account Manager protects decades of photos and email from being quietly erased.

To set it up, sign in and go to myaccount.google.com/inactive, or open your Google account, choose Data and privacy, scroll to More options, and select Make a plan for your digital legacy. It takes about fifteen minutes. Note that it works on personal Google accounts, not Workspace business accounts.



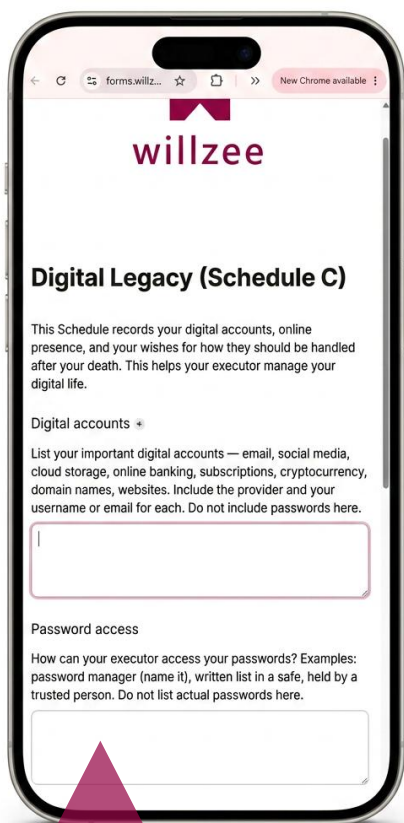
SET IT UP

Google Inactive Account Manager.
More detail on Google's help page. <https://myaccount.google.com/inactive>



Apple: Legacy Contact

If you use an iPhone, iPad, or Mac, Apple lets you name one or more **Legacy Contacts** who can reach the data in your Apple Account after you die. That includes photos, messages, notes, files, contacts, calendars, and device backups.



Platform settings do not substitute for a Will.

Providing access is important but you also need to grant legal permissions. You want both access and permission, working together.



SET IT UP

To set it up a Legacy Contact, open Settings, tap your name, then Sign-In and Security, then Legacy Contact.

<https://support.apple.com/en-us/102631>

You will need two-factor authentication switched on, which most accounts already have.

Families request access later at Apple's Digital Legacy site

<https://digital-legacy.apple.com/>

When you add a Legacy Contact, Apple generates an access key. You share that key through Messages or as a printed copy you keep with your estate documents. After you die, your contact uses that access key together with a copy of your death certificate to request access. Your contact does not need to own an Apple device or have an Apple account themselves.

Two things are worth knowing. First, some data is deliberately excluded: purchased films, music, and books, your subscriptions, and anything in iCloud Keychain, which is where your saved passwords and payment details live. Because Apple passwords are not handed over through this feature, you need a separate plan for those (see Password managers section). Second, a Legacy Contact has access **for three years from the approved request**, after which the account will be permanently deleted.

For New Zealand specifically, Apple accepts alternative documentation rather than a court order when a family member requests access to a deceased person's account. This makes the process here simpler than in some countries.



Facebook: Legacy Contact and Memorialisation

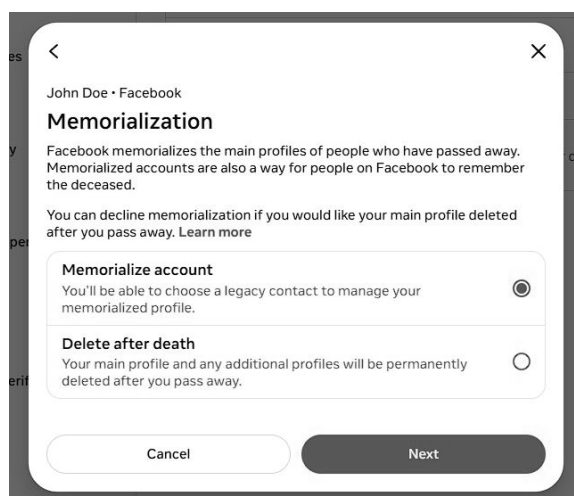
Facebook lets you choose in advance what happens to your profile. A Legacy Contact is a caretaker, not an owner. They can pin a tribute post, respond to new friend requests, update your profile and cover photo, and, if you allow it, download a copy of what you shared. They cannot log in as you, read your private messages, or change your old posts. You need to be 18 or older to choose one.

This decision matters because of what happens by default. Once an account is memorialised without a Legacy Contact in place, it is frozen and the family cannot change anything. Making the choice now, in a calm moment, saves your family from discovering that limit during a crisis.

You will find the setting under Settings and privacy, then Settings, then Memorialisation settings. On newer layouts the path runs through Accounts Centre, Personal details, then Account ownership and control.

You will find the setting under Settings and privacy, then Settings, then Memorialisation settings. On newer layouts the path runs through Accounts Centre, Personal details, then Account ownership and control.

You can either nominate a Legacy Contact to look after a memorialised profile — or set your account to be permanently deleted after you die.



SET IT UP

<https://www.facebook.com/help/1568013990080948>



Instagram: Memorialisation

Because there is no contact to set in advance, the best thing you can do is leave clear instructions about which option you would prefer, so your family is not left guessing.

Instagram, which is also owned by Meta, does not have a Legacy Contact equivalent. After a death, friends or family can ask Instagram either to memorialise the account, which freezes it as a place to remember the person, or to remove it, usually with proof such as an obituary or a death certificate.



LinkedIn: Memorialise or Close

LinkedIn asks your executor for proof of their authority, and a court order. They do not accept a Will on its own as proof.

LinkedIn, like Instagram, has no contact you can set in advance. Everything happens after death by request. What your family can do depends on whether they have legal authority.

If your executor is formally authorised to act for your estate, they can ask LinkedIn either to memorialise your profile, which locks it and adds an In Remembrance badge, or to close it entirely.

Closure removes the profile, and it can take up to 30 days for the data to clear from LinkedIn's systems. Anyone who is not authorised, such as a former colleague, can still report you as deceased, and LinkedIn may memorialise the profile based on something like an obituary.

There is one detail worth knowing, because it speaks to why a Will and a digital record work together. To close an account, LinkedIn asks your executor for proof of their authority, and it specifically wants formal documents such as letters of administration, letters of representation, or a court order.

LinkedIn does not accept a Will, a trust, or a power of attorney on their own as proof. In other words, your Will is what appoints your executor, but the grant that flows from it is what LinkedIn will recognise. One reinforces the other.



SET IT UP

Memorialise or close a deceased members account:

<https://www.linkedin.com/help/linkedin/answer/a1336663>



Microsoft and Email

Microsoft does not offer a legacy or inactive account tool. If you use Outlook or Hotmail, your family would need to go through Microsoft's Next of Kin process, which requires documentation and is handled case by case. Microsoft accounts can also be closed after a long period of inactivity.

For services like these that have no built-in legacy feature, the reliable plan is to make sure a trusted person can find the login when they need it.



SET IT UP

You can close the account, or if you don't know the credentials, it will be closed automatically after two years of inactivity.

<https://support.microsoft.com/en-US/accounts-billing/manage/accessing-outlook-com-onedrive-and-other-microsoft-services-when-someone-has-died>

Settings are often scattered across half a dozen platforms. The real best practice is to keep one clear record of what exists and what you want done with it. This is exactly what Willzee's Digital Legacy schedule is built for. It sits alongside your Will and lists your wishes for each account, so your executor and your family are never left guessing.

Passwords and Phone Access: The True Keys

Passwords



A password manager holds the keys to everything else, so it is the most important account to plan for. How you do that depends on which one you use.

Apps like LastPass, Dashlane, and Bitwarden have an Emergency Access feature. You nominate a trusted person, and if they request access, the app grants it after a waiting period you set, unless you decline in time.

1Password works differently. It does not have an emergency contact feature, but it gives you an Emergency Kit, a document with your account details that you can store securely with your estate papers. A family member who shares your 1Password family plan can also help recover access.

Set it up: Bitwarden emergency access, LastPass emergency access, and 1Password account recovery. Dashlane offers the same emergency contact feature inside its account settings.

If you rely on the password managers built into Google or Apple, note the gap mentioned earlier: Google's saved passwords are covered by Inactive Account Manager, but Apple's saved passwords sit in iCloud Keychain and are not shared through Legacy Contact. Plan for those separately.

“Despite what the movies suggest, you cannot rely on a fingerprint or a face to get in. Modern sensors are built to detect a living finger and an alert, open-eyed face, so they generally stop working once a person has died.”

Mobile Phones



This is the gap most people miss. Settings above give someone access to your data in the cloud. None of them unlocks your actual phone.

That matters more than it sounds, because so many accounts now send a security code to your phone when someone tries to log in.

Without the device, your family can have the right password and still be locked out. The simplest answer is to record your phone's PIN or passcode somewhere secure, either in your password manager or sealed alongside your estate documents, so a trusted person can unlock the phone and receive those codes if they ever need to.

The phone also falls back to the passcode after a restart or a day or two without a successful unlock. The passcode is the only dependable key.

If a device is locked by Apple's Activation Lock, Apple can help remove it with the right documentation so the phone can be reset and reused.

The Golden Rules



1. Never write passwords into your Will itself. A Will can become a public document when it goes through probate. Keep passwords in a password manager and point your executor to it.
2. Tell the people you have chosen. None of these platforms gives your contacts a useful heads-up automatically, so have the conversation while you can.
3. Keep one master list of accounts and wishes, and keep it somewhere your executor can find.
4. Review it once a year. Accounts, devices, and people change.

Bringing It Together

The catch with all of these settings is that they are scattered across half a dozen platforms, each with its own menu and they are easy to set up once and forget. The real best practice is to keep one clear record of what exists and what you want done with it.

This is exactly what Willzee's Digital Legacy schedule is built for. It sits alongside your Will and gives you one place to list your platforms, set your wishes for each account and leave final messages, so your executor and your family are never left guessing.

The platform settings in this guide are what grant access.

Your Digital Legacy should answer four questions.

1. What accounts do you have?
2. What do you want to happen to each one?
3. Who is the trusted or legacy contact? And;
4. Where do the access keys and passwords live.



Your Will and your Digital Legacy schedule are what record your wishes and make sure someone knows where to look.

Quick Reference

Platform	What you set up	Who it covers	Key limit
Google	Inactive Account Manager	Gmail, Drive, Photos, YouTube, Calendar	Contacts download data, cannot log in
Apple	Legacy Contact	Photos, messages, notes, files, backups	Excludes saved passwords and purchases
Facebook	Legacy Contact or delete-after-death	Memorialised profile	No login, no private messages
Instagram	Memorialise or remove (by request)	The profile	No contact to set in advance
LinkedIn	Memorialise or close (by request)	The profile	Will alone is not accepted; executor's grant is
Microsoft	Next of Kin process (after death)	Email and account contents	No advance legacy tool
Password manager	Emergency Access or Emergency Kit	Every login you store	Varies by provider
Your phone	Record the PIN securely	Device unlock and security codes	No platform does this for you

This guide is general information to help you plan, not legal advice. If you would like help putting your wishes in order, Willzee makes a Will free for every New Zealander, and our Digital Legacy schedule gives you a simple place to record all of this in one spot.