



NYLK
DIGITAL ESTATE MANAGEMENT

FREE RESOURCE · NO. 01

The Digital Life Inventory

The 47 accounts most Australians forget to plan for — and the four questions your family will one day need answered about every single one.

Give your loved ones clarity — not chaos.

NYLK · nylk.com.au

Version 1.0 · July 2026 · Australia

Your will says who. This inventory says what, where and how.

A will covers your house, your super, your savings. It almost never covers the two hundred-plus online accounts that hold your photos, your money flows, your business and your memories. When you can't log in any more, this page is where your family starts.

200+

Online accounts held by the average adult

8 in 10

Australians have no plan for their digital assets

12+

Subscriptions keep billing after a death

0

Australian laws guaranteeing executor access

THE FOUR QUESTIONS

For every account you tick on the following pages, your family will eventually need four answers. Most people can answer the first. Almost nobody has written down the other three.

1 • What is it?

The account exists and someone besides you knows it exists.

2 • Where is it?

The platform, the email it's registered to, and what it holds.

3 • How do they get in?

The legitimate access path — legacy contact, nominee, or documented process. Not a sticky note.

4 • What should happen to it?

Keep, close, transfer, memorialise. Your wishes, recorded.

HOW TO USE THIS CHECKLIST

Work through the eight categories. For each item, tick the columns you can honestly claim: **Have it** (this exists in my life) · **Listed** (it's written in an inventory somewhere) · **Access mapped** (a trusted person could legitimately get in) · **Wishes noted** (I've recorded what should happen to it). Then tally your gaps on page 6.

Do not write passwords on this document

An inventory is a map, not a set of keys. A paper list of passwords is a security risk to you today and will be out of date within months anyway. Record what exists and how access should be granted — keep credentials in a proper password manager, and keep this document with your estate papers.

Why the law won't save your family

Nearly every US state — 47 and counting — has adopted laws giving executors standing to access digital accounts. Australia has no equivalent — each platform's terms of service decide, and the NSW Law Reform Commission's review of the gap is still under way. Until legislation catches up, a documented plan is the only protection an Australian family has.

A Identity & Email 5 ITEMS · THE MASTER KEYS

Email is the skeleton key to everything else — nearly every password reset and account recovery routes through it. If your executor can't reach your email, they can't reach much at all.

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
1 · Primary personal email The address your banking, super and insurance are registered to	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 · Older & secondary email accounts Old Hotmail/Yahoo addresses still attached to forgotten accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 · Apple ID iCloud, photos, backups — set a Legacy Contact or Apple requires a court order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 · Google Account Gmail, Drive, Photos, YouTube — configure Inactive Account Manager	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 · Microsoft account Outlook, OneDrive, Xbox — next of kin receive one data copy, then deletion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B Money & Finance 8 ITEMS · THE VISIBLE AND INVISIBLE DOLLARS

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
6 · Online banking — every institution Banks have deceased-estate processes; they still need to be told	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 · Superannuation portal Check your binding death benefit nomination — it overrides your will	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 · Share trading & investment platforms CommSec, Stake, Vanguard, micro-investing apps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 · Crypto exchange accounts CoinSpot, Swyftx, Binance — succession processes vary wildly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10 · Self-custody crypto wallets Hardware wallets and seed phrases — lost keys are lost forever	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 · PayPal & payment apps Stored balances and linked cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12 · Buy-now-pay-later accounts Afterpay, Zip — debts and direct debits don't stop by themselves	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 · Insurance portals Health, life, home, car — policies your family may not know exist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C Government & Official 5 ITEMS · THE PAPERWORK LAYER

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
14 · myGov The gateway to ATO, Medicare and Centrelink — linked services matter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 · ATO online services Tax returns and records your executor will need; essential for ABN holders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16 · Medicare Claims history and family linkages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 · State roads & licensing account VicRoads, Service NSW and equivalents — registrations, tolls, permits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18 · Other government portals Centrelink, council accounts, electoral enrolment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D Memories & Media 6 ITEMS · THE IRREPLACEABLE

Money can be recovered through probate. Photos, messages and voice notes cannot — once a platform deletes an inactive account, that archive is gone.

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
19 · Photo library iCloud Photos / Google Photos — often the only copy of a lifetime of images	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20 · Facebook Choose: memorialise or delete. A legacy contact manages, but can't read messages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21 · Instagram Memorialisation available on proof of death	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22 · YouTube, TikTok & video platforms TikTok has no legacy feature at all — inactive content can simply vanish	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23 · Messaging apps & chat history WhatsApp, Messenger, Signal — final conversations live here	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24 · Personal cloud storage Google Drive, Dropbox, OneDrive — documents, scans, creative work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The platform lottery

Every platform handles death differently. Google offers a pre-set inactive-account handover; Apple requires a nominated Legacy Contact or a court order; Meta memorialises; Microsoft posts one data copy to next of kin and deletes the account. Your wishes only count if they're recorded before the platform's own clock starts.

E Work & Business 7 ITEMS · THE MONDAY-MORNING PROBLEM

If you run a business or freelance: could someone keep it running on Monday without you? These seven accounts are usually the difference.

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
25 · Work email & workplace logins Plus anything work-critical registered to your personal address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26 · Accounting software Xero, MYOB, QuickBooks — invoicing and payroll stop without admin access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27 · Domain names & registrar An expired domain can take the website and email down with it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28 · Website & hosting CMS logins, hosting account, SSL renewals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29 · Payment gateways Stripe, Square, PayPal Business — where revenue actually lands	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30 · Advertising & business social accounts Meta Ads, Google Ads, the business Instagram — budgets keep spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31 · Client data, CRM & project tools Who tells your clients, and how do they retrieve their files?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

F Subscriptions & Entertainment 6 ITEMS · THE QUIET LEAK

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
32 · Streaming video Netflix, Disney+, Stan, Prime, Binge...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33 · Music & podcasts Spotify, Apple Music, YouTube Premium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34 · Gaming accounts & libraries Steam, PlayStation, Xbox, Nintendo — purchased libraries can hold real value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35 · App & software subscriptions iCloud+, Adobe, Office 365, AI tools — often billed annually and forgotten	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
36 · News & publications Papers, magazines, Substacks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
37 · Clubs & memberships Gym, wine clubs, Patreon, professional bodies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The \$2,400-a-year leak

The average Australian carries 12+ active subscriptions. Unmanaged, they keep billing a deceased person's card — subscription leakage alone averages around \$2,400 a year while the estate is being sorted out.

G Devices & Access 6 ITEMS · THE GATES IN FRONT OF THE GATES

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
38 · Phone passcode The single most important key — it unlocks 2FA for everything else	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
39 · Computer & tablet logins Including disk encryption passwords	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
40 · Password manager master access Emergency access configured? Recovery kit stored somewhere findable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
41 · Two-factor authentication & backup codes 2FA on a locked phone is how executors get locked out with the right password	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
42 · Home wifi router & modem admin Needed to keep or rebuild the home network	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
43 · Smart home accounts Cameras, locks, alarms, hubs — physical security tied to a login	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

H Loyalty & Stored Value 4 ITEMS · THE MONEY NOBODY CLAIMS

ACCOUNT	HAVE IT	LISTED	ACCESS MAPPED	WISHES NOTED
44 · Frequent flyer programs Qantas & Velocity points can be substantial — transfer rules differ	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
45 · Retail loyalty programs Flybuis, Everyday Rewards, fuel and coffee apps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
46 · Rideshare & delivery accounts Uber, DoorDash — stored cards and credits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
47 · Gift cards, store credits & prepaid balances Small amounts that add up — and expire quietly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your tally

Count your ticks in each column. Most people score 30-40 in the first column — and under 5 in the last. That gap is exactly what your family inherits.

HAVE IT

/ 47

LISTED

/ 47

ACCESS MAPPED

/ 47

WISHES NOTED

/ 47

A checklist is a snapshot. A plan is a system.

Ticking these boxes today puts you ahead of most of the country. But a list on paper starts ageing the day you write it — accounts get added, passwords change, platforms shut down. The gold standard isn't a longer list. It's a plan that stays alive.

THE GOLD STANDARD — FIVE TESTS FOR ANY DIGITAL ESTATE PLAN

TEST	WHAT IT MEANS	WHERE DIY FALLS SHORT
Discovery	Every account is found — not just the ones you remember today.	Self-made lists capture what you recall in one sitting, then freeze.
Context	Each asset has the what, where and why — not just a login.	Password managers store keys with no map and no meaning.
Instruction	Keep, close, transfer or memorialise — recorded per asset.	Wills say who inherits; they rarely say what should happen online.
Verified release	Access is released only when death or incapacity is properly verified.	A drawer, a spreadsheet or a shared vault has no verification step at all.
Maintenance	The plan is reviewed and updated as your life changes.	DIY plans are typically out of date within six months.

Do it yourself

This checklist is genuinely enough to start. Set the free platform tools — Google Inactive Account Manager, Apple Legacy Contact — check your super nomination, and tell one trusted person where this document lives. Review it every birthday.

Or have it built for you

A NYLK Digital Directive is the gold standard applied to your whole digital life: a professionally built inventory, per-asset instructions, verified executor release and an annual review — built with you, maintained for you, ready when your family needs it.

Get the full free resource pack

Executor guide, readiness scorecard, risk report and monthly briefing — free at nylk.com.au

[NYLK.COM.AU](https://nylk.com.au)

Sources & notes: platform policies per Google Inactive Account Manager, Apple Digital Legacy, Meta memorialisation and Microsoft next-of-kin process documentation, current July 2026. US legislative comparison: RUFADAA, adopted in all 50 US states; Australia has no equivalent (NSW Law Reform Commission digital assets review ongoing). Subscription and account figures: NYLK research library, 2026. This document is general information, not legal or financial advice — for advice on your estate, speak with your solicitor.

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