NYLK
DIGITAL ESTATE MANAGEMENT

FREE RESOURCE · NO. 09

The Free Tool Honest Guide

Your super fund offers a free will. Your insurer added a document vault. Your adviser has a new preparedness portal. Use all of them — and know exactly which tenth of the problem they solve.

A guide that tells you when you don't need us.

NYLK · nylk.com.au
Version 1.0 · July 2026 · Australia

Estate planning is suddenly a free perk. That's mostly good news.

In the past two years, millions of Australians gained free estate tools through institutions: super funds bundling online wills for members, life insurers adding document vaults to policies, employers putting end-of-life benefits into wellness packages, and advisor platforms launching "preparedness" dashboards. Genuinely useful — a country where more people have wills is a better country. But every one of these tools was built to solve the institution's problem. None was built to solve your executor's Tuesday morning.

KNOW WHAT YOU'RE HOLDING — THE FOUR FREE-TOOL SPECIES

SPECIES	WHAT IT ACTUALLY IS	WHY THE INSTITUTION OFFERS IT
The free member will	A template legal will, self-completed online, sometimes lightly reviewed. Says who inherits.	Member retention, and cleaner death-benefit administration for the fund.
The document vault	Secure storage for uploaded files — the will, insurance papers, maybe a password list you type in once.	Engagement with the policy; a reason to keep the app installed.
The preparedness portal	An adviser-facing dashboard that scores how "estate ready" a client looks and flags gaps.	Gives advisers a conversation starter and a retention metric.
The bereavement benefit	Post-death support services — paperwork help, grief resources — activated after a loss.	Claims-experience quality; brand warmth at the hardest moment.

Our position, plainly

Take every free tool you're offered. A free will beats no will; a vault beats a shoebox; a portal that flags your gaps is doing you a favour. This guide exists because families keep discovering — at the worst moment — the difference between holding documents and holding access. That difference is the tenth-versus-whole-problem gap on the next page.

The coverage map: eight jobs, one funeral

When someone dies, the digital side of the estate is eight distinct jobs. Here's which ones each tool species actually does. This is the whole argument of this guide, on one table.

THE JOB	FREE WILL	DOCUMENT VAULT	PREPAREDNESS PORTAL	BEREAVEMENT BENEFIT	GOLD STANDARD (DIGITAL DIRECTIVE)
Say who inherits	✓	—	—	—	via your will ✓
Find every account (the 200+ problem)	—	—	Flags the gap	—	✓
Map access paths (2FA, legacy contacts, recovery routes)	—	—	—	—	✓
Record per-asset wishes (keep / close / memorialise / transfer)	—	Partial	—	—	✓
Keep it current (accounts change monthly)	—	—	Re-scores	—	✓
Verify before release (no verification = shared password)	—	Partial	—	—	✓
Guide the executor (a human who's done it before)	—	—	—	Partial	✓
Support the grief admin (post-death services)	—	—	—	✓	✓

"Partial" reflects the typical capability of the category, not any specific product. Categories generalise — check what your particular tool covers.

The vault trap, specifically

A vault holding a typed password list feels like a plan. But the list ages from the day it's typed, the vault has no idea your accounts changed, nothing verifies the person opening it, and no instruction rides along with each credential. Storage was never the hard part of this problem — currency, verification and instructions are.

WHEN FREE GENUINELY IS ENOUGH

Free tools + the free pack will cover you if...

Your digital life is simple: one email, mainstream banking, no crypto, no business, photos backed up twice. Take the free will, set the four platform tools, work through our free 47-Account Inventory once a year, and tell one person where it lives. That's a real plan, and it costs nothing.

You've outgrown free the moment...

Any of these is true: you run a business or freelance; you hold crypto or monetised accounts; your household has two adults' digital lives tangled together; you've counted your accounts and stopped at fifty; or you know yourself well enough to know the DIY inventory will never actually get finished. Complexity is the line — not wealth.

Why the professionals cost money

Everything on the coverage map's right-hand column is labour: a human walking your digital life with you, writing instructions per asset, verifying identity before anything is released, and re-walking it every year as your life changes. Institutions give away templates because templates scale. Nobody gives away labour. That's the entire difference — and it's why the right comparison for a Digital Directive is a solicitor-drafted estate plan, not a free app.

THE THREE-STEP PATH, WHATEVER YOU CHOOSE

Today	Accept every free tool you're offered. Set Google Inactive Account Manager and Apple Legacy Contact. Check your super nomination.
This month	Run the free Readiness Scorecard and the 47-Account Inventory. Your score tells you honestly which side of the free/professional line you're on.
If you're past the line	Bring the score to a 15-minute conversation. If free tools genuinely cover you, we'll say so — a plan you'll finish beats a service you don't need.

Find your side of the line

Free scorecard, free inventory, honest answer — nylk.com.au

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Category descriptions reflect free estate-planning tools observed in the Australian and international market to July 2026 (member will programmes, policyholder document vaults, adviser preparedness portals, employer bereavement benefits); capabilities generalised by category, not attributed to any specific provider. General information only — not legal or financial advice.

Your Legacy. Poured Forward.