



NYLK
DIGITAL ESTATE MANAGEMENT

FREE RESOURCE · NO. 10

The Life Events Guide

A baby. A marriage. A house. A separation. A business. A loss. Six moments that quietly rewrite your digital estate — and the three moves each one demands.

Life changes faster than paperwork. This is the catch-up guide.

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



Nobody updates their plan on a random Tuesday

Digital estate plans don't decay because people are lazy — they decay because life moves in jumps. Every major life event adds accounts, changes who should have access, and rewrites what "taken care of" means. The families in good shape aren't more organised; they've just learned to treat six specific moments as triggers. Here they are, with the three moves each demands and the trap each one hides.

A baby arrives

Overnight you acquire: a Medicare addition, a myGov linkage, childcare and health portals, a redraw or offset getting serious, life insurance you finally bought, and ten thousand photos of one small face — usually living in a single cloud account. More importantly, two adults are now the access plan for a person who can't hold one.

MOVE 1

Both parents set legacy tools — Google Inactive Account Manager and Apple Legacy Contact, each naming the other — so the photo library survives either of you.

MOVE 2

Update super death benefit nominations and life insurance beneficiaries. Pre-baby nominations are the classic stale document.

MOVE 3

Start the household inventory (the free 47-Account Inventory) — one document covering both adults, stored where both can find it.

The trap: the baby photos exist in one parent's cloud account only. If that account locks, the other parent loses the entire first year. Shared album plus a second backup — this week, not eventually.

Marriage or moving in together

Two complete digital lives begin to interleave: joint accounts, shared subscriptions, one person's name on the utilities and the other's on the wifi, entangled streaming and storage plans. Legally, marriage also generally revokes earlier wills — and most couples never think about the digital equivalent.

MOVE 1

Map what's joint, what's individual, and what's individual-but-shared (whose email do the bills actually go to?).

MOVE 2

Exchange the two master keys: each partner can unlock the other's phone, and knows where the inventory lives.

MOVE 3

Refresh wills, nominations and emergency contacts to match the new reality — digital inventory alongside.

The trap: "we share everything" usually means one person administers everything. If the household admin is unreachable, the other partner discovers they can't even log in to the electricity account. Shared life needs shared access, deliberately built.



Buying a home

The biggest transaction of your life now lives behind logins: the loan portal, the offset account, the conveyancing platform, council and utilities accounts, and — increasingly — a smart home whose locks, cameras and alarms are themselves accounts. Your largest asset just became partly digital.

MOVE 1

Add every property-related account to the inventory: lender, offset, insurance, rates, utilities, strata portal.

MOVE 2

Document the smart home: which app controls the locks, who else has admin, what happens when the admin phone is off.

MOVE 3

Store digital copies of the contract, title and loan documents in two places — and note where the originals are.

The trap: the mortgage offset quietly becomes the family's real savings account — often reachable from only one person's banking login. In an emergency, the money everyone's counting on is the money nobody can reach.

Separation or divorce

The hardest inventory anyone does — and one of the most necessary. Years of shared digital life must be carefully untangled: joint accounts, shared subscriptions, devices on one Apple ID, photo libraries with both names in them, smart home access, saved passwords in each other's browsers. Handled early and methodically, it protects both people; left to drift, it stays a source of friction for years.

MOVE 1

Change your own credentials first: email, banking, phone passcode, 2FA — calmly, thoroughly, without commentary.

MOVE 2

Untangle shared services deliberately: agree who keeps which subscriptions, separate cloud storage, export what's jointly precious (children's photos) so both hold a copy.

MOVE 3

Rebuild your estate documents — will, nominations, executor, legacy contacts — for the new chapter. Old nominations naming a former partner are exactly the kind that fire unexpectedly.

The trap: shared children's photos becoming leverage or casualty. Export duplicates for both households early — it's the one piece of the untangling that should never be contested.

Starting a business or going freelance

Your digital estate just doubled: ABN and ATO portals, accounting software, a domain, hosting, invoicing, a payment gateway, business socials, client records. And unlike your personal accounts, these ones stop other people's money and other people's work when they lock.

MOVE 1

Keep business and personal cleanly separated from day one — separate email, separate password manager vault, separate inventory section.

MOVE 2

Name a continuity delegate — the one person who could keep the lights on for a fortnight — and give them legitimate second-person access now.

MOVE 3

Run the free Business Continuity Audit (Resource No. 06) — thirty checkpoints, one afternoon, and you'll know your single points of failure.

The trap: registering the domain, the Stripe account and the Google Workspace tenancy all under your personal Gmail. Convenient in week one; a single point of failure fusing your business to your personal digital life forever after.

Losing a parent

The moment that teaches most people this entire subject exists. Alongside the grief comes an administration project nobody warned you about: their email, their photos, their subscriptions, their accounts — often with no list, no passwords and no instructions. Two guides in this pack carry the practical load; this page carries the lesson.

MOVE 1

For their estate: preserve first, act second. The Executor's First 14 Days (Resource No. 03) is the calm, step-ordered version of everything you're facing.

MOVE 2

For their memory: prioritise the irreplaceable — photos, voicemails, messages — before platform inactivity clocks make choices for you.

MOVE 3

For your own family: within three months, do for them what you wish had been done for you. The 47-Account Inventory is where it starts. Grief fades as a motivator faster than anyone expects — use the window.

The trap: "I'll sort my own affairs once things settle." Things don't settle; they just recede. The single strongest predictor of a family being protected is a parent who lived through being unprotected — and acted within the season.



Turn moments into triggers

You'll never maintain a digital estate plan by discipline alone — nobody does. You maintain it by rule: **big life event** → **plan review, same month**. Six events, three moves each. Put the rule somewhere you'll meet it again: inside the will folder, on the fridge, in the family calendar as a recurring note.

THE TRIGGER CARD — CUT OUT AND KEEP

WHEN THIS HAPPENS	REVIEW THESE WITHIN THE MONTH
Baby	Legacy contacts both parents · super + insurance nominations · photo backup x2 · start household inventory
Marriage / moving in	Joint vs individual map · phone-unlock exchange · wills + nominations refresh
New home	Property accounts into inventory · smart home admin documented · loan/offset second access
Separation	Own credentials rotated · shared services untangled · estate documents rebuilt · photos duplicated for both households
New business	Business/personal separation · continuity delegate named · Business Continuity Audit run
Losing a parent	Their estate: Executor's Guide · their memory: exports first · your family: inventory within 90 days

Do it yourself

The trigger card plus the free pack — inventory, scorecard, executor guide, continuity audit — is a complete DIY system. It costs an afternoon per life event. Your family is worth six afternoons.

Or make the trigger a phone call

NYLK clients handle life events by telling us at the annual review — or picking up the phone when the big ones land. We re-walk the inventory, update the instructions, and the plan stays true while you get on with the actual life event.

Mid life-event right now?

Start with the free pack, or bring the moment to a 15-minute call — nylk.com.au

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

General information for Australian families, not legal or financial advice. Marriage and divorce can affect the validity of existing wills and nominations — see your solicitor when these events occur; separation-related access changes should respect any court orders in place.

Your Legacy. Poured Forward.