



NYLK

DIGITAL ESTATE MANAGEMENT

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The Platform Handbook

What actually happens to your Google, Apple, Meta, Microsoft, banking and crypto accounts when you die in Australia — and the one thing to set up on each while you still can.

Eight platforms. Eight different sets of rules. One afternoon to get ahead of all of them.

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The platform lottery, explained

In Australia there is no law compelling a platform to give your executor access — each company's terms of service decide. The result is a lottery: some platforms have generous pre-planning tools, some have grudging after-death processes, and some have nothing at all. The pattern to remember: **every platform treats you far better before death than your family after it.** Pre-planning tools are quick, free and binding. After-death processes are slow, discretionary and sometimes impossible.

THE ONE-AFTERNOON SETUP — DO THESE WHILE YOU CAN

PLATFORM	THE TOOL	WHERE	TIME
Google	Inactive Account Manager — nominate up to 10 people to receive chosen data after an inactivity window you set (3-18 months)	myaccount.google.com → Data & privacy	10 min
Apple	Legacy Contact — generates an access key your nominee uses with a death certificate	Settings → [your name] → Sign-In & Security	5 min
Facebook	Legacy Contact + choose memorialise-or-delete in advance	Settings → Memorialisation	5 min
Instagram	No pre-nomination — but record your memorialise/delete wish in your inventory	Your Digital Directive	2 min
Microsoft	No legacy tool — export what matters and record your wishes	Your Digital Directive	10 min
Banks & super	Binding death benefit nomination on super; keep account list current	Your fund's portal	15 min
Crypto exchanges	No legacy tools — documented access design is the only path	Your Digital Directive	30 min
TikTok / LinkedIn	No pre-planning tools at all — wishes go in the inventory	Your Digital Directive	2 min

Why "record it in your Directive" keeps appearing

Where a platform offers no tool, the only protection is a documented wish plus a mapped access path your executor can follow. That's exactly what a digital estate inventory is for — the platform pages that follow tell you what to write down for each.



Google — Gmail, Drive, Photos, YouTube

WHILE YOU'RE ALIVE

Set Inactive Account Manager: choose the inactivity window (3–18 months), nominate up to 10 people, select exactly which data each receives. You can also opt to auto-delete the account afterwards.

AFTER A DEATH, WITHOUT SETUP

Family applies through Google's discretionary process: death certificate, proof of relationship, and patience. Google decides what to release — and may decline. Court orders are sometimes required for content.

The catch: inactivity windows keep ticking during illness and hospital stays, and Google may delete inactive accounts after two years — the IAM window needs to be shorter than the deletion clock.

Apple — iCloud, Photos, Apple ID

WHILE YOU'RE ALIVE

Add a Legacy Contact (iOS 15.2+). Apple generates an access key — your nominee needs that key plus a death certificate to request access. Print the key and store it with your estate papers, not just in Notes.

AFTER A DEATH, WITHOUT SETUP

A court order. Not a will, not a death certificate — a court order naming the applicant as rightful inheritor of the data. In Australia that typically means a Supreme Court application: months and real legal cost.

The catch: the Legacy Contact key is itself a document your executor must be able to find. A key nobody can locate is the same as no key.

Microsoft — Outlook, OneDrive, Xbox

WHILE YOU'RE ALIVE

No legacy-contact tool exists. Export irreplaceable OneDrive content periodically, and record in your inventory what the account holds and what should happen to it.

AFTER A DEATH

Microsoft's next-of-kin process: with a death certificate and proof of kinship, they provide one copy of the account's data, then the account is closed. One copy, one chance — then deletion.

The catch: Xbox game libraries and digital purchases generally don't transfer — decades of purchases can simply end with the account.



Facebook & Instagram — Meta

WHILE YOU'RE ALIVE

Facebook: choose in advance between memorialisation and permanent deletion, and appoint a Legacy Contact who can manage a memorialised profile. Instagram: no pre-nomination, so record your memorialise-or-delete wish in your inventory.

AFTER A DEATH

Anyone can request memorialisation with proof of death. Full deletion requires proof of death plus proof of authority. A memorialised profile is frozen against logins — which also protects it from misuse.

The catch: a Legacy Contact manages the memorial but can never read private messages. If your Messenger history matters to anyone, it needs its own plan while you're alive.

TikTok

WHILE YOU'RE ALIVE

There is no legacy feature, no memorialisation programme and no nominee system. Creators should export their content library on a schedule and document account ownership — especially monetised accounts.

AFTER A DEATH

Families can request removal with documentation, but there's no formal access or memorial pathway. Inactive accounts risk deletion under standard policies — content can simply vanish.

The catch: for a monetised creator account, no plan means the channel, the archive and the revenue stream can all evaporate together.

LinkedIn

WHILE YOU'RE ALIVE

No pre-planning tool. Record your wish — memorialise or close — and note anyone who'd need your connections list or recommendations preserved.

AFTER A DEATH

Verified family or authorised parties can request memorialisation or closure with proof of death and authority. Processing is form-driven and can be slow.

The catch: an unattended profile keeps "celebrating work anniversaries" to your network — a small, recurring hurt for colleagues that a five-minute request prevents.



Banks & Superannuation

WHILE YOU'RE ALIVE

The one category with a legislated path — help it work: keep a current list of every institution, and check your super's binding death benefit nomination. Super sits outside your will; the nomination decides who receives it, and lapsed non-binding nominations are a classic source of family disputes.

AFTER A DEATH

Deceased-estate teams follow established processes: death certificate, will or probate, then freezing, releasing funeral costs, and transfer. Slow but reliable — because legislation requires it.

The catch: the process only covers accounts the family knows exist. Online-only banks, micro-investing apps and dormant accounts with no paper statements are routinely missed — discovery is still your job.

Crypto — exchanges and self-custody

WHILE YOU'RE ALIVE

Since the Digital Assets Framework Act received Royal Assent (April 2026), Australian exchanges are moving into AFSL licensing ahead of the framework's commencement in April 2027. That regulates the platforms — it does not create an inheritance pathway. Document every exchange account, and design a secure access arrangement for self-custody wallets: what exists, how it's held, how keys are reached without storing them in the plan itself.

AFTER A DEATH

Exchange succession processes vary wildly — some have deceased-estate procedures, some effectively none. Self-custody has no process at all: no court order retrieves a seed phrase. Lost keys are lost assets, permanently.

The catch: crypto is the only major asset class where "nobody knew the password" means the value is destroyed rather than delayed. It's also the asset class families most often don't know exists.

Watch the shutdown clock too

Platform policy isn't the only risk — platforms themselves disappear. 2026 has already seen a major messaging app switched off with chat histories lost in migration, and dozens of game services closed. Whatever the platform, irreplaceable content needs a second home.

MASTER MATRIX — CUT OUT AND KEEP

PLATFORM	PRE-PLANNING TOOL	AFTER-DEATH PATH	BIGGEST TRAP
Google	Inactive Account Manager	Discretionary request; sometimes court order	Two-year inactivity deletion
Apple	Legacy Contact + access key	Court order without setup	Key stored where nobody looks
Facebook	Legacy Contact, memorialise/delete choice	Memorialise or delete on proof	Messages stay sealed regardless
Instagram	None	Memorialise or remove on proof	No nominee system
Microsoft	None	One data copy to next of kin, then closure	One copy, one chance
TikTok	None	Removal request only	Content vanishes; no memorial path
LinkedIn	None	Memorialise or close on proof	Profile keeps posting milestones
Banks & super	Binding nomination (super)	Legislated deceased-estate process	Unknown accounts stay unknown
Crypto	None — your own access design	Exchange-dependent; none for self-custody	Lost keys destroy the asset

Platform policies current July 2026 and change without notice — always check the platform's own help pages before relying on a process.

The one-afternoon version

Set the four tools that exist (Google, Apple, Facebook, super nomination), export your photos somewhere second, and write your wishes for the platforms that offer nothing. That's genuinely most of the protection available to a DIY plan.

The gold-standard version

A NYLK Digital Directive maps every platform you actually use — the mainstream nine above plus the long tail — with per-platform instructions and access pathways that match each company's real policy, kept current as policies change.

Get the full free resource pack

47-Account Inventory, Readiness Scorecard, Executor's Guide and more — nylk.com.au

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

Sources: Google Inactive Account Manager and account-inactivity policy documentation · Apple Digital Legacy programme documentation · Meta memorialisation and legacy contact policies · Microsoft next-of-kin process documentation · Digital Assets Framework Act 2026 (Cth) — Royal Assent 8 April 2026, commencement 9 April 2027 (Law Society Journal; CoinDesk) · platform observations from NYLK research library, 2026. General information only — not legal advice.

Your Legacy. Poured Forward.