



**NYLK**  
DIGITAL ESTATE MANAGEMENT

FREE RESOURCE · NO. 04

# The Digital Estate Readiness Scorecard

Twenty honest questions. Ten minutes. One number that tells you exactly  
how your family would fare if they needed your digital life tomorrow.

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*Most Australians score under 50. Where do you land?*

NYLK · [nylk.com.au](https://nylk.com.au)  
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## Answer as things are — not as you intend them to be

Twenty questions across four sections: Discovery, Access, Instructions, Resilience. Score each **Yes = 5**, **Partly = 3**, **No = 0**. "Partly" means it's true for some accounts or exists but is out of date. The plan you're scoring is the one that exists on paper today — good intentions score zero, which is precisely why this works. Do it with your partner; compare numbers.

### A Discovery — could they find it?

25 POINTS

QUESTION	YES · 5	PARTLY · 3	NO · 0
<b>1. A written inventory of your online accounts exists.</b> Somewhere findable — not in your head, not "I could make one quickly."	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. It covers money beyond the bank.</b> Super portal, shares, crypto, PayPal, BNPL, insurance — the full financial picture.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. It covers the irreplaceable.</b> Photo libraries, cloud storage, messages — the things money can't restore.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Someone you trust knows the inventory exists and where it lives.</b> A perfect list nobody can find scores the same as no list.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>5. Your subscriptions are listed with billing dates.</b> Every auto-renewal your card would keep paying without you.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>SECTION A SUBTOTAL</b>			<input style="border: 1px dashed gray;" type="text"/>

#### Why discovery comes first

Families can only recover what they can find. The average adult holds 200+ accounts; the ones without a paper trail simply go dark. Every later section of this scorecard depends on this one.

## B Access — could they get in, legitimately?

25 POINTS

QUESTION	YES · 5	PARTLY · 3	NO · 0
<b>6. Google Inactive Account Manager is configured.</b> Your nominated people receive your data after your chosen inactivity period.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7. An Apple Legacy Contact is set.</b> Without one, your family needs a court order for your iCloud and photos.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8. A trusted person could unlock your phone.</b> Passcode escrowed or shared — the phone is the master key to two-factor codes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9. Your password manager has an emergency access path.</b> Emergency contact configured, or recovery kit stored where your executor would look.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>10. Your two-factor backup codes are stored somewhere a trusted person could reach.</b> 2FA protects you from strangers — and, unplanned, from your own family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION B SUBTOTAL

## C Instructions — would they know your wishes?

25 POINTS

QUESTION	YES · 5	PARTLY · 3	NO · 0
<b>11. You've recorded what should happen to your social media.</b> Memorialise, delete, or hand over — written down, per platform.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12. You've recorded who receives your photo library.</b> And how — shared album, export, drive handover.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13. Your privacy boundaries are explicit.</b> What should never be read, opened or published — decided by you, not debated by them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>14. Anything monetised has a succession note.</b> Channels, stores, domains, creator accounts — who runs it, sells it or closes it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>15. Your executor knows they're your executor for digital matters.</b> Named, told, and willing — not discovering it in the will.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION C SUBTOTAL



**D Resilience — will the plan still work in two years?**

25 POINTS

QUESTION	YES · 5	PARTLY · 3	NO · 0
<b>16. Your plan was reviewed in the last 12 months.</b> Accounts added, closed accounts removed, instructions still true.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>17. Irreplaceable data has a second home.</b> Photos and documents backed up outside the one platform they live on.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>18. Crypto or unusual assets have a documented access design.</b> Seed phrase arrangements, hardware wallet locations — or an honest "not applicable."	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>19. Your plan releases access only on verified death or incapacity.</b> Not a shared password today; a defined trigger and a defined process.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>20. Your super death benefit nomination is current and binding.</b> Super sits outside your will — the nomination decides, and lapsed ones cause disputes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION D SUBTOTAL

**Your  
readiness  
score**

Add the four subtotals. Then turn the page — the bands tell you what your number means and the fastest way to move up one.

A · DISCOVERY  
/ 25

B · ACCESS  
/ 25

C · INSTRUCTIONS  
/ 25

D · RESILIENCE  
/ 25

TOTAL  
/ 100



## THE BANDS

### 0 – 30

#### Exposed

You're in the majority — this is where roughly eight in ten Australians sit. If something happened this week, your family would start from zero: no map, no keys, no instructions. The good news is the first 20 points are the easiest ones on the sheet. **Fastest move up:** start the 47-Account Inventory (free, Resource No. 01) and tell one person where it lives.

### 31 – 60

#### Fragile

Pieces exist — probably a password manager and a rough list — but they're partial, ageing, and nobody's been briefed. Plans in this band usually fail on the day through one missing link: the locked phone, the unset Legacy Contact. **Fastest move up:** the four platform tools in Section B. They're free and take under an hour combined.

### 61 – 85

#### Prepared

Genuinely ahead of nearly everyone. Your family could reconstruct most of your digital life, with effort. The remaining risk is drift — a plan that was true when written and quietly stops being true. **Fastest move up:** a fixed annual review date, and instructions per asset rather than in general.

### 86 – 100

#### Gold standard

Complete discovery, mapped access, recorded wishes, verified release, and a plan that's maintained rather than filed away. Almost nobody reaches this band alone — it's the standard NYLK builds to, and holding your plan against it is exactly what this scorecard is for.

#### Whatever you scored — keep the number

Write today's date next to it and re-take this in six months. Readiness isn't a personality trait; it's maintenance. A score that holds steady is a plan that's working.

#### Want the gaps closed for you?

Bring your score to a free 15-minute conversation with NYLK. We'll tell you honestly which gaps matter for your situation and which don't — whether or not you ever become a client.

### Bring your score. We'll bring the map.

Book a free readiness conversation, and get the full resource pack — [nylk.com.au](https://nylk.com.au)

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Population readiness figures: NYLK research library, 2026. Platform tools referenced: Google Inactive Account Manager, Apple Digital Legacy, current July 2026. This scorecard is general information, not legal or financial advice.

*Your Legacy. Poured Forward.*