



**NYLK**  
DIGITAL ESTATE MANAGEMENT

PARTNER RESOURCE · ESTATE LAWYERS

# Talking to Clients About Digital Assets

A conversation guide for wills & estates practitioners — plus a co-brandable client handout. Five questions, four objections, one referral path.

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*Your clients write thorough wills. Their executors still can't reach 200+ accounts.*

**NYLK Partner Programme** · [nylk.com.au](https://nylk.com.au) · [hello@nylk.com.au](mailto:hello@nylk.com.au)

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## The gap in an otherwise excellent will file

A modern estate is 200+ digital accounts deep, and Australia has no legislation giving executors access to any of them — platform terms of service outrank a Grant of Probate. The will you draft says *who*; nothing in the file says *how*. Executors discover this gap at the worst possible time, and the practitioner who raised it beforehand is the practitioner they thank.

### WHY RAISE IT — THE PRACTICE CASE

#### Client-side

Differentiates your estate planning from template-will commoditisation; answers the question sophisticated clients increasingly bring in themselves; and prevents the post-death file coming back with a distressed executor and an unbillable mess.

#### Practice-side

You don't build anything or take on delivery risk — NYLK carries the service, professional indemnity insurance and the ongoing maintenance relationship. Your role is the recommendation; referral recognition is tracked and shared under the partner agreement. Digital estate becomes a strength of your file, not a gap in it.

### WHERE IT FITS IN YOUR EXISTING PROCESS

MOMENT	THE NATURAL OPENING
Initial estate planning interview	Alongside the asset schedule: "and we should talk about the assets that don't have statements — your digital life."
Will execution meeting	The will is signed; the client is in planning mode and receptive: hand the client one-pager (page 4).
EPOA discussions	Incapacity access is the same problem earlier — who runs their digital life if they can't?
Probate & administration files	Executors already in the digital mess are the most motivated clients for their own planning afterwards.

#### What NYLK is — in one paragraph for your file notes

NYLK builds and maintains Digital Directives: a professionally guided inventory of a client's entire digital life — accounts, assets, subscriptions, instructions per asset — with verified executor release when needed and an annual review keeping it current. Australian-owned, Australian-hosted. It complements the will; it never purports to replace legal estate planning.

## FIVE QUESTIONS THAT SURFACE THE GAP

### OPEN

*"Your will covers everything with a statement or a title. Can I ask about the things that don't have either — your email, your photos, your online accounts?"*

### SCALE

*"If you counted every login you have — banking apps, subscriptions, cloud storage, socials — would it be closer to twenty, or two hundred?"*

### ACCESS

*"If your executor had this will in hand tomorrow, could they actually get into your email? That's the account every other recovery runs through."*

### WISHES

*"Some clients want accounts memorialised, some deleted, some handed on. Has anyone ever asked you what you'd want?"*

### BRIDGE

*"That side of things isn't legal work — it's an operational inventory that needs maintaining. We refer it to a specialist Australian service called NYLK; here's their one-pager. The will and the Directive work together."*

## THE FOUR OBJECTIONS YOU'LL HEAR

CLIENT SAYS	PRACTITIONER RESPONSE
"My family knows my passwords."	"Today, perhaps. Passwords rotate and accounts multiply — and using a deceased person's login can put your family on the wrong side of platform terms. A maintained inventory with a verified release avoids both."
"Can't we just put it in the will?"	"A will becomes a public document in probate — the worst place for account details. And it's static. The Directive sits alongside the will, private and current."
"My password manager covers it."	"It stores keys. It doesn't say what each account is, what should happen to it, or verify who's asking. Keep the manager — it slots into the Directive."
"Is this really necessary?"	"All 47-plus US states legislated executor access. Australia hasn't. Until it does, a private plan is the only pathway your executor gets."

## THE REFERRAL PATH

Hand the client the co-branded one-pager (next page) or email an introduction to [hello@nylk.com.au](mailto:hello@nylk.com.au) with the client cc'd. NYLK runs a 15-minute discovery call, reports back that contact was made (never the content — client confidentiality holds both directions), and your referral is recorded under the partner agreement. CPD-eligible briefings for your team are available on request.



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**Client information**

Provided by your legal adviser

nylk.com.au

## Your will is done. One gap remains.

Your will says who inherits. It can't say how anyone gets into the 200+ online accounts where your actual life lives — email, photos, banking apps, subscriptions, cloud storage. In Australia, no law guarantees your executor access to any of them.

**200+**

Online accounts held by the average adult

**0**

Australian laws guaranteeing executor access

**1 in 5**

Australians with any plan for their digital assets

### WHAT A DIGITAL DIRECTIVE ADDS TO YOUR ESTATE PLAN

#### **Built with you**

A guided professional inventory of your digital life — every account, what it holds, and your wishes for each: keep, close, transfer or memorialise.

#### **Released only when verified**

Nothing is accessible until death or incapacity is properly verified. Then your executor receives the map — current to the last annual review.

NYLK is Australian-owned with Australian data hosting, and works alongside your solicitor — the will says who, the Directive says how. Ask the practitioner who gave you this page, or start with NYLK's free resources: the 47-Account Inventory and the 10-minute Readiness Scorecard.

**Start with the free pack, or book a 15-minute call**

nylk.com.au · hello@nylk.com.au

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

General information only — not legal advice. Your solicitor remains your adviser on all estate matters. NYLK Digital Directives complement legal estate planning and do not replace it.

*Your Legacy. Poured Forward.*