



NYLK
DIGITAL ESTATE MANAGEMENT

PARTNER RESOURCE · FINANCIAL ADVISERS

Digital Estate in Your Advice Process

Where digital assets fit in reviews and estate-planning conversations, the scripts that raise it naturally, and a co-brandable client handout.

You've structured their wealth. Who can reach it on the worst day?

NYLK Partner Programme · nylk.com.au · hello@nylk.com.au

Version 1.0 · July 2026 · For professional use



Estate readiness is becoming an advice expectation

Clients increasingly expect estate planning to be part of the advice relationship — US research (Trust & Will's 2026 Financial Advisor Report) found 61% of clients want it from their adviser, and most would consider switching firms to get it. The wills-and-structures half is well served. The digital half — the 200+ accounts, platforms and access paths a family actually needs on the worst day — has no owner. Advisers who raise it own the whole conversation.

WHY IT BELONGS IN YOUR PROCESS

It's an asset-protection issue

Locked access delays every estate outcome you've planned: insurance claims stall without portal access, platforms freeze, subscriptions bleed, crypto strands entirely. The strategy survives; the family can't operate it.

It's a retention and referral issue

The digital-estate conversation is memorable, next-generation-facing (it's about the family, not the portfolio) and rare — almost no adviser raises it. NYLK carries delivery, PI insurance and maintenance; your role is the recommendation, tracked under the partner agreement.

WHERE IT FITS

MOMENT	THE NATURAL OPENING
Annual review agenda	One standing line item: "estate readiness — legal + digital." Two minutes if all's well; a referral if not.
Insurance & beneficiary reviews	"The policy's right. Could your family actually log in to claim it?"
SOA estate-planning sections	A standard paragraph noting digital assets and the referral pathway — we supply suggested wording.
Life events	New baby, business sale, inheritance received, loss of a parent — every trigger you already track is a digital-estate trigger too.

What NYLK is — one paragraph for your file notes

NYLK builds and maintains Digital Directives: a professionally guided inventory of a client's digital life with per-asset instructions, verified executor release, and an annual review. Australian-owned and hosted. It complements the estate plan and the adviser relationship — NYLK gives no financial or legal advice, and reports only that a referred client made contact, never the content.



SCRIPTS THAT RAISE IT IN UNDER A MINUTE

THE REVIEW OPENER

"Quick one before we close: we've protected the wealth — super, insurance, structures. If something happened to you next month, could [partner's name] actually get into the accounts? Email, banking apps, this portal?"

THE INSURANCE BRIDGE

"We've got the cover right. The claim starts with logging in — to the insurer portal, to your email for the verification codes. That access layer is what a Digital Directive handles."

THE NEXT-GEN BRIDGE

"Part of what we do together is making the handover to your family clean. The investments are documented here. The other two hundred accounts aren't documented anywhere — there's a specialist service we refer for exactly that."

THE CRYPTO CLIENT

"The exchange being licensed under the new framework protects the platform — it doesn't create an inheritance path. If the keys are only in your head, the asset is one accident from being nobody's."

OBJECTIONS

CLIENT SAYS	ADVISER RESPONSE
"My partner knows everything."	"Knowing today isn't a system. Passwords rotate, 2FA gets added, accounts multiply. A maintained inventory means it's true every year, not just this one."
"Isn't that what my lawyer handled?"	"Your will says who inherits. This is the operational layer — what exists, where, and how it's reached. The two work together; neither replaces the other."
"It's not that much money."	"It's not mainly a money problem. It's your photos, your email, the admin your family does while grieving. And the average person's digital assets are worth more than they'd guess — often five figures before we count anything sentimental."
"I'll get to it."	"That's what the free scorecard is for — ten minutes, and you'll know exactly how exposed you are. If the answer is 'not very', great, done."

THE REFERRAL PATH

Hand over the client one-pager (next page), or email an introduction to hello@nylk.com.au with the client cc'd. NYLK runs a 15-minute discovery call and confirms contact was made — never the content. Referrals are recorded under the partner agreement; co-branded versions of the client materials and a CPD-eligible team briefing are available on request.

CO-BRAND ZONE — YOUR PRACTICE'S LOGO & DETAILS HERE · NYLK SUPPLIES PRINT-READY VERSIONS ON REQUEST



NYLK

DIGITAL ESTATE MANAGEMENT

Client information

Provided by your adviser

nylk.com.au

Your wealth is protected. Is your access?

Your adviser has structured the portfolio, the super and the insurance. But all of it sits behind logins — and if you were suddenly out of the picture, your family would need to reach 200+ accounts, starting with your email, with no law in Australia guaranteeing them access to any of it.

200+

Online accounts held by the average adult

12+

Subscriptions that keep billing after a death

0

Australian laws guaranteeing your family access

WHAT A DIGITAL DIRECTIVE DOES

Maps everything

A guided professional inventory of your digital life — accounts, assets, subscriptions — with your wishes recorded for each one, kept current by annual review.

Releases it safely

Nothing is accessible until death or incapacity is verified. Then your executor gets the map — and a team who has done this before.

NYLK is Australian-owned with Australian data hosting, and works alongside your adviser and solicitor. Start free: the 47-Account Inventory and the 10-minute Readiness Scorecard at nylk.com.au.

Ten minutes tells you how exposed you are

Free scorecard + resource pack — nylk.com.au

NYLK.COM.AU

General information only — not financial or legal advice. Your adviser remains your adviser; NYLK provides digital estate inventory and executor-release services and gives no financial product advice.

Your Legacy. Poured Forward.