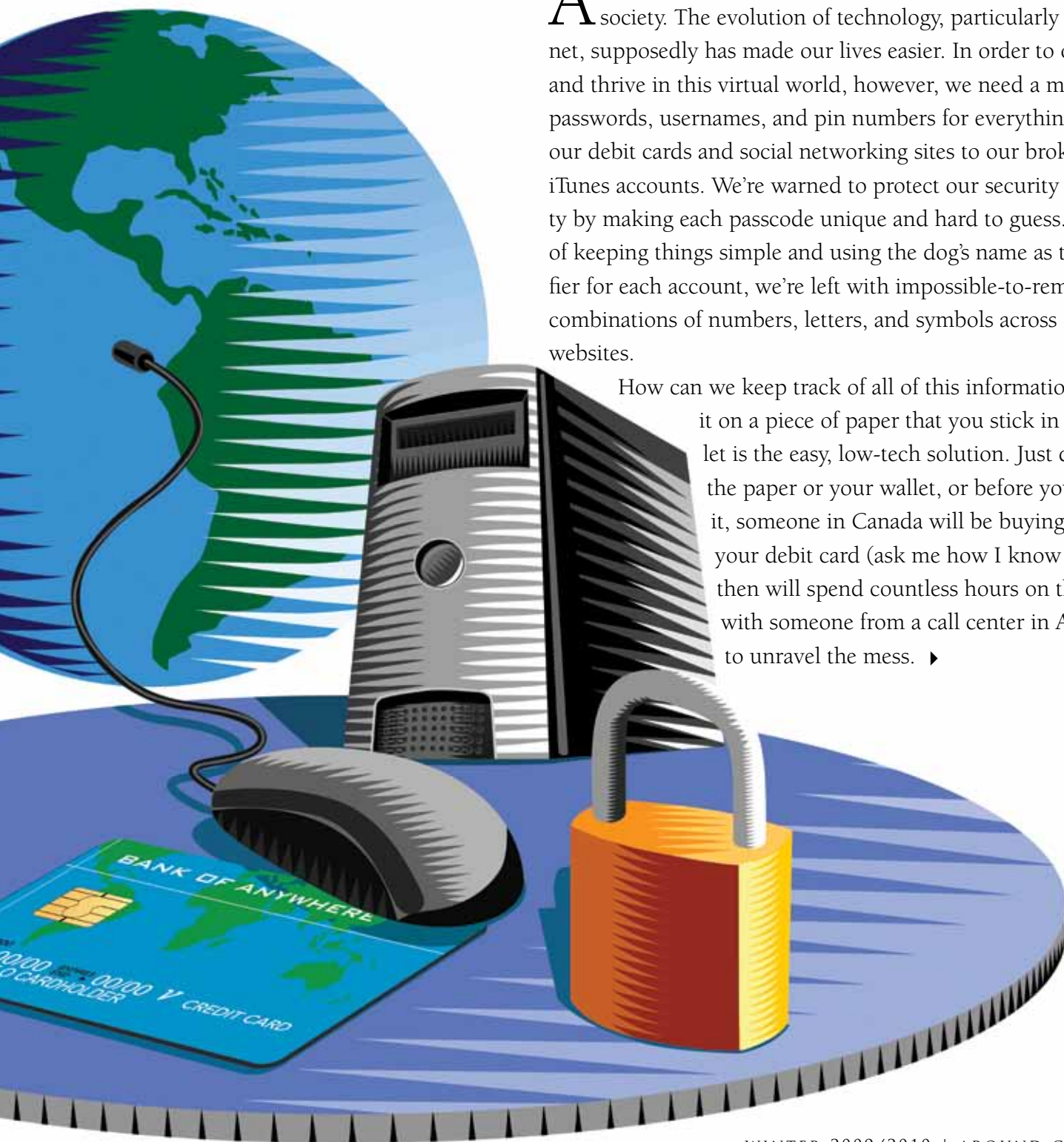


the keys to the kingdom

MANAGING YOUR CYBERLIFE

A quarter century ago, we lived in a cash- and paper-based society. The evolution of technology, particularly the Internet, supposedly has made our lives easier. In order to operate and thrive in this virtual world, however, we need a myriad of passwords, usernames, and pin numbers for everything from our debit cards and social networking sites to our brokerage and iTunes accounts. We're warned to protect our security and identity by making each passcode unique and hard to guess. So instead of keeping things simple and using the dog's name as the identifier for each account, we're left with impossible-to-remember combinations of numbers, letters, and symbols across dozens of websites.

How can we keep track of all of this information? Writing it on a piece of paper that you stick in your wallet is the easy, low-tech solution. Just don't lose the paper or your wallet, or before you know it, someone in Canada will be buying gas with your debit card (ask me how I know this). You then will spend countless hours on the phone with someone from a call center in Asia trying to unravel the mess. ▶



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SECURITY SOLUTIONS

Once you start looking into more sophisticated options for storing and protecting your passcodes, you'll quickly descend into the underworld of Internet-security paranoia, which involves the extensive use of such unsettling phrases as "military-grade encryption" and "hashing algorithms."

Fortunately, for those of us for whom civilian-grade encryption will suffice, there are a variety of secure programs and web-based applications, called password managers, available to keep track of your passcodes. Password managers can be based in your own computer (offline), based in the Internet (online, so you can access them from any computer), or portable (stored on a portable storage device, such as a USB stick). Many of these programs are available for free, including KeePass (www.keypass.com), an offline program; PassPack (www.passpack.com), an online manager; and RoboForm (www.roboform.com), a portable option. Some cell phones, including the Blackberry, also have password keeper applications. Whichever option you choose, make sure you remember the master password. Otherwise, whatever information you've stored will be permanently inaccessible.

ONLINE AFTERLIFE?

Once you've gotten your online life organized, it's time to take care of your online afterlife. That's right, you need to plan for your after-death digital legacy. If you've replaced your home filing cabinet with a computer to store and manage your financial, tax, and other important records, you need to provide a mechanism for your family to access this information after you've passed away. Otherwise, they may not be able to discover and access all of your assets. For example, if you have an investment account and receive statements only by email, and both the investment account and the email are password protected, your family may never know the account exists. If your executor does know about the account but doesn't have the log-in information, he'll probably need a probate court order to obtain access to the account.

An easy way to handle this is to write down all of your accounts and log-in information, and put the list in a safe-deposit box. Although this solution is cheap and easy, it requires you to remember to update the list regularly, and to make sure that someone you trust knows of the box's existence and contents. Another option is to give the list to your lawyer or a trusted relative, but that too requires periodic updating, with the added complication that the list may be lost or fall

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into the wrong hands.

For a fee, a number of companies offer secure space to both store your confidential information online and provide a mechanism for distributing it after you die. For example, Legacy Locker (www.legacylocker.com) will encrypt and store your information, including letters and videos, and automatically email it upon your death to whomever you choose. You also can use the service to alert the beneficiaries of your estate that you've left assets to them and, according to a company (unfortunately) called Deathswitch (www.deathswitch.com), to make sure that you don't "die with secrets that need to be free." These companies, and others like them, all provide an elaborate procedure for determining whether you, like the Wicked Witch of the West, are really most sincerely dead, or like the Dead-Body-That-Claims-It-Isn't in *Monty Python and the Holy Grail*, are not dead yet.

MANAGING OTHER INFORMATION

The problem of accessing protected information after death isn't limited to financial records. You may have items of personal value, such as photographs and email, stored online that you want saved or distributed after your death. You also may belong to social networking sites, such as Facebook, and want to control what happens to your profile after your death.

Most email services keep accounts private after a user's death, apparently in recognition that some of your secrets do not, in fact, need to be set free upon your demise. Depending on the email provider, the family may be able to access the account directly, or be able only to obtain a copy of the messages.

For social networking sites, privacy is a major, and evolving, issue. Most will not disclose the decedent's password or let family members access the account. They generally will, however, block or restrict access to the user's profile, or remove the profile at the family's request.

As our financial and social lives become more heavily dependent upon technology, the need to protect our sensitive data becomes more acute. However, we also need a secure way to allow access to our confidential information in the event of incapacity or death. Although technology itself has provided some possible solutions for this, some old-fashioned common sense will go a long way toward figuring out what works best for you. 🍷



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