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Equipping Estate Planners to Guide Digital Asset Management

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Executive Summary

This project recommends that estate planners incorporate digital estate planning – including setting up beneficiaries for digital accounts, passing down account information, and sharing key information such as passwords – into their standard estate planning procedures. As assets and sensitive information are increasingly stored online, the need to ensure there is a plan for managing these digital assets has rapidly increased. Together, the resources in this project would reduce stress for heirs and clients alike, and help estate planners effectively develop informed plans for digital estates alongside physical assets.

Problem

Financial assets, sentimental records, and sensitive information are increasingly stored and managed online, yet estate professionals lack resources and training to help clients pass down their digital estates. While demand for digital asset planning has grown, existing guidance is often inaccessible or insufficient, and many people do not know what tools are available to them. Moreover, legal complexities surrounding online privacy and security lead to conflicting professional advice, and many older adults struggle to navigate online account management features. Current legislation governing access to a person's online accounts after their passing is not comprehensive given the evolving digital landscape and ongoing technological developments.

To learn more about this project, visit aspenpolicyacademy.org. Please note that the author's opinions published here are their own. This publication does not reflect the views of the Aspen Policy Academy or the Aspen Institute.

Solution

This project proposes that estate planners should incorporate digital estate planning into their routine estate planning processes, using practical resources to guide their counsel. In particular, this project proposes that estate planners 1) adopt language that establishes authority for caregivers to access and manage the client's digital assets, 2) use checklists to compile information heirs need to access online accounts, and 3) use a workbook to help clients define their digital asset management goals.

> *"By using practical resources...estate planners can help clients make informed plans for their digital estates alongside their physical assets."*
>
> **Jenny Tang**

These tools would help clarify and standardize the digital asset management process, ensure heirs have the authority and information needed to access online accounts, and better equip estate planners to help clients determine their estate management goals. Importantly, these resources would be accessible to practitioners and clients regardless of age or technical literacy. Taken together, these resources would reduce burden on heirs and ensure resources and accounts are not lost by helping estate planners better understand how to protect their clients' assets in an evolving digital estate landscape.

If you'd like to learn more, see the full project at aspenpolicyacademy.org/project/digital-estate-planning-2026.

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