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## GETTING PERSONAL: Estate Plans For A Cyber Identity

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- Helping clients plan how to handle a posthumous online presence
- Experts suggest drawing up a will for **social media** accounts
- "This is uncharted territory"

By **Arden Dale**

A DOW JONES NEWSWIRES COLUMN

For the millions who use **social media** sites, cyber identity has taken on a life of its own--**and** sometimes a life after death. Some legal **and** financial advisers have begun helping them ensure that their estates **and** surviving relatives won't end up digitally haunted.

Eric Golberg, vice president, wealth management at Loring Ward in San Jose, Calif., now makes it a point to ask clients how extensive a presence they have on the Internet. Belonging to Facebook, Twitter **and** LinkedIn is booming, email **and** online banking are part of everyday life for many **and** even blogging is common enough. Making arrangements to close or otherwise manage these accounts at death has become important.

"People weren't really thinking about this five years ago; now it's like 'What do I do?'" says Golberg. He steers some of this clients to companies that have begun specializing in helping shut down online accounts. He also sometimes suggests to clients that they work with a lawyer to make provisions in a will **and** estate plan.

Awareness of the issue has risen both as **social media** use has soared **and** as many families have struggled with unplugging the digital life of a newly deceased family member. Website companies often require documentation, including death certificates, **and** simply using someone's password can be illegal even if they're dead **and** you're a close relative.

"Think before you start rummaging around in someone's account to help after they've died," warns Margaret Sager, an estate lawyer in West Conshohocken, Penn. "You don't want to be accused of committing computer trespass."

The Consumer Action Handbook, published by the U.S. General Services Administration, suggests people make special wills to help family deal with email **and** other accounts. The handbook's editor, Marietta Jelks, says she decided to add a section on the issue after she received an email from the account of a friend who had died. A hacker--able to get into the account because it had not been closed--sent the message under the friend's name.

The will, according to the handbook, should review the policies of each pertinent website; list all websites along with passwords **and** usernames, **and** declare whether any online profile should be shut down or left up. It should also provide for the will's executor to get copies of the death certificate.

Many legal **and** financial advisers are just beginning to deal with the issue of client online presence. Some say they are adding it to estate-plan checklists they use when reviewing a client's needs.

Ron L. Meyers, a New York City estate planner, has many young clients **and** notes that even casual Internet users may have dozens of accounts with privileged access **and** private information. Meyers, who works with a lot of gay **and** lesbian clients, recalled the case of Tyler Clementi, a Rutgers student who committed suicide after he was cyber-bullied over his sexuality. Facebook now has memorial pages posted in honor of Clementi.

"If someone does wish to control someone's post mortem identity, it has to be curated," says Meyers. "This is uncharted territory."

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