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### Passwords - Why a List Is Important

#### Article Highlights:

- Usernames & passwords
- Problems for caregivers and survivors
- Most overlook this very important issue

We now live in a digital world where we conduct many, if not all, of your financial affairs over the Internet. And we guard against others getting into our Internet accounts with usernames and passwords. We can even use passwords to keep others from accessing our cell phones, tablets and computers.

If you are like most people, you have had to change passwords on some accounts for one reason or another. The result is that you don't have just one password; you have several. In fact, security specialists recommend against using the same password for all online accounts for the obvious reason that if one account is compromised, all others could be hacked as well.

Now consider the problems that will arise if you become incapacitated or, worse yet, pass away. How are your family members or executor going to help manage your affairs?

According to a recent survey only about 45% of Internet users have created an up-to-date list of usernames and passwords for all their online accounts. This is very important, as not all companies will provide a family member or personal representative with access to a decedent's accounts. Such situations often prove to be extremely time-consuming and problematic.

If you haven't already done so, we strongly recommend organizing your usernames and passwords as soon as possible, so that your trusted family member, caregiver, trustee or executor can readily access important online accounts if need be. Keep the list in a safe place known and accessible by those individuals you wish to have access to the information.

For each password included on the list, also include the username, device, website login address, and the "secret" security questions/answers, if any, for the account. If you have any questions, please call.

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