



# Comprehensive Digital Legacy Risk Assessment

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## Executive Summary

**Summary Score**

**33**

**Risk Level**

**Elevated**

This Digital Legacy Risk Assessment provides a structured evaluation of preparedness for managing digital assets, accounts, and responsibilities, especially as individuals approach life stages where forward planning becomes increasingly critical. For this assessment, Example's score of 33 places them in the Elevated Risk category, highlighting several actionable gaps in digital estate management.

At ages 55–65, most people have accumulated complex digital footprints — from banking and cloud storage to social media and online subscriptions. Without proactive planning, managing or closing these accounts after an individual passes can become stressful and legally complicated for loved ones. This report identifies specific risks such as missing wills, lack of digital delegates, and unsecured password storage, all of which could have lasting consequences.

Digital legacy planning isn't just about cybersecurity; it's a compassionate step that ensures clarity and ease for family members during difficult times. By establishing a will that covers digital assets, assigning a trusted delegate, and securing account access information, individuals reduce confusion and prevent unnecessary financial or emotional strain on others.

The findings in this report serve as both a wake-up call and a roadmap. While there are strengths already in place, including password management and digital wallet awareness, prioritizing the outlined next steps will move Example from elevated risk to a much safer, well-prepared position. Tech Made Simple by Colin is available to assist in navigating these actions with practical guidance and empathy. The report is not just a scorecard; it serves as a living document for digital estate management. It highlights why having clear digital legacy arrangements is essential — not only for

## Digital Legacy Risk Report

cybersecurity reasons but also to reduce confusion or stress on family members should something unforeseen occur. Legal structures like wills or power of attorney cover tangible assets, but digital life management requires this additional layer of preparation.

Many professionals overlook digital legacy planning until it becomes urgent. By addressing it early, as Colin has, individuals can ensure their personal and professional online presence is handled according to their wishes. This becomes increasingly important as online services, subscriptions, and accounts accumulate over time, often with financial or sentimental value.

Ultimately, this assessment underscores why reviewing and refreshing digital legacy arrangements should be as routine as health or financial check-ups. It's a proactive step that combines peace of mind with responsible digital stewardship.

## Age Bracket Impact

At age 55-65, digital legacy planning takes on greater urgency. This is often a time when individuals have accumulated many online accounts and assets—banking, utilities, subscriptions, cloud storage, and social presence—and where proactive planning can reduce an emotional and administrative burden for loved ones during stressful times. Addressing gaps now is a loving, forward-thinking step.

## Key Risks

- ▽ Not having a Will can leave your loved ones uncertain about your wishes and digital holdings. This could lead to legal complications or critical accounts being inaccessible, potentially stranding valuable memories or assets.
- ▽ Without a nominated digital Delegate, no one may have clear authority to manage or close your accounts when needed. This can result in accounts being frozen, payments continuing unnecessarily, or loved ones being locked out during emotional times.
- ▽ If you haven't provided digital access information for banks, someone close to you may struggle to manage or secure funds meant for family wellbeing. This could delay important decisions or lead to anxiety in an already difficult time.
- ▽ Not preparing for control of utility accounts—like gas, electricity, or internet—could leave essential services unpaid, causing disconnections or billing stress for your family during transition.
- ▽ If no one knows about your media subscriptions, gaming accounts or streaming services, they may continue billing endlessly—money wasted and no one able to access the entertainment or content you've paid for.
- ▽ Without planning, your cloud-based calendars, documents, and photos may be lost—cutting off family memories or essential paperwork stored in places like Google Drive or Dropbox.

- ▽ Loyalty and rewards accounts, like Flybuys or Velocity, often hold real value. Without instruction, they could disappear unclaimed, alongside opportunities to gift or transfer benefits to your family.
- ▽ With no website management plan, if you own a domain or blog it could disappear after expiry. This may include income sources or deeply personal content that becomes unrecoverable.
- ▽ Social profiles left unmanaged can remain active indefinitely, which can be distressing to family and friends. Worse, they may be vulnerable to compromise or mistaken identity later on.
- ▽ Having passwords written down—even with good intentions—poses a substantial risk. If these are found by someone untrustworthy, accounts could be accessed improperly, putting finances and sensitive data at serious risk.

## Strengths

- ✓ You have considered your Digital Wallet holdings—a smart move to protect crypto-assets or mobile payment apps.
- ✓ You manage and monitor your personal email accounts, which often serve as gateways to critical services.
- ✓ Using a reliable Password Manager means sensitive credentials are securely stored, encrypted, and potentially sharable to loved ones if properly configured.
- ✓ Your devices are accounted for, lowering the risk of lost data or lingering personal content.
- ✓ Your smart home systems have been considered—which helps family avoid tech frustrations or outages after you're gone.

## What to Do Next

- Create or update a legal Will that explicitly includes digital assets.
- Nominate a trusted Digital Delegate and document their authority clearly.
- Use your password manager's emergency access feature to allow someone else secure, time-based access.

## Digital Legacy Risk Report

- List subscriptions, cloud accounts, and loyalty memberships in a shared spreadsheet or secure document.
- Consider a friendly consultation with a digital legacy specialist to fill in the gaps with ease and confidence

**It only takes a friendly conversation with Colin at Tech Made Simple by Colin to start putting things right. Let's make things easier for those who matter most to you.**

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If you want to understand the scoring, check [www.mccabes.net/scoring](http://www.mccabes.net/scoring).  
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