Navigating the Logistics of Death Ahead of Time

MARCH 28, 2014

By TARA SIEGEL BERNARD

Abby Schneiderman, then a 32-year-old mother and entrepreneur, was getting ready to celebrate her daughter’s first birthday when she received the news: Her older brother had been killed in a head-on collision while driving through East Hampton, N.Y., with his family.

Suddenly, her fledgling business — Everplans, a website that helps people create detailed end-of-life plans — took on greater meaning. “In the middle of building this site to help all of these hypothetical people that might die someday, my family experienced a tragedy,” she said. “My brother was 51 and had all of the resources to have a plan in place. But my family was still left with a huge amount of logistics and complicated decisions that we had to make.”

Just as she was building the tool to help people navigate through the mental fog that follows such a devastating loss, she and her family were experiencing it. “It turned what had been a project into a mission,” said Ms. Schneiderman, now 33. “And we wanted to make sure that nobody was left in the same situation my family was in, which was without a plan.”

Photo

Adam Seifer and Abby Schneiderman founded Everplans to guide users through an end-of-life plan and provide a place to store everything. Credit Chester Higgins Jr./The New York Times
The site, which she founded with Adam Seifer, 45, recently introduced the so-called Everplan, which approaches life’s last big event in the same way you might plan a wedding or another major occasion: It walks users through what an end-of-life and estate plan should include, provides a place to store everything and goes as far as offering reviews on funeral homes and nearby restaurants. It will also handle the invitation.

The number of end-of-life planning and document storage sites is on the rise, like AfterSteps.com and Principled Heart, and many of those, too, have sprung from personal loss or out of necessity. Other websites deal with a specific piece of planning, such as online memorials, sending emails from the grave (morbid, I know) or what should happen to your Facebook account. And some estate planning lawyers are said to be working on storage sites of their own.

The next obvious question: How secure are these sites, particularly when storing so much personal information — even passwords — in one place? Most of these services advertise bank-level security and include other talk about encryption, which doesn’t mean much to most people. In fact, Bruce Schneier, a well-known computer security expert, said a lot of hacking had nothing to do with encryption.

Continue reading the main story

You ultimately have to trust the company, he said, because somebody, somewhere, probably has access to the decryption keys. Mr. Schneier said he would like to see some type of legal fiduciary responsibility. If the company makes a mistake, he asked, who is at fault?

That’s a good question to keep in mind if you’re considering using these services. Here’s a closer look at how some of them work:

**Everplans** The site, which is easy to use, is surely one of the most comprehensive. When you set up an account, you start by taking a short assessment to see how much planning you’ve already done, and why you’re there. Recently have a child? Caring for an aging parent? Based on that information, the service creates a to-do checklist, and tells you how to prioritize. It might suggest filling out vital personal information first, then creating a will and naming a health care power of attorney. (The site links to the relevant medical forms in each state.)

Once you’re done — and you probably won’t finish in one sitting unless you’re already hyper-organized — the account serves as a repository for just about everything: financial accounts and legal documents; where to find your Social Security card and life insurance policy; how to close the cable television account, to name but a few. There’s also room to share life lessons or an explanation of why your will was written a certain way. If you already have a contract with a funeral home or crematorium, you can upload that, too.

How and when do your loved ones get access? You assign specific “deputies” for your plan, so they can find everything neatly in one place.

Much of the site is free, but if you want to upload documents and have more than one deputy, the service costs $35 annually. As you fill out your checklist, you’ll also notice a couple of
“preferred providers,” including Integrity Life Solutions, an insurance and annuity firm, and Rapidocs, which helps you create legal documents, including wills, online. (Doing this online has its own pitfalls, but that’s another story.) Right now, the co-creators said they weren’t getting paid for referring you to these companies, but it’s possible they might in the future.

The co-founders promise that, even if the company is sold in the future, they are working on a system that would allow people to gain access to their plans for at least the next 50 years.

Principled Heart This site, six months old, is the brainchild of William Bissett, a certified financial planner at Pinnacle Advisory Group, a money management firm. He created the site to answer a common question that his clients asked: So, where do we keep all of this stuff? And how will my children know what to do?

Mr. Bissett said he took a minimalist’s approach, encouraging people to keep only what was necessary, including passwords or instructions on where to find passwords for financial accounts, social media and other accounts. A section is dedicated to instructions for pets, a “last letter of instruction,” people to contact, as well as a place to upload up to 60 documents (and soon, up to 40 photos). You can also give a financial adviser read-only access to certain accounts.

Three people are required to validate the account owner’s death, and then the site, which costs $45 a year for up to one gigabyte of storage, will provide access to all the information stored inside to the named beneficiaries.

From article above: “It walks users through what an end-of-life and estate plan should include, provides a place to store everything and...Sooner or later Insurance companies will realize that this is an explored area for a type of a life insurance. I have for sometime thought...Right. Nobody will hack this website. Until they do.

AfterSteps This service, created by Jessica Bloomgarden while she was at Harvard Business School, begins by asking you to name three verifiers. These are the people who will be notified in the event of your death and will get access to all the information stored on the site (either now or a time you specify later). After you enter basic personal details, it asks who should be contacted by the verifiers after you die.

The site’s layout is simple and clean, and it offers some guidance along the way. After entering the basics, you enter the legal section, where you can upload your will and let others know where to find it.

If you don’t have a will or a financial power of attorney, and you live in certain places, AfterSteps will let you upload free basic forms issued by your state. (Some of them were confusing, notably Wisconsin’s will. If you want to generate a will online, there may be better options.) But if your state isn’t listed, the site suggests trying Hyatt Legal Plans, a unit of MetLife Company, which is free if you subscribe to AOL. (AfterSteps sells its service to organizations like AOL, which provide it to its members or employees.) AfterSteps doesn’t currently make money from the referral to Hyatt, but it could in the future.
Like the other sites, it provides a spot for other legal forms. You can also store passwords and instructions for digital accounts, upload photos and share wishes for your funeral arrangements, among other things.

The site requires a credit card at sign-up — it costs $60 a year or $299 for life — but there is a free 14-day trial period.

**Other Options** These sites — and there are several more — make it easier to ensure you have the basics in place. But nothing is stopping you from using free options like Dropbox, though you’ll have to let your survivors know how to get inside. There are also storage-focused options like [SecureSafe](#).

Then there’s the old-school alternative: a manila folder stuffed with all you need to know, as long as it’s stored in a safe yet accessible place. Last year, I mentioned the “What if...” workbook, a helpful guide — an actual book — where you can write all of this stuff down.

Whatever method you use, what’s most important is that you put a plan in place and let your inner circle know where to find it.