



DEMO

First chapter only

The Digital Legacy Blueprint

Secure Passwords, Photos, and Accounts Before Your Heirs Need Them

The Digital Legacy Blueprint

© 2026 Pragma Vision LLC. All rights reserved.

Trademark Notice

Google, Google Pay, Google Cloud, and Android are trademarks of Google LLC. Stripe is a trademark of Stripe, Inc. Cloudflare and Cloudflare Workers are trademarks of Cloudflare, Inc. Supabase is a trademark of Supabase, Inc. OpenAI and ChatGPT are trademarks of OpenAI, Inc. Claude is a trademark of Anthropic, PBC. W3C is a trademark of the World Wide Web Consortium. Visa is a trademark of Visa International Service Association. OWASP is a trademark of the OWASP Foundation. Midjourney is a trademark of Midjourney, Inc. Canva is a trademark of Canva Pty Ltd. Etsy is a trademark of Etsy, Inc. Amazon is a trademark of Amazon.com, Inc. All other trademarks are the property of their respective owners.

No Affiliation

This book is an independent publication. It is not authorized, sponsored, or endorsed by any of the companies or organizations whose products or services are mentioned herein.

No Professional Advice

The information in this book is provided for educational purposes only. It does not constitute legal, financial, investment, tax, or other professional advice. Readers should consult qualified professionals for guidance specific to their situation.

Code Examples

Code examples in this book are provided for illustration only. They may not be suitable for production use without additional validation, error handling, and security review.

Published by Pragma Vision LLC

First edition, 2026.

Contents

1	The Invisible Estate	6
1.1	Why Most Families Lose the Digital Half	7
1.2	What Actually Gets Lost	8
1.3	Three Anecdotes That Repeat Constantly	9
1.4	The Law Is Catching Up Slowly	10
1.5	What This Book Builds	11
2	Auditing Your Critical Accounts	13
2.1	Why You Need Four Tiers, Not One List	14
2.2	Tier 1: Financial Accounts	15
2.3	Tier 2: Identity Accounts	17
2.4	Tier 3: Communication Accounts	17
2.5	Tier 4: Sentimental Accounts	19
2.6	The Inventory Worksheet	19
3	Password Managers as Inheritance Tools	21
3.1	The Four Native Delegations	22
3.2	1Password Emergency Kit	23
3.3	Bitwarden Emergency Access	24
3.4	Apple Legacy Contact	25
3.5	Google Inactive Account Manager	27
3.6	The Combined Coverage	28
4	Cryptographic Handoff: Shamir's Secret Sharing for Mortals	30
4.1	The Problem One Person Cannot Solve	31

4.2	How It Works Without the Math	32
4.3	Choosing Your Threshold	33
4.4	Tools That Implement Shamir for Non-Cryptographers	34
4.5	The Distribution Workflow	36
4.6	Coordination Plans for the Custodians	37
4.7	What to Protect with Shamir, What to Skip	37
5	Cryptocurrency Inheritance	39
5.1	Why Cryptocurrency Is Different	40
5.2	The Storage Hierarchy, From Easy to Hard	41
5.3	Exchange-Custodial Inheritance	42
5.4	Hardware Cold Storage Handoff	43
5.5	Multisig with Casa-Style Setups	44
5.6	The Seed Phrase Storage Hierarchy	45
5.7	Operational Instructions for Non-Crypto Heirs	47
6	Domains, Hosting, and Creator Accounts	49
6.1	The Income-Generating Estate	50
6.2	Domain Names: The Quietest Asset Class	51
6.3	Substack: Royalty Continuation	52
6.4	Stripe and Stripe Connect	53
6.5	YouTube: Monetization and Memorialization	53
6.6	Etsy: Shop Continuation or Closure	54
6.7	Apple App Store and Google Play Developer Accounts	55
6.8	Domain-Plus-Hosting-Plus-Creator-Account Combinations	56
7	The Executor Handoff Pack	58
7.1	One Physical Envelope, One Source of Truth	59
7.2	What Goes in the Envelope	60
7.3	The Cover Letter	61
7.4	Where the Envelope Lives	62
7.5	Who Can Access the Box	63

7.6	Update Cadence	63
7.7	The Backup Envelope	64
7.8	Coordinating with Estate Documents	65
8	The 30-Day Family Conversation Plan	67
8.1	The Conversation That Nobody Wants to Have	68
8.2	Why a Single Conversation Fails	69
8.3	Week 1: Opening the Topic	70
8.4	Week 2: Walking the Inventory	71
8.5	Week 3: Decisions About Roles and Access	71
8.6	Week 4: Documentation and Updates	73
8.7	Variations for Different Family Structures	74
8.8	The Eight Conversation Scripts	75
8.9	When the Conversation Goes Wrong	75
	What's Next	77
	About Pragma.Vision	79

1

The Invisible Estate

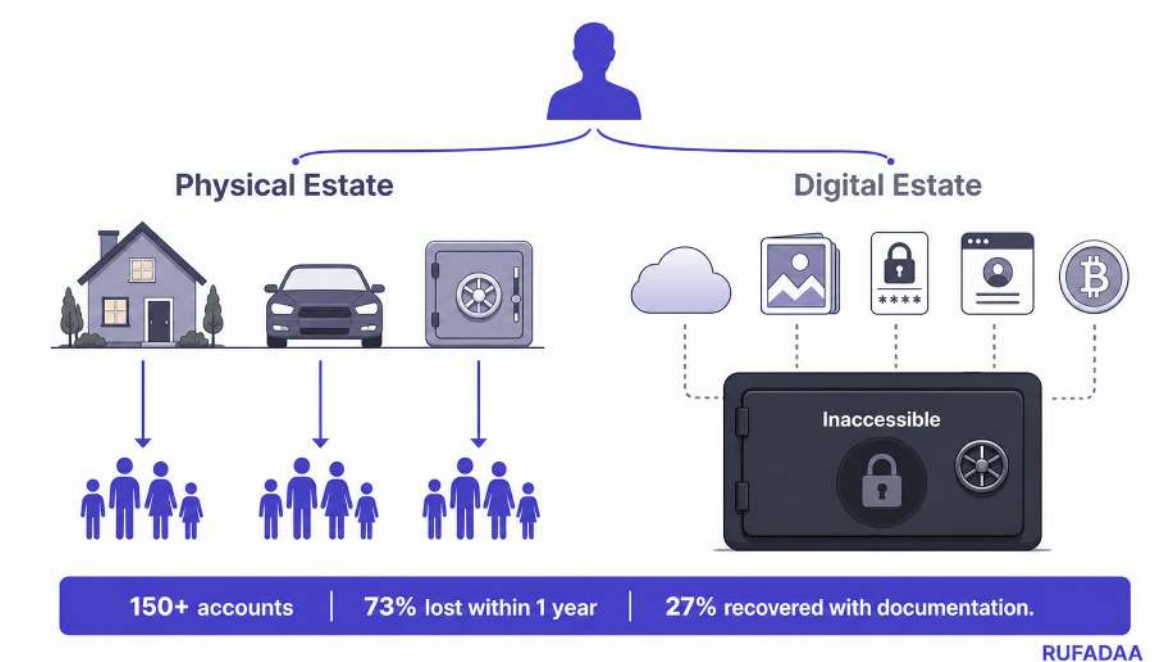


Figure 1. Physical estate assets reach heirs while digital estate assets disappear into an “Inaccessible” vault—150+ accounts, 73% lost within 1 year, 27% recovered with documentation, and RUFADAA as the legal reference

1.1 Why Most Families Lose the Digital Half

When a person dies, two estates pass through the family at the same time. The physical estate—the house, the car, the brokerage account, the wedding ring—moves through probate, gets inventoried by an executor, and eventually reaches the heirs. The system has been refined over centuries. Wills, trusts, beneficiary forms, and probate court all exist precisely to handle this transfer.

The digital estate moves through nothing. There is no probate court for a Google account. There is no inventory for a password manager. There is no beneficiary form for a Substack subscription. When the account holder dies, the heirs are left with whatever they can guess, whatever they happen to find on the kitchen counter, and whatever they can recover by emailing customer service and hoping someone takes pity.

73%

of digital assets become permanently inaccessible within one year of the account holder's death, according to estate planning research summarizing post-death account recovery rates¹

The 27% that survive do so because someone—usually the deceased themselves, sometimes a relative who got lucky—left a documented path. Everything else evaporates. The photos on the iPhone. The royalty payments from a self-published book. The five-figure Coinbase balance. The domain name the family business depends on. Each of these has a recovery story, but only if the recovery starts before the death, not after.

Warning

Nothing in this book is legal advice. Digital estate handling is governed by a patchwork of state, federal, and international law that changes frequently—the

¹Pew Research Center, "The Inheritance of Digital Property," aggregated household survey, 2024.

Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA) in the US, GDPR Article 17 in the EU, and parallel statutes in other jurisdictions. Before implementing the handoff systems in this book, coordinate with an estate attorney licensed in your state or country. The technical workflows here are designed to complement a proper estate plan, not replace one.

1.2 What Actually Gets Lost

The popular framing of digital estate planning focuses on cryptocurrency and dramatic financial losses. Those losses are real, but they are not the most common ones. The most common losses are smaller, quieter, and far more painful: family photos, voice recordings, ongoing creative projects, and the small monthly bills that nobody knew were on autopay.

Consider what a typical 45-year-old has accumulated:

Digital Asset Category	Typical Count
Password-protected online accounts	130–180
Email addresses (primary + aliases)	3–6
Cloud storage services with personal files	2–4
Photo storage locations (iCloud, Google Photos, etc.)	2–3
Active subscription services (autopay)	25–40
Cryptocurrency wallets or exchanges	0–3
Domain names registered	0–5
Creator accounts with payout balances	0–4
Two-factor authentication apps or hardware keys	1–3
Total handoff-relevant artifacts	170–250

The average adult has 150+ password-protected accounts. The average family that experiences a death has documentation for fewer than 10 of them. The gap between those two numbers is where the digital estate gets lost.

1.3 Three Anecdotes That Repeat Constantly

Estate attorneys, executors, and grief counselors hear the same three patterns again and again.

Pattern 1: The Locked iPhone

A parent dies. The iPhone holds 12 years of family photos, voice memos, and text threads. No one knows the passcode. Apple's standard recovery process requires a court order. The court order takes 4–8 weeks, costs \$500–\$2,000 in attorney fees, and may be denied if the requesting heir cannot prove they were the closest next of kin. Even when granted, the order unlocks the device but does not give access to encrypted iCloud Keychain entries. The photos are usually recovered. The notes, the voice memos with the late grandmother's voice, the text threads—those generally are not.

Pattern 2: The Missing Domain

A small business owner dies. The business runs on a custom domain registered through GoDaddy or Namecheap. The renewal notice goes to an email address the family cannot access. Forty-five days later, the domain expires. Sixty days after that, it enters redemption. After 90 days total, it drops to public auction. A domain squatter buys it. The family business loses its website, its email infrastructure, and its 15-year SEO history—usually within four months of the death, often before the family even realizes the domain was a separately-renewable asset.

Pattern 3: The Frozen Crypto

A relative dies leaving cryptocurrency in cold storage—a Trezor or Ledger hardware wallet stored in a safe. The 24-word seed phrase exists somewhere but the family cannot find it. The hardware wallet itself is useless without the seed phrase or the PIN. Estimates of permanently inaccessible cryptocurrency from inheritance failures alone run into the billions of dollars². The most common pattern is not theft. It is grief plus a missing piece of paper.

Key Insight

The cost of digital legacy planning is almost entirely upfront effort. The cost of not planning is paid by the people you love at the worst possible moment in their lives—when they are grieving, exhausted, and least equipped to navigate Apple's legal department or a domain registrar's transfer-of-ownership process. Every hour spent on the handoff in good health saves the family roughly ten hours of recovery work in crisis.

1.4 The Law Is Catching Up Slowly

Two legal frameworks frame most digital estate work in 2026, but both lag the actual technology by years.

The Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA) is the US framework. It has been adopted in some form by 47 states and the District of Columbia. RUFADAA generally allows the account holder to grant access to a designated person, gives executors limited authority over digital assets, and recognizes platform-specific tools (like Google's Inactive Account Manager) as binding. The catch: RUFADAA only works if the platform has implemented compliant tools and the account holder has used them. Most platforms have not, and most account holders have not.

²Chainalysis, "Lost Cryptocurrency Report," compiling on-chain analysis of dormant wallets, 2024.

The EU's GDPR Article 17 creates a "right to be forgotten," which can override inheritance preferences—heirs may struggle to retrieve data the deceased had previously requested be deleted. Article 17 also creates uncertainty about whether data can be transferred at all without violating the deceased's privacy rights as a former data subject.

Beyond these two frameworks, the legal terrain becomes inconsistent fast. Different states interpret RUFADAA differently. Some platforms ignore it. Some explicitly require court orders. The practical answer for the next decade is the same as it has been for the last decade: do not rely on the law to extract your assets after the fact. Build the handoff in advance.

1.5 What This Book Builds

The remaining chapters walk you through a complete, documented handoff system:

- Auditing your accounts across four tiers of importance (Chapter 2)
- Using password managers as inheritance tools (Chapter 3)
- Splitting a master credential across trusted people with Shamir's Secret Sharing (Chapter 4)
- Handing off cryptocurrency without losing it (Chapter 5)
- Managing domains, hosting, and creator account inheritance (Chapter 6)
- Assembling the physical Executor Handoff Pack (Chapter 7)
- Running the 30-day family conversation that nobody wants to have (Chapter 8)

By the end of the book, you will have a documented inventory, delegated emergency access, a physical envelope of recovery information, and a family that knows what to

do. None of this is glamorous. All of it spares your loved ones the worst version of the moment after you are gone.

Get the complete book — <https://shop.pragma.vision>

DEMO

This is a free preview of the full edition.

Get the complete book at:

<https://shop.pragma.vision>