

Your digital legacy and super nominations

A will does not unlock your phone, your Apple or Google account or your superannuation. Each has its own rules, and the tools that make things easy for your family **only work if you set them up while you are alive**. Each takes about 15 minutes.

IPHONE, IPAD AND MAC · APPLE LEGACY CONTACT

- **Where:** Settings > your name > Sign-In & Security > Legacy Contact. You can nominate more than one person and they do not need an Apple device.
- **The access key is everything.** Your contact needs it plus your death certificate. Print a copy and keep it with your will. If the key is lost, Apple cannot grant access.
- **They get:** photos, messages, notes, files, calendars and iCloud backups.
- **They don't get:** saved passwords or purchased movies, music and books.
- **Time limit:** access lasts three years from approval, so download promptly.

ANDROID AND GMAIL · GOOGLE INACTIVE ACCOUNT MANAGER

- **Where:** myaccount.google.com/inactive
- **Triggered by inactivity, not death.** Choose 3, 6, 12 or 18 months. Google contacts you first, then notifies up to 10 trusted contacts.
- **Choose what each person gets,** for example Photos to one child and Gmail to your executor.
- **Time limit:** contacts have 3 months to download, so tell them it is set up.
- **If you do nothing:** Google may delete an account after two years of inactivity, taking family photos with it.

THE REST OF YOUR DIGITAL ESTATE

- **Phone passcode:** record it and store it with your will. It unlocks two-factor codes, banking apps and most other accounts.
- **Passwords:** use a password manager with emergency access, or leave a sealed list with your executor. Never put passwords in the will itself.
- **Account inventory:** list email, cloud storage, subscriptions, social media, domains and any crypto, with what you want done with each.
- **Social media:** Facebook and Instagram have their own legacy contact and memorialisation settings.

SUPERANNUATION · BINDING DEATH BENEFIT NOMINATIONS

Your will does not automatically control your super or any life insurance held inside it. Without a valid binding nomination, the fund trustee generally decides who receives it.

- **Who you can nominate:** your dependants under super law (spouse or de facto, children of any age, anyone financially dependent on you or in an interdependency relationship) and/or your estate. To benefit anyone else, nominate your estate and let your will direct it.
- **Tax:** adult children who are not financially dependent may pay tax on part of the benefit. Ask us whether paying directly or via your estate suits your family.
- **Lapsing nominations** expire after three years in most retail and industry funds and are then usually treated as non-binding.
- **Non-lapsing nominations** last until changed. Some funds, including Cbus and Media Super, offer them from 16 October 2026. Check your fund's current form.
- **SMSFs:** the trust deed sets the rules. **Review** all nominations after marriage, separation, a new child or a death in the family.

Signing correctly

- 1 Use the fund's current form. Percentages must total 100%.
- 2 Sign and date it in front of **two adult witnesses who are not beneficiaries**.
- 3 Both witnesses are present together and sign on the same date as you.
- 4 You and both witnesses initial any alterations.
- 5 Send it to the fund and get written confirmation it has been accepted.

Incorrect witnessing is the most common reason nominations fail.

CHECKLIST TO KEEP WITH YOUR WILL

- | | |
|---|--|
| ☐ Apple Legacy Contact set up; access key printed and stored | ☐ Google Inactive Account Manager set up; contacts told |
| ☐ Phone passcodes recorded and stored securely | ☐ Password manager emergency access arranged |
| ☐ Digital account inventory written | ☐ Binding nomination made and confirmed for each super fund |
| ☐ Annual review diarised (and before any three-year lapse) | |

General information only, current as at October 2026. It is not legal or financial advice and rules differ between super funds. Please speak with us about your own circumstances. Liability limited by a scheme approved under Professional Standards Legislation.