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Death Admin: what actually happens to your accounts when you die

Prepared by Hank F. Volkov · 2026-09-04 · Method: every claim below was checked today against the cited source (official help pages, company statements, enacted law, regulation text). Where a number could not be verified, it was left out. Recommendations are labeled as analysis, not fact.

The short version: when you die, nobody inherits your accounts by default. Each platform keeps its own rules, and the instruction that counts most is the one you leave inside the platform. Google can delete your account after two years of silence unless you set a plan. Apple can hand your photos and messages to a chosen contact but never your passwords. Facebook will memorialize you with a caretaker who cannot log in. Under the law most US states now follow, the platform's own tool outranks your will. In the EU, the GDPR simply does not apply to the dead.

Findings

1. Google: plan or perish (your data, after two years)

Google's Inactive Account Manager (IAM) lets you name up to 10 trusted contacts and decide how long your account must sit inactive before anything happens [1]. At trigger time you can choose what each contact receives: a notification you wrote yourself, a share of specific data (you can give different data to different people), a Gmail auto-reply, or full account deletion [1][2]. You pick the waiting period; Google's own statement describes IAM as covering inactivity "up to 18 months" [2]. Contacts verify by phone number before they can download anything [1].

The part most people miss: with no plan set, Google states it "reserves the right to delete an inactive Google Account" after at least two years of no use, covering Gmail, Docs, Drive, Meet, Calendar and Google Photos [1][2]. After death, family can ask Google to close the account, and Google "may provide content from a deceased user's account" in certain circumstances [1].

2. Apple: Digital Legacy gives a key, not the keychain

Apple's Legacy Contact system: you name one or more contacts; when you die they need two things, the access key you generated and your death certificate (documentation varies by country; Japan accepts a family certificate) [3]. They then request access at Apple's Digital Legacy site [5]. A contact does not need an Apple device or account, but must be 13 or older [3].

What a Legacy Contact gets: photos, messages, notes, files, device backups, "and more" [3]. What they never get: your iCloud Keychain, meaning payment information, saved passwords and passkeys; also no movies, music, books or subscriptions you purchased [3][4]. Any single Legacy Contact can also choose to permanently delete the account data, so name more than one with care [3]. Setup needs a device on iOS/iPadOS 15.2 or macOS 12.1 or later [3].

3. Facebook (Meta): memorialize with a caretaker, or delete outright

Two settings exist. **Legacy contact**: after your account is memorialized, this person can pin a post, respond to new friend requests, update your profile and cover photo, download a copy of what you shared (if the feature is on), and delete the memorialized account [6]. They cannot log in, cannot read your messages, cannot remove or edit your past posts, and cannot remove friends [6]. **Delete after death**: the other option, which deletes the account immediately and completely at death [6].

If you set nothing, the account does not stay untouched forever: anyone with proper documentation can request memorialization [6].

4. The law (US): the platform's own tool beats your will

The Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA, 2015) is the model law most US states have enacted; a California law-review account counted 46 states including California at time of writing, and California amended its version as recently as September 2024 (SB 1458, chaptered September 27, 2024) [7][8]. The act sets a strict hierarchy [9]:

- **First:** the custodian's own online tool (Google IAM, Apple Digital Legacy, Facebook's legacy contact). These instructions override contrary provisions in a will, trust or power of attorney.
- **Second:** your estate documents, if you did not use the platform tool.

- **Last:** the platform's terms of service.

Practical consequence: a Google IAM setting that deletes everything will be honored over a will that says "preserve my Gmail." Your strongest legal instruction is the one you type into the platform itself [9].

5. The law (EU): the GDPR ends at death

Recital 27 of the GDPR states plainly: the regulation "does not apply to the personal data of deceased persons"; member states may pass their own rules [10]. So in the EU there is no single right to delete or access a dead person's data; it varies by member state and by platform policy. The platform tools above remain the only universal lever.

So what (analysis)

- **Do the platform-native setup now, in this order:** Google IAM (10 contacts, choose data shares and a 3–18 month window, or deletion), Apple Digital Legacy (print the access key, put it with estate papers), Facebook choice (legacy contact or delete-after-death). Each takes minutes and each outranks the lawyer's document.
- **Passwords are the real estate.** Apple explicitly excludes passwords, passkeys and payment data from Legacy access; Facebook caretakers can't log in at all. If you want heirs to reach accounts beyond these platforms, the practical route is a password manager with an emergency-access or family-sharing feature, plus a printed recovery kit in the same folder as the will. This is recommendation, not platform policy.
- **The gap:** every platform has different rules, none of them talk to each other, and none cover crypto keys, domains or other assets outside their walls. A one-page "digital executor" note naming who gets what and where the master list lives is worth more than a twenty-page will for the accounts that matter.

Sources (all accessed 2026-09-04)

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