SANCTUARY
ADVISORY SERVICES

PERSONAL ACCOUNT PLANNING

Protecting access, preserving value, and easing transitions.

What's At Risk?

Bank and investment accounts are usually well covered in estate plans. What is often overlooked is a clear map of where supporting information is held, as well as the methods needed to access it. These might include authentication tools on phones, password manager files, or recovery email accounts.

Other assets are often missed entirely — such as cloud storage, email, social media, business platforms, and subscription services. Without this record, families and executors face delays, unnecessary costs, or even permanent loss of access. In a business context, missing access can stall operations or undermine client trust.

Three out of four people have no plan for what happens to their digital assets after death. Only 18 per cent leave any written instructions, and just 3 per cent include digital assets in their will (Which? / MoneyWeek, 2024). That gap translates into real problems for clients and the professionals supporting them.

The Solution

A structured Personal Account Plan brings order and clarity. It captures where key assets are held, how they can be accessed, and what needs to be done in the event of incapacity, death, or business transition. Sanctuary provides an organised framework that financial and estate planners can integrate into their advice process, giving clients confidence that nothing important will be overlooked.

Common Issues Identified

- Executors unable to access essential accounts, delaying estate administration.
- Forgotten pensions or online investments left unclaimed.
- Subscription charges continuing unnoticed after death.
- Social media and email accounts left unmanaged, creating distress or reputational risk.
- Businesses paralysed because passwords or cloud services are tied to a single individual.

How It Works

1. **Identify** – Capture all key accounts, subscriptions, loyalty programs, and devices you depend on.

2. **Plan Access** – Review how access would work in practice: if accounts rely on a phone, Apple ID, or authenticator app, is someone else set up to step in? Are recovery options or shared authorisations in place?
3. **Document** – Bring everything together in a clear, structured Personal Account Plan your family or executor can follow.
4. **Ongoing Support** – Options for periodic updates to keep inventories current as accounts and technology evolve. This can also extend to tailored security recommendations and wider guidance on protecting personal or business information, drawing on Sanctuary's broader protection services where appropriate.

Positioning

This service does not replace financial or estate planning – it complements it. Planners focus on structuring wealth and ensuring smooth transfer. Sanctuary ensures the digital keys to that wealth, and the surrounding personal and business services, are not forgotten. For clients who want additional reassurance, the inventory can also serve as an entry point to wider security and risk management guidance, helping protect both their personal and professional lives.

Referral Fit

- Financial Planners – Strengthen client value by addressing a growing gap in estate readiness.
- Estate Solicitors – Reduce probate complications by ensuring digital records are available and accurate.
- Business Advisors – Protect clients against operational disruption caused by inaccessible accounts or systems.

Referring clients is simple: Sanctuary operates independently, provides fixed-scope deliverables, and keeps planners informed without intruding on the core client relationship.

About Sanctuary

Sanctuary Advisory Services specialises in helping businesses and individuals protect what matters by managing digital and operational risks that are often overlooked. With experience drawn from global enterprises, Sanctuary delivers practical, affordable solutions tailored to small businesses and private clients.

To explore how this could fit with your client services, let's talk.

Visit:	www.sanctuaryadvisory.com
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