

PERSONAL ACCOUNT PLANNING

€200 a month in subscriptions. €4,000 in online accounts. For some, far more. If no one knows or can access them, it's lost.

Why It Matters

Most people keep good records of bank accounts, pensions, and property.

What's often missing is a map of where supporting details are stored and the methods needed to access them — things like authentication apps on phones, password manager files, or recovery email accounts.

Other digital assets are often overlooked entirely, including:

- Cloud storage – photos, personal files
- Email accounts – the reset link for almost everything
- Social media – unwanted birthday reminders, online profiles
- Subscriptions – streaming, apps still charging
- Loyalty programs – airline miles, hotel points, supermarket schemes
- Devices – phones and laptops holding the keys to your accounts

Without this record, families can face lengthy delays, costly searches, or even the permanent loss of assets. Personal Account Planning fills that gap, ensuring the practical details are captured and ready when needed.



"I went into this thinking only about bank accounts. By the end, I had over fifty accounts, plus assets like loyalty points and a wine collection I'd completely overlooked. Without this process, my family would possibly never have known they existed – let alone how to access them"

What This Service Provides

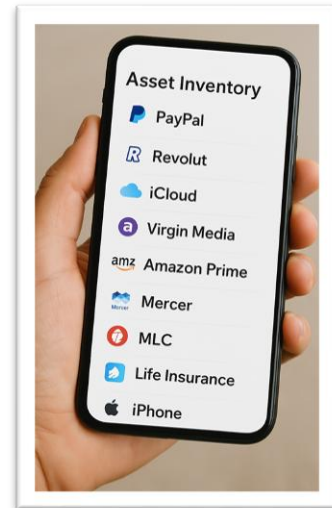
Personal Account Planning creates a secure, practical record of your accounts, assets, and the devices that control access. It isn't a will or a financial plan. Instead, it's the missing piece that makes those plans work in everyday life. You never share passwords or sensitive details — it's about capturing what exists, where access is stored, and who can use it if needed.

The Benefits

- **Clarity** – Your family and executor have clear instructions, reducing stress and confusion.
- **Efficiency** – Prevents delays and avoids the cost of hiring professionals to track down missing details.
- **Confidence** – You know your digital life is organised and won't become a burden for others.

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. **Support** – Keep it accurate with optional updates and wider security guidance.



"I have both a financial planner and solicitor helping with my estate, but I realised how little thought had gone into access. Everyday accounts, devices, and second-factor checks just weren't part of the plan."

Looking Ahead

Bringing your accounts and access details together makes life easier today and prevents problems later. It means your world is organised and won't become a burden for others.

If you'd like the peace of mind that comes from knowing everything is in order, let's talk.

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