

ESTATE & LEGACY

How To Set Up Apple Legacy Contact And Google Inactive Account Manager

Plain-English how-to. ~30 minutes. The two settings that let your family recover photos, email, and documents if you're gone.

When someone dies, their digital life often dies with them. Twenty years of family photos in iCloud, decades of email in Gmail, the document drive holding wills and tax returns, the password manager protecting everything else — all of it locked behind a passcode the surviving family has no way to bypass. Apple and Google receive thousands of "my parent died, please give me access" requests every year, and the answer is almost always the same: without a pre-arranged legacy contact, the family must produce a court order, which can take months, costs thousands in legal fees, and frequently fails.

The reason this matters more now than even five years ago is that the photos, messages, and documents people care about have shifted decisively from physical to cloud. A box of printed photos in the attic survives the owner. The iCloud library doesn't, unless the owner set up a legacy contact in advance. The Gmail archive holding the funeral home's email, the tax documents from the accountant, and the last messages to grandkids doesn't, unless an Inactive Account Manager has been configured. The hardware (the iPhone, the laptop) often becomes the last barrier between the family and the memories.

Apple introduced Legacy Contacts in iOS 15.2 (December 2021). Google's Inactive Account Manager has been available since 2013 but is buried in account settings most users never visit. The fact that both exist is good news. The fact that single-digit percentages of users have actually configured either one is the bad news. Most families discover the gap exactly when it's too late to fix.

There's an emotional weight to setting these up that the technical instructions usually skip. Naming a legacy contact is a form of acknowledging mortality, which is uncomfortable for everyone. The act of doing it can feel premature. It isn't. The setup takes thirty minutes; the decision is reversible at any time; and the alternative is leaving your spouse, your children, or your siblings to fight Apple and Google's customer-service teams during the worst weeks of their lives.

Most online "digital estate planning" advice goes wide — wills, executors, password managers, social media settings — and ends up not actually doing the two things that matter most for the people Apple and Google host. This guide focuses narrowly: just Apple Legacy Contact and Google Inactive Account Manager, set up step-by-step on iPhone, Mac, and any browser, with a separate section for what to do for Facebook, Instagram, and other platforms while you're already in the right headspace.

By the end of this guide both of your most-used cloud accounts will have a designated legacy contact who can recover your data if you're gone, your family will know who that contact is, and you'll have a printed reference card describing where the recovery codes live. The whole project takes thirty minutes. It's the single most-grateful-after-the-fact thing you can do for the people you love.

Quick snapshot

What you'll learn	How to set up Apple Legacy Contact and Google Inactive Account Manager — and document them so family can use them.
Skill level	Beginner-friendly
Time required	30 minutes
What you'll need	iCloud account, Google account, designated contacts (and their notification)
Risk if you skip this	Family permanently locked out of photos, email, documents after your death
PDF kit	■ Download at the bottom of this page

Why this matters

Apple and Google together hold the cloud accounts of the majority of US adults. Without legacy contacts pre-arranged, surviving family typically cannot access this data without court orders that take months and often fail. Apple and Google together receive thousands of bereavement access requests every year — the answer without a pre-arranged legacy contact is almost always 'no, even with a death certificate,' because the platforms have built strong defaults against impersonation.

Apple Legacy Contact and Google Inactive Account Manager are both free, take minutes to set up, and are revocable at any time. The setup is technical-debt-free: there are no ongoing payments, no third-party services, and changing your mind is as simple as removing the contact in settings.

Single-digit percentages of users have configured either. Most families discover the gap exactly when it's too late to fix. Estate-planning attorneys increasingly include digital-legacy questions in standard intake, but the technical setup still has to happen on the account owner's device — a lawyer cannot do it for you.

Before you start

Talk to the person(s) you'll designate as legacy contacts beforehand. They need to know they've been named and what they'll be asked to do. Designating someone without telling them is unkind and reduces the chance the legacy mechanism actually works when needed.

Block 30 minutes. Do both Apple and Google in one sitting while you're in the right headspace. The emotional weight is the hardest part; the technical steps are quick once you start.

Have the legacy contact's email handy. For Apple, you'll also generate an access key — store it where they can find it. The combination of access key plus death certificate is what unlocks data, so both pieces have to be findable by the right person at the right time.

Step 1 — Apple Legacy Contact: iPhone path

iPhone: Settings → [Your Name] → Sign-In & Security → Legacy Contact → Add Legacy Contact. Authenticate. Pick a contact.

You'll generate an access key. Send it to them via Messages (Apple suggests this), and also print a paper copy stored with your will.

Step 2 — Apple Legacy Contact: Mac path

Mac: Apple menu → System Settings → [Your Name] → Sign-In & Security → Legacy Contact. Same flow.

Multiple contacts can be designated. Family + spouse + executor is a reasonable trio.

Step 3 — Verify your Apple legacy contact received the key

Your designated contact should see a 'You've been designated as a legacy contact' message. Confirm they did.

If you change your mind, you can remove them at any time without notification (or with — your choice).

Step 4 — Google Inactive Account Manager: setup

Browser: myaccount.google.com/inactive. Sign in. 'Start.'

Choose: how long Google waits before considering the account inactive (3, 6, 12, 18 months). 12 months is reasonable for most.

Step 5 — Configure who gets notified and what they get

Designate up to 10 trusted contacts. Choose which data each can download (Drive, Gmail, Photos, Calendar, etc.).

Write a personal message that will be sent to them when the account is deemed inactive.

Step 6 — Configure whether to delete the account after inactivity

Google can optionally delete the account after notifying contacts. Decide based on family wishes.

Most people leave it active for ~6 months after notification so family can complete downloads, then delete.

Step 7 — Document everything in your password manager / will

Add a 'Digital Legacy' entry to your password manager noting: legacy contacts for each service, where the Apple access key is stored, the location of the will and executor info.

Tell your spouse / executor / adult children where to find the entry — without sharing the password manager master password directly.

Most password managers (Bitwarden Premium, 1Password Families) have emergency-access features that let a trusted contact request vault access after a wait period. Set this up so the legacy contact has a way in even without the master password. The combination of platform legacy contact + password-manager emergency access covers the majority of what your family will need.

Step 8 — Repeat for other platforms

Facebook (Settings → General → Memorialization Settings), Instagram (linked to Facebook), LinkedIn (limited memorialization), social platforms vary.

Microsoft, Yahoo, and most non-Apple/Google providers have weaker or no legacy tools. Document the account list and credentials in your password manager + will.

PRO TIP

Talk First. Then Set Up. Then Document.

Talk to your designated contacts before naming them. Surprise legacy duty is unkind.

Set up Apple + Google in one sitting; both take 15 minutes.

Document everything in your password manager + a copy with your will.

Review annually — relationships and platforms both change.

If you want to go further: power-user upgrades

Power-user upgrade #1 — Use a password-manager emergency access feature

Bitwarden / 1Password support emergency access that grants vault access after a wait period if you don't deny.

Trade-off: requires the contact to know how to request it.

Power-user upgrade #2 — Write a digital-estate letter

A non-legal letter to your executor listing all accounts, where credentials live, and what to do with each.

Trade-off: needs annual review.

Power-user upgrade #3 — Use Everplans or similar digital-estate service

Paid service that organizes will, accounts, instructions, and grants access to designated contacts after death.

Trade-off: \$75-150/year subscription.

Power-user upgrade #4 — Memorialize social accounts proactively

Facebook / Instagram can be set to memorialize automatically. Plan the wording.

Trade-off: emotional weight.

Power-user upgrade #5 — Designate a digital executor in your will

Some states allow a separate digital executor; check with an estate attorney.

Trade-off: small additional legal fee.

Power-user upgrade #6 — Quarterly review

Re-check designated contacts and account list quarterly. Relationships change.

Trade-off: 10 minutes per quarter.

Common mistakes & pitfalls

Mistake — Mistake

Fix — Not telling the legacy contacts you've named them. They need to know.

Mistake — Mistake

Fix — Storing the Apple access key only digitally on the device the family can't unlock. Print a paper copy too.

Mistake — Mistake

Fix — Setting up Apple but skipping Google. Both hold critical data.

Mistake — Mistake

Fix — Forgetting to document where credentials are stored. The legacy contact needs a roadmap.

Mistake — Mistake

Fix — Never updating. Designate contacts you're still in good relationships with.

Mistake — Mistake

Fix — Assuming the will covers digital accounts. It rarely does in practice.

Pro tips

Pro tip 1. Designate at least two legacy contacts — redundancy matters.

Pro tip 2. Store the Apple access key with your physical will, in a fireproof safe.

Pro tip 3. Use a memorable inactive period for Google — 12 months is standard.

Pro tip 4. Review designated contacts after major life events (marriage, divorce, kids growing up).

Pro tip 5. Tell your executor about the password manager + how to reach it after your death.

Frequently asked questions

Can my legacy contact see everything in my iCloud?

After your death, with the access key and a death certificate, yes — most data including photos, notes, messages, files. Some categories like payment info are excluded.

Does the Apple legacy contact get my passwords?

No — Keychain passwords are not transferred via Legacy Contact. Use the password manager's emergency-access feature for credentials.

How does Google decide my account is inactive?

Based on the period you set. They send warnings before triggering, so an extended vacation won't accidentally trigger it.

What if I have no one to name?

An estate attorney, a trusted friend, or a professional executor. Some states allow charities as designated contacts.

What about my work accounts?

Different process — your employer handles employer-owned accounts after death. Make sure HR has updated next-of-kin info.

Will my family fight Apple/Google without these?

Yes. The court-order route works occasionally but is expensive, slow, and often fails. Pre-arranged legacy is the working path.

Should I include this in my will?

Yes. The will should reference your digital-estate documentation. Some states have specific digital-asset statutes.

Quick recap — do these in order

DO THIS RIGHT NOW

The 8-step recap.

Talk to the people you'll name as legacy contacts.

Set up Apple Legacy Contact via iPhone or Mac.

Set up Google Inactive Account Manager via web.

Configure Facebook memorialization settings.

Document all of it in your password manager.

Print the Apple access key; store with your will.

Tell your executor where the documentation lives.

Review annually + after major life events.

Mini glossary

Legacy contact: Person designated to access your account data after your death.

Inactive Account Manager: Google's tool for deciding what happens to your account if you stop using it.

Access key: Apple-generated code your legacy contact uses with a death certificate to request data.

Memorialization: Process of converting a social media account into a tribute / memorial.

Digital executor: Person designated to handle your digital assets — sometimes named separately in a will.

Emergency access: Password-manager feature allowing trusted contacts to request vault access after a wait period.

Digital estate: Collective term for online accounts, cloud data, social presence, and digital assets.