

# DEXIT

Your solution to digital  
legacy planning





# We are Planners for your Digital Accounts

**and we're not laughing**

We are a digital assets and online accounts strategy firm that adds the technical expertise to your estate planning needs.





# Today we'll be covering

**What is a digital asset ?**

**Why does planning matter?**

**What you need to know**

**Examples**

**Questions**

- 
- American Airlines
  - United Airlines
  - Royal Caribbean
  - AirBNB
  - Timeshares
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# Digital Asset:

personal property owned by an individual that is stored in digital form

- Bank Accounts
- Retirement
- Brokerage
- Mortgage
- Real Estate
- Tangible Assets



- Payment apps
- Crypto
- NFTs
- Gambling Accounts
- Shopping Accounts
- Tokenized Assets
- Loyalty Points
- Travel Points
- Storage vaults
- Intellectual Property
- Social Media
- Domain names
- Emails
- Biodata & DNA
- State Uncollected funds



**Wills and Trusts address these assets**



# Planning Matters because...

Make access easier for your beneficiaries, trustees and kids saving them thousands of hours of discovery.

**PROTECTION FROM \$ LOSS**

**DATA SECURITY**

**LEGACY SECURITY**

**PEACE OF MIND**





# what you need to know is



## CUSTODIAN TOOL

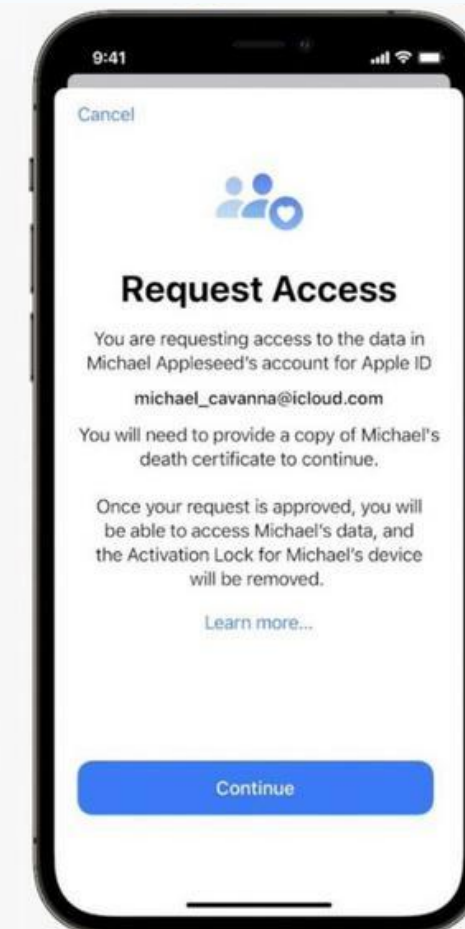
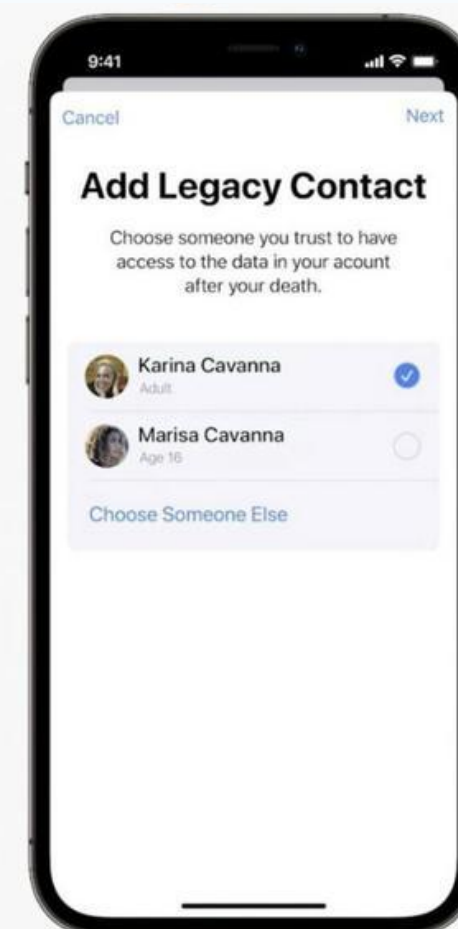
post death account management tool



## ESTATE PLANS (WILL & TRUSTS)



## TERMS OF SERVICE



American



## American Airlines policies:

- For AADvantage members only do they have service help
- Customer Service allows for a deceased member's active mileage balance to be transferred, at no cost, to a beneficiary or beneficiaries, or to an AAdvantage charity.

## The company:

-American has allegiances with

Alaska

American

BRITISH AIRWAYS

CATHAY PACIFIC

FINNAIR

IBERIA

JAL JAPAN AIRLINES

malaysia airlines

QANTAS

QATAR AIRWAYS

الخطوط الملكية المغربية  
royal air maroc

الخطوط الملكية الأردنية  
ROYAL JORDANIAN

SriLankan Airlines



## The company:

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- Miles can be placed into a Family Pool Account
- Pool leader ( over 18 years of age) can invite up to 5 MileagePlus members (includes kids)
- Pooled Miles can only be used to purchase tickets with United and United Express ( no upgrades to existing flights)

## Miles Policies:

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- With Login Information Miles can be:
  - transferred to another Member
  - donated to charity
  - redeemed for gift cards, Apple products, hotels, or tickets.
  - Fees are associated with these actions
- +Without Login information you will need to call customer service and require assistance. They will also charge you a fee, but you can ask to have it waived in the event that they would, if you are calling as an executor.





## The company:

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- Points here may be transferred at the discretion of the company.
- They will only consider a transfer if it's to an active Marriott Bonvoy<sup>®</sup> Member
- lite Membership Status, Lifetime Membership Status and the related benefits, including, without limitation, Elite Night Credits will not transfer

## Points Policies:

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Points can be:

- redeemed for free stays, upgrades, travel, cruises, car rentals, shopping, and gift cards.
- donated to charity
- point may be gifted
- May even be transferred to flight points



Royal Caribbean Group



## The company:

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- Royal Caribbean has strict cancellation policies that come into play.
- If you are out past a current due date (+120 days) before a cruise, you may be entitled to a full refund.
- After 120 days it is a sliding scale, based on deposits, fees and taxes
- Cruise insurance may also play a factor on a possible refund.

## Points Policies:

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- No points can be redeemed or used should the account member need to terminate the account.



## The company:

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- AirBNB is a platform that promotes your home or place for short term rent for vacation stays.

## Company Policies:

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- Account information will need to be unlisted, removed and deactivated before deleting the account.
- If your executor is closing the account, they will need to contact the company that will close the account. They will require documentation.
- Future bookings, and available timelines will be a factor in closing this account.



# Timeshares



## General Information

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- Timeshares are notoriously difficult to get out of.
- Timeshares have cool down periods/ recession laws affected
- Third party exit companies can be predatory scammers
- Almost 10 million households own some sort of timeshare, according to the American Resort Development Association.

## Company Policy Examples:

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- Wyndham Destinations – one of the largest vacation ownership companies in the U.S. – has a Certified Exit program.
- Deed- back programs
- Selling your share ( Ebay, craigslist)
- Giving your share away for free; “surrenders”
- Watch out for complicated fees



# Questions





**THANKYOU**