

Digital Estate Planning Institute (DEPI)

Executive Summary

Digital Estate Continuity Standard™ v1.0

This Executive Summary provides a high-level, non-technical overview of the **Digital Estate Continuity Standard™** for executives, regulators, institutions, and policymakers.

It explains why digital estate continuity has become a systemic issue, the risks created by fragmented approaches, and the role of the DEPI Standard in establishing a unified, globally relevant framework.

This summary is informational and non-normative.

Why Digital Estate Continuity Matters

Modern estates increasingly depend on digital identity systems, online financial platforms, cloud-based records, AI-generated content, and cryptographic assets. These systems frequently fail during incapacity or death, creating risks that extend beyond individuals and families to institutions, markets, and regulators.

Common failure scenarios include:

- Inaccessible digital accounts and credentials
- Permanent loss of cryptographic or blockchain-based assets
- Executors unable to assert lawful authority over digital systems
- AI systems continuing, evolving, or misbehaving after death
- Conflicts between automated systems and governing law
- Cross-border estates stalled by jurisdictional incompatibility

These failures expose gaps in consumer protection, fiduciary practice, platform governance, and regulatory clarity.

The Fragmentation Problem

Today's digital continuity landscape is fragmented across:

- Platforms with inconsistent or opaque inheritance policies
- Legal frameworks that were not designed for digital systems
- Technical architectures that rely on single points of failure
- AI systems lacking post-mortem governance
- Blockchain systems that prioritize immutability over recoverability

As a result, digital continuity outcomes are unpredictable, inequitable, and often irreversible.

What the DEPI Standard Establishes

The Digital Estate Continuity Standard™ defines a unified framework centered on identity continuity, lawful authority, security, and ethics.

At a high level, the Standard establishes:

- A multi-layer digital identity continuity model (legal, digital, cryptographic, AI)
- A standardized digital asset classification system
- A full continuity lifecycle, from life through post-mortem administration
- Clear executor, trustee, and delegate authority models
- Mandatory security and risk-management principles
- Ethical governance for AI-generated and emotional digital assets
- Human-in-the-loop requirements for blockchain and smart-contract inheritance

The Standard is technology-neutral and explicitly subordinate to governing law.

Who the Standard Is For

The Standard is intended for use by:

- Individuals and families planning digital continuity
- Estate planners, fiduciaries, and legal professionals

- Digital continuity and inheritance platforms
- Financial institutions and custodians
- Small and medium-sized businesses managing key-person risk
- Policymakers and regulators

Regulatory and Ethical Alignment

The Digital Estate Continuity Standard™ is designed to complement existing legal and regulatory frameworks, including privacy law, fiduciary access statutes, digital identity regulation, and emerging AI governance principles.

Automated systems, AI models, and smart contracts are explicitly **subordinate to legal authority** and must support human oversight, reversibility, and ethical safeguards.