

Your Digital Undertaker

By Sharon Hartung

This is the story of what happens when an IBM delivery leader retires and drags project management and consulting into estate planning.

Having worked at IBM, we are part of a privileged alumni by the very nature of our work with technology and the internet. We have not only seen the evolution of technology and the digital age, but have likely been part of designing, building or implementing those transformative changes in our clients' businesses. On a personal level, at home, we have also felt those changes. Who would have imagined the industries impacted by technology, with companies such as Apple, Amazon, Facebook, Netflix and Uber? Within IBM, we have a proud technological heritage of investing extensively in the future, with products, such as Watson, that have kept us at the forefront of those technological changes. It is not without its challenges, and especially so in this competitive digital world, where the longevity of an organization in the internet age is not guaranteed without leadership, adaptability, tenacity and effort.

When I was asked to write this article, I was excited to share how technology has continued to follow me into my life after IBM. But it wasn't in any way what I had planned or could



have imagined. One is supposed to have figured out what to do after IBM, which is all great advice, but seriously, who has time when working at IBM? I didn't. For context, all my leadership roles at IBM were in delivery excellence and delivery where I personally led some of IBM Canada's largest services projects and teams who delivered solutions or maintenance projects to our clients (in the business units of Business Integration Services, e-business Services, and now Global Business Services).

While I was in the beginning of the transition phase, I was handed one of life's troubled projects - something I was not expecting, nor prepared for. My mother died unexpectedly without a will. As I worked through the trials and tribulations of her estate, I began to realize that, somehow, we generally still haven't figured out how to talk about death. I also came to appreciate the big job of the executor, which can span years. It wasn't long in the journey before I put on my project management hat and realized that in the digital age, it is going to get interesting for us to deal with our digital lives and digital

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has affected our estates and assets. I've just published a book on this topic called *Your Digital Undertaker: Exploring Death in the Digital Age in Canada*. The book explores, through a different lens – the project management and technology lens – how the digital age has already had an impact on wills, estate planning and estate administration. The goal of the book is to move the needle on the number of Canadians with a will and improve executor readiness in the digital age. Many people have asked me about my experiences as an executor (aka estate trustee - the term for this role depends on which province/territory you live). What questions do I wish I had asked my mom about her estate before she died? My simple answer is “many”, and the book summarizes the key questions I would have wanted to ask. In many respects, the role of the executor is a project manager in closing someone else's life. And in many cases, they will start the job without any previous conversations with the will-maker (the person who creates the will), at a time of immense stress and grief. With that project management perspective, how can anything possibly go right for an executor when someone dies? To compound the issue, as I share in my own story, it only gets worse when someone dies without a will (and it is estimated that less than 50% of Canadians have one).

To illustrate, here is one quote from the book that brings that project management lens into focus, and sets the context for some project management questions for named, or future-surprised, executors in the digital age:

Chapter 5: Leaving Your Executor the Physical and Digital Keys to Your Kingdom

Picture this: Your boss assigns you a major project and heads out on vacation or doesn't stick around to answer any of your questions. You start this new project but quickly become unsure of exactly what needs to be done and feel like you are wasting your time and resources. You grumble to your co-workers over

coffee and when you go home at the end of several frustrating weeks, you tell your loved ones you are going to look for a new job. Naming someone an executor without preparing them for the role is doing exactly what that inept boss has done.

How the digital age has already had an impact on wills, estate planning and estate administration

I explain estate planning basics with numerous infographics and simple scenarios, and then layer on the technology perspective. The scenario in Chapter 7, *Death with a Side of Digital*, starts simply by asking: What was in your home office in the 1980s? A typewriter, stack of letters, statements from a local bank, rotary phone, rolodex? Fast forward to your home office today. What would you find? A cell phone, computer, tablet - and likely it is locked with a password.

It came as a surprise to me, as it will you, that our digital lives at work have not only followed us home, but into our digital afterlives – technology is the new player at the Estate Planning Table. I am hoping that you'll read *Your Digital Undertaker*. Perhaps it will motivate you to ask a lot more questions about your role as attorney (as in a Power of Attorney) or executor (as in a will) before you get handed “digital hell in a hand basket”. For those having the challenging conversations with parents, family members or clients, let *Your Digital Undertaker* ask some of the basic questions and open the door for a meaningful discussion.

Feel free to connect with me on LinkedIn (Sharon Hartung), [Twitter@undertakertech](https://twitter.com/undertakertech), [Facebook@yourdigitalundertaker](https://facebook.com/yourdigitalundertaker) or www.yourdigitalundertaker.ca.

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Here's how to find out if there is any unclaimed DC pension money that might be yours: Contact the Sun Life Customer Care Call Centre at **1-877-SUN-2244** or (1-877-786-2244), 8 a.m. to 8 p.m. ET.

Please let the representative know that you are calling to check if you have a DC pension with IBM Canada. Be prepared to provide your full name, employee number (if you remember it) or social insurance number. Also, please provide the representative with your new contact information, including your phone number and email address.