



Getting Into a Late Spouse's Phone

The calm, lawful way to reach the photos, messages, and memories inside an iPhone or Android phone

————— **An Extended Guide · No. 1794** —————

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

Getting into a late spouse's phone feels urgent, and it is tender work. Take a breath. There are calm, official ways to do this, and most of what matters — photos, messages, contacts — can usually be reached in time. The single most important thing to know is that a phone holds two separate things: the handset itself, which the passcode unlocks, and the life stored inside it, which lives partly in an online account.

- 1 First, find out whether it is an iPhone or an Android phone.
- 2 If you know the passcode, use it gently — it is often the simplest way in.
- 3 On an iPhone, the real path to the data is Apple's Legacy Contact, using an access key and a death certificate.
- 4 On an Android, the data lives in the Google account, so Google's deceased-user request is the route.
- 5 Gather a certified death certificate and proof you are the spouse or executor.
- 6 If a step stalls, use the official support line — or call for help rather than guessing.

GOOD TO KNOW

You do not have to do this all at once. The photos and memories are not going anywhere in the next few days. Start with what you can, and lean on help for the rest.

The rest of this guide walks each step slowly, for both kinds of phone. There is no silly question here, and no shame in asking for a hand.

WHAT THIS IS

2. What You Are Really Trying to Do

When someone we love passes away, their phone becomes one of the most precious objects they leave behind. It holds the last photos, the text threads, the voicemails in their voice, the contacts of friends who should be told. It is natural to want in, and natural to feel a knot of worry when the screen asks for a code you do not have.

This guide is about doing that the right way: calmly, legally, and with the official doors rather than the back window. Some of what you want is on the phone itself. Much of it is in an online account — an Apple Account or a Google account — that the phone merely connects to. Knowing which is which is half the battle, and it is simpler than it sounds.

- What this covers: getting into the handset, and reaching the data inside.
- What it is not: a way to bypass security by force — that can cause real trouble.
- Who it is for: a surviving spouse, partner, or the person settling the estate.

TIP

Keep the phone charged and powered on while you work through this. A phone that dies and stays off can make some steps harder, especially if codes arrive by text.

WHY IT IS LOCKED

3. Why a Phone Is Built to Keep People Out

It can feel almost cruel that a phone locks out the very family who loved its owner. But the lock is not personal. Phones are built to protect against thieves, and they cannot tell the difference between a thief and a grieving spouse. The same wall that keeps a stranger out of your partner's bank app is the wall now standing in front of you.

Apple and Google have both leaned hard into privacy over the years. That is good for the living and hard for the bereaved. It is why there is no simple 'family override' button, and why the companies ask for paperwork. They are making sure the person asking really is who they say they are. Understanding this helps the waiting feel less like a wall and more like a careful process.

GOOD TO KNOW

The companies are not trying to keep memories from families. They are trying to keep strangers out. The official paths exist precisely so the right person can get in.

So the goal is not to defeat the lock. It is to prove, through the proper channel, that you are the rightful person — and let the lock open for you.

FIRST DAYS

4. What to Do in the First Few Days

In the first days after a loss, there is enough to carry without a phone fight. A few small steps now, though, will save you trouble soon. None of them require getting into the phone yet. They simply keep your options open.

- 1 Keep the phone, its charger, and any note of a passcode together in one safe place.

- 2 Do not repeatedly guess the passcode — too many wrong tries can lock the phone harder.
- 3 Order several certified copies of the death certificate; you will need them for many things.
- 4 Look for any written passwords — a notebook, a slip in a wallet, a note by the bedside.
- 5 Resist the urge to reset or wipe the phone, which can erase the very data you want.

WATCH OUT

Never factory-reset the phone to 'start fresh.' A reset can wipe photos and messages permanently, and on an iPhone it can trigger a lock that makes the device unusable without the owner's account password.

If you are not sure about any step, it is always safe to simply stop and set the phone aside. Nothing about this is so urgent that it cannot wait a day while you get the right help.

WHICH PHONE

5. iPhone or Android? Tell Them Apart

Everything that follows depends on which kind of phone you are holding, because Apple and Android handle this very differently. If you are not certain, here is how to tell at a glance, even from the locked screen.

- iPhone: made by Apple; the back usually shows an Apple logo; charging port may be a flat oval or a small oval depending on age.
- Android: made by Samsung, Google, Motorola, and others; the back often shows a Samsung or Google logo.
- On the lock screen, an iPhone shows a simple round or oval unlock; Android makers each style theirs a little differently.
- If the person used an Apple Watch or an iPad that matched the phone, it is almost certainly an iPhone.

If you still cannot tell, the box, the receipt, or the carrier bill will say. So will any family member who knew the person's gadgets. It is worth being sure before you start, because the two paths share almost nothing.

TIP

Write down which kind it is on a sticky note and keep it with the phone. When you call a support line, the very first thing they ask is the make and model.

THE BIG IDEA

6. The Handset and the Data Are Two Things

This is the one idea that makes everything else click. A phone is really two things wearing one shell. There is the handset — the glass and metal in your hand — which the passcode unlocks. And there is the data — the photos, messages, and contacts — much of which also lives in an online account in the cloud.

That split matters because you can sometimes reach one without the other. You might get into the handset with a known passcode but still need the account password for backups. Or you might get the data from the cloud through an official request even though the handset stays locked. Keeping the two separate in your mind keeps you from feeling stuck when one door is closed.

- The handset: unlocked by the passcode (the four or six digits).
- The account: Apple Account or Google account, unlocked by its own password.
- The data: lives in both places, which is why there is often more than one way in.

GOOD TO KNOW

Even if the handset never opens, the data may still be reachable through the cloud account. That is why the official Apple and Google processes are so valuable — they go after the data, not just the device.

IPHONE

7. The Real Path on an iPhone: Legacy Contact

On an iPhone, the official and best path to the data is something Apple calls a Legacy Contact. It is a feature a person sets up while they are alive, naming someone they trust to reach their Apple Account data after they are gone. If your spouse named you, there is a clear, designed-for-this road ahead of you.

A Legacy Contact does not need an Apple device of their own to be named. When they set it up, Apple creates a unique access key for each person named. That key, paired later with a death certificate, is what unlocks access. If your spouse set this up and gave you the key, or stored it with the estate papers, you are in good shape.

- A Legacy Contact is named in advance, in the phone's settings.
- Each named person gets a unique access key — a long code.
- After a death, that key plus a death certificate unlocks the account data.

- Up to five people can be named as Legacy Contacts.

GOOD TO KNOW

If your spouse never set up a Legacy Contact, do not lose heart. There is still a path through Apple Support, covered a few pages on. The Legacy Contact is simply the smoothest road.

IPHONE

8. What the Access Key Is, and Where to Find It

The access key is the heart of the Legacy Contact system. It is a long string of letters and numbers, often printed out or saved as an image, that proves Apple intended you to have access. Without it, the Legacy Contact path cannot start, so the first job is to find it.

Your spouse may have shared it with you when they set it up — by printing it, texting it, or saving it in your shared records. Apple deliberately encourages people to keep a printed copy with their will and estate documents. So the key may be sitting in a binder, a safe, or a folder of important papers rather than on any screen.

- 1 Check your own records first — a printout, a saved message, or a note your spouse left you.
- 2 Look through estate papers: a will folder, a home safe, a binder of documents.
- 3 Ask the attorney or executor if a copy was stored with the legal papers.
- 4 If your spouse's iPhone is unlocked, the key can be viewed under their Legacy Contact settings.

TIP

The access key is tied to the account, not to you personally. A printed copy found in a drawer is just as valid as one texted to your phone. Any complete copy will do.

IPHONE: STEP BY STEP

9. Requesting Access With the Key

Once you have the access key and a death certificate, the request itself is straightforward. You can start it from the access key screen on a device, or go to Apple's digital legacy web page. Apple reviews every request by hand, so expect a short wait rather than an instant unlock.

- 1 Go to Apple's digital legacy web page, at digital-legacy.apple.com, on any computer or phone.

- 2 Choose to request access as a Legacy Contact.
- 3 Enter the access key when asked.
- 4 Upload a copy of the death certificate as instructed.
- 5 Submit, and wait for Apple to review and approve the request.
- 6 Once approved, you set up a special Legacy Contact Apple Account to reach the data.

GOOD TO KNOW

After approval, access lasts up to three years, and then the account and its data are permanently deleted. Download anything you want to keep well before that window closes.

If the website feels confusing or the upload will not go through, that is a very common place to get stuck, and exactly the kind of thing a patient helper can walk you through in a few minutes.

IPHONE

10. No Legacy Contact? The Apple Support Path

Many people never set up a Legacy Contact, simply because they did not know it existed. If that is your situation, there is still a way. Apple Support can sometimes help a family member reach a late person's Apple Account using a death certificate and proof of your relationship, though this path is slower and reviewed carefully.

This route is not guaranteed, and Apple weighs each case. But a surviving spouse, with a certified death certificate and documents showing the marriage and your authority over the estate, has a reasonable case to make. The key is to go through official Apple Support rather than any third party promising a shortcut.

- 1 Contact Apple Support and explain you are a surviving family member needing access to a deceased person's account.
- 2 Have the Apple Account email address ready if you know it.
- 3 Be prepared to provide a death certificate and proof of your relationship and authority.
- 4 Follow the case number they give you, and keep notes of each call.

WATCH OUT

Never pay an online service that claims it can 'unlock any iPhone' for a fee. These are often scams, and some are outright theft. Apple's own support is the only safe door.

IPHONE

11. The Passcode Is Usually the Only Way Into the Handset

Here is a hard truth worth knowing early. The Legacy Contact and Apple Support paths give you the account data — backups, photos in iCloud, and so on. But the handset itself, the physical phone, usually opens only with the passcode your spouse used. There is no master key, not even from Apple, for the device's own lock.

So if you know the passcode, you hold something precious. If you do not, the handset may stay locked even after you reach the cloud data. This is not a failure on your part; it is simply how the device is built. The good news is that for most families, the cloud data holds the photos and messages they most want.

GOOD TO KNOW

If the phone was in recent years used and you know the passcode, you can often change the account password from inside the phone and reach everything. The passcode is the golden ticket when you have it.

- The passcode unlocks the handset; nothing else reliably does.
- Apple cannot bypass the device passcode, even with a death certificate.
- If you have the passcode, use it before it is ever reset or the phone restarts and demands the account password.

IPHONE

12. What You Can and Cannot Reach

It helps to know, going in, what the Apple paths will and will not give you, so there are no painful surprises. The account access covers most of the memories families care about. A few things, though, stay out of reach by Apple's own rules.

- You can reach: photos and videos in iCloud, iCloud backups, notes, and much of the account data.
- You cannot reach: purchased movies, music, and books, which are licensed, not owned.
- You cannot reach: iCloud Keychain — the saved passwords, payment cards, and passkeys.
- There is no 'memorialized' profile for an Apple Account the way social sites offer.

The locked-away Keychain passwords are worth a special note. They would have been the keys to every other account, but Apple keeps them sealed even from a Legacy Contact.

That is one reason a separate written list of passwords matters so much, and why a dedicated guide covers finding passwords when there is no list.

TIP

Download the photos and any important notes soon after you gain access. Those are the irreplaceable things. The rest — subscriptions and purchases — matters far less in the long run.

IPHONE

13. Activation Lock and the Device Afterward

If the family hopes to keep using the physical iPhone — to hand it down, or to repurpose it — there is one more hurdle called Activation Lock. This is a feature tied to the owner's Apple Account that stops a lost or stolen phone from being wiped and reused. After a death, it can block a family from setting the phone up fresh.

To clear Activation Lock, you generally need the account password, or you must prove ownership to Apple with the original proof of purchase and a death certificate. Without one of those, the handset may be usable only as it is, unlocked with the passcode, and not able to be reset for a new user.

GOOD TO KNOW

If you only want the memories, Activation Lock does not matter — you reach those through the cloud. It only comes up when someone wants to reuse the physical phone itself.

If reusing the device matters to you, gather the original receipt or the box with the serial number before you call Apple. Proof of purchase is what moves this conversation along.

ANDROID

14. On Android, the Data Lives in the Google Account

Android phones work on a different idea, and it is good news for families. On an Android, most of what you want — photos, contacts, email, calendar — is backed up to the person's Google account in the cloud. The handset is almost a window onto that account. So the main route is not the phone at all; it is the Google account.

That means even a locked, dead, or damaged Android phone does not necessarily lose the memories, as long as the person was signed into Google and had backup turned on,

which most people do. The job becomes reaching the Google account through Google's official process, rather than fighting the handset's lock.

- Photos usually live in Google Photos, in the cloud.
- Contacts sync to Google Contacts.
- Email, calendar, and documents live in the Google account.
- The handset is mostly a viewer; the real vault is the account.

GOOD TO KNOW

Because the data is in the cloud, the condition of the physical phone matters far less on Android than on iPhone. A cracked or dead Android can still lead you to a lifetime of photos.

ANDROID: STEP BY STEP

15. Google's Request for a Deceased User's Account

If your spouse set up Google's Inactive Account Manager in advance, naming you as a trusted contact, you will simply receive a download of the data they chose to share — the smoothest path by far. If they did not, Google has a formal request process for a deceased person's account. It is careful and can be slow, but it is a real door.

- 1 Go to Google's help page titled 'Submit a request regarding a deceased user's account.'
- 2 Choose whether you are asking to close the account or to obtain data from it.
- 3 Enter the deceased person's Google email address and your own details.
- 4 Upload a death certificate and proof of your relationship or legal authority when asked.
- 5 Submit, and keep the confirmation. Google reviews each request carefully.

WATCH OUT

If you ask Google only to close the account, you may not be able to get the contents later. If you want photos or email, make the contents request first, before any closure.

Google may help close the account or, in some cases, release content, but it reviews every case and may decline. Patience and complete paperwork give you the best chance.

ANDROID

16. Google Will Never Hand Over the Password

It is worth setting expectations plainly. Google's official position is firm: it will never give out a person's password or direct login, not even to a surviving spouse with a death certificate. What it may do is give you a download of the data, or help close the account. That is the whole menu.

This can feel frustrating when you just want to open the phone normally. But it also means no stranger can talk their way into your loved one's account either. The trade is privacy for everyone, including the person you lost. Work with the download, not against the rule, and you will get what matters: the memories.

GOOD TO KNOW

A data download may arrive as large files you then need help opening and organizing. That is a normal, finishing step, and an easy one to hand off to a patient helper.

If you happen to already know the Google account password — perhaps your spouse shared it, or it is written down — you are fortunate, and you can sign in directly. In that case, change nothing hastily and simply gather what you need.

ANDROID

17. If It Is a Samsung Phone

Android phones are made by several companies, and the maker changes a few details. Samsung is the most common, and it adds its own layer: besides the Google account, many Samsung phones also have a separate Samsung account. Samsung is a different company from Google, with its own rules, so you may meet two sign-in walls instead of one.

If you happen to know the Samsung account sign-in, Samsung's Find My Mobile service can sometimes reset the phone's lock and let you in. Without those credentials, there is no simple public 'deceased family' form, and Samsung's own support or a Samsung service center is the place to ask. The Google account still holds most of the data regardless.

- Samsung phones often have both a Google account and a Samsung account.
- With the Samsung sign-in, Find My Mobile may reset the screen lock.
- Without it, contact Samsung support or a service center for guidance.
- The memories usually still live in the Google account either way.

TIP

Start with the Google account for the photos and contacts. Only wrestle with the Samsung account if you specifically need to reuse the handset itself.

ANDROID

18. If It Is a Pixel or Another Android

Google's own phone is the Pixel, and it is the simplest case. A Pixel runs Google's software with no extra maker account layered on top, so there is only one account to deal with: the Google account. Everything in the earlier Android pages applies cleanly, with no second sign-in to untangle.

Other makers — Motorola, OnePlus, and the rest — mostly follow the same Google-centered pattern, sometimes with a small extra account of their own like Samsung's. The rule of thumb holds everywhere: find the Google account first, because that is where the photos, contacts, and mail almost always live.

GOOD TO KNOW

On a Pixel, there is no separate maker account to slow you down. The Google deceased-user request is the whole path to the data.

Whatever the brand, write down the maker and model before you call any support line. It is the first question they ask, and knowing it saves you from being transferred around.

ANDROID

19. The Screen Lock on the Handset Itself

Just as on an iPhone, the Android handset's own screen lock — the PIN, pattern, or password — is its own wall, separate from the cloud account. If you know it, you can open the phone directly and reach whatever is stored right on the device, including some photos and messages that may not have been backed up.

If you do not know the screen lock, do not keep guessing. Many wrong attempts can trigger a long lockout or, on some phones, even wipe the device as a theft protection. Since the data is in the Google account anyway, a locked handset is far less of a crisis on Android than it would be on iPhone.

WATCH OUT

Repeated wrong pattern or PIN attempts can erase an Android phone entirely on some settings. If you do not know the code, stop and go through the Google account instead.

- A known screen lock opens the handset and any on-device data.
- An unknown screen lock is not worth risking repeated guesses.
- The Google account remains the reliable route to the memories.

DOCUMENTS

20. The Death Certificate You Will Need

Nearly every official path — Apple, Google, the carrier, the banks — asks for a death certificate. Not a photocopy you printed at home, but a certified copy issued by the state, with the raised seal or official stamp. This one document is the key that opens most of the doors ahead, so it is worth getting several.

- Ask the funeral home; they usually help order certified copies for you.
- Order more than you think you need — each company may want its own copy.
- Keep the originals safe and make clean scans for online uploads.
- Note which companies you have sent copies to, so none go missing.

A certified death certificate is also what you will use for the bank, the pension, the insurance, and more. Gathering a small stack early means you are not reordering, and waiting, each time a new company asks. It is one of the most practical things you can do in the first days.

TIP

For online uploads, a clear phone photo or scan of the certificate is usually fine. Keep the paper originals for the offices that insist on seeing the real thing.

DOCUMENTS

21. Proof That You Are the Right Person

Beyond the death certificate, the companies want to know that you, specifically, are allowed to ask. For a surviving spouse that usually means proof of the marriage and proof of your authority over the estate. The exact papers vary, but gathering the common ones ahead of time smooths every request.

- A marriage certificate, to show you are the surviving spouse.

- Letters of administration or similar court papers naming you as executor, if there was no will naming you.
- A copy of the will, if it names you as executor.
- Your own photo identification.

If you were named the executor in the will, say so clearly when you contact each company; it is the magic word that often unlocks cooperation. If the estate is going through probate court, the court papers appointing you carry real weight with Apple, Google, and the banks alike.

GOOD TO KNOW

If you are unsure whether you have the right legal standing, a brief call to the attorney handling the estate will tell you. It is a quick question with a clear answer.

STAY SAFE

22. The Legal Caution About Bypassing Locks

It is tempting, in grief and frustration, to hand the phone to someone who claims they can 'crack it,' or to try a trick found online. Please be careful here. Unauthorized access to someone's device or accounts — even a late spouse's — can carry civil or even criminal exposure in some places, depending on the laws where you live.

The official routes exist precisely so you do not have to take that risk. Using the death certificate and the proper channel is not only the safe path; it is the one that will not come back to trouble you later, especially while an estate is being settled and watched. When in doubt, slow down and use the front door.

WATCH OUT

Avoid any shop or website that offers to 'unlock any phone, no questions asked.' At best it may not work; at worst it can be illegal, and it often ends in a lost deposit and a still-locked phone.

None of this is meant to frighten you. It is simply to say that patience and paperwork are not just the kind path — they are the smart one.

A CALM ORDER

23. What to Try First

With the pieces laid out, here is a calm order to work through, so you are never wondering what comes next. You do not have to finish it in a day. Just take the next step that is open to you.

- 1 Confirm whether it is an iPhone or an Android, and note the maker and model.
- 2 Try any passcode or sign-in you already know — gently, without repeated guessing.
- 3 Look for a Legacy Contact access key (iPhone) or a Google Inactive Account Manager invite (Android).
- 4 Order certified death certificates and gather proof of your relationship.
- 5 Start the official request — Apple's digital legacy page, or Google's deceased-user form.
- 6 If any step stalls, call the official support line, or call for local help.

GOOD TO KNOW

Most families find that one or two of these steps gets them what they most wanted — the photos — and the rest can wait or be let go. You do not have to complete every line.

Keep a simple written log as you go: what you tried, who you spoke to, and the date. It keeps a hard task from blurring together and helps anyone you ask for help pick up where you left off.

IF YOU KNOW IT

24. When You Already Have the Passcode

If you are fortunate enough to know the phone's passcode — perhaps you shared everything, or it is written down — you have the simplest road of all. You can open the handset directly. But a known passcode is a fragile gift, so handle it with a little care to keep it working.

- 1 Unlock the phone and keep it unlocked by adjusting the auto-lock to a longer time while you work.
- 2 On an iPhone, note the Apple Account password if it is saved, as you may need it before any restart.
- 3 On an Android, confirm the Google account is signed in and backups are on.
- 4 Download or back up the photos, contacts, and messages you want to keep.
- 5 Avoid restarting the phone until you have what you need; a restart can demand the account password.

WATCH OUT

A phone that restarts — from a dead battery or an update — will often ask for the account password, not just the passcode, before it fully opens again. Get your data off before that happens.

Think of a known passcode as a door propped open. Gather what matters while it stands open, and you will not be caught out if it swings shut.

THE CARRIER

25. The Phone Company's Part

Separate from Apple and Google, the carrier — the phone company that provides the service — has its own role. They control the phone number and the SIM card, and they have their own process for a deceased customer. They cannot unlock the phone itself, but they matter for the number and the bill.

- The carrier can close or transfer the account and stop the monthly bill.
- They can sometimes transfer the phone number to a surviving family member's line.
- They will ask for a death certificate and proof you are authorized.
- The SIM card ties the number to the phone and matters for codes sent by text.

The phone number can be surprisingly important, because many accounts send their security codes by text to that number. Keeping the line active for a short while, rather than cancelling it at once, can make resetting other accounts far easier. The companion guide on two-factor codes goes deeper on this.

TIP

Before you cancel the phone line, think about whether any accounts still send codes to that number. It may be worth keeping it running for a little while during the handover.

THE PHOTOS

26. Getting the Pictures Off Safely

For most families, the photos are the whole point. Once you have access, whether through the handset or the cloud account, getting the pictures onto something lasting is the first thing to do. Phones and accounts come and go; a copy in your own hands does not.

- On an iPhone or iCloud, sign in at iCloud.com, open Photos, select, and download — in batches for large libraries.

- On Android, use Google Takeout to export Google Photos as ZIP archives, album by album.
- Save a copy to a plain external hard drive or a USB stick you can hold.
- Keep a second copy somewhere else — a cloud account or a relative's drive — in case one is lost.

The old rule for precious files is three copies, on two kinds of storage, with one kept somewhere else. A lifetime of photos is exactly the thing worth that small extra effort. Once they are safely copied, you can breathe easier about the rest.

GOOD TO KNOW

Google Takeout exports whole albums rather than single pictures, and the files can be large. Setting it up and opening the results is a common thing to ask a helper to handle for you.

CONTACTS

27. Saving the Address Book

After the photos, the contacts are often the most useful thing on a phone. They are how you reach the friends and distant relatives who should be told, and they hold phone numbers you may never find again. Saving the address book early helps you through the very task of notifying people.

On an iPhone, contacts live in the Apple Account and can be seen at iCloud.com once you have access. On an Android, they sync to Google Contacts, reachable by signing into the Google account. Either way, you can export the whole list to a file and keep it, rather than copying numbers one by one.

TIP

Before you lose access to the phone, if it is unlocked, jot down the handful of contacts you will need right away — close friends, the doctor, the attorney. A short list in your own handwriting is a quiet comfort.

The contacts can also help you piece together which accounts your spouse had, since many services and banks appear there by name. That becomes useful if you are trying to settle the wider estate.

MESSAGES

28. Text Messages and Voicemail

Text threads and saved voicemails can be among the most precious things of all — the ordinary 'on my way' and 'love you' that you would give anything to keep. These are tender to reach, so take them at your own pace, and only when you feel ready.

Texts usually live right on the handset, which is one reason a known passcode is so valuable; cloud backups may hold them too. Voicemails often live with the carrier as well as on the phone. If keeping a voice recording matters to you, there is a gentle, careful way to save it, and a separate guide is devoted entirely to preserving a loved one's voice.

GOOD TO KNOW

Saved voicemails can sometimes be downloaded as audio files and kept forever. If that would mean a great deal to you, it is worth asking for help before the phone line is ever cancelled.

- Text threads live on the handset and sometimes in a cloud backup.
- Voicemails live both on the phone and with the carrier.
- Save anything irreplaceable before the line or phone is closed.

TWO-FACTOR

29. Codes That Get Stuck on the Phone

You may find, as you try to reach banks and other accounts, that they want to send a code to your spouse's phone before letting anyone in. This is called two-factor security, and it can lock out even the rightful family, because the code goes to a phone that may itself be locked. It is a common and solvable snag.

This is exactly why keeping the phone powered on, and the phone line active for a while, matters so much. If you can see the texts arriving on the lock screen, you can often read the code without even opening the phone. When it is more tangled than that, a companion guide covers two-factor codes after a death in full.

GOOD TO KNOW

Many phones show text-message codes right on the lock screen without unlocking. That small detail can be the difference between reaching an account and being stuck.

If the codes arrive by an authenticator app rather than by text, that is a harder case, and the two-factor guide walks through it gently. For now, simply know it is a known problem with known answers.

STAY SAFE

30. Scams That Target the Newly Bereaved

It is a sad fact that criminals read obituaries and prey on the grieving. In the weeks after a loss, you may get calls and messages designed to rush you into paying or handing over information. Knowing the common tricks ahead of time takes away their power. None of them are your fault, and a real company will never behave this way.

- A caller claims the deceased owed a debt and demands quick payment — hang up and verify independently.
- Someone arrives with a 'package the deceased ordered' and asks for money at the door.
- A caller posing as the funeral home demands a fee or the service will be delayed.
- A stranger befriends you online, often claiming their own recent loss, to win trust.

WATCH OUT

No legitimate company ever demands payment by gift card, wire, or a money app on an unsolicited call. That demand, by itself, is the proof that it is a scam.

When something feels urgent and frightening, that is the scammer's whole game. Slow down. Hang up. Call the company back on a number you look up yourself. Taking your time is a form of protection.

STAY SAFE

31. Protecting Your Spouse's Identity

A death, sadly, can open the door to identity theft if no one closes it. Thieves may try to open credit or claim benefits in a late person's name. A few steps shut that door, and they are worth doing even while the phone questions are still unresolved.

- 1 Notify the three credit bureaus and ask them to place a deceased flag on the file.
- 2 Keep obituaries short — leave out the full birth date, mother's maiden name, and home address.
- 3 Watch the mail for new cards or statements that should not exist.
- 4 Opt out of data-broker listings where you can, to lower the target.

GOOD TO KNOW

The details thieves love most are a birth date, a mother's maiden name, and a home address — the very things some obituaries list. Keeping those private is a quiet, powerful protection.

This may feel like one more thing on an already heavy list. It is, but it is a small, finite task that spares you a much larger headache down the road. Do it once and it is done.

COMMON WORRIES

32. Common Worries, Answered

The same few questions come up for almost everyone facing this. Here are plain answers to the ones asked most.

- Will trying the passcode wrong lock the phone forever? Not forever, but repeated wrong tries cause long lockouts, so do not keep guessing.
- Can Apple or Google just open it if I prove I am the spouse? They can release data through the official process, but they cannot bypass the handset passcode.
- Is it too late if I already cancelled the phone line? Often not — the cloud account may still hold everything. Ask before giving up.
- Do I really need a lawyer? Not always, but for a stubborn account or a large estate, a short consult is money well spent.

GOOD TO KNOW

There is rarely a true point of no return except a factory reset. As long as you have not wiped the phone, most doors are still, in some form, open.

If your worry is not on this list, it is almost certainly one a helper has heard before. You are not the first to face this, and you will not be the last.

FOR COUPLES

33. Set This Up Together, While You Can

If you are reading this and both partners are still here, the kindest thing you can do is spend one quiet afternoon making sure neither of you would ever be locked out. It is far easier to set up now than to untangle later, and it lifts a real weight off the one who would otherwise be left guessing.

- On each iPhone, set the other spouse as a Legacy Contact and store the access keys together.
- On each Android, set up Google's Inactive Account Manager and name each other.
- Write down both phone passcodes and keep them sealed with your important papers.
- Tell each other where the sealed note lives.

GOOD TO KNOW

Doing this together often surfaces small surprises — an account one of you forgot, a password neither remembers. An afternoon of it quietly simplifies your shared life, too.

It can feel tender to plan for a day you hope is far off. But couples who do it almost always say the same thing afterward: it was a relief, not a sadness, to know the other would be spared the struggle.

FOR THE EXECUTOR

34. If You Are Settling the Estate

If you are the executor rather than the spouse — a grown child, a sibling, a trusted friend — the paths are the same, but your authority rests on the court papers naming you. Lead with those. Apple, Google, and the banks all respond better to a clearly named executor than to a well-meaning relative without standing.

- 1 Keep the letters of administration or the will naming you close at hand for every request.
- 2 Work through the phone and accounts in order of urgency: memories first, then anything still charging money.
- 3 Keep a written log of every account, request, and conversation.
- 4 Change as little as possible — gather what the estate needs and leave the rest intact.

TIP

Secure the email account first if you can reach it, because email is the key that resets most other accounts. The companion email guide covers this in depth.

Go gently on yourself. This is hard work at a hard time, often done for a grieving family who are counting on you. You do not have to be an expert. You only have to take it one careful step at a time.

A SIMPLE START

35. If You Only Do Three Things

Perhaps this all feels like a great deal. That is understandable, and you do not have to do it all. If you do only three things, do these, and you will have covered the most important ground.

- 1 Keep the phone charged, powered on, and unwiped — do not reset it.
- 2 Order several certified death certificates and gather proof you are the spouse or executor.
- 3 Start the one official request that fits — Apple's digital legacy page, or Google's deceased-user form.

Those three steps keep every option open and set the real work in motion. Everything else in this guide — the carrier, the photos, the scams — can follow at your own pace once these are done.

TIP

Done is better than perfect. Even starting the official request today, imperfectly, puts you far ahead of waiting until you feel ready. You can always ask for help with the rest.

FINISH THE JOB

36. Finish the Job Soon

You now know the shape of the whole task. Which kind of phone. The handset versus the data. The access key or the Google request. The death certificate and the proof of who you are. It is a lot to hold at a hard time, and you do not have to hold it alone.

If any step gives you pause — if the upload will not go through, if the account will not budge, if you simply do not want to face it by yourself — that is exactly the kind of thing I help neighbors with. There is no question too small, and no grief I have not sat beside before.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Getting into a late spouse's phone is really about keeping the memories safe and the affairs in order. Take it gently, use the proper doors, and lean on help where you need it.

The photos and the voice are worth the patience. Take the time. Finish the job.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this
Know which phone it is iPhone (Apple) or Android (Samsung, Google, Motorola) — the
paths differ Use the iPhone path Legacy Contact access key plus a death certificate, at
digital-legacy.apple.com No iPhone Legacy Contact Call Apple Support with a death
certificate and proof of relationship Use the Android path Google's 'deceased user's
account' request — Google never gives the password Handle a Samsung Also a Samsung
account; Find My Mobile with the sign-in, or Samsung support Protect the handset Do not
factory-reset it, and do not keep guessing the passcode Save the memories Download
photos, contacts, and voicemails to a drive you can hold Avoid a scam No real company
demands payment by gift card or wire — hang up Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

Device or the Data?

A phone holds two things: the handset itself, and the life stored inside it.

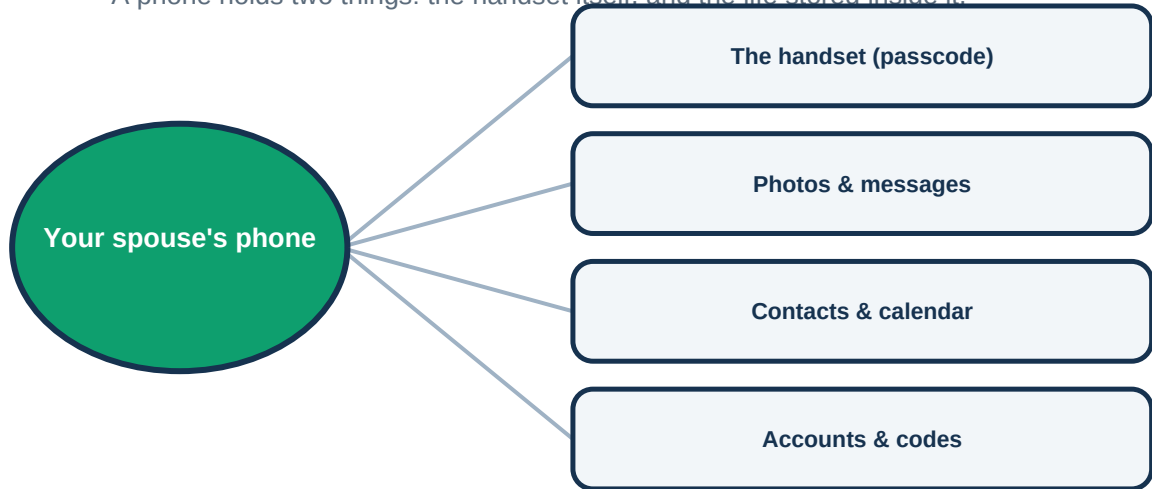


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Calm Order to Try

Do one box at a time — there is no rush, and no wrong pace.

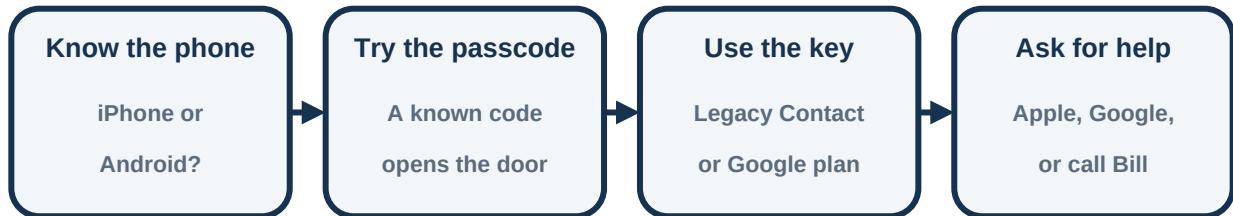


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

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