

White Paper

Improved Delivery and Management of Critical Information: Wills, Probate, Inheritance Planning

Author : Ben Martin
Document Number : WHP-1009
Revision : V2.2
Issue Date : January 2015
Copyright : © 2015 Safe4 Information Management Limited



Safe4 Information Management Limited

1 Kingsmill Park
London Road
Loudwater
Buckinghamshire
HP10 9UB
United Kingdom

+44 845 094 8045
@ enquiries@safe-4.co.uk
www.safe-4.co.uk



Safe4 Information Management (Africa) (Pty) Ltd

Building No 2, Pinewood Office Park
33 Riley Road
Woodmead
Johannesburg
PO Box 555
Strathavon 2031
South Africa

+27 11 234 2563
www.safe-4.co.za

Contents:

1.	What is meant by Critical Information?	3
2.	Who is this White Paper aimed at?	4
i.	Solicitors	4
ii.	Will-Writers	4
iii.	Trust and Estate Practitioners	4
iv.	Financial Service Providers	4
3.	How does the <i>Safe4</i> approach help to address this requirement?	5
4.	How can currently available Wills, Probate and Inheritance Planning services be extended by the practitioner?	6
5.	What does <i>Safe4</i> do?	7
5.1	Unique and flexible architecture	7
5.2	Provider account branding	7
5.3	User management	8
5.4	Security groups	8
5.5	Permissions	8
5.6	Uploading files	9
5.7	Downloading files	9
5.8	Folder management	9
5.9	<i>Safe4</i> reporting and file history	10
5.10	WebDAV	10
6.	What benefits does <i>Safe4</i> provide for the Wills, Probate and Inheritance Planning practitioner?	11
7.	How does <i>Safe4</i> help the Wills, Probate and Inheritance Planning client?	12
8.	Security	13
i.	HTTPS connection	13
ii.	Encryption at rest	13
iii.	PIN protection	13
iv.	Virus protection	14
v.	Enforce information security policies	14
vi.	Permissions	14
vii.	Hosting	14

1. What is meant by Critical Information?

In the course of conducting everyday business operations, many different organisations provide the end-product of their service in the form of a document. Information produced in this way has value to the recipient of the service being provided; it is normally required for regulatory or compliance purposes, and indeed may be required by the recipient in the conduct of their own business.

For the purposes of this White Paper, Critical Information is regarded as anything which is expressed in document form as the culmination of a service for which charges have been made or significant effort has been invested, and which therefore has value in and of itself. The concept also applies to information which is being retained as a record - of a transaction, a process of communication, or an event for which documentary evidence may be required in the future. If lost or misplaced, some degree of cost, inconvenience or delay will result. There is therefore a need to safeguard it through the process of storage, and if appropriate the process of delivery to the recipient, and for it to be permanently available to authorised parties after delivery.

This document is focussed specifically on activities associated with Wills, Probate and Inheritance Planning. It therefore seeks to address the circumstances relevant to the later stages of life, when many people wish to make provision for their heirs or successors, and who will then potentially make use of the services of professionals specialising in this field.

2. Who is this White Paper aimed at?

Wills, Probate and Inheritance Planning

A wide range of different specialists provide services in this field. Examples include:

i. **Solicitors**

Most law firms will provide will-writing services to their private clients, and will also offer services relating to handling probate and advice on a range of inheritance subjects

ii. **Will-Writers**

There are a large number of specialist will-writers, some of whom are retired solicitors, who concentrate solely on assisting their clients to create wills and other inheritance documents. Often these will include such services as setting up Trusts, and Tenancies in Common

iii. **Trust and Estate Practitioners**

Some areas of law associated with Trusts can be very complex, and highly specialised practitioners offer services to advise on solutions to the needs of clients with more specific estate planning requirements

iv. **Financial Service Providers**

Several types of organisations will advise their clients on issues that affect their inheritance arrangements, including Banks, Accountants, and Independent Financial Advisors

Although this list is not exhaustive, it illustrates that a number of different types of practitioner will deal with matters relating to Wills, Probate and Inheritance Planning.

The unique structure and capabilities of **Safe4** make it an ideal solution for those who are providing Wills, Probate and Inheritance Planning services. This document will discuss the specific issues that relate to dealing with this essential and valuable service.

3. How does the *Safe4* approach help to address this requirement?

Safe4 allows a testator's Will to be held in a very secure online vault, made available by the practitioner, that can only be accessed by those who have been invited to see the Will and any associated inheritance documents prior to the death of the testator.

In addition to the Will itself, the vault can be used to hold other documents that will prove invaluable when the Probate service is being carried out. Typically this will include a register of assets and liabilities, listing all of the bank accounts, insurance policies, pensions, shares, property and other assets that make up the estate, together with any liabilities such as mortgages, loans or credit cards that will have to be dealt with. The list can be constructed to show the account numbers, with any login and password details for those that have been set up for online access.

Whether Probate is carried out by a lay executor such as a family member or a professional practitioner, the key to a quick and successful Probate is access to accurate and relevant information. Using the *Safe4* online Will storage service, all of the necessary information can be held in the vault and made available to the appointed executor immediately after the death of the testator. The key, naturally, is making sure that it is all available before death occurs, and this provides an opportunity for the practitioner to advise their client accordingly.

Other useful content for the vault will include details of any funeral insurance, specific funeral wishes such as music or flowers, photographic records of particularly valuable assets such as treasured items of furniture, paintings, and other belongings that may be explicitly designated for nominated beneficiaries.

If the testator has access to the *Safe4* vault before death, he or she can keep the necessary information up to date, to ensure that it can be used effectively as soon as it is required. Again, this is a service that can be prompted by the practitioner, or even carried out on the client's behalf.

In today's digital age, people of all ages are using online service such as social media accounts, and these are increasingly becoming part of the scope of the Wills and Probate requirement. Often much time and money has been expended in building up collections of music, photographs, and accounts for services such as Facebook. How these are to be dealt with after the death of the testator can be addressed as part of the planning process, and all of the requisite information held in the *Safe4* vault.

4. How can currently available Wills, Probate and Inheritance Planning services be extended by the practitioner?

Safe4 Information Management was formed in 2010 specifically to address the requirements for improvements in delivery of critical documents to clients by professional practitioners. A large number of internet-based systems for storage and backup of computer files are available, and these provide a useful service. However, they have primarily been designed for use by the consumer, and are not directed towards the solution of a clear business problem:

How can a professional practitioner enhance the services that they provide for Wills, Probate and Inheritance Planning?

Safe4 is a web-based service that has been designed from first principles to assist professional practitioners to offer the most efficient and secure means possible of getting documents to their clients, and at the same time ensure that the client enjoys immediate and confidential access to their stored information. In doing so it not only adds value to the client relationship, but it helps to achieve significant reductions in internal administration and delivery costs.

The design brief for **Safe4** was based on some mandatory requirements:

- Provision of a secure vault, hosted on the Internet, and available to authorised users 24/7 from anywhere
- Banking-level security for control of access to the system, based on username, password and PIN
- Secure encryption of files as they are lodged in the vault
- Multi-user capability, so that professional and client can see the **same file** from different viewpoints
- Automatic email notification of new files being placed into the system
- Audit trail of document delivery and access
- A flexible and open architecture, to allow the system to be integrated directly with the professional's line-of-business systems if necessary
- Complete independence from the practitioner's or client's own IT systems and domain

In the development of the **Safe4** service, the efficiency of document delivery was given the highest priority. Hence the ability of the system to replace many of the traditional methods used to get documents to clients, and provide significant benefits to document creators and consumers alike. This has particular value when applied to the provision of Wills, Probate and Inheritance Planning services.

5. What does *Safe4* do?

Safe4 offers the capability for any organisation to deliver documents securely to a client or any other party, instantly over the internet into a document vault that only the providing organisation and its designated recipients can access, and allow permanent subsequent access to such documents without compromising the organisation's mission critical systems and databases. It enhances communication, reduces cost and improves security, as well as radically reducing carbon emissions. The *Safe4* vault automatically notifies the recipient when a document has been delivered and is available for them to download or view.

The document is stored securely within a folder structure that the provider can define, similar to Windows Explorer, and which is fully backed up and always accessible over secure internet connections for authorised users only.

The recipient can access the document directly through the *Safe4* secure gateway on the Internet. Banking standard protection of Username, Password and PIN applies, and all accesses are logged for audit and reporting purposes. Importantly, the recipient does not need to have access to the provider's business applications.

In summary, the functions provided by *Safe4* can be broken down into separate sections:

5.1 Unique and flexible architecture

- Multi-tenanted structure
- Unlimited number of providers
- Each provider may create an unlimited number of vaults, for external or internal applications
- Each provider may have an unlimited number of users
- Each vault may have an unlimited number of users
- Each user may be connected to multiple provider accounts
- Each user may be connected to multiple vaults
- Users may have a combination of different provider and vault account connections through a single login

5.2 Provider account branding

- Each provider account can feature a different logo, and can be named according to the application in question (for example a law firm may wish to brand corporate and private client accounts differently)
- Provider accounts can use different terminology to describe vaults (for example Clients, Projects, Matters, Data Rooms, etc)
- Provider accounts can have customised individual welcome text for the login page, and disclaimer text for user invitation emails
- Vaults within each provider account can carry a link to the provider's website

5.3 User management

- Both provider and vault users are invited by email to register for the system
- Users can add new invitations to their existing accounts
- Permissions and membership of security groups can be determined at the time of the invitation, or at any time subsequently
- Users can be disabled instantly; disabled users will lose their access to the system immediately
- If the use of a PIN is not enforced by the administrator, individual users can choose to set up their own PIN

5.4 Security groups

- Security groups are applied to folders and to users; this will determine the actions that each can perform on the contents of a folder
- Users can be permitted to upload, move, rename and delete files
- Users can also be permitted to upload, move, rename and delete folders
- It is thus possible for users to be permitted to upload files, but not move, rename or delete them
- Sub-folders can be given different security groups from their parent, thus allowing more restrictive control of sub-folders

5.5 Permissions

- Provider users can be permitted to manage both provider and client users, as well as to allocate security groups to users and folders
- The ability to manage branding can be applied selectively to provider users, as can the ability to set up the web link from the files and folders page
- **Safe4** has a comprehensive reporting capability. Access to this is also controlled by a permission setting
- Content control through the scanning of uploaded files for protective markings is also a function that is permission-controlled

5.6 Uploading files

- Files can be uploaded using the web interface into specific folders, in quantities of up to 20 at a time
- Files of up to 470 mb have been successfully uploaded to **Safe4**. The maximum file size will be governed by the speed of the internet connection available
- Comments can be added to files as they are uploaded, for example to explain why a new version of a file is being uploaded
- Email notifications of file uploads can optionally be triggered automatically. These emails contain a link to allow the recipient to login and view the files. The files themselves are never carried by email
- Multiple versions of files can be uploaded into **Safe4** and managed in a single view within a folder; previous versions can be displayed if required

5.7 Downloading files

- Files can be opened for viewing; image files are viewed in a new browser tab, files with editable content such as MS Office documents will be opened using the mother application
- Multiple files can be downloaded in a single action, and placed in a ZIP file on the user's computer
- When using the web interface, files held in **Safe4** cannot be edited. To change the contents of a file, the file must be edited locally and uploaded as a new version
- Using the WebDAV interface, described below, editable files can be edited online, with the modified version being held by **Safe4** as a new version

5.8 Folder management

- Folder structures can be created to reflect the provider's business, and the nature of the information being stored
- Users can be granted the ability to create, move, rename and delete folders
- No limit on the number of folders, nor on the number of sub-folder levels
- The root folder can be renamed by the provider administrator
- Common Folders are visible to users of all of the vaults in a provider account. This allows certain types of document to be made available to a large population of users by a single upload action
- Vaults can be copied very rapidly; this function can carry across the complete folder structure, including permissions, to the new vault

5.9 **Safe4 reporting and file history**

- Reports on activity within **Safe4** can be generated by authorised provider users
- Any date range can be selected, as can any of the provider accounts and vaults accessible to the user in question
- Every single function available within **Safe4** can be queried in this way
- All actions performed on the files within **Safe4** are recorded and made available as an audit trail. This is shown adjacent to the file in question, and does not require a report to be run

5.10 **WebDAV**

- Web Distributed Auditing and Versioning has been implemented within **Safe4**
- This allows a network drive to be mapped on Windows and Apple computers, connecting to **Safe4** in the cloud
- All of the provider accounts and vaults that the user is permitted to see will be displayed as folders and sub-folders in Windows Explorer
- All of the functions available in Windows can thus be used: files can be uploaded and downloaded by simple dragging and dropping them between folders in Windows
- New files can be created in applications such as Microsoft Office, for example, by right-clicking and selecting "New ..."
- MS Office files can be opened, edited, and saved simply by double-clicking in the normal way. The amended version is placed into **Safe4** as a new version of the original file. Previous versions can then be displayed in the web interface if required

6. What benefits does *Safe4* provide for the Wills, Probate and Inheritance Planning practitioner?

The implementation of the *Safe4* service as an extension of a practitioner's business will achieve significant advantages:

- Value-added service for the practitioner, with improved client retention. In the case of those who provide Wills, Probate and Inheritance Planning services, this can be critical; *Safe4* gives an opportunity for regular electronic communication between practitioner and client, thus maintaining the relationship. A client who has maintained contact with the practitioner is more likely to seek further services from that practitioner
- With specific respect to Wills, Probate and Inheritance Planning services, the practitioner also has the opportunity for regular communication with any external parties such as executors and beneficiaries named in the Will. These connections could lead to further client relationships being developed
- More efficient and secure document delivery, with immediate access for clients
- Evidence of document delivery, and of documents being opened by a client
- The ability to share documents confidentially with external third parties, such as executors or beneficiaries
- No hardware or software to procure or maintain
- Very low-risk, with no start-up costs other than those associated with data-uploading and integration into business processes
- Pure "Software-as-a-Service", with delivery across the Internet, meaning that practitioners and their clients have no hardware or software to upgrade through release of new versions and system enhancements
- No need to open up the practitioner's own IT systems to external client access, thus avoiding the cost, risk, and implementation challenges associated with such an approach
- Very high levels of security
- Rapid provision of information to all clients in a single action by using the *Safe4* Common Folders facility
- Opportunity for an annually-recurring revenue stream for the practitioner
- Competitive differentiator in the marketplace to assist the practitioner to leverage the procuring of new business against competitors
- Built-in disaster recovery for all client-facing files
- No administration or management worries for the practitioner – everything is handled by Safe4 Information Management
- Support for environmental sustainability – reducing carbon emissions and lowering the consumption of scarce resources

7. How does *Safe4* help the Wills, Probate and Inheritance Planning client?

As well as the benefits listed above for the practitioner, *Safe4* assists the client or patient in a number of ways:

- The ability to upload their own private documents to *Safe4*, depending on the level of access granted by the practitioner; particularly ideal for Wills, Probate and Inheritance Planning
- The ability to share documents with external parties such as executors and beneficiaries in such a way that ensures the maintenance of correct access restrictions
- Very simple to use, with comprehensive help
- Immediate access to documents provided by the practitioner
- Effectively, the practitioner does the client's filing for them, thus saving time and ensuring a greater level of accuracy
- Greater transparency for the client, with increased visibility of what the practitioner is doing on their behalf
- Complete confidentiality
- Access 24/7, from any computer with an Internet connection
- No need to worry about business continuity or backup; this is completely taken care of by *Safe4*

8. Security

Safe4 has been architected using state-of-the-art technology components and development methods. This ensures that the service provider and the recipient are able to gain the benefit of an application which is constantly being optimised for performance and efficiency, and which is being seamlessly upgraded without any disruption to the individual user.

The highest possible levels of security are the key objectives of **Safe4**. With the regular emergence of new internet security threats, it is vital that **Safe4** users can be sure that their data is being handled in the safest way possible.

Using independent testing services, Safe4 has been assessed among the top 0.8% most secure sites on the internet, out of more than 1.2 million tested.

Safe4 regularly undergoes independent penetration testing, and has emerged with excellent ratings for security. This service is undertaken in accordance with the UK Government's IT CHECK scheme, administered by GCHQ.

The key security features of the **Safe4** service are:

i. **HTTPS connection**

Security starts with the connection between the user's browser and the **Safe4** servers which is secured using TLS (Transport Layer Security, the successor to SSL). Configuration of TLS is complex and a surprising number of websites are badly configured compromising their security. **Safe4** is configured to the highest standards and is rated "A+" in independent testing. This places **Safe4** in the top 0.8% of more than 1.2 million web sites that have been assessed.

ii. **Encryption at rest**

Files that have been uploaded are encrypted using AES-256 before being saved to storage. When a file is downloaded it is checked to ensure that it is exactly the same as the file that was uploaded and has not been tampered with.

Safe4 does not support searching inside of files that have been uploaded. This is because the indexes cannot be encrypted and if compromised the content of the documents would be accessible.

iii. **PIN protection**

An extra layer of protection can be added by requiring users to set a PIN in order to access their vault using an on screen keyboard to defeat key loggers. This gives a similar level of protection to one time passwords, or text codes – without the inconvenience.

iv. **Virus protection**

All files that are uploaded are checked for virus infections. This helps to ensure that **Safe4** does not pass an infected file onto a third party, damaging the provider's reputation.

v. **Enforce information security policies**

Safe4 provides support for the provider's information security policies. Whitelisting enables control of the individual types of files that can be uploaded – for example enforcing the upload of PDFs only to ensure that modifiable content is never uploaded. Where more stringent requirements are needed **Safe4** provides support for validating protective markings, and rejecting files with altered extensions and password-protected files.

vi. **Permissions**

Safe4 implements comprehensive security permissions which enable the provider to apply fine grained control over access to individual parts of the system.

vii. **Hosting**

Safe4 is hosted by a world leading hosting partner - Rackspace - at data centres based in the UK. Rackspace also give security the utmost priority and are fully ISO27001 certified. See their [website](#) for more details.

End of Document

If you have any comments on this document, or if you would like to discuss any of its contents with **Safe4**, please visit our website:

- **Articles:** <http://safe-4.co.uk/blog/>
- **Contact:** <http://safe-4.co.uk/contact/>

www.safe-4.co.uk
ben.martin@safe-4.co.uk