



MY LEGACY
@LifeSG

Plan Your Legacy Today



Hello There!

It's wonderful that you've decided to start on your legacy planning journey.

Legacy planning is a process where you document and convey your preferences and decisions on various matters such as your care, welfare and finances in case you lose mental capacity or pass on.

ACE your legacy planning:

- (i) Be **Assured** that key decisions made when you no longer have the ability to do so are in accordance with your preferences and wishes.
- (ii) Be **Clear**. Your loved ones would know your preferences and wishes, allowing them to be sure that the decisions they make are in your best interest.
- (iii) Be **Efficient**. Avoid administrative and financial burdens that may be incurred had you not made a plan.

This booklet will introduce **4 recommended planning instruments** that should help give you peace of mind.

Plan Your Legacy Today

You are strongly recommended to complete the following 4 planning instruments. These are arranged in a suggested order of completion, though you are free to complete them in a different sequence.

In the event of loss of mental capacity, I have completed my...

- ☒ Lasting Power of Attorney pages 4, 5 & 6
- ☐ Advance Care Planning pages 7 & 8

In the event of death, I have completed my...

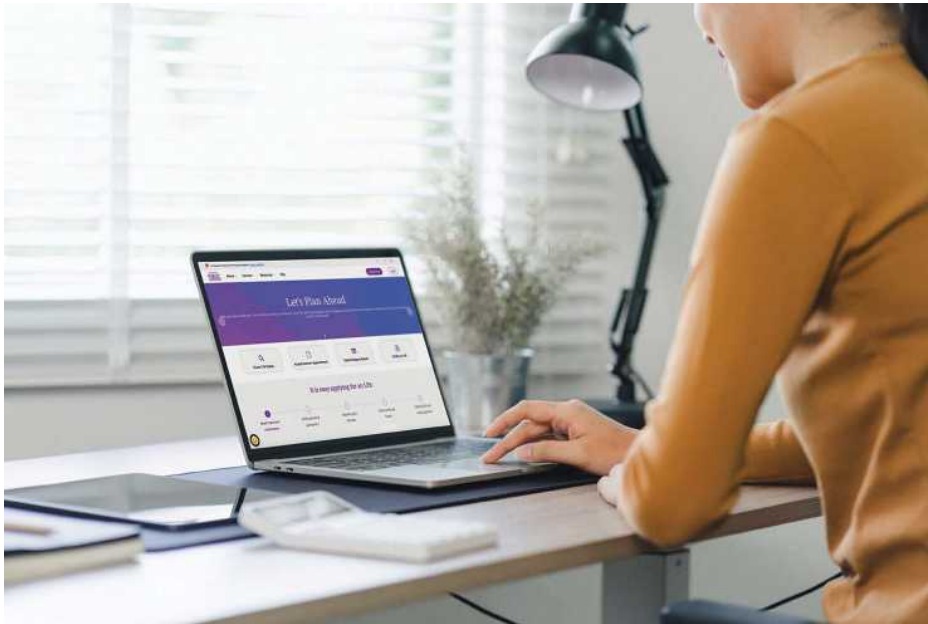
- ☐ CPF Nominations pages 9, 10 & 11
- ☐ Will pages 12 & 13

Talk about it...

- ☐ Conversation Guide pages 14 & 15

LASTING POWER OF ATTORNEY

An accident, a stroke or dementia could cause loss of mental capacity. Protect your interests with a Lasting Power of Attorney (LPA).



WHAT IS IT?



- The LPA is a legal document that you (Donor) can make to appoint one or more persons (Donee(s)) to act on your behalf should you lose the mental capacity to make your own decisions.



- Your Donee(s) may act in two broad areas:
 1. Personal Welfare, and/or
 2. Property and Affairs

There are two forms you can use to make your LPA:

- **Form 1** grants the Donee(s) general powers with basic restrictions. It allows you to appoint up to 2 Donee(s) and 1 Replacement Donee.
- **Form 2** grants the Donee(s) customised powers and restrictions and does not restrict the number of Donee(s) and Replacement Donee(s) appointed. Form 2 must be drafted by a lawyer.

WHO IS ELIGIBLE TO MAKE ONE?

To make an LPA, you should be at least 21 years old and above and have mental capacity.

Who can be your Donee(s)?

Your Donee(s) must:



- Be 21 years old and above



- Be someone you trust e.g. spouse, children, any other family members or friends



- Not be an undischarged bankrupt (if granting Donees property & affairs powers)

AN LPA IS DIFFERENT FROM A WILL.



- A will only comes into effect after death. An LPA allows your Donee(s) to act on your behalf when you do not have the mental capacity to make your own decisions.



- The LPA is revoked upon death and the Will — if one has been made — then comes into effect.

WHAT IF I DON'T MAKE AN LPA?



- Your next-of-kin will not have the legal authority to manage your matters — including your finances such as your bank accounts and insurance payouts — if you lose your mental capacity.



- They will need to apply to court to be appointed as a Deputy to manage your affairs. The deputyship process is time-consuming and costly — and you would not be able to choose who you'd like to manage your affairs.



How do I make an LPA?

- 1 Consider who you wish to appoint as your Donee(s) and the powers granted to them. Do speak with them to get their agreement.
- 2 Draft your LPA online on the Office of the Public Guardian Online (OPGO) portal (opg-eservice.msf.gov.sg) using Singpass.
- 3 Your Donee(s) and Replacement Donee (if any) will be notified via SMS or email to accept their appointment. You may also wish to inform them after you have routed the LPA to them.
- 4 When all your Donee(s) and Replacement Donee (if any) have accepted their appointment, book an appointment with the Certificate Issuer (CI) via go.gov.sg/lpa-ci to certify your LPA. Once this is done, your LPA will be submitted via OPGO for registration.
- 5 If no valid objections are received during the mandatory 3-week waiting period, your LPA will be registered on the next working day. You and your Donee(s) may then view your registered LPA in OPGO.

WHAT IF I DON'T HAVE ANY DONEE TO APPOINT?

Professional Deputies and Donees (PDD) Scheme

- If you do not have anyone suitable to appoint as your Donee, you can consider appointing a Professional Donee to make these decisions for you.
- These professionals will have to meet strict criteria and pass a certification course. They include lawyers, accountants and healthcare and social service professionals.
- These professionals may also apply to the Court to be appointed as a Deputy to act for individuals who:
 - had not made an LPA previously; and
 - have since lost mental capacity

Fees for engaging a Professional Deputy/Donee apply and may vary according to each case. You may find a list of PDDs at go.gov.sg/pdds.

HOW TO USE MY LPA?

Should you lose mental capacity, your Donee(s) may use your registered LPA in OPGO, along with a medical report to prove you lack mental capacity, to make transactions on your behalf.



For more details on the LPA, scan here

ADVANCE CARE PLANNING

Everyone has unique healthcare preferences. Make them known to your loved ones by completing your Advance Care Planning (ACP) today.



WHAT IS IT?



- ACP is the process of planning for your future healthcare.



- It helps you communicate to your loved ones and healthcare team about your personal beliefs, values and how you wish to be cared for should you lose the capacity to articulate your preferences.



- ACP also helps to avoid guilt, stress and conflict among your loved ones, should they need to make healthcare decisions on your behalf.

WHO IS ELIGIBLE TO MAKE AN ACP?

Anyone can make an ACP, as long as you have the mental capacity to make your own decisions.

WHY IS THIS SO IMPORTANT?



- A medical crisis can impair your own capacity to make decisions. In such cases, you may need your loved ones to participate in decisions related to your health and personal care.



- ACP helps you to communicate your values and healthcare preferences to your loved ones, and your care team.

Families of people who have done their ACP are less likely to experience anxiety, stress and are clearer about their loved ones' care preferences.



How do I make an ACP?

To make an ACP, you will need to:

- 1 Reflect on the quality of life you want and the medical treatment you are comfortable with.
 - 2 Choose your Nominated Healthcare Spokesperson (NHS) and ensure that you speak to them about the nomination before appointing them. You can appoint up to 2 persons to be your NHS. Your NHS is someone who you trust to convey your care preferences, if you are no longer able to do so. Typically, this can be your family member or close friend.
 - 3 Record your choices. You may do so via myACP online service (go.gov.sg/myacp) using Singpass, if you are 21 years old and above and do not have any existing serious illness. Your NHS will receive SMS notifications to accept their appointments and your ACP will automatically be registered once all your NHS have accepted their appointments. Alternatively, you may make an appointment with an ACP facilitator at go.gov.sg/acpfaci.
- Your ACP is a reflection of you. As your life changes, you may make new decisions. When you do, update your ACP and keep your loved ones informed.

HOW TO USE MY ACP?



Once completed, your ACP will be stored in the National Electronic Health Record (NEHR), which is accessible to healthcare providers.



Your ACP does not dictate future medical decisions entirely. Your medical team will take your ACP into consideration, and consult with your loved ones to act in your best interests should you lose mental capacity.

Tip

You are encouraged to nominate the same person for your NHS and Donee for LPA to facilitate decision-making.



For more details on ACP, scan here ▶

CENTRAL PROVIDENT FUND (CPF) NOMINATION

It is important to decide and record how your CPF savings will be distributed when you pass on. You can do this via a CPF nomination.



WHAT IS IT?

A CPF nomination allows you to specify who will receive your CPF savings and how much each nominee will receive.

WHO IS ELIGIBLE TO MAKE A CPF NOMINATION?

All CPF members who are aged 16 and above and possess the mental capacity can do so.

WHAT IF I DON'T MAKE ONE?

- Your CPF savings will be distributed by the Public Trustee to the legally entitled beneficiaries (usually family members) according to existing intestacy or Muslim inheritance laws.
- The Public Trustee charges a mandatory statutory fee for the distribution of your un-nominated CPF savings.
- It is also important to note that CPF savings cannot be distributed via a Will as CPF savings do not form your estate. This arrangement protects your CPF savings from creditor claims on any outstanding debts that you may have.

WHO CAN I NOMINATE?

- You can nominate any person or organisation (that must be a legal entity capable of receiving monies in its own right) to be the beneficiary of your CPF savings.
- There is no limit to the number of nominees you can appoint. However, you can only nominate up to 15 nominees if you make a nomination online.

You may also wish to note the following treatment of your CPF savings for nominees who are:



Below 18 years old

The monies will be held in trust by the Public Trustee until your nominee turns 18.



Of unsound mind

The monies will be handled by the appointed deputies or LPA donees.



Bankrupt

The monies will be transferred to the Official Assignee.

WHAT DOES A CPF NOMINATION COVER?



- CPF nominations cover:
 - CPF savings in your Ordinary, Special, MediSave and Retirement Accounts
 - Unused CPF LIFE premiums
 - Discounted Singtel Shares (if un-nominated, this forms part of your estate)



- CPF nominations do not cover:
 - Properties bought with your CPF savings
 - Payout from the Dependants' Protection Scheme (DPS)
 - Investments under the CPF Investment Scheme (CPFIS)

WHAT HAPPENS TO THE ASSETS NOT COVERED UNDER CPF NOMINATION?



- Properties bought with your CPF savings

The treatment of the deceased's share of the property is dependent on the manner of holding:

 - Joint Tenancy — ownership of property will be transferred to the surviving owner(s).
 - Tenancy-in-Common — the deceased's share of property will form part of his estate.



- Payout from Dependants' Protection Scheme (DPS)
 - You can make a DPS nomination with your DPS insurer or make a Will to determine the beneficiaries of the DPS claim benefits.
 - Without a DPS nomination or Will, the benefits will be paid to the proper claimant(s). A proper claimant can be the executor of the deceased's estate or a family member.



- Investments
 - CPF Investment Scheme (CPFIS) investments are not covered under CPF nomination.
 - CPFIS investments and any cash balance in a deceased CPF member's Investment Account will form part of his estate (except for insurance policies where the member had an insurance nomination with the respective insurance companies.)



How do I make a CPF Nomination?

- 1 Prepare the particulars** (name and NRIC number) of your nominees and witnesses, and log in to **cpf.gov.sg/makeCPFNOM**.
- 2 Your witnesses will receive an SMS or email notification** to login to **cpf.gov.sg/witnessNOM** and witness your nomination within 7 days. Witnesses can also log in to **cpf.gov.sg/witnessNOM** to witness the nomination without awaiting for the SMS or email.
- 3 CPF Board will process your nomination and notify you** on the status of the nomination. You will also be notified if there is a need for further information.

Alternatively, if you prefer to make your nomination in-person, visit **cpf.gov.sg/nomination** to find out how to do so.

You are encouraged to review your CPF nominations regularly at key life milestones such as marriage, divorce, childbirth or death of nominee(s).

HOW DO I CHECK IF I HAVE AN EXISTING CPF NOMINATION?

- Check your nomination details online at **cpf.gov.sg/viewNOMdetails** with your Singpass.
- If you are not able to view your nomination details, it is because your nomination was made many years ago, and the details of your nomination are not available online.
- If your nomination was made many years ago, you are strongly advised to make a new nomination to update your latest bequeath intentions in accordance with your latest circumstances. You can do so via **cpf.gov.sg/viewNOMdetails** and CPF Board will receive the latest particulars of your nominees and allows the Board to identify and contact them to receive your CPF savings easily when you pass on.
- Once your new nomination is made, the details of your nomination would be available online automatically.



Upon your demise, CPF Board will get in touch with your nominees to facilitate the distribution of your CPF savings.



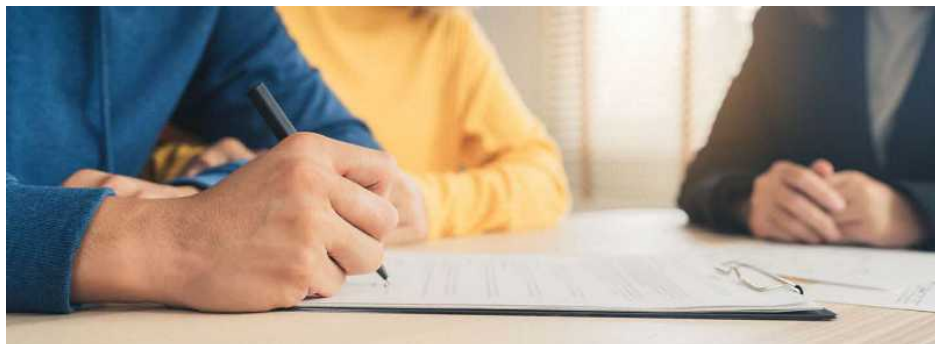
Your CPF savings will be distributed to them in cash unless you made a deliberate nomination to distribute into their CPF accounts.

For more details on CPF nominations, scan here



WILL

You are strongly encouraged to draw up a Will. So that your estate will be distributed in accordance to your wishes, when you are no longer around.



WHAT IS IT?

A Will is a legal document that lets you decide what happens to your money, property and possessions after your death*. You can specifically state who gets your assets, who looks after your dependants and who carries out your Will.

TO WRITE A WILL, YOU MUST:



- Be 21 years old and above



- Be of sound mind



- Ensure it is done voluntarily

You are strongly encouraged to consult a lawyer when making a will to ensure that it is legally valid and enforceable.

IF YOU DO NOT HAVE A WILL:



- Someone, usually a surviving family member, will need to apply for a grant of letters of administration to manage your estate.



- This process can require more steps and greater legal or administrative costs.



- The appointed administrator will then have to distribute your estate according to the Intestate Succession Act or Muslim Inheritance Law.

* Note that there are certain exceptions to this, such as CPF monies.



How do I make a Will?

1 Draft your Will, either by yourself or with a lawyer.

2 Choose your executor(s), who will be the one to carry out your wishes according to your Will. An executor can also be named as a beneficiary under your Will, as long as they fulfil the following requirements:

- Be 21 years of age or older
- Be of sound mind
- Not be bankrupt.

3 Have your Will signed by yourself and 2 witnesses. The signing must be done in the presence of your witnesses. Each person will sign at the foot of the Will.

- Witnesses should be in a position to see and confirm that the will was signed. This means that they should not be physically blind, have sufficient maturity to be witnesses, and be mentally sound.
- Witnesses should not be beneficiaries of your Will or spouses of beneficiaries, as

this could result in gifts to those witnesses in the Will being invalid.

4 Store your Will safely, either in a safe box at home or with your lawyer. You should tell your executor(s) or close family members where your Will is. If you decide to keep your Will in a safe box, ensure that your executor(s) know the access code.

You can also store information about where your Will is located in the Wills Registry (wills.sal.sg) for a fee. Your executor or next-of-kin can also perform a search for this record at a fee.

5 Review your Will at least every 5 years and after any major life event, for example:

- Having a child
- Buying a house
- When a loved one passes on

You are advised to speak with a lawyer who can ensure that your Will is drafted according to your wishes and without any legal pitfalls which might complicate the process for your loved ones.

USING A WILL:



Upon your demise, your executor(s) would have to apply for a Grant of Probate (www.judiciary.gov.sg/family/apply-for-probate) which legally recognises him/her as the one appointed to manage your estate.



Your executor will then be able to act according to the wishes stated in your Will and distribute your estate to your beneficiaries after payment of debts and other expenses.

For more details on Wills, scan here ▶



CONVERSATION GUIDE

It's not easy to broach the topic of legacy planning - whether that's about your own plans or encouraging someone else to make theirs. Here's some tips from us that may help!

How do I have conversations about my legacy plans?

Begin with your story

Everyone starts doing legacy planning for different reasons. A good way to begin these conversations is to share your personal whys - your **motivation**, your **journey**, and how it gives you **peace of mind**.

Break down your legacy planning into digestible topics

Quick ways to explain the 4 tools:

- **Lasting Power of Attorney**
 - Activated when you're still alive, but have been assessed to have lost mental capacity.
 - The person you choose has legal rights to make specific decisions on your behalf.
- **Advance Care Planning**
 - Allows you to record your healthcare preferences so that doctors and loved ones can reference it and know your wishes, should you lose the ability to speak for yourself.
- **CPF Nomination**
 - Let CPF Board know how to distribute your CPF savings when you pass on.
 - Making a CPF nomination is free and your nominees will receive their share quickly.
- **Will**
 - Document how you want your estate to be distributed and dependents to be taken care of after you pass on, to avoid delays and disputes.

If you need to ask someone to act on your behalf ...

Be clear & specific. Share with them the responsibilities tied with the nomination and assure them that it comes from a **place of trust**.

Express your appreciation for all that they've done that has led you to decide on nominating them **whilst assuring them** that if they don't wish to take this on, your relationship stays the same.

Acknowledge that they may have concerns such as financial burden, scope of responsibilities and time frame, **and make the effort to address them**.

Share resources that may help them understand things better - such as this brochure or the My Legacy website. **End off by giving them time and space** to decide and thank them for hearing you out.

Don't forget other loved ones

It's still important to **communicate your decisions with other loved ones** that you have not appointed to act on your behalf. This can **ease future misunderstandings** and ensure everyone feels **respected and included**.



How do I encourage someone to make their legacy plans?

Prepare for the conversation

It can be challenging to broach this topic, especially when the other person is reluctant to discuss it or has not thought about legacy planning. **Respect their point-of-view and prepare for the conversation** so that you have a reference to look at when the conversation gets a little difficult.

It helps if the **conversation is initiated by someone close to them**. If the person is a senior, you may also want to **note terms in their preferred language**.

Speak in a manner that connects

Acknowledge their concerns. Respect that there may be cultural taboos and address them as the conversation develops.

Identify key values they hold that may be good motivators for them to start, e.g. preserving family harmony, filial piety, etc. **Use simple language** so that they understand what you are explaining.

If you're up for it, **offer to carry out the responsibilities relating to their legacy plans**.

Introduce topics gradually

This might not be a one-day affair, and that's ok. Break down the conversation into various topics you'd want to discuss and give them time and space to think about each before starting a new one.

Allow them to clarify with you or assist them in clarifying their questions with professionals or official sources.

For seniors, remember that they may require a slower pace in understanding a new topic.

Be there for them, beyond the conversation.

Even if you may not be the one nominated to execute their legacy plans, you can continue to be there for them.

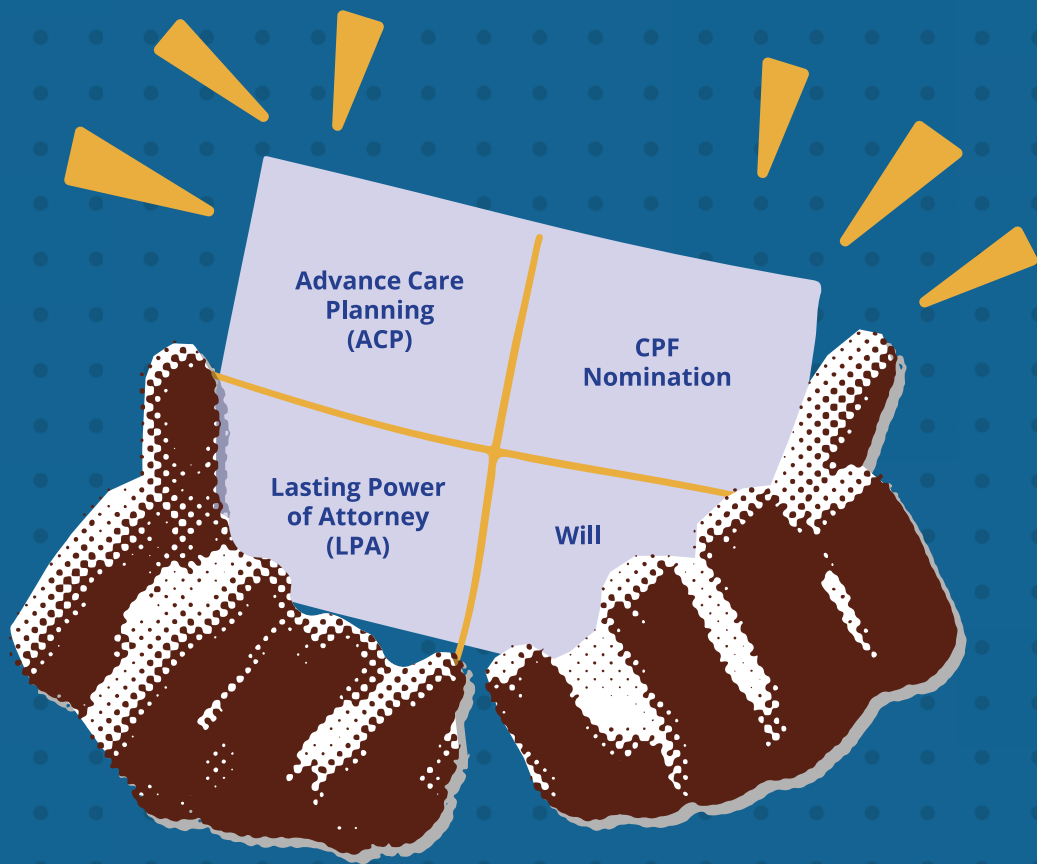
Offer practical support by guiding them through the process, accompanying them for appointments, making these plans together, assisting with the paperwork and bridging the conversation with other loved ones.

At the end of the day, **your care, effort and love will speak to them**. All the best!

Scan here for a quick explainer video on Legacy Planning ▶



Have You Made Your Legacy Plans?



Visit go.gov.sg/mylegacy for more information.



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