Pre-planning: The Gift of Certainty to your loved ones - Transcript

**CPF Board** 00:07

Hey and welcome to Let's Talk CPF, a podcast where we bring conversations on CPF to your ears. Brought to you by the CPF board, this podcast will answer common questions, offer tips, and feature interviews with industry experts on CPF and financial planning. Thanks for listening and let's get straight into today's episode.

**Leon** 00:34

When something unexpected, for example, a stroke happens within a family, many of us will be triggered by a plethora of emotions as we try to get ourselves to make decisions for our loved ones. Some of us may also feel lost on how to handle the finances and assets of our loved ones following the loss of their mental capacity. This process often involves searching for the insurance policies, financial accounts, or even legal documents belonging to our loved ones. One can only imagine the emotional stress for the family, especially if there are no prior instructions from them. Hi, I'm Leon and you're listening to Let's Talk CPF. Following an earlier episode, where we discussed about the distribution of assets post death, today's episode will focus on planning for mental incapacity. For this, we're happy to have Xiao Yan, Assistant Director from the Office of the Public Guardian, and Cynthia, Senior Manager from the Agency for Integrated Care to share more about pre-planning. Hi Xiao Yan and Cynthia. Can you share more about yourself?

**Xiao Yan** 01:34

Hi everyone. I'm Xiao Yan, and I'm currently leading the stakeholder engagement and outreach team in the Office of the Public Guardian. I have been involved in the mental capacity field since 2014, where I had supervised deputies, investigated into alleged abuse of persons without mental capacity and implemented programmes relating to deputyship matters.

**Cynthia** 01:55

Hello everyone. My name is Cynthia, and I'm the Senior Manager from the Advanced Care Planning national office, ACP for short, that oversees the administration of ACP in Singapore. I managed the training matters that certifies ACP facilitators, and I also managed the publicity and outreach that looks at raising the awareness among Singaporeans.

**Leon** 02:15

Thanks Xiao Yan and Cynthia. I came across this nationwide study in 2019 by Singapore Management University, which revealed that the priorities that Singaporeans have at the end-of-life stage was to ensure that their illness or death will not end up being a financial burden for their family members. They also want to be surrounded by loved ones, and to have control over their pain relief and other symptoms. I'm currently in my 30s. And as you know, pre-planning of death is something that not many of us in the healthy prime years will think about or even planned for. Xiao Yan, can you share with us what pre-planning is?

**Xiao Yan** 02:52

Sure, pre planning is the process of thinking and talking about your wishes for healthcare, financial and funeral matters. This would include matters such as firstly, appointing one or more people you trust to help make decisions on your behalf, should you lose mental capacity. Two, considering healthcare preferences pertaining to your future health and personal care. And finally, deciding what happens to your money, property and possessions after you have passed on.

**Leon** 03:20

I have heard about the importance of financial planning, but not so much about pre-planning. Why do you think it is important to have pre-planning and talk about this?

**Cynthia** 03:31

I think it's important to have more conversation surrounding pre-planning matters because our society is ageing rapidly. Most people dread thinking and talking about when, how or under what conditions they might lose mental capacity or even die. However, the reality is unexpected situations can happen in life. And this includes the potential loss of mental capacity that may be caused by accidents, medical conditions, such as stroke or even dementia.

**Xiao Yan** 03:59

To add on, when crisis suddenly strikes, your family is left guess or speculate what your preferences might be. They will be placed under much stress having to make difficult decisions for you. Ironically, talking about death early and often can be the greatest gift that you can give to your loved ones. It reduces the uncertainty, stress and anxiety for our loved ones. In fact, making your preferences known to your family could even facilitate better understanding and cooperation among loved ones, in terms of family support, medical treatment, and also funeral arrangements.

**Cynthia** 04:38

Yes indeed, life can be unpredictable. It's frightening to think about our own suffering, or our loved ones’ distress. But everyone should talk about and prepare for death precisely because we want to minimise our own suffering at the end-of-life and soften the anguish of our loved ones left behind. Preparing for things that we don't have much control over will help you feel more at ease.

**Leon** 05:01

Now I can see why pre-planning is important. But when should one want kick start this process?

**Xiao Yan** 05:06

It is never too early to plan ahead when you can still discuss this matters with your loved ones, while you are healthy, so that people you trust can make the best decisions for you if you're unable to. When done, you can then have it documented in a way that is accessible and retrievable, should the need arise.

**Cynthia** 05:24

What about you, Leon? Have you started the pre-planning process for yourself?

**Leon** 05:28

No not yet. Unfortunately, my siblings and I have been wanting to do it for our parents. But we have been preoccupied with work. I guess one of the things that has been stopping us is that we are unsure about how to broach the topic of sickness and death with our parents.

**Cynthia** 05:42

I see. That is definitely something we can talk about later. But first, maybe we can share about the various pre-planning tools that you can look into?

**Leon** 05:52

Yes, that will be most helpful. Before we carry on, can I ask what does loss of mental capacity mean?

**Xiao Yan** 05:59

Under the Mental Capacity Act, a person lacks mental capacity if he or she is unable to decide for himself or herself because of an impairment of or a disturbance in the functioning of the mind or brain. This can happen due to stroke, dementia, or an accident. To prepare for the potential loss of mental capacity, one would need to look into three documents. First of all, the Lasting Power of Attorney also known as LPA. Secondly, Advanced Care Planning known as ACP, and finally, Advanced Medical Directive, AMD.

**Leon** 06:34

I see. Understanding these three documents can be quite overwhelming for someone who is pre-planning for the loss of mental capacity.

**Xiao Yan** 06:41

Cynthia and I will share a bit more about the different documents. Let's start with the Lasting Power of Attorney, which is also known as the LPA. An LPA is a legal document under the Mental Capacity Act that allows you (the donor) to appoint one or more persons (the donees) to make decisions on your behalf should you lose the mental capacity to do so. The individual or individuals you choose will be given the legal power under the LPA to make decisions in personal welfare matters, and property and affairs matters. So some of you may be wondering what these are. Some examples of personal welfare matters include where you are going to stay, what type of medical treatments to receive, while property and affairs matters include management of matters such as your bank accounts, property, insurance, and CPF account.

**Leon** 07:29

What happens if one does not have Lasting Power of Attorney, LPA? Are there any legal implications?

**Xiao Yan** 07:35

That's a good question, Leon. Many people may not know that without an LPA in place their loved ones would have to get a deputyship order in court. Making a deputyship application takes months and can be costly. Hence, making an LPA reduces the possibilities of conflicts, additional stress within the family over how the mentally incapacitated person's finances and care arrangements are managed. And in case you're not aware, the waiver of application fees for LPA form one for Singapore citizens has been extended to 31 March 2026. Do make your LPA as soon as you can.

**Leon** 08:14

That’s great news, I should probably make mine soon. Just to add in, CPF also has the Home Protection Scheme that helps CPF members pay off their outstanding housing loan in the event of the unfortunate death, terminal illness or total permanent disability, ensuring they have a roof over their head. Similarly, we also have the Dependents Protection Scheme that provides some form of support in such unfortunate circumstances. Before we move on to Advanced Care Planning, ACP in short, what is the main difference between the LPA and ACP? I'm asking because while many of us have a basic understanding of how LPA works, I think ACP is something that not many may fully understand, at least from my perspective.

**Cynthia** 08:58

Great that you asked, Leon. The main difference is the LPA gives your donee or donees the legal authority to make decisions for your finances and personal welfare. But when it comes to ACP, it is the process of planning for your future health and personal care needs. This conversation encompasses long term care situations and not just end of life.

**Leon** 09:21

What do we need to fill up in the ACP form?

**Cynthia** 09:25

In the ACP form, which is a non-legally binding document, you can indicate what is important to you, your personal values, beliefs and goals for care, which may then affect your care preferences if you are unconscious or unable to express your wishes. For example, you can clearly state your views towards comfort measures, like hospice and palliative care or more invasive measures like feeding tubes and ventilators. This is so that your loved ones can understand your treatment preferences. It also guides the healthcare team on how to best care for you. It is also important that you nominate at least one person, also known as the nominated healthcare spokesperson, NHS for short, who understands your values and preferences. This person can then represent you to convey your wishes on your behalf to the medical team when you are unable to do so.

**Leon** 10:20

And can we get this done quite easily?

**Cynthia** 10:23

Yes. In fact, people can approach public hospitals and polyclinics as well as certain social care providers to do advanced care planning, also known as ACP. You may also visit the ACP directory on My Legacy at LifeSG website to search for ACP providers near you. The charges differ across institutions, and so it is best to check in with your preferred provider.

**Leon** 10:46

What happens if one does not have ACP?

**Cynthia** 10:50

Let’s say a family member is unconscious from stroke. Without an ACP, the family will have to discuss and decide on the type of care that their loved one should receive. During this time, everyone can be emotionally charged, and not everyone may necessarily have a consensus. However, with an ACP, it will definitely reduce the uncertainty, stress and anxiety for our loved ones in difficult times.

**Leon** 11:15

This also brings to mind something. Do you know that there is actually the option of withdrawing CPF monies early? If a CPF member who is medically certified to have a reduced life expectancy, permanently unfit for work or lack of mental capacity, they could withdraw $5,000 or more from their CPF accounts through the reduced life expectancy scheme.

**Cynthia** 11:36

That's really heartening to know that there are additional resources that they can tap on to help offset some of the medical or care expenses.

**Leon** 11:44

We learned a lot about the lasting power of attorney, LPA, and advanced care planning ACP. There's one last document to go through, which is the Advanced Medical Directive, AMD. So what is this?

**Cynthia** 11:58

AMD is a legal document sign in advance, stating your personal decision to stop life sustaining treatment if you become terminally ill, and incapable of expressing decisions where death is eminent. It has to be signed in the presence of two witnesses, including your doctor. You do not need a lawyer or legal advice for this.

**Leon** 12:27

But what is considered terminally ill? Who determined that AMD can be used or come into force?

**Cynthia** 12:33

The diagnosis of terminally ill is determined by three doctors and they are your treating doctor and two other consultants who are specialists. They have to be in concurrence before the Advanced Medical Directive (AMD) comes into force. However, I would like to add that this information must be given voluntarily by loved ones to the healthcare team.

**Leon** 12:55

I hope we are all better informed about what pre-planning entails. As you think and plan about what we have just shared, don't forget to do your CPF nomination. A CPF nomination allows your nominees to claim your savings quickly and conveniently. Without a CPF nomination, it can take up to six months for the Public Trustee office to identify which of your family members are eligible to claim your savings. I also know that there is a My Legacy website, which is a one stop platform to help Singaporeans better plan the end of life, palliative care and post death matters. Tell us more about how it works and the features.

**Xiao Yan** 13:32

My legacy provides users with information on the various tools which we have shared earlier, and allow them to plan, store and share legal, healthcare and estate matters securely with the people they trust. This would help to facilitate post death administration matters upon their passing. Some information which could be stored and shared with their trusted persons include financial information such as CPF Nomination status, bank account details, insurance policies and legal documents such as the lasting power of attorney, LPA in short. It is convenient as it store documents that will previously have been difficult to locate and follow through.

**Leon** 14:15

Having a one stop platform to locate all these documents is indeed very useful. Are there any other features that we should know of?

**Cynthia** 14:24

Thank you for asking. There are actually step by step guides and tools on planning ahead and resources on what to do when death happens. For example, there is the LPA ACP tool where individuals can: One, complete their online LPA via My Legacy before sending it to their donee or donees and replacement donee, if any. And two, to prepare for the ACP facilitation session by completing some preparatory questions. And lastly, there is a services directory where individuals can look for an LPA certificate issuer, ACP facilitator or a professional who provides both LPA and ACP services, as well as other post death related services.

**Leon** 15:09

While there is such a wonderful platform for us to plan for end of life, palliative care and post death matters, I think it is important to have pre-planning conversations, especially with the older generation. To them, this may be a taboo subject. Do you have any tips to share with us?

**Xiao Yan** 15:26

We understand that initiating a conversation with elderly parents about making an LPA and ACP can be daunting, particularly if your intentions are misunderstood or if your loved ones find the conversation a taboo. Here are some suggestions to consider. First, you can go through the process yourself. It is helpful for you to better understand the process and what to discuss after having done it yourself. You will then get a sense of the decisions to be made and at the same time, discover whether your choices might be aligned with your family's expectations. Second, schedule a quiet moment with our loved ones, and let them know the agenda. This allows them to be in the right headspace to discuss the matter and be sure to give them the context ahead of time. Third, focus that what you are doing is giving them the gift of certainty that will help to elevate guilt and financial stress as they know what your preferences are. And finally, you can book an appointment for you and your loved ones so that you can go together if it's appropriate. It's important to note that your LPA the lasting power of attorney, and ACP advanced care planning can be amended again at any time as long as one still has mental capacity.

**Cynthia** 16:42

For some, the conversations could also revolve around how we would like to be celebrated when we are gone. Make a note of your funeral preferences too such as how you want the remains to be handled, the kind of ceremony to be carried out or it can even be things like dictating the music, food and photo or video displays for memorial service or charities for friends and family to support in remembrance of you. There are also facilitators trained who can help you and your loved ones go through the process. You don't have to do it alone. Your loved ones should be well aware of the arrangements that you've prepared. Choose someone to manage your final affairs for you and ensure that they are prepared to handle this responsibility. Remember, while it is difficult to start such conversations with your family, making a plan gives them assurance and peace of mind that they are fulfilling your wish.

**Leon** 17:38

After speaking to the both of you, I feel more prepared to start my pre-planning not just for myself, but also for my parents. Before we end, do you have any final advice for our listeners?

**Xiao Yan** 17:49

My final advice for everyone is to make your lasting power of attorney today as it is never too early to make one so that it gives you and your family peace of mind for what may come in life. You may visit www.giftofcertainty.gov.sg for more information on the lasting power of attorney LPA and advanced care planning ACP.

**Cynthia** 18:14

It is great to hear that you feel more prepared to start your pre planning for yourself and parents, Leon. For our listeners out there, start your ACP conversation early by using our ACP resources that are available on www.aic.sg/acp with your loved ones. This conversation can help your loved ones understand your healthcare preferences, so that when the time comes, they don't have to be stressed out to think of what is best for you.

**Leon** 18:39

Thank you for joining us today Xiao Yan and Cynthia. If you'd like to find out more about the various support measures for current and future caregivers. Tune into our past forecasts on how CPF is supporting the caregivers. And if you like our content, follow us and give us a five star rating on the podcast platform that you are listening from. And with that you have been listening to Let's Talk CPF.

**CPF Board** 19:03

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