SINGAPORE · ESTATE PLANNING

The 7-Point Estate Readiness Checklist

Seven documents decide what happens to everything you own and everyone who depends on you. Most people I meet have two or three. Tick what you genuinely have. Not what you intend to do, and write the date you last looked at it.

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01 ☐

A will you have read in the last three years

Having one is not the same as it still being right. Marriage revokes a will in Singapore unless it was made in contemplation of that marriage.

Check: find the original, read it, note where it is stored

LAST CHECKED _____

02 ☐

A Lasting Power of Attorney

Decides who acts for you if you are alive but cannot decide. Your will does nothing in that window. **Form 1 is free for Singapore citizens.**

Check: MSF Office of the Public Guardian records

LAST CHECKED _____

03 ☐

A current CPF nomination

Your will has **no authority** over your CPF. Only the nomination does. Free to make; you will need two witnesses aged 21+ with Singpass.

Check: cpf.gov.sg with Singpass

LAST CHECKED _____

04 ☐

Nominations on every insurance policy

Each policy is separate, and a nominated policy pays the nominee rather than your estate. Old policies are where the mismatches hide.

Check: one call or portal login per insurer

LAST CHECKED _____

05 ☐

A schedule of assets someone can actually find

Accounts, policies, properties, CPF, investments, safe deposit boxes, digital accounts. Your executor cannot distribute what they do not know exists.

Check: does one named person know where this list is?

LAST CHECKED _____

06 ☐

The right manner of holding on your property

Joint tenancy passes your share automatically to the surviving owner and your will cannot change it. **Tenancy-in-common** passes under your will.

Check: your title documents or HDB records

LAST CHECKED _____

07 ☐

Your wishes, written down

Care preferences, funeral wishes, who should be told, what you want done with things that have no monetary value. Not legally binding, but it is what stops the arguments.

Check: is it written, and does anyone know it exists?

LAST CHECKED _____

/7

Score yourself honestly.

Most people I sit down with have two or three of the seven. Almost nobody has all of them, and there is no prize for guessing. If you are not sure whether you have one, you do not have it. That is not a failure. It is just the starting point.

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THE PART THAT SURPRISES PEOPLE

Three things your will has no power over

If your plan is "I have a will", you have covered less than you think. These three assets sit outside your estate entirely and are decided by other paperwork.

OUTSIDE YOUR ESTATE

Your will does not touch any of these.

- **CPF savings.** Section 25 of the CPF Act puts them outside your estate. Only your nomination decides.
- **Insurance with a nomination.** Paid directly to the nominee, not into your estate.
- **Anything held jointly.** A joint-tenancy flat or a joint account passes to the surviving owner by operation of law.

If you have no CPF nomination

STEP 01

CPF transfers your savings to the Public Trustee.

STEP 02

Distributed under the Intestate Succession Act. A formula. Not your wishes.

STEP 03

An administration fee is deducted.

STEP 04

Your family waits. CPF says up to six months.

If you have no will

SPOUSE, NO CHILDREN

Spouse takes everything.

SPOUSE AND CHILDREN

Spouse takes half. Children split the rest equally.

CHILDREN, NO SPOUSE

Children split everything equally.

SPOUSE AND PARENTS, NO CHILDREN

Spouse takes half. Parents split the rest.

NO RELATIVES AT ALL

It goes to the Government.

This checklist is general information about how the rules work in Singapore. It is not financial or legal advice and it does not take account of your circumstances. Muslims domiciled in Singapore are governed by Faraid rather than the Intestate Succession Act. If you want to go through your own position properly, the review below is free and there is nothing to buy at the end of it.

30min

The free Legacy Review.

We go through all seven, and I send you a written summary of where the gaps are. No products, no pitch, no obligation. Message me on Instagram at @askbrandan, or reply to the message that sent you this.

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