

Forum: Set up trust fund for funeral pre-planning

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The Singapore Hospice Council's efforts to strengthen public awareness and knowledge of palliative care (Hospice council pleased with changing approach to end-of-life matters, Oct 30) reflect a greater urgency expressed by the [Institute of Policy Studies for Singaporeans to discuss and prepare for their end-of-life matters \(Report urges better end-of-life planning, July 13\)](#).

More Singaporeans have also expressed a greater willingness to discuss personal end-of-life matters.

But from policy and financial perspectives, more should be done.

Singapore can take reference from the Palliative Care and Hospice Education and Training Act (PCHETA) that was recently passed by the United States House of Representatives. Not only does the Act make palliative care medicine an eligible primary care service, it also creates grant programmes to support education and workforce development programmes for palliative care and hospice professionals.

Singapore should extend such a legislation to the funeral profession to ensure a more holistic continuum of care for Singaporeans by 2030.

It is also important to create a conducive environment to encourage Singaporeans to pre-plan their funeral.

Set up a national trust fund for funerals where monies paid in advance by Singaporeans for their funeral services can be accumulated and protected. Such a fund can also be a source the poor can tap to pay for a dignified funeral.

The fund would ensure that monetary contributions would not be used by funeral directors for their own monthly operational expenses, thereby ensuring greater accountability and protection for consumers.

The Central Provident Fund Board should also consider allowing Singaporeans to use their Retirement Account to contribute to the fund to pay for their funerals.

These moves would not only facilitate greater discussion on end-of-life matters but would also complement the Government's priority of ensuring retirement adequacy for Singaporeans, and reduce the financial outlay of any future government.