

Plan Ahead For Eldercare With Your Family

Legal papers, insurance, grants and tax reliefs to sort out before care is needed.

☐ NOW

1. Talk About Wishes And Record An Advance Care Plan

Ask your parents how and where they want to be cared for, and agree who helps and how costs are shared. An Advance Care Plan (ACP) records these wishes for family and doctors.

AIC: Advance Care Planning: www.aic.sg/Care-Services/Advance-Care-Planning-ACP

☐ NOW

2. Make A Lasting Power Of Attorney

A Lasting Power of Attorney (LPA) names who decides for you if you lose mental capacity. Form 1 is free for citizens, but a certificate issuer charges a fee.

OPG: Lasting Power Of Attorney: www.msf.gov.sg/what-we-do/opg/lasting-power-of-attorney/what-is-a-lasting-power-of-attorney

☐ IF NEEDED

3. If A Parent Has Lost Capacity, Apply For Deputyship

An LPA can only be made while a person has mental capacity. If it is too late, family can ask the court to appoint a deputy. This needs a doctor's report dated within 6 months.

Family Justice Courts: Deputyship: www.judiciary.gov.sg/family/before-applying-to-be-deputy

☐ OPTIONAL

4. Decide On An AMD

An Advance Medical Directive (AMD) refuses extraordinary life-sustaining treatment if you are terminally ill and unconscious. You must be 21 or older, and it must be registered.

MOH: AMD: www.moh.gov.sg/seeking-healthcare/advance-medical-directive/

☐ NOW

5. Check Long-Term Care Insurance

CareShield Life pays monthly if you cannot do 3 of 6 daily activities. People born in 1979 or earlier with any disability cannot join from 1 Jan 2026.

CPF: CareShield Life: www.cpf.gov.sg/member/healthcare-financing/careshield-life

☐ NOW

6. Check Older ElderShield Policies

ElderShield pays S\$300 or S\$400 a month for severe disability. Payouts last up to 60 months (ElderShield 300) or 72 months (ElderShield 400).

AIC: ElderShield: www.aic.sg/Financial-Assistance/ElderShield

☐ WHEN CARE IS NEEDED

7. Know How MediSave Can Help

With severe disability, MediSave Care lets you withdraw up to S\$200 a month. A spouse's MediSave can help make up the amount.

CPF: MediSave Care: www.cpf.gov.sg/member/healthcare-financing/medisave-care-for-long-term-care-needs

☐ WHEN CARE IS NEEDED

8. Apply For The Home Caregiving Grant

It pays up to S\$600 a month to families caring for someone at home. Household income must be S\$4,800 or less per person.

AIC: Home Caregiving Grant: www.aic.sg/Financial-Assistance/Home-Caregiving-Grant

☐ ANY TIME

9. Use The Caregivers Training Grant

It gives S\$200 each financial year for approved courses, capped at S\$400. The person you care for must be 65 or older, or have a disability.

AIC: Training Grant: www.aic.sg/Financial-Assistance/Caregivers-Training-Grant

☐ WHEN HIRING A HELPER

10. Claim The Helper Levy Concession

The helper levy drops to S\$60 a month from S\$300. You may qualify if a citizen aged 67 or older, a citizen child under 16 or a person with a disability lives with you.

MOM: Levy Concession: www.mom.gov.sg/passages-and-permits/work-permit-for-foreign-domestic-worker/foreign-domestic-worker-levy/levy-concession

☐ WHEN NEEDED

11. Get Help Paying For Devices

The Seniors' Mobility and Enabling Fund (SMF) subsidises up to 90% of devices like wheelchairs. It is for people aged 60 and over, with income of S\$4,800 or less per person.

AIC: SMF: www.aic.sg/Financial-Assistance/Seniors-Mobility-and-Enabling-Fund---Mobility-and-Assistive-Devices

☐ NOW

12. Find An Active Ageing Centre

Active Ageing Centres welcome citizens and PRs aged 60 and over. They offer activities, befriending and help with schemes.

AIC: Active Ageing Centres: www.aic.sg/care-services/active-ageing-centres

☐ ANY TIME

13. Call AIC Or Your Silver Generation Office

The AIC hotline is 1800-650-6060. It runs 8.30am to 8.30pm on weekdays and 8.30am to 4pm on Saturdays.

AIC: Contact Us: www.aic.sg/Contact-Us

☐ BY 31 DEC

14. Top Up Your Parents' CPF

Cash top-ups to parents can earn you up to S\$8,000 tax relief a year. Pay by 31 December to claim it the next year.

CPF: Cash Top-Ups: www.cpf.gov.sg/member/growing-your-savings/saving-more-with-cpf/top-up-to-enjoy-higher-retirement-payouts

☐ AT TAX FILING

15. Claim Parent Relief

You can claim S\$9,000 per parent who lives with you, or S\$5,500 if not. With a disability, it is S\$14,000 or S\$10,000, for up to 2 dependants.

IRAS: Parent Relief: [www.iras.gov.sg/taxes/individual-income-tax/basics-of-individual-income-tax/tax-reliefs-rebates-and-deductions/tax-reliefs-parent-relief-parent-relief-\(disability\)](http://www.iras.gov.sg/taxes/individual-income-tax/basics-of-individual-income-tax/tax-reliefs-rebates-and-deductions/tax-reliefs-parent-relief-parent-relief-(disability))

General information only, not advice. Rules and figures as of 12 Oct 2026. Check AIC, CPF Board and IRAS before you decide.

Made by WealthMastery.sg for members. Sources: OPG (MSF): What Is A Lasting Power Of Attorney · Family Justice Courts: Before Applying To Be A Deputy · MoneySense: Lasting Power Of Attorney · AIC: Advance Care Planning · MOH: Advance Medical Directive · CPF: CareShield Life (careshieldlife.gov.sg redirects here) · CPF: Changes In 2026 · AIC: ElderShield · CPF: MediSave Care · AIC: Home Caregiving Grant · AIC: Caregivers Training Grant · MOM: Levy Concession For A Migrant Domestic Worker · AIC: MDW Levy Concession For Persons With Disabilities · AIC: Seniors' Mobility And Enabling Fund · AIC: Active Ageing Centres · AIC: Contact Us · AIC: About Silver Generation Office · CPF: Top Up To Enjoy Higher Retirement Payouts · IRAS: Parent Relief / Parent Relief (Disability).