Wills in Singapore: What They Are, What to Include and How to Write One

Wills General · https://help.law.com.sg/faq/how-to-write-a-will-in-singapore/

A will is a legal document that sets out who receives your assets after you pass away. Any person aged 21 or above with a sound mind can make one. If you die without a will, the Intestate Succession Act decides who receives your estate, and this may not reflect your wishes. This guide explains wills in Singapore: what a will is, what you can include in it, the terms you will encounter, and how to write a valid will.

What is a will and why should I make one?

A will is a legal document that sets out who receives a person's assets after he passes away. It is a way for you to express your wishes regarding your property and possessions, and to designate the individuals who will carry out your instructions. The person who makes a will is the "testator".

A will typically states who will receive specific assets, who will be the executor of the will, who will act as guardian for any minor children, and who the beneficiaries are. It is a crucial tool for ensuring that your property and belongings go where you wish, and for minimising conflict and confusion among family members and loved ones after your death. If you have young children, you should also consider appointing guardians for them in your will. See our guide on guardianship of minor children in wills.

You can change your will at any time during your lifetime by making a later will or a codicil, provided you still have testamentary capacity at that time.

A will does not distribute your assets immediately upon making it. It takes effect only upon your demise. A Lasting Power of Attorney, by contrast, takes effect when a person loses his mental capacity.

Why should I make a will now?

Some people put off making a will. Some do not wish to think about death. Surprisingly enough, making a will does not bring your death forward. If you make your will now, you will have less worry about where your assets will go. Others think they have nothing to leave to their loved ones. If you own your own home, monies in bank accounts, cars, jewelleries and the like, you should consider making a will. It all adds up to some value.

What can I include in my will?

You should state the person(s) or organisation(s) to whom you wish to give away your property and assets. For example, you may give away your house, car, shares, insurance policies, bank accounts, cash and jewellery to family members, friends or to charities. If you intend to leave gifts to charities, religious bodies or other organisations, a safeguard clause is advisable. See our guide on gifts to charities in wills.

A Singapore will can also cover your worldwide assets, although foreign law issues may arise for assets situated overseas. See our guide on giving away worldwide assets in a Singapore will.

Note that your CPF nomination, not your will, deals with the monies in your CPF accounts. See our guide on CPF money, CPF nominations and your will.

Do I need to state all the details of my assets in my will?

Unless you are making a specific gift to a certain person, you need not state or list out your assets in your will.

However, it is good practice to have an inventory list of your assets and liabilities attached to your last will, so that your executor will know what your assets comprise. You should also update your inventory list from time to time to reflect changes to your assets.

What are the common terms in a will?

Below is a list of common terms relating to a will:

- Testator: the person who makes a will.
- Beneficiary: someone who receives an inheritance through a will.

- Executor: the person you appoint to carry out the actions in your will.
- Guardian: someone you appoint to be legally responsible for a minor.
- Codicil: typically attached to the original will, a codicil makes additions to your original will, explaining, modifying or revoking the will or part of it.
- Probate: the legal process through which a court examines, approves and carries out the terms of a will.
- Wills Registry: a confidential registry where you can deposit brief information about your will, such as who drew up the will and where the original is. The Singapore Academy of Law (SAL) has managed it since 4 May 2020.
- Wills Repository: an SAL service, launched on 9 September 2026, that keeps a secure digital copy of your will. A participating law firm deposits the copy for you.

If you or your family are more comfortable in Chinese, see our glossary of Singapore wills legal terms in English, Chinese and Pinyin.

How do I write a valid will in Singapore?

What are the legal requirements for a valid will?

Under the Wills Act 1838, a will must satisfy certain conditions to be valid:

- The testator must be at least 21 years old (with limited exceptions).
- The will must be in writing.
- The testator must sign it at the end of the will.
- Two witnesses must witness the signature, both present at the same time.
- The witnesses cannot be beneficiaries (nor the spouses of beneficiaries).

What are the steps to writing a will?

1. List your assets and liabilities, including property, bank accounts, investments and personal belongings.
2. Decide your beneficiaries, ie. who should inherit and in what shares.
3. Appoint an executor, the person(s) who will administer your estate.

4. Appoint guardians if you have minor children, to care for them until they reach majority.
5. Consider specific gifts, ie. items of sentimental or financial value.
6. Decide how to distribute the residue, ie. what remains after paying debts and expenses.
7. Sign and witness properly, with two independent witnesses present at the same time.
8. Keep your will safe. Store it securely and let your executor know where you keep it. See our guide on what to do after your will is made.

What mistakes should I avoid?

- Failing to update the will after marriage, divorce or the birth of children.
- Naming beneficiaries as witnesses (this makes their gifts invalid).
- Not dealing with the residue of the estate, which can cause partial intestacy.
- Using vague or unclear wording, leading to disputes.

Do I need a lawyer to write a will?

It is possible to write your own will in Singapore, provided you meet the legal requirements. However, professional advice is strongly recommended for complex estates, foreign assets or blended families. A lawyer can ensure your will is valid and reduce the risk of disputes. See our guide on our will fees and how to engage us.

What happens if my spouse and I pass away simultaneously?

In a simultaneous death scenario, eg. a plane crash where it is not known who died first, the law presumes that the older person died first. The following examples illustrate the effects (they are not exhaustive):

1. Where you and your spouse have made identical wills and each gives the whole estate to the other. If you are the older spouse, the law presumes that you died first. Your estate goes to your spouse's estate under your will, and then passes under your spouse's will.
2. Where you have made a will giving your estate or part of it to your spouse, but your spouse has not made a will. If you are the older spouse, the law presumes that you died first. The share your spouse takes under your will goes to his or her estate. As your spouse did not make a will, the Intestate Succession Act decides who receives his or her estate, and not the wishes he or she

might have expressed in a will.

Is my will registrable in Singapore?

You do not need to register a Singapore will with any authority for it to be valid. There is no compulsory will registration in Singapore.

However, you may wish to submit your will information to the confidential Wills Registry at wills.sal.sg by paying the relevant fee. The registry records only brief particulars of your will, such as its date, but not its contents. The Wills Registry does not hold your will. Since 9 September 2026, you can also deposit a secure digital copy of your will with the SAL Wills Repository through a participating law firm such as ours. Both are optional. For more on the Wills Registry, the Wills Repository, safekeeping and reviewing your will, see After Your Will.

Can I sign more than one original will?

Our lawyers will prepare only one original will for the testator to sign, in accordance with our policy of signing only one original will. We give the testator a photocopy.

Do you prepare wills for Muslims?

It is unfortunate that we are unable to take instructions from Muslims who intend to make a will, as we do not practise Syariah law. Please consult a Singapore lawyer who does practise Syariah law.

Can a foreigner make a Singapore will?

Yes. A foreigner living overseas with assets in Singapore can make a Singapore will dealing only with those Singapore assets, sitting alongside any will made in his home country. See our guide on Singapore wills for foreigners.