

MAKING A WISE DECISION

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MAKING A WISE DECISION

Our mental capacity and in turn, our ability to make our own choices and decisions, is often taken very much for granted. We forget that old age, unexpected accidents and health conditions can come along to take it all away.

This should present a compelling call for individuals to be proactive and take measures to protect their interests if such an eventuality should occur.

The Office of the Public Guardian (OPG), a Division within the Ministry of Community Development, Youth and Sports (MCYS), is incepted to facilitate such a wise decision - the appointment of a trusted proxy decision maker(s) to act on an individual's behalf if he should lose the mental capacity to make his own decisions one day.

VISION

To be a well-regarded OPG committed to deliver high standard of services accessible and trusted by people we touch.

MISSION

To promote:

- mindset change to plan ahead
- respect for individual regardless of mental capacity
- protection and acting in the best interest of people who lack capacity

STATUTORY PRINCIPLES OF THE MENTAL CAPACITY ACT

The Mental Capacity Act sets out five statutory principles that anyone making any decision or taking any action for a person who appears to lack capacity must apply:-

- **Principle 1:** A person must be assumed to have capacity unless it is established that he lacks capacity.
- **Principle 2:** A person is not to be treated as unable to make a decision unless all practicable steps to help him to do so have been taken without success.
- **Principle 3:** A person is not to be treated as unable to make a decision merely because he makes an unwise decision.
- **Principle 4:** An act done, or a decision made, under this Act for or on behalf of a person who lacks capacity must be done, or made, in his best interests.
- **Principle 5:** Before an act is done or decision is made, regard must be had to whether the purpose for which it is needed can be as effectively achieved in a way that is less restrictive of the person's rights and freedom of action.

WHAT IS A LASTING POWER OF ATTORNEY (LPA)?

An LPA is a legal document which allows an individual (donor) to appoint a person(s) he trusts to be his proxy decision maker(s) in the event he is not able to make his own decisions because of diminished mental capacity which can be caused by various factors such as an accident, a stroke or dementia.

An individual can appoint proxy decision maker(s) (donee) in two broad areas: personal welfare as well as property and affairs matters.



WHAT ARE THE BENEFITS OF MAKING AN LPA?

Making an LPA allows an individual to indicate his personal choice of a proxy decision maker (donee) who can automatically step forward to act on his behalf in the event the individual loses mental capacity.

If an individual loses mental capacity and did not make an LPA, his family will need to apply to court to have a deputy appointed to take care of his interests. >

Compared to proactively making an LPA, going to court to have a deputy appointed is likely to be a more cumbersome process and is also likely to cost more in terms of time and other resources. It could take a few months before a deputy is appointed. This time lag could be a source of challenge and difficulty for the family, particularly for dependents of a sole bread winner who has unexpectedly lost mental capacity, without an LPA made.



WHAT ARE THE CRITERIA TO QUALIFY SOMEONE TO MAKE AN LPA?

To make an LPA, an individual must:

- be at least 21 years old;
- have the mental capacity to make the LPA; and
- not be an undischarged bankrupt.

For the LPA to be valid, it must be registered with the OPG.

HOW IS AN LPA DIFFERENT FROM A WILL?

A Will only comes into effect after an individual passes away. But there could be a gap when an individual is still alive, but with diminished mental capacity. The individual thus becomes vulnerable. An LPA will allow a proxy decision maker to step forward automatically to act on behalf of the individual with diminished mental capacity. The LPA will be revoked once the individual passes away. That is when the Will, if one has been made, will come into effect.



HOW IS AN LPA DIFFERENT FROM A POWER OF ATTORNEY?

A Power of Attorney gives authority to another person to conduct one's business, i.e. signing papers, title documents, contracts etc. However, a Power of Attorney will cease to have effect when the individual loses mental capacity. That is when the LPA will take effect.

HOW MANY DONEES CAN I HAVE?

You can appoint one or more donees. There is no limit to the number of donees that can be appointed.

However, you may not want to appoint too many donees as complications may arise when these donees cannot agree on the decisions to be made. You should also choose donees that are willing to work together so that differences in opinions may be resolved amicably, thereby avoiding any deadlock.



WHO CAN I APPOINT TO BE MY DONEE?

You can appoint anyone who is at least 21 years of age to be your donee - a family member, a friend or an associate.

The most important thing is to appoint someone trustworthy, reliable and competent to make decisions that you have authorised; someone who knows you well enough to know your values, likes, dislikes and preferences.

A property & affairs donee must not be an undischarged bankrupt.



**PLANNING FOR
LIFE'S UNCERTAINTIES**





Mr Richard Magnus, Chairman, the Public Guardian Board

CHAIRMAN'S STATEMENT

This is the first Annual Report of the Public Guardian Board ("the Board").

The Mental Capacity Act

I am thankful for the opportunity to be part of the pioneer Board to implement the Mental Capacity Act ("the Act"). This Act is forward looking for some of the most vulnerable members of our society, those who lack mental capacity.

I share the sentiments of Minister Dr Vivian Balakrishnan when he spoke at the Mental Capacity Act - Code of Practice Seminar on 21 May 2010. He said:

"At its core, the Mental Capacity Act affirms the dignity of all individuals, especially that of the mentally incapable and the vulnerable in our midst. It draws on what are the noblest and most admirable traits in humanity – our capacity for empathy, compassion and care, our ability to step up to the call of duty and mutual responsibility. The Mental Capacity Act also affirms the importance of family, social and community ties – the key fabric of our society."

The Act sets out five statutory principles¹ that anyone making any decision or taking any action for a person who appears to lack capacity must apply, making these decisions in their best interest. These principles also require us to treat people with respect and dignity regardless of their state of mental capacity.

The Act introduces a new legal instrument as well as judicial and administrative systems to facilitate proxy decision making for persons who lack mental capacity:

- a) A new legal instrument, a first in our legal system - the LPA, has been provided to enable this decision making.
- b) A specially constituted Mental Capacity Court has been established to hear mental capacity related cases.
- c) The OPG has been set up to support the operation of the Act.

¹Listed on page 3 of this Annual Report.

Contributions of the Public Guardian Board

I have the pleasure to work with the Board which comprises distinguished and multi-talented members who are committed to this social cause. They bring a wealth of experience from their various fields of expertise which allowed for many facets of the Act and OPG operation to be considered.

The Board started as a preparatory Board and provided strategic guidance to the OPG in setting up the framework to implement the Act before assuming its statutory board functions on 1 March 2010 when the Act came into effect.

The Board will continue to provide strategic guidance and inputs to the Public Guardian on the operation of his Office.

I would like to take this opportunity to thank my fellow Board members for their commitment and strong support for the Act. Their contributions have added much value towards building the framework and capacity in which the Act operates.

The Office of the Public Guardian

This is a new Office, a Division within MCYS, established to support the Public Guardian to carry out his duties, including his statutory functions.

As the Act is new, the OPG has to implement it carefully, practically and sensitively. In setting up the necessary infrastructure, the OPG was mindful of the need to make the new framework accessible and affordable to all Singaporeans.

Towards this end, the OPG held extensive consultations with relevant stakeholders for the various insights these groups could bring from their domain expertise and experience.

The OPG consulted the finance and legal sectors, medical fraternity, as well as welfare bodies on key aspects in the implementation of the Act, including the Code of Practice and the LPA. Other agencies consulted included the Ministries of Law and Health, the High Court, Subordinate Courts, Legal Aid Bureau, Insolvency and Public Trustee's Office (IPTO), the Attorney-General's Chambers, Director of Social Welfare and the Singapore Police Force.

“The OPG will continue to work with our strategic partners to build public confidence in the Act and achieve greater buy-in. We will also strive to entrench the spirit of the Act in the social consciousness of Singaporeans – respect for the autonomy and dignity of all individuals; especially when they have diminished mental capacity.”

I would like to thank the various stakeholder groups and strategic partners for their dedication and commitment to ensure that Singaporeans can avail themselves of the benefits and protection of this Act.

This is the first year of operation for the OPG. The Board has reviewed the activities and work of the OPG and is satisfied with the progress and deliverables.

We are encouraged that people are taking steps to make plans for their future. As at 31 March 2011, the OPG received 655 LPAs for registration, attended to more than 1,200 walk-ins and saw more than 70,000 hits on its website.

The journey ahead

Moving forward, the strategic priorities for the OPG will centre around four desired outcomes:

- increase LPA take up through public education to raise awareness of its benefits;

- ensure that the protection framework is effective and efficient to protect the vulnerable in our midst;
- deliver high standard of services, accessible to all Singaporeans through capability building within the OPG; and
- staying engaged with stakeholders and strategic partners to ensure that the Act stays relevant.

The OPG will continue to work with our strategic partners to build public confidence in the Act and achieve greater buy-in. We will also strive to entrench the spirit of the Act in the social consciousness of Singaporeans – respect for the autonomy and dignity of all individuals; especially when they have diminished mental capacity.



Mr Richard Magnus, Chairman, the Public Guardian Board

THE PUBLIC GUARDIAN BOARD REPORT

This is the first Annual Report of the Public Guardian Board (“the Board”). The Board is an independent body appointed by the Minister for MCYS pursuant to section 33 of the Mental Capacity Act (Chapter 177A); to scrutinise and review the way in which the Public Guardian discharges his functions and to make recommendations to the Minister about that matter as it thinks appropriate.

As required under section 33(9) of the Mental Capacity Act (“the Act”), the Board shall make an annual report to the Minister about the discharge of its functions.

Executive summary

In this Report, the Board reflects our views of the work of the Public Guardian and his Office for a 13-month period ending 31 March 2011.

Our review of the works of the Public Guardian, as supported by his Office, surrounds the registry works, protection framework and its public outreach efforts. The Board considered and was satisfied with the work progress of the Office of Public Guardian (“OPG”) and the pace was appropriate for its first year of operation as it enabled the OPG to refine its processes swiftly.

Going forward, the OPG should continue to engage the community, key stakeholders and relevant institutions to build greater awareness of the Act. Public education is important for the public to appreciate that the Act is for all Singaporeans and not just those who lack mental capacity.

The beginning

Minister Dr Vivian Balakrishnan had set out the reach of the Act clearly in his Second Reading Speech in Parliament. He said: “Our population is ageing and with ageing, unfortunately, the rate of dementia will also increase..... As we grow older and become frail, the fact is our dependence on other people will increase.” He added: “..... that we will feel much safer if we knew that the person whom we were going to depend on at that point in time was someone whom we had chosen when we had the capacity to choose – someone whom we could trust and rely on and someone who was willing to undertake that burden. The best time to choose that someone is now, before we lose our minds, before we lose our capacity.”

Studies of the legislative frameworks of various countries, including the United Kingdom, Germany and Australia as well as countries in Asia, including Japan and Hong Kong were carried out. It was recommended for Singapore to model the Act

after the England and Wales Mental Capacity Act, which was found to be comprehensive. There were extensive consultations with members of the public and relevant stakeholders from social welfare organisations, legal, banking and medical sectors. This was done so that the Act can, at the same time, be localised to suit our home conditions and culture.

The Act was passed by Parliament on 15 September 2008. This is a significant social and forward-looking legislation in our social system that seeks to protect persons with diminished decision making capacity. It lays out a clear legislative framework within which decisions are made on behalf of those lacking capacity in their best interests. It also lays out safeguards to protect some of the most vulnerable members of our society, including those who are born with mental disabilities.

In March 2009, Minister Dr Vivian Balakrishnan led an inter-agency delegation team on a study trip to the United Kingdom. The purpose was to learn from the experiences of England and Wales in the implementation of the Mental Capacity Act 2005 and from the experiences of Scotland in the implementation of the Adult with Incapacity Act as well as to study good practices. The insights gained helped towards developing the framework for the successful implementation of the Act in Singapore.

In building the necessary framework to put the Act into operation, the OPG also engaged and held extensive consultations with all the relevant

stakeholders and public bodies. This was to ensure that the intentions and purposes of the Act are implemented as smoothly as possible. Some of these stakeholders are: College of Family Physicians Singapore, Institute of Mental Health, Ministries of Law and Health, the Subordinate Courts, Law Society of Singapore, Legal Aid Bureau, IPTO, Director of Social Welfare, Housing and Development Board (HDB), Monetary Authority of Singapore (MAS), Central Provident Fund (CPF), Association of Banks in Singapore, Majlis Ugama Islam Singapura (MUIS); as well as some welfare bodies, namely Movement for the Intellectually Disabled of Singapore (MINDS), Apex Harmony Lodge & the Council for Third Age (C3A).

The preparations **The Public Guardian Board**

The Board started as a preparatory Board and provided strategic guidance to the OPG in setting up the framework to implement the Act. The Board assumed the statutory board functions on 1 March 2010 when the Act came into effect.

The Board members chaired committees in their respective areas of experience, namely, legal, property & finance, medical, education, social and community involvements; and provided feedback which enabled the office to put the Act into operation.

Portfolio	Portfolio chair
Legal Committee	SDJ Liew Thiam Leng & Mr Wong Meng Meng
Code of Practice Committee	Dr Aline Wong
Finance & Property Committee	Mr Guy Harvey-Samuel (prior to Aug 2010)
Medical Committee	A / Prof Goh Lee Gan & A / Prof Rathi Mahendran
Public Education & Social Intermediaries Committee	Mr Gerard Ee, Mr Yatiman Yusof & Dr Ng Li-Ling
Voluntary Welfare Organisations (VWOs) & Caregivers Committee	Mr John Suan
Corporate Engagement Committee	Mr Teoh Tee Hooi

Table 1

The works of the Board members reflect the theme “Capacity Building – Reaching out through Engagement”. The various views and requirements of partners and stakeholders were gathered so that the mechanism can be put in place for people to plan ahead through taking up the LPA; and safeguards are in place to protect the interests of persons lacking mental capacity.

The implementation

The modular approach by the implementation team from the MCYS; coupled with the multi-agency project teams worked well for effective implementation of the Act. The approach drew on relevant experiences of the project groups and leveraged on the existing support structure.

During the early period, the implementation team met extensively with the Board committees, relevant government agencies, key partners and stakeholders. Intensive discussions were held to build the infrastructure to roll out the Act.

The Board was satisfied that the administrative and regulatory framework was put in place for the implementation of the Act on 1 March 2010, where:

- the first Public Guardian was appointed;
- the Public Guardian Board was appointed;
- the Office of the Public Guardian was set up;
- legislative documents were drawn up, namely the Mental Capacity Regulations and new Orders in the Rules of Court;
- new documents were introduced, particularly the LPA and the Code of Practice;
- a dedicated court, the Mental Capacity Court, was set up within the Subordinate Courts to hear the cases;
- prescribed groups of certificate issuers were legislated;
- Board of Visitors was appointed;

- pro bono lawyers were gathered to help indigent cases for certificate issuing and court applications;
- strategic partnerships were formed to safeguard the vulnerable person; and
- a public education plan was put in place to raise awareness among members of the general public as well as stakeholder groups facilitated by social intermediaries and media partners.

The first year of operation

For the first year, our review of the work of the Public Guardian, as supported by his Office, surrounds the registry works, protection framework and its public outreach efforts.

The thrust and focus of our review is the effectiveness and efficiency in rolling out the Act. That is, how administratively accessible, simple and affordable it is to Singaporeans and how it takes care of the interest of some of the more vulnerable members of our society, those who lack mental capacity.

The Board considered and was satisfied with the work progress of the OPG and the pace was appropriate for its first year of operation. The pace enabled the OPG to refine its processes swiftly.

LPA

When designing and introducing this new legal document, the OPG was mindful that the LPA is easy to understand and user-friendly. Towards this end, the OPG consulted and robust-tested the LPA with various interest groups. The result was a straightforward seven-sheet document, which can be self-completed by applicants.

The Board is satisfied that the pace of LPA uptake during its first year of operation was appropriate, with 655 applications received by the OPG to register LPAs. The LPA is a new legal instrument and individuals have to carefully consider it before taking it up. The pace reflects that consideration. The Board is also heartened that public responses to the Act have been positive. Members of the public gave feedback that they appreciate this Act and found it very timely.

Following the OPG's internal operations review, the Board noted there are some areas of improvements that the OPG is currently working on. In particular, the OPG will work to increase the access to LPA certificate issuers and to simplify the LPA, as well as its registration process further.

“Going forward, it is important to continue to gain public confidence in the Act and of the LPA. The OPG must continue to review current work processes and refine the framework to stay relevant.”

Supervision & investigations

In the course of this one year, the OPG also investigated into cases of alleged ill-treatment of persons without mental capacity and other cases of alleged negligence of duties by deputies. For these cases, the OPG worked swiftly and closely with various strategic partners, namely the Family and Child Protection and Welfare (FCPW) Branch within MCYS, IPTO, and the Singapore Police Force.

There were also instances where the Board of Visitors was called upon to report on the well-being of the person without mental capacity. The Public Guardian considered the cases and the reports and was satisfied.

Public awareness

One of the key activities of the OPG is public education to create awareness of the benefits and provisions of the new Act.

Besides media publicity, the OPG leveraged grassroots organisations, VWOs, social intermediaries and key stakeholders to give direct talks and hold free LPA workshops.

In the next phase, it is important for the OPG to bring in social intermediaries to promote the Act and the LPA as catalyst to the outreach efforts.

At the encouragement of the Public Guardian Board, the OPG has gathered a group of sector champions to form a stakeholder consultation group called PACE. This is short for Pro-Active Community Engagement to foster the best interest of persons who lack mental capacity. They are the pulse on the ground to draw on relevant experience and network to provide the OPG with feedback and spread the word on the Act. The group comprises representatives from the financial, legal, healthcare and caregiving sectors.

Looking ahead

Going forward, it is important to continue to gain public confidence in the Act and of the LPA. The OPG must continue to review current work processes and refine the framework to stay relevant. This is also to ensure that the Act is accessible to Singaporeans and the requirements are not overtly burdensome.

THE PUBLIC GUARDIAN BOARD



The Board comprises members with diverse backgrounds, covering expertise and experiences in banking, public accounting and legal sectors, medical institutions and non-profit organisations. They also bring with them extensive networks through their active social and community engagements.

1. Mr Richard Magnus, Chairman

Mr Magnus is currently the Chairman of the Casino Regulatory Authority, Temasek Cares, the Political Films Committee and the Bioethics Advisory Committee; a Board member of the Land Transport Authority and is on the Board of Directors of CapitaMall Trust and Changi Airport Group. He is also the Singapore representative to the ASEAN Intergovernmental Commission for Human Rights. He was appointed as a Member of the Public Service Commission.

Mr Magnus retired as the Senior District Judge after a 40-year distinguished public service career with the Singapore Legal Service. For his contributions to the Singapore Judiciary, he was conferred the Public Administration Medal (Gold)(Bar) in 2003 and the Meritorious Service Medal in 2009.

2. SDJ Liew Thiam Leng

SDJ Liew is the Senior District Judge (Consultant) with the Subordinate Courts. He was the Chairman of the Adult Probation Case Committee and currently, the Liquors Licensing Board and the Assistant Commissioner on the Requisition of Resources Compensation Board (MINDEF). SDJ Liew

was presented with the Long Service Medal (PBS) and the Public Administration (Silver) Medal for his contributions.

3. Dr Aline Wong

Dr Aline Wong is currently an academic advisor with the Singapore Institute of Management University. She is also a Board member of C3A and a Justice of the Peace.

Dr Wong served as a Member of Parliament from 1984 to 2001; Senior Minister of State for Health and Education from 1995 to 1997 and Senior Minister of State for Education from 1997 to 2001. Dr Wong was also the Chairman of the Housing and Development Board from 2003 to 2007.

4. Mr Yatiman Yusof

Mr Yatiman is currently Singapore's Non-Resident High Commissioner to the Republic of Kenya and the Republic of Rwanda.

Mr Yatiman Yusof is a former Member of Parliament and a retired Senior Parliamentary Secretary. He retired from politics in May 2006 but remains

THE PUBLIC GUARDIAN BOARD



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actively involved with the National Parks Board, the Singapore Scouts Association and the Malay Language Council. He is also a Board member of the National Kidney Foundation (NKF).

5. Mr Gerard Ee

Mr Gerard Ee is currently the Chairman of the Public Transport Council, NKF, C3A, Medifund Advisory Council and Tiger Airways.

Mr Ee began his career as an accountant in 1974 and was made a Partner of the Ernst and Young accounting firm, where he remained in the position until his retirement on 30 June 2005. Mr Ee served in various capacities, including a Nominated Member of Parliament, President of the National Council of Social Service and President of the Automobile Association of Singapore. He was also a member of the National Medical Ethics Committee, and the Governing Council of Singapore Institute of Management, among others.

Mr Ee was awarded the Public Service Medal (PBM) in 1993, the Public Service Star (BBM) in 2003 and the Meritorious Service Medal (PJG) in 2007.

6. Associate Professor Goh Lee Gan

Assoc Prof Goh is currently the Head of Division of Family Medicine, University Medicine Cluster, National University Health System, and the President of the College of Family Physicians Singapore.

Assoc Prof Goh has practised seven years in Government service, 10 years in private practice, and for the last 14 years as an academic family physician teaching undergraduate and postgraduate family medicine and public health in the National University of Singapore.

7. Associate Professor Rathi Mahendran

Assoc Prof Rathi is a Senior Consultant Psychiatrist and Chairman of the Medical Board Institute of Mental Health / Woodbridge Hospital. She holds teaching appointments with the Yong Loo Lin School of Medicine, National University of Singapore and Duke NUS GMS.

She was involved in grassroots community work and was a Director of Dignity Links Ltd which set up Barista Express, an MCYS-funded Social Enterprise Program.

Assoc Prof Rathi has received the Public Administration Medal (Bronze) and Community Long Service Award (15 years).

8. Mr Wong Meng Meng

Mr Wong Meng Meng, Senior Counsel, founded WongPartnership LLP in 1992. He retired from the Partnership in 2006 but remains with the Firm as Founder-Consultant. One of the world's leading lawyers, he is widely regarded for his dispute resolution work.

THE PUBLIC GUARDIAN BOARD



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Mr Wong is the current President of the Law Society of Singapore and the Vice President of the Singapore Academy of Law. He is also the Chairman of the Board of Mapletree Industrial Trust Management Ltd. Mr Wong serves as a member of the Competition Appeal Board and the Advisory Board of the Faculty of Law, National University of Singapore. He also sits on the Board of Directors of United Overseas Bank Limited.

He was awarded the Public Service Medal in 2001.

9. Dr Ng Li-Ling

Dr Ng Li-Ling is a Senior Consultant Psychiatrist attached to the Department of Psychological Medicine at Changi General Hospital and is also the Vice President of the Alzheimer's Disease Association.

Dr Ng was also tasked by the Ministry of Health to develop and run the Community Psychogeriatric Programme to help improve the mental health of the elderly.

10. Mr Teoh Tee Hooi

Mr Teoh retired from Singapore Airlines in April 2010 after nearly 40 years of service. He served in various positions in Marketing, Planning, Finance and Corporate Services at head office, and had country and regional responsibilities when he was based abroad. He was a non-executive director of Virgin Atlantic Airways Limited, Virgin Travel Group and Virgin Atlantic Limited. Mr Teoh is presently a non-executive director of Tiger Airways Holdings Limited.

11. Mr John Suan

Mr John Suan was formerly the Chief Executive Officer of St. Andrew's Mission Hospital and the former Group Chief Executive Officer of Singapore Anglican Community Services.



**SAFEGUARDING
ONE'S INTEREST
AND THOSE OF
LOVED ONES**



THE PUBLIC GUARDIAN'S FOREWORD



Mr Daniel Koh, The Public Guardian

I am very humbled to be the first Public Guardian and to be part of the pioneering team to set up the Office of Public Guardian (“OPG”). The Mental Capacity Act (“the Act”) is a ground-breaking social legislation which serves to protect those who are vulnerable due to diminished mental capacity. In the context of Singapore’s greying population, the inception of the Act is both timely and significant.

It puts in place the legal framework to protect vulnerable persons who have lost their mental capacity, specifying important principles and guidelines for their proxy decision makers and caregivers to make decisions in their best interest.

“In the context of Singapore’s greying population, the inception of the Act is both timely and significant.”

The OPG covered much ground in the first year of operation with a keen focus on the following areas:

- putting in place a robust registry system to deliver high standard of services; and
- creating public awareness of the new Act.

Excellence in service standard

To establish a high service standard for our registry, we focused on capacity building to sharpen staff competencies. The OPG also implemented various measures to ensure that our registry processes are robust, including testing our Lasting Power of Attorney (“LPA”) Form among users to ensure relevance and ease of use.

Public outreach

Stakeholder outreach and public education also ranked high on OPG’s agenda. During the year, various outreach events including legal seminars and a Code of Practice Seminar graced by Minister Dr Vivian Balakrishnan were organised for various stakeholders.

At the community level, concerted efforts were made to create awareness amongst all strata of Singaporeans through public talks and community roadshows organised in collaboration with grassroots and social organisations. We also organised regular LPA workshops for members of the public to facilitate their making of LPAs.

The OPG conducted a total of 277 public talks and 14 LPA workshops from 1 March 2010 to 31 March 2011.

I am pleased to highlight that our public outreach has yielded noteworthy results. From three LPAs made in March 2010, the number of applications made hit 655 by 31 March 2011. It is also heartening to note that family ties remain key in our social fabric as close to 90% of donors appointed their family members - spouse, children and relatives as their donee(s).

Protecting the vulnerable

When the OPG commenced operation, we received a total of 3,195 court orders involving 4,528 deputies which were migrated from the previous regime, the Mental Disorders and Treatment Act. Between 1 March 2010 and 31 March 2011, the number of cases dealt with by the Mental Capacity Court was 171, with 267 new deputies appointed.

The OPG has put in place three levels of supervision of these deputies; namely, Level 1 (close monitoring), Level 2 (moderate monitoring) and Level 3 (minimal monitoring).

“It is also heartening to note that family ties remain key in our social fabric as close to 90% of donors appointed their family members - spouse, children and relatives as their donee(s).”

Leveraging partner network and expertise

The OPG also has, in place, an extensive support structure which allows us to tap on the depth and breadth of expertise within the community to support OPG’s mission. This includes a Board of Visitors comprising 13 general visitors and six medically qualified members who assist the Public Guardian in its investigative function regarding any possible abuse or wilful lapse in the care of a person lacking mental capacity. A team of pro bono lawyers has also lent active support to our public education initiatives, including efforts to facilitate early adopters of the LPA.

We also established a group of professionals from the finance, legal, healthcare and social sector - Pro-Active Community Engagement to foster the best interest of ‘P’ (person lacking mental capacity), PACE, in short. PACE plays a key role in facilitating OPG engagement with stakeholders and the community to ensure the Act stays relevant to the needs of the community.

Staying engaged

The OPG will continue to stay engaged through regular dialogues with our stakeholders, including donors, donees and deputies. This will ensure that our operation stays robust and continues to meet the requirements of our spectrum of stakeholders.

With the continued support of our partners, I am confident that, together, we can make a positive difference in the lives of Singaporeans, especially those who have lost their mental capacity and become vulnerable.

A handwritten signature in black ink, appearing to read 'Daniel Koh', is positioned above the name caption.

Mr Daniel Koh, The Public Guardian

THE OFFICE OF THE PUBLIC GUARDIAN



L-R (Standing):

Chng Seong Huat, Tan Yi Yang, Candice Neo, Stella Tan, Amanda Kwek, Lucille Chew, Nur Amelina Bakar, Grace Soh, Janice Foo

L-R (Seated):

Khoo Aik Yeow, Laura Chua, Daniel Koh, Cynthia Chan, Christina Yeo

The Public Guardian, supported by the OPG, carries out various functions towards enabling and protecting persons who lack capacity. These broadly include administrative, supervisory and investigative functions.

ADMINISTRATIVE

- establish and maintain a registry of
 - LPAs
 - court orders appointing deputies

SUPERVISORY

- supervise deputies
- managing & directing Board of Visitors
- reporting to the court
- receiving
 - security required by the court
 - reports from donees and deputies

INVESTIGATIVE

- investigate into alleged ill-treatment or wilful neglect of a person lacking mental capacity

SERVING WITH FOCUS

The OPG has established a strategic framework comprising two key stakeholder groups and four strategic outcomes to guide our operation and initiatives.

Stakeholders	General public			Strategic partners / key stakeholders
Strategic outcomes	Responsible people	Protection of people who lack mental capacity	Professional OPG	Synergy with partners, stakeholders & external parties
Key operational areas	Public education			
	Robust protection framework			
	Efficient registry / office operations			
	Build & harness competencies			

Fostering responsible people to plan ahead

To enable Singaporeans to plan ahead for life's contingencies, the Mental Capacity Act introduced a new legal document, the LPA.

The design process of the LPA was stringent, with the OPG consulting and testing the drafts with multiple focus groups and relevant stakeholders, ensuring that the LPA is easy to understand, accessible to Singaporeans and acceptable for use should the need arise.

To make the document accessible to all, two LPA forms were made available:

LPA form 1 (For those with straightforward requirements)

- a prescribed format that can be self-filled by the donors;
- grants general powers to their donee(s);
- attaches basic conditions or restrictions to these general powers; and
- affordable registration fee of \$50 for Singapore Citizens and Permanent Residents.

LPA form 2 (For those who have additional requirements)

- a prescribed format with free-text spaces for lawyers to draft additional or more specific requirements.
- reasonable registration fee of \$200.

Protecting people who lack mental capacity

The Act specifies guidelines and restrictions on the powers of proxy decision makers including donees and deputies.

It also provides safeguards for a person who lacks mental capacity through powers granted to the Public Guardian to supervise deputies and investigate into alleged ill-treatment or wilful neglect of a person who lacks mental capacity.

A dedicated court, the Mental Capacity Court, has been set up within the Subordinate Courts to hear cases under the Act.



Supervision of deputies

One of OPG's main considerations when deciding on the appropriate supervision approach for newly appointed deputies was to strike a reasonable balance between protecting persons who are mentally incapacitated and not posing an excessive burden on those who are caring for them that it deters others from serving as deputies. As a result, three levels of supervision were implemented:

- Level 1 (close monitoring)
- Level 2 (moderate monitoring)
- Level 3 (minimal monitoring)

The supervision level determines how often a deputy needs to submit a report to the Public Guardian who assesses based on court documents from the Mental Capacity Court.

Investigation into abuse and ill-treatment

An investigation framework was set up to look into cases of alleged abuse or ill-treatment of a person who lacks mental capacity. The framework is supported by an effective partnership with multiple agencies such as IPTO, MCYS' FCPW Branch and the Singapore Police Force.



OPG partner agencies – IPTO and MCYS' FCPW Branch

Synergising with stakeholders and external parties

The OPG recognised the importance of engaging stakeholders and strategic partners for the successful implementation of the Act.

To promote awareness and buy-in, stakeholders and strategic partners were consulted to:

- a) facilitate smooth transactions when donees and deputies have to act on behalf of persons lacking mental capacity;
- b) serve as effective social intermediaries to promote and champion the best interest of persons lacking mental capacity; and
- c) provide first-hand knowledge of the ground for effective process review, policy formulation and / or refinements.

Open dialogue

In OPG's first year of operation, we held regular dialogues with key stakeholders and strategic partners to maintain ongoing communications and good working relationships. These included training and townhall sessions to keep partners engaged with the work of the OPG.

The Public Guardian also hosted several informal tea sessions with certificate issuers as well as donors and donees to gather feedback of their experiences with the OPG and various aspects of the LPA. These inputs helped the OPG to ensure the Act stays relevant.



Dialogue sessions with partners and stakeholders

SETTING THE BENCHMARK FOR BEST PRACTICES

Code of practice

To provide clear guidance on how the Act works in practice, the Act provides for a Code of Practice to be published. It was drafted in consultation with various stakeholder groups from the medical and legal fraternity, VWOs, as well as a committee of the Public Guardian Board chaired by Dr Aline Wong.

Rules of court

A legal committee co-chaired by two members of the Public Guardian Board, namely SDJ Liew Thiam Leng and Senior Counsel Wong Meng Meng was set up to discuss issues leading to the introduction of new Rules of Court for the Act. Besides representatives from various Ministries and judiciary bodies, individuals from the legal fraternity made up this committee.

LPA and fees

The Act introduces a new legal document in Singapore, the LPA.

The OPG learned from the experience of our counterparts from England and Wales the importance of having a simple-to-use LPA form. To this end, the OPG consulted and tested the LPA drafts with focus groups and relevant stakeholders such as banks to seek their inputs so that the LPA is easy to understand, accessible to the public and acceptable for use when the need arises.

In ensuring that the application fee to register the LPA will not be a hindrance to anyone who wishes to make an LPA, OPG, besides consulting on the registration fee, also put in place a waiver of fees mechanism for those who cannot afford the registration fee.

MAKING AN IMPRESSION THAT RESONATES

One key challenge for the OPG in our first year of operation was to raise public awareness of the Mental Capacity Act and the benefits of making an LPA. To achieve this, we adopted a phased approach in our communications and outreach.

Phase 1

We started by targeting the masses in the first few months of our operation, reaching out to those closest to the ground and target audience. These include organisations such as caregivers and the elderly via VWOs and Eldercare Centres; heartlanders via key touchpoints at Community Centres, Community Development Councils and Family Service Centres as well as other professional bodies.

Phase 2

Once we had garnered a satisfactory level of awareness amongst the masses, we concentrated on collaborating with partners to leverage bigger platforms to achieve greater outreach. These include organisations such as C3A, NTUC Club, the Institute of Mental Health, Health Promotion Board, the Agency for Integrated Care, just to name a few.

Effective use of media vehicle was also our strategy. Through communication efforts in key local dailies and on the radio, we were able to push recall level higher.

As the level of interests steadily increased, the OPG conducted regular LPA Workshops to provide attendees better appreciation of the Act and how they could benefit from it by making an LPA. Workshop participants are brought through key considerations in making an LPA including the procedures and forms.

Phase 3

As general awareness increased, the OPG became more focused and targeted in our communication efforts. Since the end of 2010, OPG has embarked on a corporate outreach programme giving talks to working adults at their workplace. To date, the OPG has given talks to staff of various key corporations across various key sectors.



Outreach to heartlanders

Stakeholder outreach

Another focus area was stakeholder outreach and education. During the year, two seminars were organised for various stakeholders to impart pertinent points on various aspects of the Act.

The first seminar was held in March 2010, where UK Senior Judge, Denzil Lush, shared with legal practitioners the United Kingdom's experience in implementing the Mental Capacity Act.

In May 2010, we conducted the Mental Capacity Act - Code of Practice Seminar. Graced by Minister Dr Vivian Balakrishnan, the seminar was organised for stakeholders in the legal, medical, social and grassroots organisations including caregivers. The seminar provided insights into practical aspects of the Act, highlighting the responsibilities of proxy decision makers and caregivers.

Changing mindsets - the way ahead

The OPG's public outreach efforts have contributed to growing awareness of the Act and the LPA. More significantly, public buy-in rate has been heartening, as can be seen by the steadily growing number of LPAs made.

Creating awareness of the Act is however just the start. On a more significant level, we need to achieve a mindset change among Singaporeans to help them realise the importance and benefits of pre-planning.

To that end, we need to gear up our public outreach efforts, not only to create awareness on a larger scale, but to penetrate inertia and resistance towards planning for eventualities in life, and shift mindsets towards proactive pre-planning. In this way, more can benefit from the facility of pre-planning which the Act affords.

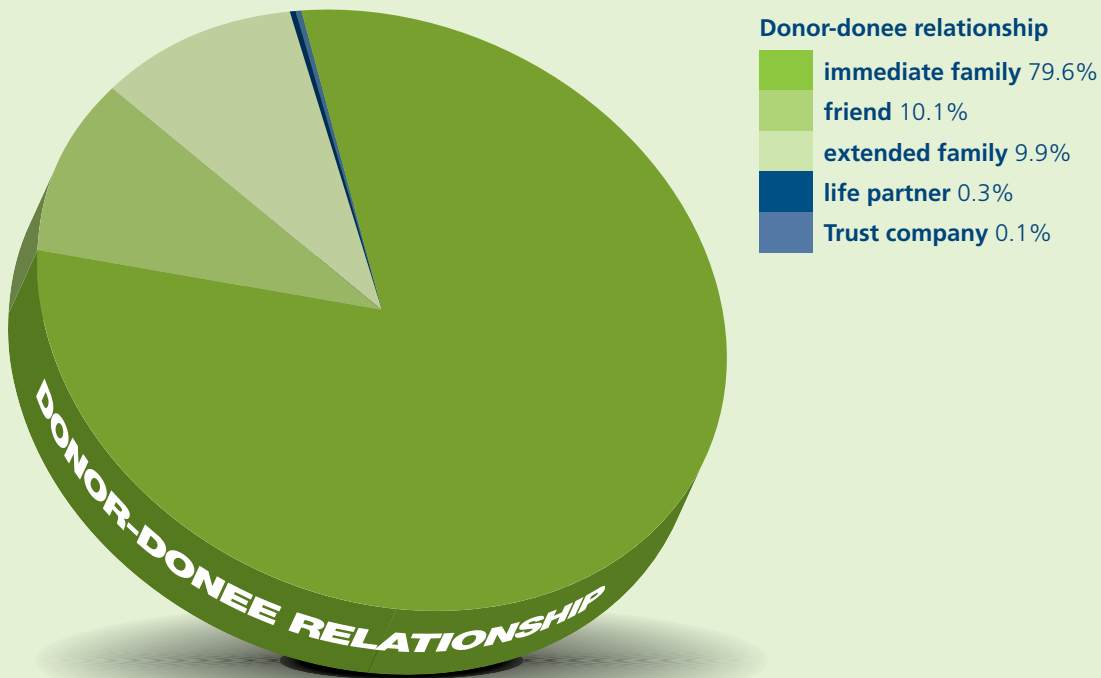


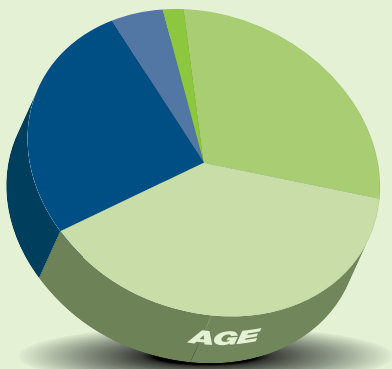
Outreach to stakeholders

INDICATORS OF REGISTRY ACTIVITIES - LASTING POWER OF ATTORNEY APPLICATIONS

As at 31Mar 11

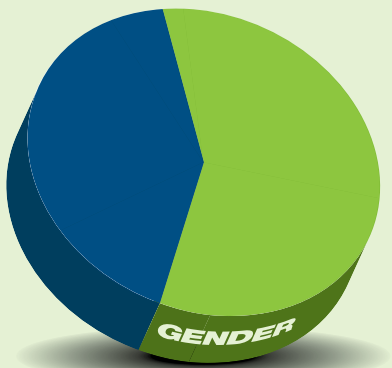
Number of LPA applications - 655





Donors by age group

21-34	2%
35-55	28%
56-70	39%
71-85	26%
>85	5%



Donors by gender

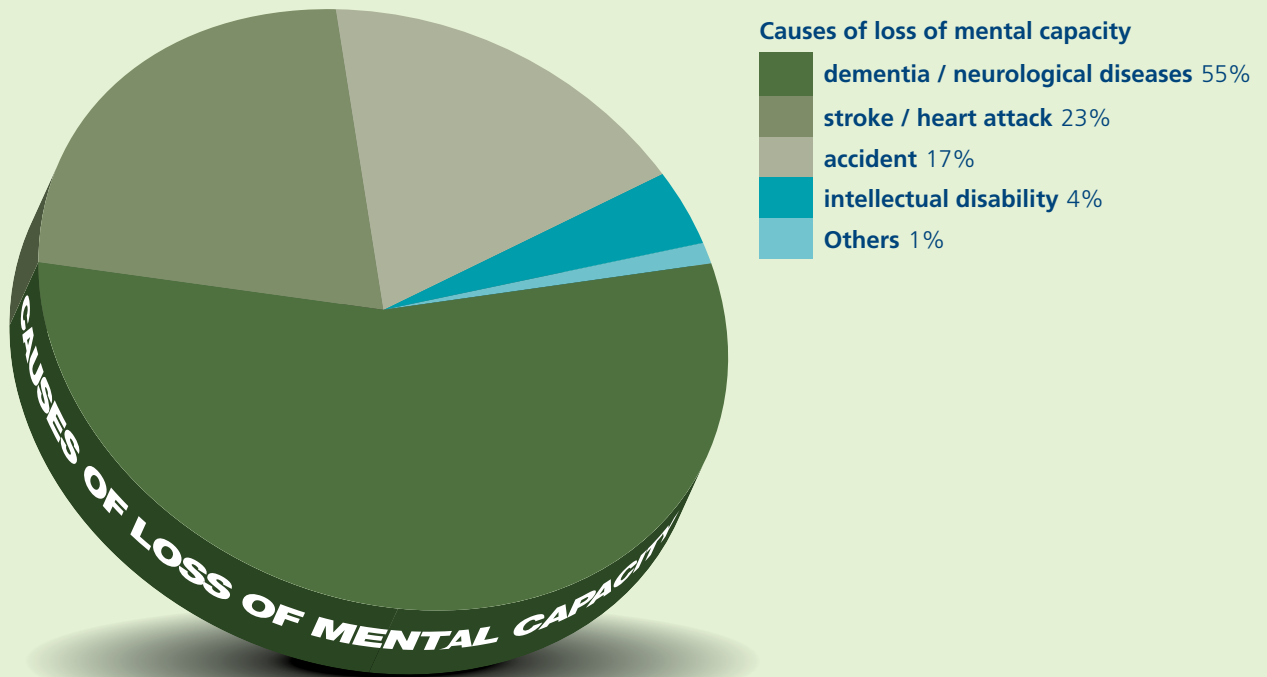
Female	58%
Male	42%

INDICATORS OF REGISTRY ACTIVITIES - COURT ORDERS

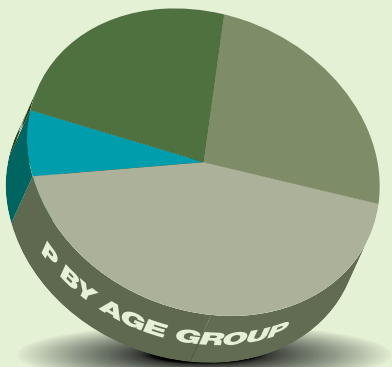
As at 31Mar 11

Number of court orders appointing deputies - 171

Number of deputies - 2,992* deputies

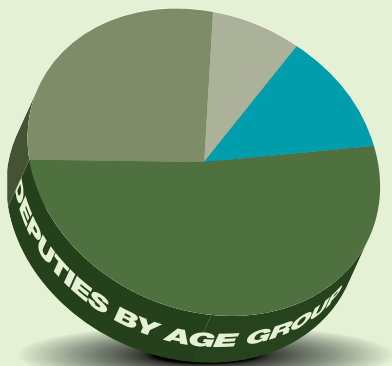


*includes newly appointed deputies and committee of persons and / or estate under the previous Mental Disorders and Treatment Act who are now deemed as deputies under the Mental Capacity Act



Persons lacking mental capacity ("P") by age group

21-34	7%
35-55	24%
56-70	25%
>71	44%



Deputies by age group

21-34	12%
35-55	52%
56-70	28%
>71	8%

PRO BONO LAWYERS

The OPG has a team of pro bono lawyers who provide their services to members of the public who are qualified through a means test. Their services include:

- a) signing as a witness to certify an LPA; and
- b) making court applications to appoint a deputy for persons who lack mental capacity.

Since we commenced operation, our pro bono lawyers have been actively working with OPG to support our mission. They have assisted in court applications to appoint deputies for persons who have lost their mental capacity. These were needy cases referred by the OPG after qualifying through a means test.

Some of our pro bono lawyers have also been assisting the OPG at public talks to create awareness of the Act and helping the OPG reach out to specific target audiences in various vernacular languages.

BOARD OF VISITORS

The Board of Visitors comprises 13 general visitors and six special (medically qualified) visitors appointed to assist the Public Guardian in its investigative function to look into the well-being of a person(s) who lacks mental capacity, as well as monitor how donees and court appointed deputies are fulfilling their responsibilities as proxy decision makers through visits made. These visitors also provide independent advice on matters relating to the person through a Visitor Report submitted to the Public Guardian and / or the court.

In our first year of operation, the Public Guardian has activated Board of Visitors to investigate into the well-being of person(s) at their place of care following alerts of possible neglect.

The respective Board of Visitors submitted their reports and assessments to the Public Guardian after their visits, who was satisfied that these did not involve wilful neglect of the person(s) without capacity. The Board of Visitors' recommendations to improve the situation were also conveyed to relevant parties including the whistle-blowers.

TESTIMONIALS

“People tend to be focused on wealth accumulation and may think it is taboo to plan for eventualities in their lives. But life is unpredictable. Important decisions may need to be taken when you are still alive, but without the mental capacity to make these decisions yourself. This makes advance planning even more important. My husband and I have a full financial plan in place, including our Wills. With the LPAs we have made, we have better peace of mind knowing that our financial planning is complete”.

Ms Tan Yan Lin, 40 years old, housewife

“I have no doubt that my children, who are very filial, will take good care of me in my old age. Still, I have seen friends who faced a lot of problems when handling matters for their parents who suffer from dementia. I do not wish to put my children through the same stress and challenges should I lose my mental capacity one day. I want to make sure that they will be able to access my funds to pay for my care needs and medical expenses. Hence, I decided to make an LPA appointing my two children as my donees to take care of my needs when required. The LPA is an important avenue for people to pre-plan”.

Mr Liao Kiam Peng, 68 years old, retiree

“I had to go to court to be appointed my husband’s deputy after he suffered a stroke eight years ago. The entire procedure was a hassle and time-consuming as I had to make multiple trips to the court. There were also legal fees involved. I decided to make an LPA to appoint my only son to be my proxy decision maker in the event I need him to manage my affairs because of loss of mental capacity. In that way, he would be able to act for me automatically. I do not want him to endure all the trouble that I had to go through”.

Mdm Chan Fong Yin, 54 years old, kitchen assistant

CASE REPORTS

Significant cases decided under the Mental Capacity Act

Re O

Subordinate Courts – Originating Summons No. OSF128 of 2010
Foo Tuat Yien DJ
14 July 2010

Mental Capacity Act – Order of court appointing two daughters as deputies of O, a person alleged to lack capacity (“P”) – Management of her personal welfare and property and affairs matters.

Facts

The application was made on behalf of P, an 86-year-old retired Chinese widow. P suffers from advanced dementia. She was a tenant of a food stall under the National Environment Agency before she lost her mental capacity. The applicants, P’s two daughters, obtained an order from the court appointing them as deputies of P in order to manage matters regarding her stall.

Held

The order authorised the applicants to act jointly and severally on P’s behalf and in her stead for property and affairs matters limited to the lease, tenancy and operation of P’s food stall for the benefit of P, and to manage P’s bank accounts.

Re L

Subordinate Courts – Originating Summons No. OSF153 of 2010
Regina Ow-Chang Yee Lin DJ
20 August 2010

Mental Capacity Act – Order of court appointing father and sister as deputies of L, a person alleged to lack capacity (“P”) – Management of his personal welfare and property and affairs matters.

Facts

P is a single, 40-year-old Chinese male who is suffering from advanced dementia. He is unemployed but has assets comprising CPF monies, bank accounts, SingTel shares and several insurance payouts. P’s father and sister obtained an order from the court appointing them as deputies of P.

Held

The order authorised the applicants to act jointly and severally on P’s behalf and in his stead in all personal welfare and property and affairs matters. This includes the right to manage P’s bank accounts and property; carry out any

contracts entered into by P and; conduct of legal proceedings in P’s name.

Re S

Subordinate Courts – Originating Summons No. OSF161 of 2010
Foo Tuat Yien DJ
15 September 2010

Mental Capacity Act – Order of court appointing father as deputy of S, a person alleged to lack capacity (“P”) – Management of her personal welfare and property and affairs matters.

Facts

P is a single 24-year-old Malay who was involved in a motorcycle accident which left her with severe neurological disability, leaving her unable to care for her personal welfare and property and affairs matters. The applicant, P’s father, obtained an order from the court appointing him as deputy of P.

Held

The order authorised the applicant to act on P’s behalf and in her stead in all personal welfare and property and affairs matters, including the right to conduct legal proceedings on P’s behalf, manage P’s bank accounts, and handle P’s common law damage claims.

[Observations: Despite P not having substantial assets that may be utilised, a deputy was still required to act on behalf of P relating to legal proceedings to claim damages due to her.]

Re C

Subordinate Courts – Originating Summons No. OSF182 of 2010
Foo Tuat Yien DJ
7 October 2010

Mental Capacity Act – Order of court appointing wife as deputy of C, a person alleged to lack capacity (“P”) – Management of his personal welfare and property and affairs matters.

Facts

P, Chinese, married, a 41-year-old service technician, suffered from a sudden blood clot in his brain and has since been bed bound and permanently disabled; requiring a caregiver for

the rest of his life. P has monies in bank accounts and CPF for his living expenses as well as a vehicle which may be sold to ease the family's financial burden. The applicant, P's wife, obtained an order from the court appointing her as deputy of P.

Held

The order authorised the applicant to act on P's behalf and in his stead in all personal welfare and property and affairs matters, including the general authority to manage P's monies and the disposition of P's vehicle.

[Observations: P was the sole breadwinner of the family and his sudden condition left the family in distress with minimal information on the management of his affairs as well as having to endure the tedious process of a court application. A deputy appointment was however necessary to maintain the family's expenses.]

Re N

Subordinate Courts – Originating Summons No. OSF221 of 2010
Foo Tuat Yien DJ
7 October 2010

Mental Capacity Act – Order of court appointing three children as deputies of N, a person alleged to lack capacity (“P”) – Management of his personal welfare and property and affairs matters.

Facts

The application was made on behalf of P, a retired 86-year-old Chinese widower, who was unable to manage himself, and his property and affairs, having lost his cognitive functions. P's total assets are valued at approximately \$38 million, including bank accounts, dividends and equities. P's two daughters and son obtained an order from the court appointing them as deputies of P.

Held

The order authorised the applicants to act jointly and severally on P's behalf and in his stead in all personal welfare and property and affairs matters, including the right to manage P's property but shall not sell it for as long as P shall live and; the right to manage P's all other financial matters.

[Observations: In view of the fact that P's asset size is significantly large; he may have had specific instructions

to managing his property and affairs matters. If he had the opportunity to make an LPA, he could have indicated his choice of a proxy decision maker(s) and personal requirements pertaining to the management of his extensive assets.]

Re A

Subordinate Courts – Originating Summons No. OSF317 of 2010
Foo Tuat Yien DJ
20 April 2011

Mental Capacity Act – Order of court appointing mother as deputy of A, a person alleged to lack capacity (“P”) – Management of his personal welfare and property and affairs matters.

Facts

P, a 44-year-old Malay male, is a divorcee with two minor children. P was a swimming instructor prior to a severe stroke which left him mentally incapacitated. P has no savings but owns a four-room HDB flat with some outstanding mortgage loans. He also has an insurance payout and a small amount of money in his CPF. P's mother obtained an order from the court appointing her as deputy of P.

Held

The order authorised the applicant to act on P's behalf and in his stead in his personal welfare and property and affairs matters, including the authority to receive insurance payout on P's behalf.

[Observations: Despite P's relatively young age and active lifestyle, he suffered from a stroke which left his minor children in the care of his housewife mother. A deputy appointment was therefore critical for the management of his personal welfare, property and affairs as well as the future care of his children with his monies.]

Re T

Subordinate Courts – Originating Summons No. OSF333 of 2010
Foo Tuat Yien DJ
22 December 2010

Mental Capacity Act – Order of court appointing two brothers as deputies of T, a person alleged to lack capacity (“P”) – Management of his personal welfare and property and affairs matters.

Facts

P is a single, 55-year-old Chinese male with no fixed income. P met with a traffic accident while riding a bicycle on the road, losing his mental capacity as a result. P has no assets save for his CPF savings and some money due to him from the acquisition of his HDB flat. P's siblings applied to the court to have themselves appointed as deputies to manage all of P's matters and to represent P to file a civil claim against the driver / insurance company.

Held

The order authorised the applicants to act jointly on P's behalf and in his stead in all personal welfare and property and affairs matters, including the right to commence civil proceedings on behalf of P to recover damages under the motor accident claim.

[Observation: Although P has no regular income as a rag and bone man and little savings or assets, deputies are still required to represent P to commence civil proceedings to recover and receive damages.]

Re M

Subordinate Courts – Originating Summons No. OSF40 of 2011
Foo Tuat Yien DJ
6 February 2011

Mental Capacity Act – Order of court appointing mother and sister as deputies of M, a person alleged to lack capacity (“P”) – Management of his personal welfare and property and affairs matters.

Facts

P, 22 years old, male Malay, met with a traffic accident and sustained serious head injuries. He recovered from his injuries but his condition subsequently deteriorated severely, causing him to lose his mental capacity. P is due to receive compensation for his injuries and has bank accounts which he can no longer operate. P's mother and sister applied to be his deputies.

Held

The order authorised the applicants to act jointly on P's behalf in his stead in all personal welfare and property and affairs matters, including the power to carry on with the legal proceedings for P's injury claim. In exercising their powers, the deputies are limited to \$500 per month for the monthly maintenance of P.

[Observation: During the short period of time following the incident, P recovered from his injuries and could have considered making an LPA then. Had he done so, it would have avoided the burden in time and financial resources required by the family to apply to court for appointment of a deputy.]

Re P

Subordinate Courts – Originating Summons No. OSF53 of 2011
Foo Tuat Yien DJ
27 April 2011

Mental Capacity Act – Order of court appointing aunt as deputy of P, a person alleged to lack capacity (“P”) – Management of her personal welfare and property and affairs matters.

Facts

P, a 36-year-old single Chinese female, had been slow in her developmental milestones from young. She was diagnosed as suffering from profound mental retardation and is incapable of managing her affairs. P has no assets save for an estate left behind by her deceased parents; who did not leave behind a Will. P's aunt obtained an order from the court appointing her as deputy of P.

Held

The order authorised the applicant to act on P's behalf and in her stead in all personal welfare and property and affairs matters, including the right to manage P's documents relating to the application of the Grant of Letters of Administration of P's parents' estates and to receive the assets relating to the aforementioned Grant.

[Observations: As P and her brother are the only beneficiaries of the estate left behind by their parents, and P is incapable of understanding and signing documents required for the application of the Grant of Letter of Administration; a deputy was therefore required to act on her behalf for this very specific purpose.]

Re U

Subordinate Courts – Originating Summons No. OSF79 of 2011

Foo Tuat Yien DJ

27 April 2011

Mental Capacity Act – *Order of court appointing husband and son as deputies of U, a person alleged to lack capacity (“P”) – Management of her personal welfare and property and affairs matters.*

Facts

The application was made on behalf of P, a 55-year-old Chinese female, married and unemployed, who suffers from advanced Alzheimer’s disease and is incapable of managing herself and her affairs. P currently resides with and is taken care of by her husband and children, with monthly expenses approximating \$1,070. P’s husband and second son obtained an order from the courts appointing them as deputies of P.

Held

The order authorised the applicants to act jointly on P’s behalf and in her stead in all personal welfare and property and affairs matters, including the right to manage P’s estate, insurance policies, CPF and bank accounts, and to conduct legal proceedings on behalf of P.

IN APPRECIATION

The roll out of the Mental Capacity Act involved the contributions and support of many stakeholders and partners. Some of the OPG's key partners include:

Agency for Integrated Care
Association of Banks in Singapore
Attorney-General's Chambers
Central Provident Fund Board
Centre for Enabled Living
College of Family Physicians Singapore
Council for Third Age
Development Bank of Singapore
General Insurance Association
Housing and Development Board
Health Promotion Board
Hua Mei Training Academy
Institute of Mental Health
Law Society of Singapore
Legal Aid Bureau
Life Insurance Association
Majlis Ugama Islam Singapura
Ministry of Health
Ministry of Law
Monetary Authority of Singapore
National Council of Social Service
National Healthcare Group
NTUC U Live
OPG Board of Visitors
OPG pro bono lawyers
Overseas Chinese Banking Corporation
People's Association
Securities Investors Association (Singapore)
SingHealth
Singapore Police Force
Subordinate Courts
Supreme Court
Tsao Foundation
United Overseas Bank
Voluntary Welfare Organisations

To all our stakeholders and partners, which are too many to list them all here, we wish to acknowledge your support and contributions with our sincere appreciation.

We look forward to your continued support to bring greater awareness of this significant social legislation to all strata of Singaporeans so that many more can come to benefit from the Act.

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