

Modernising wills for a smart nation

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THE BOTTOM LINE

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A WILL is the most important document for legacy planning, yet it remains stubbornly analogue.

While Singaporeans now authenticate ourselves through SingPass, sign contracts digitally, store key records on the cloud, and attend court hearings virtually, the law governing wills still insists on wet-ink signatures and the physical presence of all witnesses in the same room.

In May 2025, the UK Law Commission issued a report that proposed detailed legislature enabling electronic wills. The proposed Wills Bill 2025 allows people to execute and store wills online, permitting witnesses to attend the signing of a will virtually.

This development matters for Singapore. The UK's Bill is not a template the Republic must follow, but it indicates that a leading common law system thinks that reform is needed. For a financial hub competing for mobile, high-net-worth families,

this shift should prompt us to review our own rules.

Ironically, Singapore has digitalised almost everything around the will, but not the will itself. We have built a state-backed legacy-planning ecosystem.

The MyLegacy@LifeSG programme links residents to key steps in planning legacy and includes a SingPass-secured digital vault for storing documents to be released to trusted persons upon death. Central Provident Fund nominations are done online.

The Office of Public Guardian allows people to file lasting powers of attorney digitally. The Family Justice Courts run a Probate eService.

Yet current legislation insists that the will itself remains a paper ritual. This is not just an inconvenience, but also a risk to our competitiveness. Singapore positions itself as Asia's premier wealth management centre. That brand rests on trust, governance and innovation.

End-to-end digital experience

The next generation of wealth holders expects an end-to-end digital experience. They already bank, invest, and sign business documents digitally. If the law forces them back to paper for succession, many will procrastinate or seek offshore solutions that offer greater digital convenience.

Of course, wills are uniquely sensitive. Fraud and undue influence are real risks, and they often surface only after death.

The UK Law Commission's report contemplated specific requirements: The system must link the testator and witnesses to their signatures at the time of signing, ensure that the authentic original is identifiable from copies, and protect the original from unauthorised alteration or destruction.

Singapore should adopt a similar approach: Modernise without compromising on steps to prevent fraud and undue influence. The overarching philosophy should be to prescribe safeguards that are neces-

sary and proportionate to protect the interests of the testator. Overly rigid technical and onerous requirements can backfire by discouraging adoption.

What might electronic wills legislation look like in practice?

First, leverage the existing SingPass platform to provide for identity verification and digital signing.

Second, require real-time video witnessing integrated with the SingPass platform to ensure that the witnesses and testator are connected at the moment of signature.

Third, electronic wills must be stored in tamper-evident storage, with a version designated as the original electronic will so that revocation and later versions can be managed sensibly.

2026 marks the bicentennial of the adoption of the common law in Singapore and there is much to appreciate and embrace in our legal system. While we celebrate the formality provisions that have served us well since the Straits Settlements

days, this milestone reminds us that it is time to update them.

If England is preparing for electronic wills, Singapore should not wait until the next generation has already chosen other wealth centres. The law should be modernised so that private players can offer platforms working with SingPass or an equivalent platform for the safe execution of wills. Policymakers can decide which solutions or platforms can sensibly prevent fraud and undue influence, and recognise them by subsidiary legislation.

Singapore's reputation as a wealth management centre depends on staying credible, modern, and innovative. A Smart Nation should not necessitate wet ink for its residents' final act.

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