Will of Fortune: New card game to encourage end-of-life planning

NUS students create game to spark conversations around taboo subject

Shermaine Ang

Playing the Will of Fortune are (clockwise from far left) NUS Business School students Koh Ngiap Seng and Chiu Yu Xuan; Immortalize chief executive Regina Tan; and Eden Law Corporation associate director Low Seow Ling. ST PHOTO: DESMOND WEE

After tycoon Peter Devan, 60, is diagnosed with Stage 3 cancer, he gets his family, including his ex-wife, to help him make plans for the assets he will leave behind.

This is the fictional but not unrealistic world players can inhabit in a game created by students from the National University of Singapore (NUS) Business School to spark conversations around the taboo subject of end-of-life planning.

It is informed by real-life cases that funeral directors, doctors and lawyers shared from their dealings with the dying and their bereaved families.

Students Koh Ngiap Seng, Chiu Yu Xuan, Jonathan Chin and Mandy Tay were tasked to create a game by legacy planning start-up Immortalize, to spark interest in the topic.

The students decided on a strategic card game inspired by the card games Monopoly Deal and The Singaporean Dream.

End-of-life planning will become more critical because by 2030, almost one in four Singaporeans will be over 65 years old.

Despite the Government extending the fee waiver to encourage people to set up a lasting power of attorney (LPA), many are still not taking it up. The LPA allows people to appoint someone to make decisions on their behalf when they lose mental capacity.

In the game, called Will of Fortune, players are each given a persona, such as Peter Devan's ex-wife, his son, who is a prodigy, and his special needs child. Each is also armed with different powers they can use to their advantage in the game.

The players take turns, performing up to three actions, where they can opt to either collaborate with other players or sabotage them.

The goal is to collect as many legacy cards as possible, across insurance plans, estate planning tools, legal documents and funeral arrangements. The game ends when someone draws the "Peter's Last Breath" card, and scores are tabulated to determine the winner.

A funeral director, a doctor and a lawyer who played a prototype of the game pointed out some problems families run into when those who are ill or dying do not plan for their deaths and mental incapacity.

Dr Cheah Si Oon, an emergency specialist at Urgent Care Clinic International, said she is seeing more patients who lose their mental capacity due to dementia or stroke, many of whom may not have an LPA.

Dr Cheah, who has worked for over 10 years in emergency care, said she sees many families scrambling to make plans in the emergency room, but that is not the right place or time to do this.

"They're in a panicked state. These decisions should be made when they're calm, before this (emergency) happens."

She said there are many decisions for families to make when patients are nearing the end of life, such as feeding tubes, extraordinary life-sustaining measures and surgery.

"Siblings tend to push the decision to one another... They might blame (the sibling who made the decision) if the surgery didn't go well.

"There was a son living overseas who came back and asked us to do everything we can (to keep the parent alive), perhaps feeling guilt that he wasn't there."

The advance medical directive (AMD) can be signed to indicate one does not want extraordinary life-sustaining treatment to be used in the event one becomes terminally ill and unconscious.

Advance care planning (ACP) has people state their treatment preferences in advance so that doctors and loved ones know what to do if a serious illness takes away a patient's ability to express themselves.

Dr Cheah, who helps patients with end-of-life planning matters, said doctors should initiate the end-of-life planning conversation with patients early, including learning whether they want to die at home or in hospital.

Many cases end up in court because proper planning for death and illness was not done, said Ms Low Seow Ling, associate director of Eden Law Corporation.

She recounted a case of a couple who were planning to sell a house and buy a new one when the wife suffered a stroke and lost mental capacity. Since she did not have an LPA, the court appointed a deputy to decide on her behalf. The decision about the house fell under the court's purview, and her husband was unable to sell the property.

Ms Low said good planning helps keep family relations harmonious and people can pass their assets to family members who need them the most – such as children with special needs. She added that the laws are in place to protect vulnerable groups such as the elderly and those who lose mental capacity.

Some people, like Mr Bernard Chen, 37, an intelligence analyst who used to work in the funeral industry, have already made preparations for death. He has made his CPF nomination, written his obituary and decided on what will happen to his property.

"The irony is that many Singaporeans feel the need to buy a lot of insurance for their travel, for accidents, for their vehicles, but never felt the need to buy insurance for their own mortality... It's about becoming more responsible to ourselves," he said.

shermaineang@sph.com.sg