Millionaireasia®
IT'S ABOUT LIVING LIFE TO THE FULLEST
SINGAPORE EDITION

## MORE THAN MICHELIN

Why **CHEF MICHAEL MULLER** traded Parisian prestige for a table of heart in Singapore.

## QUANTUM LEAP

**ANISHA GILANI** steps into the unknown, where statistics meet the secrets of consciousness.

# THE MAN WHO LEFT IT ALL BEHIND

And the priceless thing Monk Duke found instead.

# The True Luxury You Can't Buy

By **Toh Mu Qin**

In a world that celebrates hustle, speed, and the next big milestone, this September, Millionaireasia offers a gentler, deeper perspective. We bring you our Wellness Issue, a curated collection of stories, personalities, and ideas that explore the many ways we can live with more presence, balance, and intention.

At the heart of this issue is our cover personality, Monk Duke (Luang Pi Duke), a man who once stood at the pinnacle of business and influence, only to choose a quieter, more meaningful path. Through his retreats, monastic projects, and tech-based mindfulness platforms like iRETREAT, iMONASTERY, and InnerX, Monk Duke has guided countless individuals toward peace in a world of constant noise. His message is both timely and timeless. True success is not what you acquire, but what you let go of. His story is not a rejection of modern life, but an offering to it, an invitation to come home to ourselves.

Wellness, however, doesn't only reside in silence and solitude. It's found in the everyday rituals that nourish us. We're proud to spotlight Chef Michael Muller, the Michelin-trained force behind La Table d'Emma, a warm French bistro nestled along Club Street. Named in honour of his beloved wife and daughters, the restaurant is a heartfelt expression of family, heritage, and love. In his story, we discover how Michael channels decades of fine dining experience into soulful, honest French cuisine that brings people together. His approach to hospitality is steeped in care, simplicity, and emotion, reminding us that sometimes, a meal prepared with love is the most healing ritual of all.

This issue also features a special Aspiring Entrepreneurs Series on financial consultants who are transforming the way their profession connects with clients, through empathy, personalisation, and purpose. From integrating astrology to advocating mindset education, these advisors show us that financial wellness is about more than portfolios; it's about peace of mind.

In our Living Large segment, we explore how wellness can live in beauty, craftsmanship, and curated indulgence. From the elegance of Rolls-Royce at Paris Fashion Week to the bold creativity of Bvlgari's Polychroma Collection and the timeless artistry of Christian Louboutin, these features remind us that luxury isn't just about status. It can be a source of inspiration, joy, and renewal. When experienced with intention, indulgence becomes a form of enrichment, not escape.

Finally, our In The Know section delves into the cutting edge — biohacking, transformative retreats, and the ethics of AI avatars. Because in today's world, wellness isn't just physical. It's intellectual, emotional, and ethical.

This issue is a reflection of our times — fast-paced, but yearning for stillness. May it be your invitation to recalibrate.

Photo: Alexander Haiden

Millionaireasia

@millionaireasia.sg

millionaireasia.com

**Editor In Chief** Toh Mu Qin

**Editorial Contributors** Adli Yashir Kuchit
Alexis Toh
Christina Yip
Dr. Chrystal Fong Chern Ying
Ignatius Tan Gim Wee
Mariah Amin
Naomi Leong
Priyanka Elhence
Richard Siaw
Wayne Tan

**Graphic Designer** Amelia Espaldon

**Partnering Law Firm** R S Solomon LLC

**Chief Executive Officer (Asia Pacific)** Peter Tan Shou Yi

**Publisher** Millionaireasia Pte Ltd
111 Somerset Road, #07-07
TripleOne Somerset
Singapore 238164
T: 65 6838 5333
Email: contact@millionaireasia.com
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# The Stillness Within

## Monk Duke's Journey from High Society to Inner Peace

By **Toh Mu Qin**

Born into power, raised among privilege, and educated for worldly success, Monk Duke walked away from it all in search of something far greater—not fortune, but freedom. In the silence of monastic life, he discovered his calling—to guide the modern world back to its forgotten centre.

When most sons think of a gift for their mother, they might choose flowers, a heartfelt letter, or perhaps a family dinner at her favourite restaurant. A small gesture to show love and appreciation. But Monk Duke—formerly Praputt Kamlang-ek/Phornprapha—gave something entirely different. He offered his mother a meditation retreat.

But this wasn't just any retreat. It wasn't a weekend getaway in the mountains or a spa hidden in the hills. It was a sanctuary born out of silence, built on devotion, and rooted in the deepest respect a son can offer his mother. Nestled in the serene, almost mystical province of Pak Thong Chai, iRETREAT is more than a physical space. It is a love letter in the form of architecture, philosophy, and stillness.

A fellow monk once likened it to the Taj Mahal. Not for its grandeur or aesthetic extravagance, but for its origin—love. "The Taj Mahal was built for a queen," the monk said. "iRETREAT was built for a mother." Every grain of sand, every pathway lined with trees, every meditation cushion, all carry the imprint of a son's wish to bring peace to the woman who raised him with grace, strength, and unconditional love.

"Most sons give their mothers flowers," Monk Duke says with a smile. "I built her a place to find peace."

What began as a deeply personal act of reverence would soon take on a life of its own. iRETREAT became a sacred space for people from all walks of life—seekers, leaders, sceptics, and believers—to come home to themselves. And from this sanctuary bloomed an entire movement—iMONASTERY, where everyday people can live as monks for 30 days; the Gen. Arthit & Phornsan Kamlang-ek Foundation, honouring his parents through service and mindfulness education; and InnerX, a groundbreaking digital platform blending AI and ancient teachings.


But to understand the stillness he now shares with the world, one must first understand the chaos he walked away from.

### From Supercars to Stillness

Born in Los Angeles, Monk Duke's life began at the crossroads of immense privilege and powerful legacy. He was the son of two of Thailand's most distinguished figures—General Arthit Kamlang-ek, Thailand's former Supreme Commander and Deputy Prime Minister, and Phornsan Phornprapha, daughter of Dr. Thaworn Phornprapha, founder of the Siam Motors Group, an industrial empire that brought brands like Nissan Motors, Yamaha Music, Komatsu, and Daikin into the heart of Southeast Asia.

From the moment he could walk, Duke straddled multiple worlds. His early childhood memories were a blur of LA mansions and lush Bangkok gardens. At just eight years old, he was sent to boarding school in England, a cultural leap that introduced him to solitude, self-reliance, and the sharp edges of elite Western education. From there, his life unfolded like a glossy magazine spread-weekends parties filled with champagne, fast cars, and fashion models.

From the outside, it looked like the ideal life, a world curated by wealth, comfort, and endless opportunity. He earned a master's degree in Analysis Design and Management of Information System at the prestigious London School of Economics, moved effortlessly through high society, and seemed poised to follow in his parents' footsteps, either in business, military or diplomacy.

But beneath the surface, a quiet unease was building.

"I had every reason to feel happy," he reflects. "I had status, experiences, even a sense of achievement. But something essential was missing. There was a hollowness that no party, no possession, and no promotion could fill."

That whisper of discontent eventually became a roar. And at 31, he did something that would stun his social circle and shift the course of his life entirely. He shaved his head, traded his designer suits for saffron robes, and entered the monkhood.

What began as a brief spiritual pause soon deepened into a total transformation. He didn't just retreat. He disappeared into silence. For ten of his seventeen years as a monk, he

lived in a gated community within a monastery with 35 other monks, meditating up to eight hours a day. No phones. No media. No distractions.

"Imagine walking into a monastery," he says, "and the gate closes for ten years. At first, it felt like prison. Then I realised, the walls weren't there to keep me in. They were there to keep the noise out."

### A Life Built on Letting Go

In an age that worships accumulation—wealth, influence, accolades, and curated experiences—Monk Duke chose a radically different path. His life became a study in subtraction. While most people measure success by what they can acquire, he began to examine what he could release.

"Happiness," he says gently, "isn't about what you gain. It's about what you can let go of and still feel whole."

It's a philosophy born not from theory, but from lived experience. During his decade-long seclusion, Monk Duke lived with almost nothing. No bank account. No phone. No news from the outside world. His worldly possessions could be counted on one hand—a simple robe, a bowl for alms, a cushion for meditation, and a few sacred texts. Every day was stripped of distractions, yet filled with purpose. It was a life pared down to its essence—breath, mindfulness, presence.

He meditated up to eight hours a day, year after year, observing the rising and falling of thoughts, feelings, and identities. The silence wasn't empty; it was alive. With every hour on the cushion, he let go of another layer—ambition, comparison, even the need to be understood. What remained was clarity, a deep, unwavering stillness that no external event could shake.

What he found in that silence wasn't detachment from the world, but deeper connection to it. He emerged not aloof, but open. Not lost in dogma, but anchored in compassion. Stripped of distractions, his mind became a mirror—clear, reflective, and grounded in the present.

After ten years, when he stepped back into society, the world had changed in dramatic and dizzying ways. Flip phones had evolved into sleek, all-knowing smartphones. Social media has turned attention into currency. The speed of life had accelerated, yet joy, it seemed, had not.

"I came back and everyone looked so restless," he remembers. "People had more access, more options, more connectivity, but they seemed less connected to themselves."

For someone who had lived a decade in silence, this contrast was stark. The stillness he had cultivated now felt not only precious, but needed. He realised that the peace he had discovered wasn't just for him; it was meant to be shared.

And there was one person above all whom he wanted to share it with—his mother.

"I thought, if meditation could bring me this level of clarity and peace, why not offer that to the person who gave me life?" he says. "Most sons bring flowers. I wanted to bring her something that would help her bloom from the inside."

And so began the first vision of what would become iRETREAT—a gift of stillness, born from solitude, rooted in love.

### iRETREAT: A Love Letter to the World

Built out of devotion, iRETREAT is more than just a wellness sanctuary. It is a sacred space shaped by intention, love, and simplicity. Every element of its design, every corner of its grounds, echoes a deeper message—you don't need to be fixed. You only need to remember who you are beneath the noise.

"Most retreats are escapes," Monk Duke explains. "People go away hoping to get away from their lives. iRETREAT isn't about escaping. It's about returning. Returning to yourself. To your breath. To your stillness. To your centre. To the version of you that was always there, just hidden beneath the clutter."

Located in the peaceful province of Pak Thong Chai, far from the distractions of urban life, iRETREAT blends natural beauty with meditative architecture. But what makes it extraordinary isn't the setting. It's the philosophy that pulses through every moment and interaction. Here, people are not asked to be better. They are invited to be.

At the heart of its teachings lies the Sati & Sabai meditation method, a practice as accessible as it is profound. Sati means awareness. Sabai means ease, comfort, or contentment. Together, they form a mindfulness technique that is disarmingly simple and refreshingly human.

"In a world obsessed with doing," says Monk Duke, "this method teaches the art of being. It's not about pushing, striving, or controlling your mind. It's about relaxing. Smiling. Letting go."

The method doesn't require silence; it invites it. It doesn't demand concentration; it welcomes curiosity. Participants are guided to observe their thoughts like clouds in the sky, allowing emotions to rise and pass without judgment. In a world of stress apps, hyper-productivity, and performance-driven wellness, Sati & Sabai feels like a sigh of relief.

Since its inception, thousands have passed through the gates of iRETREAT. They come from vastly different backgrounds—CEOs seeking calm in the chaos, artists longing for creative clarity, exhausted parents yearning for space to breathe, and spiritual seekers craving something real. Titles are left at the door. Luggage, both literal and emotional, is gently unpacked.

And many return transformed.

Some describe a lightness they haven't felt in years. Others speak of breakthroughs, not loud or dramatic, but subtle, almost whispered. A single breath where everything made sense. A sudden awareness that they had been running for so long they forgot where they started. Tears, laughter, silence—all are welcome here.

But the transformation doesn't end at the retreat. iRETREAT equips people with simple, sustainable practices they can

carry into their daily lives. Because as Monk Duke often reminds his students, “Meditation isn’t what you do on the mat. It’s how you meet the world after you rise.”

In that sense, iRETREAT is not just a destination; it’s a beginning. A beginning of living not harder, but softer. Not faster, but deeper. A return, not to a place, but to presence.

### The Monk Life Project—A Taste of Ordination

From the seeds of iRETREAT blossomed a deeper, more immersive initiative—iMONASTERY and the Monk Life Project—a bold and unprecedented offering that invites ordinary individuals to step into the extraordinary discipline of monkhood, if only for 30 days.

Designed by Monk Duke as a doorway to authentic inner transformation, the Monk Life Project doesn’t simply teach mindfulness; it demands that participants live it. Participants don’t just observe monks. They become monks. Heads are shaved. Robes are donned. Phones are surrendered. The outside world is paused. For one full month, each participant walks, eats, sleeps, meditates, and breathes like a true member of the monastic order.

And over 200 individuals have already taken that leap.

They come from all corners of the globe—New York, London, Tokyo, Sydney. They are not cloistered ascetics or lifelong devotees. They are CEOs, athletes, soldiers, teachers, artists, and caretakers. Some come with questions. Others come carrying heartbreak, burnout, or confusion. All come seeking something deeper than what modern life has given them.

“One man came from New York carrying heartbreak and anger,” Monk Duke recalls. “He had lost everything—career, relationship, sense of self. On the last day, standing in his robes, tears streaming down his face, he said, ‘I came to escape my pain. Instead, I found peace.’ That moment reminded me why we created this space.”

That, Monk Duke says, is the true essence of transformation. Not measured by how much someone gains, but by how much they’re able to release. In a world filled with noise and endless options, the Monk Life Project offers a rare alternative—stillness, discipline, and clarity. A shedding of roles, of expectations, of distractions, until only truth remains.

For Monk Duke, the magic lies in the shared humanity that emerges. “You see soldiers and artists, business leaders and caregivers, all sitting on the same mat, with the same shaved heads, in the same humble robes,” he says. “And you realise, beneath it all, the human heart is the same everywhere.”

The 30 days are not easy. Participants wake before sunrise. They meditate daily for 4-6 hours. They live on simple meals and follow the monastic code of conduct. But they also laugh, cry, reflect, and forge a bond with themselves they didn’t know was possible. And when they disrobe at the end of the programme, they don’t just leave with memories. They carry home new habits, a clearer mind, and a more compassionate way of living.

For many, the Monk Life Project is a turning point not because it changes who they are, but because it reveals who they’ve always been underneath the noise. And for Monk Duke, that’s the most beautiful truth of all.

### Leading Without Leading

Though he holds no corporate title, wears no suit, and signs no boardroom contracts, Monk Duke is a leader in every sense of the word. As the chief advisor of iRETREAT Group, and Secretary of the Gen. Arthit & Phornsan Kamlang-ek Foundation, his influence extends far beyond temple walls. His leadership is not based on authority or hierarchy, but on presence, principle, and a deep understanding of the human heart.

In Monk Duke's world, leadership isn't about commanding others. It's about guiding them inward. It's not about visibility. It's about clarity.

"I don't run businesses," he says. "I guide hearts."

And that simple statement captures the way he approaches every initiative he touches. Whether he's shaping the spiritual framework of iRETREAT, mentoring the next generation of mindfulness instructors, or overseeing foundation efforts that support monastic education, community development, and mental wellness across Thailand, Monk Duke leads not with ambition, but with stillness. Not with noise, but with listening.

His daily life reflects this philosophy. Every morning begins long before sunrise, at 3am, with six hours of deep meditation. It's during these hours of silence that he renews his clarity and replenishes the reservoir from which he serves. This is not a ritual of discipline alone, but a sacred space where distractions dissolve, and the Dhamma becomes vivid.

"My robes remind me daily of what matters," he says. "The moment I feel pulled by complexity, I return to the cushion."

Afternoons are devoted to teaching, and offering quiet guidance to those in his care, from retreat facilitators to global project leaders. Despite his global reach, he resists the temptation of being stretched thin. Instead, he embodies the principle that impact doesn't come from expansion, but from intention.

This unwavering centre allows him to guide initiatives like the Monk Life Project with authenticity. At every level, from one-on-one mentoring to shaping the spiritual vision of international wellness programmes, Monk Duke's leadership offers something rare in today's world—alignment. His outer work and inner practice mirror one another. His decisions are not reactive, but reflective.

In a time when many leaders chase influence, Monk Duke cultivates presence. And in doing so, he reminds those around him, from CEOs to students, tthat the most powerful kind of leadership begins not with a title, but with truth as well as personal inner peace and happiness.

### Technology Meets Transcendence—The InnerX Project

Now, Monk Duke is stepping into an area few would expect from someone in saffron robes—artificial intelligence. With the launch of InnerX (Inner Experience), a groundbreaking digital initiative described as "an AI monk", he is weaving ancient teachings into modern technology, creating a bridge between the timeless and the timely.

In a world where algorithms dictate attention and screens dominate our daily lives, Monk Duke sees opportunity, not opposition. "AI is a megaphone for wisdom," he explains. "It won't replace monks. It expands their reach." Rather than treating technology as a distraction, he sees it as a vessel, a channel through which meditation, mindfulness, and compassion can travel faster and farther than ever before.

The concept behind InnerX is simple yet revolutionary. To offer real-time meditation guidance and teachings rooted in Buddhist philosophy, accessible through smartphones and digital platforms, in multiple languages. Whether someone is in a bustling city apartment in Tokyo, a rural village in South Africa, or a hospital bed in Berlin, InnerX aims to be a portable sanctuary—a monk in your pocket.

The design is intentional. It speaks in calm, reassuring tones, free of rigid doctrine or spiritual jargon. It doesn't ask users to subscribe to a belief system. Instead, it offers gentle reminders, breathing exercises, and teachings from the Dhamma that have been thoughtfully adapted for a digital age. "Peace doesn't need to be locked in a retreat," Monk Duke says. "It should be as close as your breath, even in traffic, at your desk, or during your hardest moments."

The beauty of InnerX lies not just in its accessibility, but in its sincerity. It's not built to gamify mindfulness or commercialise calm. It's built to scale compassion. To meet people where they are, especially those who might never find their way to a monastery or retreat.

Monk Duke envisions a future where thousands, even millions, can meditate together through InnerX, regardless of geography, religion, or social background. The digital monk won't preach or persuade. It will guide, quietly and consistently, toward stillness.

Yet even as he embraces innovation, Monk Duke remains grounded in simplicity. "The future of mindfulness," he says, "is the same as its past. Sit down, close your eyes, and be." InnerX may carry the message, but the practice remains unchanged. No matter the medium, the goal is the same—to help people return to themselves.

In that way, InnerX is not a departure from tradition but a continuation of it. Just as ancient monks once walked from village to village to share the teachings, today's monks walk into the digital world, carrying the same message in a new form.

### Humility in the Spotlight

Despite his growing global following, Monk Duke remains remarkably untouched by fame. He is aware of the recognition, the media coverage, the reverence people express when they meet him, but he does not cling to any of it. In a world where public image often becomes a currency of its own, he treats it as something transient, not defining.

"Public perception," he says thoughtfully, "is like a reflection in water—beautiful, but always moving. You can admire it, but you can't hold it."

There is no vanity in his voice when he speaks about being recognised, nor is there discomfort. Just a quiet understanding that fame, like all things, arises and passes. He does not seek to control how others see him. "I don't hold onto images," he shares. "I just try to live truthfully. If people see something meaningful in that, then I'm grateful. But my peace doesn't come from their view of me. It comes from staying aligned with what I know to be true."

In an era defined by performance, whether on social media, stages, or corporate podiums, Monk Duke's humility is both rare and refreshing. He doesn't promote himself. He promotes stillness. He doesn't lead with charisma. He leads with clarity.

What keeps him grounded? The answer, as always, begins with silence.

"When you sit with your eyes closed for hours each day," he explains, "praise and criticism both dissolve. You see how small you are in the vastness of the mind. You're not the star of anything. You're just part of everything."

He speaks of the cushion as both a teacher and a mirror, a place where ego cannot hide, and truth quietly reveals itself. In that stillness, identity softens. Achievements lose their shine. And what remains is something more enduring—presence.

This practice of daily introspection is what allows him to guide others without becoming attached to their admiration. He sees his role not as a spiritual celebrity, but as a servant of wisdom. A vessel. A reminder.

"People sometimes come to me expecting magic," he says with a knowing smile. "But I just point them back to themselves."

For Monk Duke, humility isn't a virtue to cultivate. It's the natural result of seeing reality clearly, not through filters of status or ego, but through the lens of interconnectedness. In his view, every being is both insignificant and infinite. And in that paradox lies the peace that so many spend their lives seeking.

Fame may follow him, but it does not define him. Stillness does. Truth does. Silence does. And in that silence, he continues to walk the middle path, not above others, but among them.

### Planting Peace, Not Monuments

What does legacy mean to someone who has spent years letting go of worldly attachments? For Monk Duke, it's not measured in buildings, titles, or tangible accolades. His answer to the question is as quiet and powerful as the life he leads.

"What do I hope to leave behind?" he reflects. "Not temples. Not titles. Not even iRETREATs."

Instead, he hopes to leave behind moments. Moments of stillness, clarity, and inner peace, even if fleeting. "My legacy," he says, "is every person who sits in meditation, even for one minute, and finds peace. That seed, planted in their heart, is enough."

This seed, he believes, is more powerful than any monument. It grows quietly in the minds of those who've learned to pause. It spreads when people return home and respond with more compassion, more awareness, more ease. It's not about starting a revolution. It's about nurturing an evolution, a quiet shift from noise to presence, from reaction to reflection.

For those aspiring to bring mindfulness into the world, whether through a retreat, a corporate programme, a wellness startup, or even within their own families, Monk Duke's advice is simple, and practical.

"Don't start with a business plan," he says. "Start with a purpose."

In a world driven by growth metrics and monetisation, his perspective is a refreshing recalibration. "Don't chase followers. Plant seeds," he continues. The goal isn't virality; it's vitality. Depth over scale. Authenticity over branding.

And perhaps most importantly, "Don't just teach meditation. Live it."

For Monk Duke, mindfulness isn't something to be packaged and sold. It's a way of being. The most powerful teaching, he insists, isn't spoken. It's demonstrated. It's how you breathe in conflict, how you listen in silence, how you move through the world with steadiness.

That is the legacy he lives every day. Not to be remembered, but to help others remember themselves. Not to build grand structures, but to cultivate quiet shifts in the hearts of others.

Because in the end, he believes, the greatest monument to wisdom is not made of stone; it's made of stillness.

Monk Duke's life is not a rejection of the modern world. It is a gift to it. A quiet offering in a time defined by noise. He doesn't ask the world to slow down for him; instead, he builds sanctuaries where it can finally breathe. Through his work, he offers not escape, but return to presence, to clarity, to the self that exists beneath all striving.

At iRETREAT, the air is still. At iMONASTERY, the minds are quiet. In InnerX, wisdom flows through the very devices that often distract us. And in Monk Duke's presence, there is a calm that no amount of money, influence, or innovation can replicate.

It is the calm of a man who once had everything, and chose stillness instead.

In doing so, he found what the world is still chasing.

And now, without demand or drama, he extends his hand.

Not forward, but inward.

Home.

**From Michelin-starred beginnings in Paris to a soulful French table on Club Street, Chef Michael Muller brings heartfelt simplicity and genuine hospitality to those who value warmth over grandeur.**

There is a quiet flame that burns in the heart of Club Street, not loud, not flamboyant, but steady and resolute. Behind its flicker is a man who once cooked in the most illustrious kitchens of France, trained in the demanding artistry of Michelin-starred excellence. Today, that same man helms La Table d'Emma, a French bistro whose name pays homage not to fame or fortune, but to love—his beloved wife, Emma.

Chef Michael Muller is not one for culinary theatrics. His dishes whisper rather than shout. They speak of memory, of kougelopf baking in his childhood home in Alsace, France, of grumberknepfles lovingly made by his mother, of butter that tastes of Normandy meadows, and of sauces that simmer not just with flavour, but with patience and purpose. In an era obsessed with 'wow factor', Chef Michael offers something far rarer: integrity.

La Table d'Emma may be nestled in a bustling enclave, but within its walls, it offers a rare and refined calm. It is both elegant and inviting, capable of hosting 120 guests for a seated event or 200 standing, yet still retaining the warmth of a dinner at a friend's home. It is a space where handcrafted French cuisine meets soulful hospitality, and where a full dining room is not the goal, but a full heart is.

### Plating Memory, Not Just Food

On any given day, you'll find Chef Michael in his kitchen before sunrise. He believes a clean, ordered space is where good food begins. He moves with intention, plating not to impress, but to connect. "Discipline and order," he says, "were the foundations I learned early, and they still guide me today."

His attention to detail was forged during his early years in France's most demanding kitchens. "In a Michelin environment, discipline isn't optional. You learn fast, stay precise, and work in perfect sync with your team. It taught me that perfection is about respect, for the product, the craft, and each other."

# The Quiet Flame

## Inside Chef Michael Muller's French Table of Heart and Heritage

By **Alexis Toh**

But for Chef Michael, food was always about more than perfection. It was about presence. He remembers childhood meals in Alsace not by the recipes, but by the ritual. “We always ate together. The table was where joy happened.”

### The Paris Years, and the Turning Point

Chef Michael’s culinary journey formally began at 17, when a test of curiosity evolved into a calling. He spent years working under some of France’s greatest chefs, mastering technique, absorbing discipline, chasing finesse. Yet with every accolade came a quiet yearning for something more personal.

“I used to want to prove something with every dish,” he shares. “Now, I want to share something.”

That shift in intention would eventually guide him far from Paris, to Singapore, a city where he found not only a vibrant culinary scene but a place he now calls home.

### Why Singapore, Why Now

After 22 years in Singapore, the decision to open his first restaurant here was intuitive. “I understand the local culture, the rhythm of life here, and what people enjoy eating,” he explains. “And I wanted to create a space where French cuisine could feel familiar, not intimidating.”

La Table d’Emma, tucked behind elegant French bistro windows on Club Street, offers precisely that. It is not a shrine to haute cuisine. It is a celebration of comfort, generosity, and heartfelt hospitality.

Guests dine not as critics, but as companions. The menu, which includes French onion soup, escargots, and a signature kaya kougelopf, is steeped in tradition, infused with a local twist, yet elevated with contemporary finesse. “We want to offer the real taste of Alsace and France. That’s why we import ingredients directly because authenticity matters.”

### A “Table” Named Emma

While the food reflects Chef Michael’s heritage, the soul of the restaurant belongs to Emma.

“Emma has always grounded me,” he says simply. “This “table” is named after her because she represents everything this place stands for—warmth, strength, sincerity. I didn’t want a restaurant that felt high-class and cold. I wanted it to feel like a friend’s table.”

The result is a space that many guests return to—not just for cuisine, but for connection. From bespoke wine-pairing menus for private gatherings to curated wedding dinners that unfold like theatre, La Table d’Emma offers experiences that feel personal, poetic, and meaningful.

“I want every guest to leave feeling like they’ve just come from a friend’s house. Full, happy, and already thinking of their next visit.”

### On Tradition, Innovation, and the Future

Chef Michael is a guardian of tradition, but not a prisoner of it. “We live in a time of amazing tools and ingredients. So yes, we innovate, but with respect. We make the past exciting again.”

His approach to wine pairing, for instance, isn’t dictated by rules, but by emotion. His reimagined kaya toast, inspired by Singapore’s local flavours and made with a French heritage twist, is one of his proudest creations. “It took 22 years in Singapore to come up with that,” he smiles. “It tells a story of place, time, and integration.”

And yet, behind every modern flourish lies a deeper motivation: to serve with heart. To lead with purpose. To nourish, not just feed.

“I’m demanding in the kitchen,” he admits. “But it’s because I see potential in people. My legacy isn’t just in recipes. It’s in helping others grow.”

### Event Space for a Different Kind of Celebration

In a city of high-end restaurants, La Table d’Emma stands apart as a venue for meaningful celebration. With its blend of old-world charm and modern elegance, it has become a sought-after location for corporate dinners, private parties, product launches, and weddings.

The space is warm and flexible, without ever losing its intimate energy. Events are paired with curated menus, attentive service, and Chef Michael’s signature hospitality. Whether it’s a champagne-paired tasting dinner or a full French buffet, every event at La Table d’Emma feels like a homecoming.

For businesses looking to entertain clients or celebrate milestones, the restaurant offers an environment where relationships are deepened over beautifully plated memories.

### The Legacy He’s Building

Chef Michael does not measure success in stars or accolades. “A full restaurant tells me more than any review,” he says. “It means people feel something when they dine here. That’s what matters.”

In a city constantly chasing the next culinary trend, he offers something quietly rebellious: timelessness. Food that comforts. A table that welcomes. Service that connects.

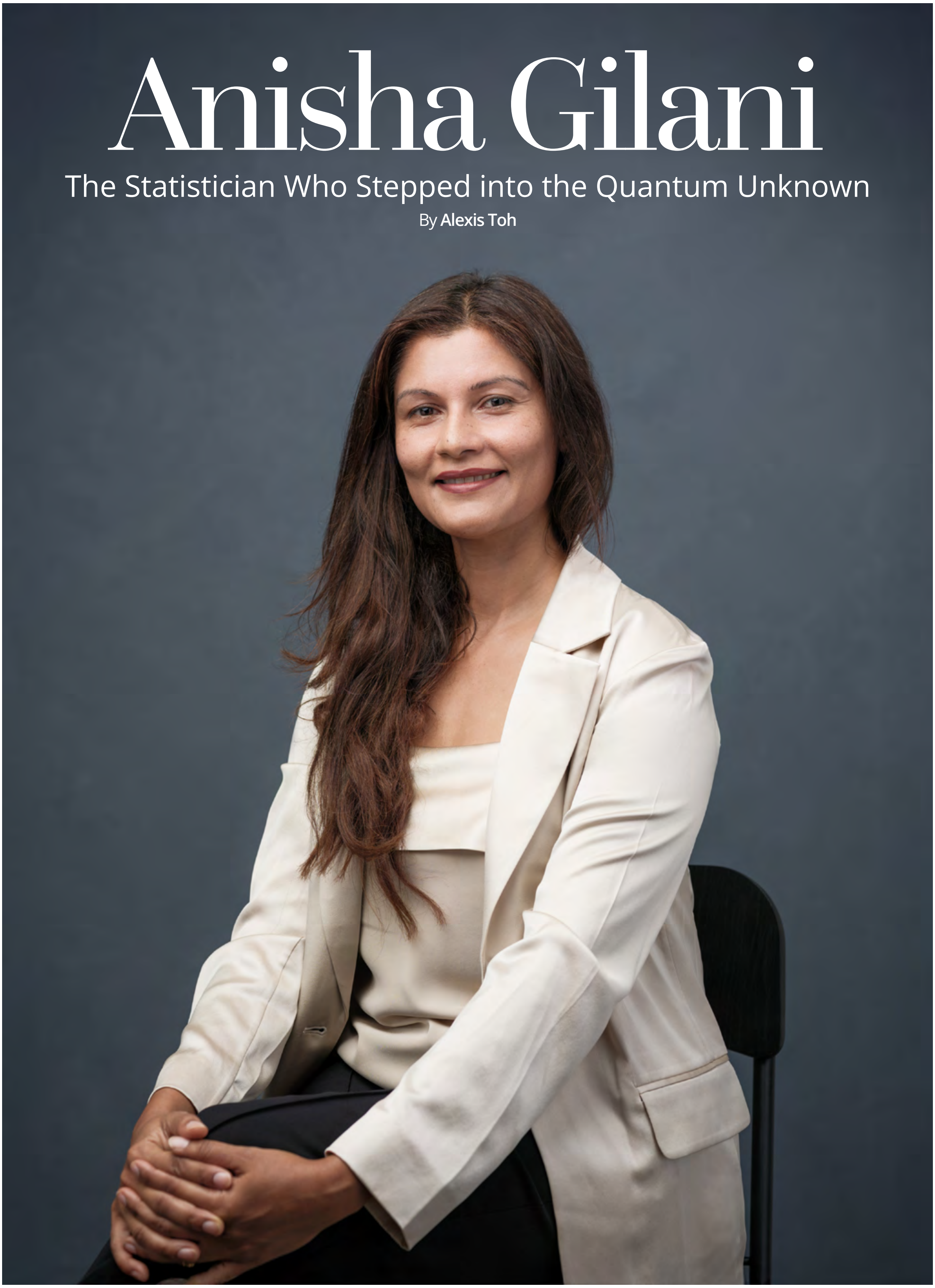
“My inspiration comes from life itself. My family. My guests. The beauty in simplicity. I want my daughters to grow up knowing that success is not about grandeur. It’s about grace.”

And that, perhaps, is the heart of La Table d’Emma. Not just a restaurant, but a reminder that the most luxurious things in life are often the simplest: a warm meal, a full table, and the quiet flame that keeps us returning.

# Anisha Gilani

## The Statistician Who Stepped into the Quantum Unknown

By **Alexis Toh**



In a world increasingly obsessed with measurable outcomes, productivity metrics, and tangible deliverables, Anisha Gilani stands quietly at the threshold of the unexplained. She is a woman of numbers, educated in mathematics and statistics at McMaster University, later specialising in applied statistics, yet she now operates in a realm where the rules are not linear and the language is not binary. Her domain is consciousness. Her tools: quantum theory, hypnotherapy, and a poetic connection to the human soul.

To say her story is unconventional would be an understatement. It is, in fact, a scientific paradox, a lived equation of left-brain logic colliding with right-brain mysticism.

### The Architect of Dual Realities

Anisha Gilani was born in East Africa, a land she recalls not for its grandeur but for its gentle rhythm and the deep sense of community that cradled her early years. Her memories are woven with earthy textures, the scent of home-cooked meals, and a feeling of quiet safety despite modest means. "Life was simple," she reflects, "but simplicity has a way of awakening presence." She often credits that simplicity with giving her the grounding to later question life's complexities. Surrounded by her grandparents and extended family, Anisha learned early that love was not measured by wealth, but by presence, patience, and protection.

Yet, it was at the age of eleven, when she moved to Canada to reunite with her parents, that her world expanded exponentially. Rather than disorienting her, this transition catalysed a deeper sense of identity. "The best years of my life commenced upon moving to Canada," she shares. "Having my parents beside me meant the world." She describes the move not as a rupture from her past, but as a rebirth into intellectual and emotional growth. Canada, to her, represented opportunity, an intellectual awakening guided by progressive values, inclusive education, and the freedom to ask difficult questions.

In Toronto's academic environment, her mind flourished. The Canadian educational system encouraged critical thought, celebrated curiosity, and cultivated debate, a culture far removed from the rote learning she'd seen elsewhere. Mathematics, in particular, became her sanctuary. Numbers didn't just calculate outcomes; they offered glimpses into deeper truths. "Mathematics came easily, but it didn't feel mechanical. It felt metaphysical," she recalls. "Equations had elegance. Patterns had meaning."

This philosophical orientation wasn't born solely in lecture halls. It was nurtured in the quiet intimacy of her family home. Dinner table conversations with her father often ventured into metaphysics: the elasticity of time, the immortality of the soul, the veil between physical and non-physical existence. "Time always puzzled me," she smiles. "Why does it behave so differently depending on how we feel?" These questions seeded her lifelong quest to understand reality, both as an empirical analyst and as a mystic in the making.

It was a seed planted early, watered by wonder, and left to bloom in the fertile soil of experience. Today, it forms the root system of her life's work.

### From Corporate Code to Consciousness

After completing her master's in applied statistics, Anisha embarked on a conventional career. She worked with financial institutions, hospitals, and marketing firms, conducting deep data analysis. "It was intellectually satisfying," she says, "but emotionally hollow."

The catalyst came not in the boardroom, but the nursery. Motherhood shattered the illusion of what she thought success looked like. "There's no textbook that prepares you for that shift," she reflects. "A child gives birth to a mother. It was a spiritual expansion. Suddenly, intuition mattered more than intellect."

Her priorities began to shift. The world she once quantified began to feel inadequate in answering the deeper questions of being. She started volunteering at palliative care centres, drawn to seniors and those facing terminal illness. One encounter in particular, with a dying man who described shifting his awareness out of his body to escape physical pain, became a turning point. "He said, 'If I put attention on my body, I feel pain. If I place it elsewhere, I don't.'"

That observation, simple yet profound, became a thesis in motion. If awareness could be redirected, could healing be, too?

### The Quantum Quest

The post-pandemic world did not mark a return to normalcy for Anisha Gilani. It magnified the questions she had long held quietly within. As the global lockdowns unfolded and society collectively ground to a halt, Anisha noticed something deeper and more unsettling emerging: a spiritual crisis disguised as a mental health epidemic. "I started seeing not just cases of anxiety or depression," she says, "but a fundamental disconnection from self."

What alarmed her most was the increasing number of young adults and elderly individuals reporting feelings of hopelessness, purposelessness, and suicidal ideation. These weren't isolated incidents. They were waves, gathering momentum silently beneath the surface of social restrictions and Zoom calls. "It was as if we were watching a mass unravelling," she reflects. "And the common denominator? Silence."

For many, the forced solitude of quarantine became unbearable. "The pandemic forced people to be with themselves," she explains. "For the first time, distractions were stripped away. No travel, no socialising, no noise to

What she discovered was startling. In state after state, client after client, she observed consistent patterns: theta brainwaves, heart-brain coherence, emotional releases, and in some cases, spontaneous physical healing. Migraines disappeared. Tumours shrank. Long-held trauma dissolved.

"Once a client reaches the theta state, they connect to what we might call the Superconscious," she explains. "This is where healing happens, not through suggestion, but surrender."

The QHHT sessions typically last six hours, most of which is spent educating the client. "The analytical mind must be appeased first," she says. "You can't bypass logic unless logic is satisfied."

Then comes the induction. The body relaxes, the brain slows, and the client enters a timeless state. "They often describe being surrounded by a loving intelligence. They encounter themselves, not as they think they are, but as they truly are."

drown out the internal dialogue. And for many, that internal space was hostile."

Anisha believes this discomfort points to a deep misunderstanding of selfhood in modern culture. "If you can't be in your own company, that's the worst kind of loneliness," she says. "It means we've built entire lives around escaping ourselves."

These weren't merely psychological patterns. They were spiritual in nature. The discomfort wasn't due to a lack of entertainment or routine; it was rooted in a deeper existential void. "Traditional science relies on observable data," Anisha explains. "But what about the unseen? Thoughts, beliefs, emotions … These shape our reality, yet they leave no footprint on a CT scan."

It was during this period that Anisha immersed herself more fully into consciousness studies. She turned to the work of pioneering thinkers like Dr. Joe Dispenza, Dr. Bruce Lipton, and Dr. Melissa Bullard, scientists who explored the convergence of quantum biology, epigenetics, and human potential. Their research offered more than insights; it offered vocabulary to articulate what she intuitively sensed.

"According to quantum theory, we don't live in a deterministic universe. We live in a probabilistic one," she explains. "We are not fixed identities; we are wave functions of possibility. Consciousness is the force that collapses those possibilities into a lived experience. That's where true power lies."

### Hypnosis as a Doorway

Her fascination with altered states led her to pursue certification in Quantum Healing Hypnosis Technique (QHHT®), a modality developed by the late Dolores Cannon. Initially sceptical, her statistician's mind needed replicable data. "I wasn't interested in magic or mysticism," she says. "I wanted to see if it could be explained, and repeated."

One client, legally blind in one eye, reported full vision restoration. Another, battling terminal cancer, is still alive and thriving years after a death sentence. While Anisha does not claim to offer cures, she firmly believes in the body's latent intelligence to recalibrate itself, when the mind stops resisting.

### Bridging Science and Spirit

Anisha Gilani does not view science and spirituality as opposing forces. To her, they are complementary languages, each attempting to explain the same reality through different dialects. "I don't reject science," she clarifies. "I expand its lens. Science isn't wrong; it's just incomplete."

This perspective is not born out of rebellion, but precision. Anisha's academic background in applied statistics gives her a deep respect for empirical data and evidence-based analysis. But it also fuels her desire to explore what science cannot yet quantify: consciousness, energy, intuition, and emotion. "Not everything that matters can be measured," she says. "And not everything that's measurable truly matters."

She often refers to the field of epigenetics to bridge this gap. "We used to believe we were at the mercy of our DNA, like passengers on a train we couldn't steer," she explains. "But epigenetics proves otherwise. Our thoughts, beliefs, and emotional states interact with our biology, influencing which genes are turned on or off. We are not victims. We are architects."

She also borrows heavily from quantum theory to demystify concepts traditionally considered esoteric. In her framework, everything is energy … Thoughts, bodies, intentions. Energy vibrates at different frequencies, and those frequencies carry information that influences form. "If your energetic field is out of sync, what I call 'distorted data', your body, which is a reflection of that field, begins to malfunction," she explains. "But change the frequency, and the system reprograms. It's like updating a corrupted file."

Anisha often likens the human energetic field to a blueprint, an invisible architecture that instructs the body on how to function. Illness, then, is not simply a biological failure but an informational disruption. "You wouldn't try to fix a glitching printer without checking the software. Why would we treat our bodies any differently?"

What makes Anisha's work so compelling is her ability to translate these insights without mystifying them. She doesn't deal in vague affirmations or spiritual clichés. Her language is crisp, accessible, and grounded in logic. "I'm not here to preach or convert," she says. "I'm here to clarify. To show that the mystical isn't irrational. It's simply a frontier science hasn't fully mapped. Yet."

### Technology Meets Transcendence

In an age where technology is often blamed for rising mental health concerns: social media addiction, digital fatigue, and hyperstimulation, Anisha Gilani is flipping the narrative. Rather than seeing technology as the problem, she views it as part of the solution. "The same device that delivers stress can also deliver solace," she explains. "It all depends on how we programme it."

In collaboration with entrepreneur Peter Tan, Anisha is spearheading a bold new venture: a mobile application designed to support individuals in moments of acute mental distress, particularly those experiencing suicidal ideation or emotional breakdowns. The app, currently in its beta phase, is more than a digital product. It's a consciousness-informed interface designed to stabilise users when they are most vulnerable.

At the heart of the app is a feature she calls the "panic bridge". This is not just a button, but a protocol, one that immediately deploys a suite of calming interventions including guided breathwork, meditative audio scripts, self-hypnosis journeys, and ambient healing frequencies. "The idea is to give people immediate access to a toolkit that grounds them, body, mind, and spirit, while they wait for professional assistance to arrive," she explains.

What sets this app apart from traditional mental health platforms is its fusion of neuroscience and metaphysics. Built using data from her hypnotherapy sessions and supported by current research in psychophysiology, the app uses predictive markers to personalise interventions. "If the user has a history of anxiety, for example, the app will recommend a breath pattern scientifically shown to regulate vagus nerve response," Anisha says.

But there's more beneath the surface. The app also embeds energetic imprinting, a concept inspired by quantum coherence, where intention, sound, and frequency interact to shift emotional states. "We're programming each feature with coherence in mind," she says. "Everything, from the colour palette to the vibration of the narrator's voice, is designed to soothe the nervous system and elevate the user's state of being."

For Anisha, this is not just a tech venture; it's the embodiment of her life's work. "This is the convergence of science, spirit, and service," she says. "Everything I've studied, practised, and believed in. This app is the practical application of all of it. It's not just an app. It's a lifeline. A bridge between despair and stability. A digital sanctuary for the soul."

### The Mystery Within

Beyond her scientific explorations, Anisha is also a poet and author. Her devotional writings, published on her website and shared via her YouTube channel, delve into the evolution of consciousness and the emotional anatomy of the human soul. Her voice, even in writing, is hypnotic, at once ancient and immediate, grounded and celestial.

When asked how she wants to be perceived, she shrugs. "Perception is projection," she says. "What matters is impact. If someone can leave a session feeling whole again, I've done my part."

Her clients often describe her as a guide, never forceful, always intuitive. She meets people where they are, then gently helps them meet themselves.

### The Quantum Woman

Anisha Gilani is difficult to categorise. She is a statistician who sees patterns in emotion. A researcher who listens more than she measures. A healer who believes science and spirit are not enemies, but estranged siblings.

Her story is not one of overnight transformation. It is the result of decades of inquiry, quiet rebellion, and a willingness to explore the invisible. She is not interested in fame or fortune, though both could easily follow. She is interested in freedom: freedom from suffering, from conditioning, from the illusion that we are powerless.

And in a world often defined by noise, her message is a whisper. A reminder that there is more to life than meets the eye, and more to us than we've been told.

"There's no such thing as wasted learning," she says. "Even rejection is a form of education. What we dismiss today may become tomorrow's truth."

Perhaps that is the real gift Anisha Gilani offers. Not just healing, but hope. Not just answers, but questions. And in between, something sacred, something quantum.

Something... infinite.

# South Africa to Singapore

## The Artistry Behind Adrian Fürstenberg's Bespoke Handbags

By **Adli Yashir Kuchit**

Photo: Adrian Furstenberg

From the wild landscapes of South Africa to the storied ateliers of Italy and starting a new chapter in the vibrant cityscape of Singapore, Adrian Fürstenberg's journey in designing bespoke luxury handbags has been colourful.

Adrian's story begins far from the glittering fashion capitals. Born in Johannesburg, South Africa, he comes from a diverse ancestral lineage—German and Dutch bloodlines hence the surname Fürstenberg, meaning "prince of the castle".

Growing up with two brothers and a sister, amidst the raw beauty of South Africa, Adrian's early childhood was a vibrant palette of life. His father was a farmer, while his mother, a flight attendant for the national airline.

"I believe that early exposure to international travel, a strong entrepreneurial work ethic, and a deep love for nature have all shaped me profoundly—and continue to serve me well today.

"Growing up in South Africa deeply influenced my love for vivid colours, rich textures, and bold patterns. All inspired by the raw beauty of nature that surrounded me," said Adrian in an interview with Millionaireasia.

Trained in Textile Design and Technology, Adrian spent years working as a fashion stylist, refining his eye for aesthetics. A car accident during his final year at university temporarily sidelined his plans, but it also opened a window into a new world.

Because of his injury he could not complete a project for his degree. He had to pivot to work on a weaving project that then led to the creation of his very first handbag.

Winning a prestigious award in New York City in 2016 was a moment Adrian will never forget. Everything he poured into his work, each and every risk and sacrifice was seen and celebrated on an international stage.

"I think that was when my career as a handbag designer really got solidified," he beamed.

His passion for innovation and hyper-personalised service then sparked the launch of his eponymous brand in 2017. It was the ultimate destination for bespoke pieces and customisation in fine leather goods.

In 2018, Adrian moved the AF brand to Singapore after he discovered a remarkable factory here that produced bespoke leather goods. He also received investment from one of his loyal clients in Singapore, which has helped solidify the brand's base.

### Why Singapore?

Adrian explained that while Singapore is not traditionally known as a fashion capital, it is undeniably one of the world's most sophisticated hubs for trade, finance, and luxury.

"That makes it an ideal base for a brand like ours. Many of our clients here are high-net-worth individuals who appreciate craftsmanship, discretion, and personalised service.

"Singapore also offers a trusted and stable foundation from which to grow—both across the region and globally. With a complex international supply chain, having a well-connected and efficient base like Singapore allows us to manage operations seamlessly while staying close to a discerning clientele," he said.

But it was not all smooth as silk.

"I almost gave up last year. Our beloved factory in Singapore changed their operations, and I suddenly couldn't meet the production quotas. It felt like the ground shifted beneath me. I questioned everything from my choices, my life in Singapore and even the future of AF.

"It was a super difficult time, but it also forced me to look for new possibilities and that's how Italy came about. What felt like an ending was actually a whole new beginning and an advancement. Today I see it as one of the best decisions I've ever made," he said.

Production has since moved to Florence, Italy, but the brand continues to grow across the region, and Singapore remains a strong, strategic foundation for its business. The team is currently split between Singapore and Milan.

Explaining that decision, Adrian said that Italy has always been, and will always be, the undisputed master of leather craftsmanship. Milan, with its pulse on fashion, is alive with talent, innovation, and world-class events, while Florence offers a sacred devotion to artisanal leatherwork.

"Beyond the "Made in Italy" label, what truly drew me to Italy was the people. It's super important to me that those who create our designs, do so in an environment that is ethical, respectful, and inspiring. We spend time with our artisans regularly, and I believe the positive energy they bring to their craft becomes part of the product itself.

"Our clients feel it too. That intangible sense of care, soul, and authenticity.

"We primarily work with premium leathers sourced from Italy, chosen not only for their beauty and durability, but also because they are traceable through a highly rated ethical supply chain," he added.

### So what makes an AF bag special?

It has everything to do with the term 'bespoke', which originates from traditional tailoring—meaning 'to be spoken for'. In essence, each piece is made specifically for one individual, reflecting their personal tastes and requirements.

Adrian elaborated: "We've honoured this philosophy in our bespoke leather goods, where every item is crafted to embody the client's unique aesthetic, lifestyle, and functional needs, which results in a piece that is not only beautiful, but deeply personal. As we evolved into our first collection for luxury retail, we carried this storytelling spirit with us. This range speaks on behalf of the brand itself and invites more people to connect with our world, while still offering the same sense of intention, meaning, and emotional value in every piece."

One example is the intricately designed Cecilia clutch bag in Ang Bao red with gold embroidery. Each of these bags is designed in Florence, Italy and the embroidery alone took 127 hours to complete.

"I'd say our silhouettes are distinct(ly) AF...you can spot them from a mile away. But for me, a beautiful product on its own just isn't enough. What really sets us apart is the story behind each piece. Whether it's through hyper-personalisation or a limited-edition run, every bag is part of a bigger narrative. It's about creating something that feels personal, considered, and worth holding onto," said Adrian.

Sharing his design philosophy, Adrian pointed out to the brand's emblem—a set of wings—which is inspired by a book about airplanes his uncle once gave him.

Inside the book his uncle had written: "*Never crawl, when you can fly*."

"That line has stayed with me, and it's become a guiding principle in how we design and create.

"Every detail in our products is intentional, and I like to think that energy turns each piece into a kind of lucky charm. Quite a few of our clients have told me about serendipitous things that happened after their purchase. Whether it's coincidence or something more, I choose to believe in a little bit of magic,“ Adrian shared.

The AF team now has plans to launch their collection into a store, called Avenue on 3 in Paragon later this year. The goal is to establish AF as the leading brand for personalisation and customisable leather goods.

"Looking ahead, I dream of opening a flagship store on Orchard Road. Something that really builds a bridge between product and experience. A place where people can connect with the brand, create their own pieces with an SA on an iPad or have a bespoke piece created by me," he added.

As he chases his dreams, Adrian also makes it a point to have some quiet time.

"I meditate regularly and take two silent retreats a year. They're non-negotiables for me. I've found that staying inspired isn't just about seeking out beauty or new ideas. It's also about creating space to be still, to daydream, and to just be.

"To me, that's what real luxury is: having the time, the resources, and the emotional freedom to do things that bring joy, both to myself and others. That's where the best ideas come from," he added.

# Aspiring *Entrepreneurs* Series

In this issue dedicated to health and well-being, we explore a topic often overlooked in the wellness conversation — financial wellness. After all, peace of mind isn't just found in meditation or movement. It's also built through security, clarity, and informed choices. We spotlight eight financial advisors who are reshaping the landscape of wealth with empathy, purpose, and resilience. From using astrology to unlock personal financial blocks, to building trust through lived adversity, these advisors go beyond numbers. They are in the business of well-being, equipping clients with not just financial strategies, but the confidence to live with intention. Because when your money works for your life, that's when true wellness begins.

Shirlene Toh

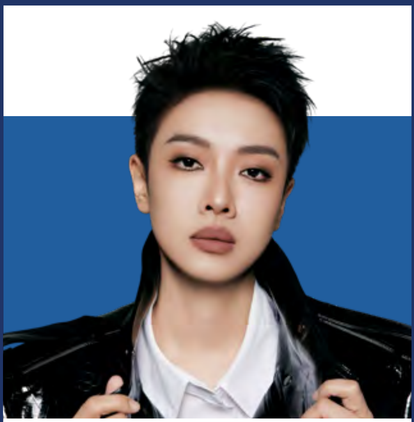
Delia Wong

Darren Tan Zi Hong

Gabriel Goh

Jana Tan

Julian Wong



Patsy Khoo

Tan De Jun

# Charting Destiny

## How Shirlene Toh Blends Financial Foresight with Personal Insight

By **Alexis Toh**

## By aligning the stars with strategy, Shirlene Toh offers a financial advisory experience that's equal parts precision, empathy, and empowerment.

In a world governed by numbers, charts, and market cycles, it might seem unusual, even audacious, for a financial consultant to mention astrology as part of her toolkit. But for Shirlene Toh, the stars don't distract from logic; they deepen it. As a financial consultant who has built a practice rooted in care, consciousness, and clarity, Shirlene stands at the intersection of financial mastery and soulful understanding.

Her approach is anything but conventional. Through psychological astrology and neuro-linguistic programming (NLP), she helps clients make sense not only of their money, but of themselves. "Astrology is not about fortune-telling," she explains. "It's about pattern recognition, self-awareness, and understanding the natural tendencies that shape our choices. When you combine that with solid financial planning, you empower clients not just to grow wealth, but to grow into the life they truly want."

### A Calling Disguised as Detour

Shirlene's foray into the world of financial services was never part of a carefully curated career plan. As a second-year quantitative finance undergraduate, she found herself facing an unexpected setback. She couldn't secure a Year 2 internship despite her strong academic background. What felt like a disappointing detour at the time turned out to be a pivotal turning point. In search of alternative options, she stumbled upon an internship opportunity within the financial advisory industry. With little expectation and even less clarity about where it might lead, she took the leap. What began as a pragmatic decision to fill a gap on her résumé soon unfolded into one of the most meaningful chapters of her life.

It was during this early period that Shirlene attended a training session where a top producer shared a story that would permanently shift her understanding of what it meant to be an advisor. The story involved a high-net-worth client who owned multiple comprehensive policies, yet lacked a simple, low-commission personal accident plan. The advisor, acting on instinct and care, strongly recommended the client take it up. Years later, that modest plan became the only one that provided a payout following a serious accident. "That story taught me what real service looks like," Shirlene reflects. "It's not about the biggest deal or the highest return. It's about protecting people when it matters most."

To this day, that story anchors her professional philosophy—to lead with integrity, to educate with empathy, and to serve with long-term foresight and heart.


### Understanding the Person Behind the Portfolio

While Shirlene's technical proficiency in financial planning is undeniably strong, what truly distinguishes her is her deep, almost intuitive fascination with people—their internal wiring, emotional triggers, subconscious patterns, and the often invisible fears that shape their decisions. She believes that effective financial advising goes far beyond the numbers. "You can give two people the exact same financial product," she explains, "but they'll respond in completely different ways. One might feel empowered, the other might feel anxious. Why? Because money isn't just transactional; it's emotional. It's entangled with our upbringing, our traumas, our values, and even our sense of self-worth. If I stop at just the product, I've missed the point."

That's where astrology, particularly psychological astrology, enters the frame; not as a novelty, but as a powerful mirror for self-awareness. Shirlene uses clients' birth charts as a tool for understanding their core tendencies—how they deal with pressure, what motivates their goals, how they perceive risk, and what drives their sense of fulfilment. "Some people are natural builders. They need structure, control, and measurable outcomes. Others are nurturers, wired for connection and service. Some chase growth and achievement, while others seek peace and stability. When you understand their energetic blueprint, you can craft a plan that actually resonates."

As a result, her clients don't just walk away with policy breakdowns or spreadsheets. They leave feeling deeply understood. They gain clarity, confidence, and a rare sense of being truly seen, not just for their financial status, but for who they are as people.

### A Financial Advisor and a Life Coach?

When asked whether she sees herself more as a financial consultant or a life coach, Shirlene doesn't hesitate. She smiles and says, "Both. Because what's the point of wealth



if it doesn't support the life you want?" For her, financial planning isn't an isolated task. It's intricately woven into the way people live, grow, and define fulfilment. The numbers, she believes, are only the beginning. What really matters is how those numbers enable people to make empowered choices, live intentionally, and show up as their best selves in every area of life.

Over the years, Shirlene has found herself guiding clients not just through investment strategies, but through moments of deep personal reflection. She has worked with individuals who were financially secure on paper yet immobilised by self-doubt, perfectionism, or fear of stepping into a bigger life. Others delayed essential decisions, not due to lack of funds, but because of emotional wounds around loss, scarcity, or abandonment. Shirlene recognised that these patterns weren't just psychological. They were often rooted in stories people carried since childhood.

By combining financial expertise with tools like neuro-linguistic programming and natal chart analysis, she helps clients surface these invisible narratives and gently reframe them. She creates space for both logic and intuition to coexist, allowing clients to align their financial strategies with their authentic values and aspirations.

"It's one thing to talk about retirement," she says. "But it's another to ask, 'What kind of life do you want to retire into?' That's the real question, and that's where the magic begins."

### Morning Rituals and Momentum

Shirlene's day begins at 6am without exception; with movement. Whether it's a strength session, a cardio routine, or simply time spent outdoors, that first hour is sacred. "Movement builds mental resilience," she says. "It reminds me that I can do hard things even when I don't feel like it." For her, this daily discipline is more than just a fitness habit. It's a foundational ritual that reinforces self-trust, clarity, and inner strength. It's how she prepares her body and mind to lead with energy, focus, and presence throughout the day.

Discipline, in Shirlene's world, isn't about harsh rules or perfection. It's about self-respect. "It's about showing up for yourself consistently, no matter what," she explains. "That's what builds confidence, whether in the gym, in business, or in life."

She brings that same philosophy into her client work. Financial freedom, she reminds them, isn't built overnight. It's not about timing the market or chasing quick gains. It's about consistent, thoughtful decisions compounded over time. "Wealth-building is a marathon," she often tells clients. "Not a sprint. The earlier you start and the more you commit to the process, the more powerful the results." In both finance and fitness, small wins stack into lasting success.

### From Protection to Purpose

While many financial advisors lead with strategies for wealth accumulation, Shirlene's approach begins with protection. To her, safeguarding one's present is the foundation for building any meaningful future. "I've seen too many people caught off guard by illness, accidents, or unexpected life events," she explains. "Planning isn't just about growing your assets. It's about guarding what matters most—your peace of mind, your family, your health, and your dignity."

She recalls a particularly meaningful case that reinforced this philosophy. A client had been living with a benign brain tumour for years and assumed that none of his existing insurance policies would provide support. He had never been guided through a proper review. When Shirlene stepped in, she meticulously combed through his documents and discovered a benefit he didn't know he was entitled to. She personally managed the entire claims process—filing paperwork, liaising with insurers, and navigating appeals—until the payout was successfully secured. "When he finally received that money, the gratitude and relief on his face said it all," she recalls. "That moment made every effort worthwhile."

To Shirlene, financial consulting isn't just about numbers or products. It's about advocacy, presence, and building trust, so her clients know they'll never have to face life's hardest moments alone.

### The Astrology Advantage

Astrology, Shirlene insists, is far from being a frivolous add-on or spiritual gimmick. It is a practical guide to deeper self-understanding. "In ancient times, kings wouldn't go to war without first consulting the stars," she shares. "Today, CEOs rely on data and analytics to make decisions. What I offer is a blend of both logic and intuition, numbers and narrative." In her view, astrology is not about predicting the future, but about clarifying tendencies, uncovering motivations, and helping individuals make aligned decisions.

These insights don't override financial logic; they enhance it. They allow Shirlene to tailor her recommendations in a way that feels intuitive and authentic to each client. "When someone understands how they're naturally wired, they're able to make more congruent financial choices. And when those choices feel right on a personal level, they're far more likely to stay committed over the long term."

For clients open to this holistic lens, Shirlene's sessions become more than planning meetings. They become empowering conversations about alignment, intention, and designing a life that truly reflects who they are.

### Success Through a Wider Lens

Like many high-achievers, Shirlene once equated success with output—closing deals, achieving Million Dollar Round Table (MDRT) status, earning accolades. But over time, her definition has matured.

"Success now means living intentionally," she says. "It's about having the health to enjoy what you've worked for, the time to spend with your loved ones, and the peace of mind that you're not just surviving but thriving."

Her clients often reflect this same evolution. They no longer just want to grow their wealth. They want to live well, give back, and leave a legacy that's more than just monetary.

"That's where financial planning becomes soulful," Shirlene explains. "It's not about having more. It's about aligning your money with your meaning."

### The Clients She Loves Most

Shirlene is particularly drawn to clients who value time over money. "These are the people who want to live intentionally and are open to doing the deeper work emotionally, mentally, financially. They're not just asking, 'What's the best policy?' They're asking, 'What kind of future am I creating?'"

This mutual respect allows for a partnership, not just a transaction. "When there's trust and alignment, I can do my best work. And clients walk away not just with protection but with purpose."

### From Service to Legacy

More than anything, Shirlene sees her work as a ripple effect. Her goal is to uplift, empower, and create a positive chain reaction that extends far beyond herself.

"When a client feels safe, seen, and secure, they show up better for their family. They give back more. They dream bigger. That energy multiplies," she says.

She often mentors younger advisors, encouraging them to bring more heart into the profession. "We are not salespeople. We are stewards of people's futures. If we do it right, the impact is immeasurable."

### The Legacy She's Creating

Shirlene doesn't just want to be remembered as a successful advisor. She wants to be remembered as someone who helped people become more of who they truly are.

"My legacy is about empowerment," she says. "If I can help someone feel seen, supported, and strong financially and emotionally then I've done my job."

She envisions building a community where conversations about money are no longer filled with fear or confusion, but with clarity, confidence, and compassion.

Shirlene Toh is not your average financial consultant. She is part strategist, part healer, part visionary. Her work doesn't end with charts and projections. It begins with the person in front of her, with their dreams, their doubts, their destiny.

In blending the science of finance with the art of self-understanding, Shirlene is ushering in a new era of holistic financial advisory. One where data and intuition dance in harmony, and where wealth is measured not just in dollars, but in depth, dignity, and direction.

And if you ask her what guides it all, she'll tell you—the stars may not dictate your future but they can illuminate the way.

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# Going the Distance

## How Marathon Running Shapes Delia Wong's High-Net-Worth Advisory Success

By **Alexis Toh**

Delia Wong never intended to become a financial advisor. Her dream was initially to pursue law, a path halted abruptly by a poor score in General Paper, which made her ineligible for a local law degree. Coming from a humble background, with her father a machine supervisor and her mother a hotel cleaner, pursuing an overseas degree wasn't feasible. Instead, she enrolled at the National University of Singapore, majoring in Economics and Geography.

During her university years, Delia's family faced a turning point. Her mother suffered a stroke, suddenly plunging the household into severe financial hardship. Without insurance coverage, the burden fell heavily upon her father and Delia herself, who gave tuition lessons to ease the financial strain. Witnessing her family's struggle ignited Delia's determination to educate others on financial preparedness, setting the stage for her entry into financial advisory at age 22.

### A Marathon Mindset—Discipline, Determination, Consistency

Though her financial journey began from personal necessity, Delia's path toward marathon running started more serendipitously. In March 2020, when the world grappled with pandemic lockdowns, she began running to stay active. Initially managing only short distances, Delia rapidly expanded her endurance, achieving up to 29 km solo runs. Within five years, she impressively logged nearly 7,000 km, completed one half-marathon and three full marathons, and is set to participate in both the Chicago and Singapore full marathons later this year.

"Running taught me invaluable lessons about perseverance and breaking barriers," Delia reflects. This discipline and determination directly translate into her professional life, equipping her with resilience to handle complex, high-pressure situations prevalent in her high-net-worth (HNW) client advisory work. For Delia, running is far more than a hobby; it's a living philosophy.

### Going the Extra Mile for Clients

The principles Delia acquired through marathon training—discipline, consistency, and relentless determination—are fundamental to her advisory approach. Serving affluent and HNW individuals demands meticulous planning, discretion, and reliability. These busy, discerning clients require tailored solutions, swift action, and absolute trustworthiness. Delia's reputation for prompt responses, systematic processes, and sincere care has won the respect and confidence of her clients.

"My discipline in marathons demonstrates to clients that when I commit, I deliver excellence," Delia asserts. This disciplined approach has fostered trust among her clientele, transforming professional relationships into deep, lasting friendships.

### Specialisation in Estate Planning—A Marathon, not a Sprint

Estate planning is arguably the most complex aspect of financial advisory, demanding patience, depth, and a long-term outlook—qualities synonymous with marathon running. Delia's choice to specialise in this area reflects her commitment to tackling the industry's most challenging yet rewarding tasks.

"I'm passionate about ensuring holistic planning for my clients, assisting them meticulously with asset distribution," she says. "It's about long-term vision and preparedness. Estate planning is a marathon, not a sprint."

This specialty positions Delia distinctively within the FA industry, enabling her to provide highly specialised, sophisticated advice that genuinely resonates with HNW individuals and their generational aspirations.

### Lifelong Learning and Adaptability

Running has taught Delia that ongoing improvement and adaptability are key. She regularly attends courses, actively enhancing both her technical expertise and soft skills. This persistent learning approach ensures she remains ahead in an industry rapidly transformed by digitalisation and regulatory changes.

Adapting swiftly to digital advancements, Delia harnesses social media effectively, crafting valuable, informative content. She has seamlessly integrated modern digital methods with traditional, personalised financial advisory, keeping her services relevant and accessible to a sophisticated clientele increasingly reliant on technology.

### Overcoming Challenges through Resilience

The FA landscape today is intensely competitive, particularly when serving affluent clients who have numerous advisors vying for their attention. Delia addresses this challenge head-on through consistent, proven reliability, positioning herself as not merely an advisor, but as a trustworthy confidante who consistently delivers tangible value.

Her personal experience, particularly from early setbacks and the disciplined rigor of marathon training, equips her uniquely to navigate difficult conversations and market volatility with clients. Her empathetic understanding and resilient mindset allow her to confidently guide clients through turbulent times, reassuring them with clarity and decisive action.

### Meaningful Impact Beyond Financial Gains

Delia measures her impact not just by financial growth but through deeply meaningful client moments such as successful claims during times of crisis or seeing clients comfortably transition into retirement after decades of diligent work.

One poignant example occurred during the 2008 financial crisis, when Delia successfully persuaded a hesitant client to maintain her hospitalisation policy. Two years later, that client was diagnosed with leukaemia, and the policy provided essential financial support during a devastating time. Experiences like this reaffirm Delia's commitment to her career's profound purpose.

### Balancing Ambition and Personal Life

Delia believes true success requires balance and intentionality. She prioritises family and personal health, waking early each day to maintain a strict fitness regimen that enhances her professional ambition rather than hindering it. She visits her mother weekly, maintains close relationships with her niece and nephew, and deliberately carves out time for personal connection, understanding that ambition without a fulfilling personal life is ultimately unsustainable.

### Creating a Legacy Through Purposeful Planning

When asked about legacy, Delia emphasises that her work in estate planning provides her with an extraordinary opportunity to impact not only her direct clients but entire generations. "The plans I craft ensure beneficiaries and future generations are protected and harmonious. I hope they remember me as someone who genuinely cared," she states.

Delia's marathon discipline mirrors this legacy mindset, patiently building foundational plans that withstand the test of time, enduring far beyond her immediate advisory interactions.

### Crossing the Finish Line—Fulfilment and Character Growth

For Delia, crossing the marathon finish line symbolises personal and professional fulfilment. "Completing a marathon feels exactly like successfully processing a significant claim for a client—deeply rewarding," she shares.

Ultimately, Delia sees her advisory journey as a long-distance run, steadily building character, developing meaningful relationships, and consistently providing exceptional value. It's this extraordinary blend of professional excellence, unwavering discipline, and sincere care that makes Delia Wong's marathon-inspired approach truly stand out in the high-net-worth financial advisory landscape.

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# Guarding Generations

## Darren Tan Zi Hong on the Power of Purposeful Trust Planning

By **Alexis Toh**

In an industry where trust is both the product and the prerequisite, Darren Tan Zi Hong has become one of Singapore's most respected voices in legacy and estate planning. With over a decade of experience, a rare combination of technical expertise and heartfelt empathy, and credentials few can rival, including a Trust and Estate Practitioner (TEP), Chartered Financial Consultant (ChFC), and an MBA from Manchester Business School, Darren isn't merely advising on wealth. He is helping families design continuity, safeguard values, and prepare for what he calls "one of the greatest gifts of love you can leave behind".

### From Engineering to Enduring Impact

Darren's story didn't begin in a boardroom but in a humble home shaped by frugality and determination. Raised in a modest household, he witnessed firsthand the anxiety that financial instability could cause. This early exposure planted the seed of a deep-seated desire, not just to attain financial independence, but to help others navigate the path to security and significance.

He initially enrolled at Nanyang Technological University (NTU) to study engineering, but an internship during his undergraduate years became a quiet revelation. "I saw the ceiling," Darren recalls. "The lifestyle and impact I envisioned for myself weren't possible through engineering alone." That moment of clarity pushed him to make a bold leap into the world of financial services, a decision many questioned at the time, but which he now considers the most defining of his career.

### A Mentor's Legacy

His journey into finance was guided by the mentorship of Peter Tan during his early days at Prudential Assurance. "Peter taught me what it means to truly serve ethically, empathetically, and with long-term vision," Darren shares. These principles became the cornerstone of his approach, especially in trust structuring, where the advisor's role transcends numbers to touch on deeply personal matters like family dynamics, succession, and legacy.

### Why Trust Planning Matters Now More Than Ever

"Writing wills on your own might lead to unintended consequences," Darren warns. And he's not being alarmist.

In a time where the average Singaporean family is more financially complex, with blended families, business assets, international investments, and multiple generations to consider, traditional estate planning tools are no longer enough. Darren believes trust planning is not just for the ultra-wealthy, but for anyone who cares about preserving harmony and control across generations.

A properly set-up trust, he explains, can prevent forced asset sales, ensure continuity of family businesses, and provide long-term care for dependents. "It's not about tax avoidance or secrecy," Darren emphasises. "It's about protection, structure, and intentionality."

### Stories That Stay with Him

Among his many successes, one story still stands out. A client faced an unexpected medical crisis, and without a trust in place, the family would have had to liquidate key assets, some of which had sentimental and generational value. Because Darren had anticipated such a scenario and designed a robust trust structure, the client's family retained control and stability during an emotionally turbulent period.

"To me, that's the real impact," he says. "We didn't just manage wealth. We protected dignity."

### The Relational Advisor, Not Just the Technical One

What sets Darren apart is not just his encyclopaedic knowledge of estate law and financial instruments, but his human touch.

He describes his client relationships as lifelong partnerships. "I don't see clients as portfolios. I see them as people with stories, fears, ambitions, and I get to be a part of helping them pass that forward meaningfully."

That philosophy, combined with his transparency and clarity in communication, has helped him break through the scepticism that often surrounds the financial advisory field. In the last three years alone, he has drafted over 250 wills and structured more than 50 trusts—results that speak to both his trustworthiness and his technical finesse.

### More Than a Career; A Calling

Darren's view of success has evolved significantly over the years. While early motivations included financial independence and lifestyle freedom, today his fulfilment comes from something deeper: "Seeing a family sleep better at night, knowing their legacy is protected. Seeing a young advisor I've mentored develop their own ethical practice. That's what drives me now."

In fact, Darren has become a sought-after mentor in the industry, often training younger financial advisors on both technical knowledge and moral responsibility. His message to them is consistent, "Success without integrity is failure in disguise."

### Innovation with Intention

Darren isn't content with legacy tools alone. He actively embraces digital innovation, from trust planning platforms to online client education sessions. He hosts seminars for SMEs and MNCs and often contributes thought leadership on holistic financial wellness and legacy architecture.

He is also a strong advocate for community education, especially in demystifying estate planning for everyday families. "We need to dispel the myth that trust planning is elitist. Everyone deserves a plan that honours their values and protects their loved ones."

### The Man Behind the Mission

Outside work, Darren is described by friends and clients as introspective, thoughtful, and purpose driven. He journals daily, practices mindfulness, and schedules uninterrupted downtime with his family.

His mantra, "Plan. Prepare. Provide." reflects not just a career ethos but a personal philosophy. He believes a good life is measured by the positive ripples one creates—financially, emotionally, generationally.

Childhood, he says, taught him to be resourceful, hopeful, and fiercely determined. And while the public often assumes his rise came easily, Darren is quick to clarify, "There were years of doubt, reinvention, and hard lessons. I had to unlearn a scarcity mindset and rewire my thinking around abundance and contribution."

### Looking Forward—Building a Legacy of Legacies

Darren's vision for the future goes beyond his personal success. He dreams of building an institution where ethical trust planning is the default, not the exception. An ecosystem of advisors who champion education over persuasion, clarity over complexity, and purpose over profits.

As Singapore continues to evolve into a global wealth hub, Darren believes the role of trust advisors will become even more critical. "In a world where everything changes fast, people are craving anchors. Trusts are one way to anchor meaning, purpose, and security into something enduring."

In a space often driven by short-term results, Darren Tan Zi Hong plays the long game quietly, steadily, and with lasting impact. He doesn't just manage money; he manages meaning. For him, each trust isn't just a legal document; it's a love letter to the future.

And in that quiet, careful crafting of legacies, Darren has built one of his own.

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# Built from the Ashes

## Gabriel Goh's Rise from Scarcity to Strategy

By **Alexis Toh**

Many people enter the financial advisory world through ambition. Gabriel Goh entered through survival.

Before he ever learnt how to structure a retirement portfolio or advise on estate plans, Gabriel learnt how to go without. He remembers a childhood marked by scarcity, so stark that even water and electricity weren't guaranteed. "My mother told me there was a time when SP Group came to the door to cut off the utilities," he shares. "When they looked in, all they saw was a mattress and a small TV."

His father's vices and absence shaped the early years. The divorce came in primary school, but the emotional toll lingered long after. For seven years, Gabriel and his mother moved from rental to rental, never quite settled, never quite secure. "That experience made me realise that financial stability is more than a comfort. It's a necessity. It became my mission."

Today, Gabriel is far from that cramped flat. A rising force in Singapore's financial landscape, he's known for his data-driven strategies, emotional clarity, and unwavering work ethic. But his most valuable currency? Conviction.

### From Code to Clients

While most see him today as a confident advisor, few know Gabriel is also a computer science and business student at NTU. "I originally pursued computer science for its earning potential," he admits. "A $6–7K starting salary was appealing. So if I was going to leave that behind, financial services had to be more than just a job. It had to outperform."

It did. From his first meeting with a mentor at Bukit Panjang Starbucks, Gabriel was hooked, not by the pitch, but by the story. His "business father" had also grown up in hardship and carved out success. "He didn't come from privilege. But he had built something real. That gave me hope."Within months, Gabriel was not only outperforming expectations. He was setting new ones. He completed IDA in four months (a feat many take a year to accomplish), then declared a new goal—TOT. "My mentor Peter challenged me to stop thinking small. That changed everything."

### A Methodology-First Mindset

While others rely on charisma, Gabriel relies on structure. "Many people in the industry don't have a clear methodology. They fall for everything because they stand for nothing," he says. "But I've developed frameworks for every type of financial need—protection, income, retirement, estate. These systems give me clarity. And clients feel that."

This isn't theoretical. Gabriel applies the same principles to his own life—budgeting, investing, protecting his assets the same way he advises his clients. That congruence is what builds trust. "People can sense when you're not walking the talk. I say everything with conviction because I've lived it."

It's why referrals, not ads, are his biggest growth driver. "My clients see the difference. They feel heard. They know I'm not selling. I'm solving."

> *"There's a short window in life to build something great. I don't want to look back and wish I had tried harder."*
>
> \- Gabriel Goh

### Emotional Mastery in a Rational World

Gabriel isn't just strategic. He's also deeply self-aware. A key turning point came early in his career when he lost $9,000 from a single case, not because his advice was wrong, but because his delivery was. "I was too focused on being 'right' instead of being in sync with the client," he admits.

Since then, he's devoted himself to mastering the psychology of communication—tonality, pace, body language, and empathy. His childhood, filled with emotionally charged environments, gave him a unique sensitivity. "I learned early on how to read the room. I just had to evolve that into a skillset."

It's this emotional intelligence that allows him to take complex concepts and break them down into stories or analogies that clients actually remember. "Clarity creates action. If someone doesn't understand why they need a product, they won't keep it."

### The Power of Choice

Ask Gabriel what success looks like, and he won't talk about wealth. He'll talk about freedom. "Growing up, we didn't have choices. That's what scarcity robs you of," he reflects. "To me, a good life isn't just financial success. It's having the power to choose. To say yes to a family trip. To leave a job you hate. To help someone without hesitation."

That's why his goals stretch beyond personal wealth. He wants to build the most productive financial organisation in the region, one that outlives him. "My name may fade, but the impact won't. I want the advisors I train to eventually lead teams of their own. That's a legacy."

### Unfiltered, Unapologetic

In an industry often plagued by performance personas, Gabriel's biggest strength is that he refuses to play a role. "Just because you become an advisor doesn't mean you stop being yourself," he says. "People are drawn to realness."

Clients and colleagues alike respect his directness, his ability to say what others are thinking, but don't dare articulate. "I tell my team, 'Be human'. People aren't looking for perfection. They're looking for presence."

It's that raw honesty that has made him a mentor to younger advisors, especially those who, like him, didn't start with a network or polished pitch. "I didn't have the schools, the money, or the upbringing. But I had the willingness to outwork anyone. And that was enough."

### Always Hungry, Never Settled

Gabriel works seven days a week, not out of compulsion, but conviction. "There's a short window in life to build something great. I don't want to look back and wish I had tried harder."

That said, he does take short breaks to recharge, often spontaneous trips with his partner to celebrate small wins. But even in downtime, he's visualising what's next. "When I travel, I'm not escaping work. I'm fuelling it."

His daily ritual? Self-talk. "When I'm walking or in transit, I replay my goals. My why. My next steps. It's like a mental gym."

That mental clarity is what keeps him ahead, not just in numbers, but in purpose.

Gabriel Goh isn't the loudest advisor in the room. But he may be the most relentless. From a mattress on the floor to mastering complex financial portfolios, his journey is proof that success doesn't start with circumstance. It starts with choice.

And that's the message he carries into every client meeting, every training session, every conversation, "It's not about where you begin. It's about how far you're willing to go."

In a world chasing quick wins and viral fame, Gabriel is building something slower, deeper, and far more enduring—one conversation, one conviction, and one client at a time.

# Just One More

## How Motherhood Shaped Jana Tan's Purpose-Driven Practice

By **Alexis Toh**

In a competitive financial advisory landscape where charisma often takes centre stage, Jana Tan Qiu Xuan brings something different—quiet strength, grounded sincerity, and a story many would rather hide. At first glance, she might seem composed and confident, but her success was not born out of certainty. It was born out of sacrifice.

In her final semester at university, while most peers were mapping out job prospects, Jana was preparing for motherhood. With no full-time job, no savings, and the weight of uncertainty pressing against her every move, she found herself juggling not just academic deadlines, but prenatal scans and financial fears. "I had no blueprint, only the belief that I needed to show up for my child," she shares. After graduation, she took on three part-time jobs to support her young family.

It was a season of survival, and yet, it became the furnace in which her purpose was forged.

### A Heart for People, A Mind for Clarity

Jana never planned to be a financial advisor. With a background in psychology, her natural inclination was always toward people, understanding their inner worlds, walking with them through uncertainty, and offering safe, judgment-free spaces. "Financial stress is a lot like emotional stress. It's isolating. You feel like no one really gets it," she says.

Her career began not with numbers, but with a question, "*What if I could help others the way I once needed help?*" That guiding principle is what led her to Voyage Wealth Advisory, where she now specialises in supporting young families, women navigating major transitions, and clients seeking holistic clarity, not just financial outcomes.

"Behind every insurance policy or investment is a human story," Jana explains. "My work isn't just about securing portfolios; it's about restoring peace."

### Authenticity Over Perfection

In an industry often driven by polished scripts and high-pressure sales, Jana chooses a different route—radical authenticity.

Early in her journey, she realised that technical expertise, while necessary, wasn't enough to win hearts. People, she observed, had grown wary of being pitched to, of being treated like just another prospect. "When I reach out, they already have their guard up," she says. "So I don't try to impress them. I just tell them who I am."

Jana doesn't hide the messier parts of her story. She talks about the uncertainty of being a young mother, the nights she cried silently out of self-doubt, and the rejections she turned into relationships. In doing so, she doesn't just earn trust. She earns loyalty.

"People don't remember your slides," she smiles. "They remember how you made them feel."

### Going Beyond Numbers

Jana's clients know that she's more than a financial advisor. She's a partner in their journey. Whether it's helping a


mother secure hospital coverage for a child with a congenital condition, or patiently explaining policies late into the night, she shows up not as an agent, but as a steady presence.

One client experience she holds close involved a family with two young daughters, one with epilepsy, the other with a congenital heart condition. “They had been told they couldn’t get coverage,” she recalls. But Jana refused to accept that as the final word. After months of back-and-forth, she secured a hospital plan for one daughter and overturned a previous exclusion for the other. “It wasn’t just a win on paper. It was a huge emotional relief for the family,” she says.

This was the moment Jana realised that her role was more than strategic; it was sacred. “I don’t see my clients as cases. I see them as people I choose to walk with.”

### Motherhood as Mentorship

What sets Jana apart from many in the field is how deeply intertwined her professional values are with her identity as a mother. Her son, she says, is her why. “Everything I do is for him. And because of him, I serve other families with an even greater heart.”

Motherhood taught her grace under pressure. It taught her to listen deeply, to balance tenacity with tenderness, and to honour each person’s journey. It’s why she hosts family-friendly events, joins prenatal yoga sessions with her clients, and remembers birthdays, not because it’s good business, but because it’s meaningful.

“My clients are the family I choose and build,” she says. “I want them to feel seen and supported in all seasons of life.”

### The Power of Just One More

If there’s one line that captures Jana’s entire philosophy, it’s this—*“Just one more.”*

It’s a mantra she adopted from the film *Hacksaw Ridge*, based on the true story of Desmond Doss, a war medic who, unarmed, saved 75 men in one night. As bombs rained around him, he whispered, “Please, Lord, help me get one more.”

That line lives rent-free in Jana’s mind. “It reminds me that even when I’m exhausted, unsure, or stretched thin, I can still show up for one more person, one more conversation, one more act of service.”

For Jana, success isn’t measured in Million Dollar Round Table (MDRT) titles or commissions. It’s measured in moments—a grateful text message, a family protected, a young mother who feels heard for the first time in a while. “That’s the impact I want to leave behind,” she says.

### Not the Most Polished but the Most Real

In her own words, Jana doesn’t try to be the most polished advisor. She aims to be the most present. It’s a trait she learned from her mentor and brother-in-law, Lim Zheng Chuen, whose work ethic and humility left a lasting impression. “He taught me that success isn’t about appearances. It’s about consistency, compassion, and character.”

Today, Jana carries that torch with her own twist. She’s the advisor who will walk the extra mile, not because she has to, but because it’s how she honours her clients. She’s the one who turns rejections into relationships, not through clever rebuttals, but through sincerity. And she’s the one who understands that the most powerful asset in finance isn’t compound interest; it’s human connection.

### A Different Kind of Legacy

When asked about the legacy she hopes to leave, Jana doesn’t talk about market share or accolades. She talks about presence. “I want people to say, ‘She didn’t just give me a plan. She gave me peace.’”

In a fast-paced industry driven by metrics, Jana Tan Qiu Xuan is proving that you don’t need to shout to make a difference. Sometimes, you just need to whisper, “One more,” and then show up with everything you’ve got.

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# Resilient Roots

## Julian Wong's Journey of Financial Empowerment and Giving Back to Malaysia

By **Alexis Toh**

### From Modest Beginnings

Julian Wong didn't begin his life with privilege. Growing up in Malaysia in a humble family, he witnessed firsthand the persistent financial struggles his parents faced. Despite their relentless hard work, money was always tight. "Seeing my parents working tirelessly yet still struggling to make ends meet left a lasting impression on me," Julian recalls. He soon realised the difference wasn't necessarily effort or commitment. It was knowledge, mindset, and access to guidance.

Driven by curiosity and empathy, Julian set out to understand the intricacies of wealth, not just earning it, but also preserving, protecting, and multiplying it. What started as mere curiosity quickly evolved into a mission—to empower families with the financial wisdom that his own family had lacked. "Helping people secure their financial future isn't just a career to me," Julian affirms, "it's deeply personal."

### Defining Moments and the Leap to Entrepreneurship

Julian's entry into finance wasn't immediate. Initially thriving in the corporate world, he achieved notable success and consistently topped performance charts. However, he soon recognised a fundamental truth—despite the accolades and stable income, he felt unfulfilled, realising he was building someone else's dreams instead of his own.

"That moment was a wake-up call," Julian says candidly. "If I could help others achieve great business results, why not channel the same energy into my own purpose?" The realisation propelled him out of the comfort of corporate life and into entrepreneurship, a bold but necessary leap.

Drawing strength from his corporate experiences, Julian brought structure and discipline to his new path. Today, he sees this decision as transformative, granting him a deeper fulfilment and true ownership of his success.

### Lessons from Family—Integrity, Resilience, and Empathy

Julian credits his parents as foundational role models who shaped his guiding principles. His father, a hardworking man who once owned a business that collapsed tragically due to embezzlement by a partner, imparted critical life lessons about integrity, accountability, and resilience. Julian vividly remembers his father's words, "Never owe anyone, especially not money or favours. Every debt must be paid back. Others should never suffer because of our own mistakes."

From his mother, Julian learned empathy and grit. During challenging times, she singlehandedly managed the household while his father sought opportunities abroad to sustain their family. Her strength and unwavering commitment taught Julian the power of perseverance and unconditional love. "We didn't grow up with luxury," Julian says, "but we had something far more valuable—strong values, honesty, and resilience."

### Surviving and Thriving as a Malaysian Advisor Abroad

As a Malaysian financial advisor, Julian acknowledges the unique challenges he faced when establishing himself overseas. Without immediate networks or easy entry points, he encountered scepticism and resistance early on. Yet, his upbringing equipped him with precisely the traits needed to thrive—humility, curiosity, and resilience.

> *"I want to be remembered as someone who helped others not only accumulate wealth but also use it with wisdom and purpose. True impact is about creating positive ripples through generations."*
>
> \- Julian Wong

Instead of viewing these challenges as barriers, Julian saw them as opportunities for growth. He prioritised building genuine relationships based on mutual trust rather than short-term sales. His simple yet powerful philosophy was clear from the outset: "Treat every client's situation as if it were your own family's, with care, clarity, and commitment."

By focusing relentlessly on education and transparency, Julian overcame scepticism. He recognised that misinformation often overwhelmed potential clients, and chose to be an advisor who simplified complexities rather than exploited confusion. His authenticity resonated, gradually turning sceptics into loyal advocates and friends.

### Empowering Clients Through Knowledge

For Julian, financial advising extends beyond transactions; it's about empowerment. He firmly believes that financial literacy transforms lives. "One of my greatest joys is seeing clients move from uncertainty to clarity, from fear to confidence," Julian says.

To achieve this, he emphasises early planning, reminding clients that time, not market timing, is the greatest asset. He frequently shares the wisdom, "The best time to plant a tree was 20 years ago; the second-best time is now." This mantra underpins his commitment to educating clients, urging immediate, consistent action rather than delayed reactions during crises.

Julian's efforts have led to powerful transformations. He fondly recalls a client who faced a sudden family illness. Through Julian's thoughtful guidance, they established a robust trust structure and financial roadmap that protected their assets, ultimately allowing them the peace of mind to focus entirely on caregiving. Stories like these reaffirm his commitment and purpose in financial planning.

### Giving Back—Julian's Vision for Malaysia

Though Julian has built significant success overseas, he has never forgotten his Malaysian roots. Witnessing the financial struggles many Malaysians still endure, he feels a strong calling to contribute back to his homeland.

His vision for Malaysia involves enhancing financial literacy, especially among younger generations. Julian aims to create platforms—workshops, mentorship programmes, and resources—to equip Malaysians with foundational knowledge about wealth management, financial planning, and resilience-building.

"My dream," Julian explains, "is not just to help individuals become wealthy, but to enable Malaysians to make empowered decisions, to protect their families, and to build legacies that uplift entire communities."

He envisions a future where young Malaysians grow up with financial wisdom integrated into their education. Julian believes this grassroots approach can greatly shift Malaysia's economic trajectory, empowering future generations to break cycles of financial insecurity and dependency.

### Building a Legacy of Trust and Impact

Julian's concept of success has evolved significantly over his career. Where he once sought achievement through tangible milestones, he now values lasting impact—the number of lives touched, families protected, and communities uplifted.

For Julian, the ultimate measure of success is the quality of the relationships he nurtures. Many of his clients, initially strangers, have become trusted friends and even family. "Trust is earned over years but can be lost in seconds," he emphasises. "That's why I prioritise integrity and genuine connection above all."

When asked about the legacy he wishes to leave, Julian reflects thoughtfully, "I want to be remembered as someone who helped others not only accumulate wealth but also use it with wisdom and purpose. True impact is about creating positive ripples through generations."

### Looking Ahead—The Path Forward

Julian Wong continues to elevate the role of a financial advisor, blending disciplined strategy with heartfelt compassion. As a Malaysian navigating a competitive international industry, he embodies the power of resilience, integrity, and empathy to achieve lasting success.

And as he looks ahead, Julian's goals are clear—continue empowering individuals, uphold the trust placed in him, and meaningfully contribute back to Malaysia. For Julian, success isn't about personal wealth or accolades; it's about ensuring others thrive, prosper, and find the peace of mind his own family worked so hard to achieve.

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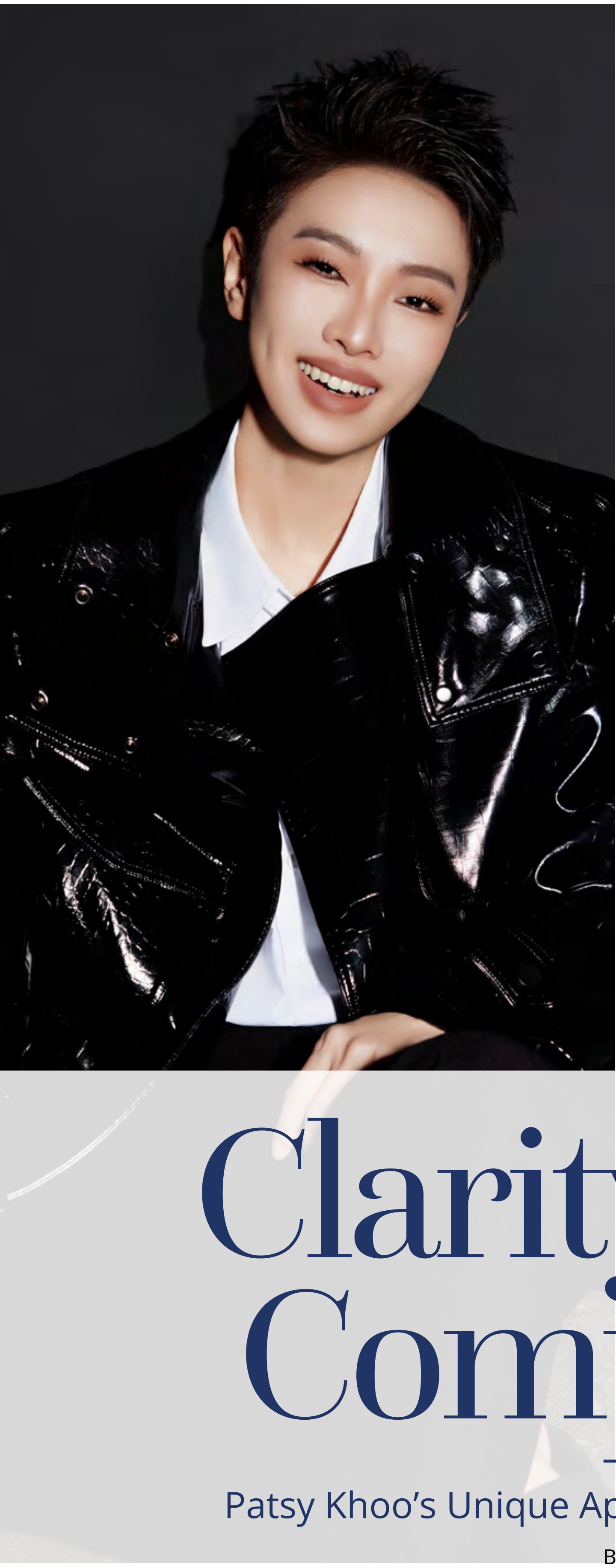

# Clarity Amid Complexity

## Patsy Khoo's Unique Approach to Financial Advisory

By **Alexis Toh**

### Understanding the Financial Advisory Landscape

The financial advisory (FA) industry is frequently misunderstood. Often perceived merely as a sales-driven field dominated by transactions and products, the reality is far richer, and more nuanced. In today's volatile economic environment, financial advisors play critical roles in navigating uncertainty, translating market complexity into clear strategies, and empowering clients to achieve sustainable financial freedom. Amidst this backdrop, Patsy Khoo emerges distinctly, offering more than advice; she provides clarity, alignment, and a deep understanding of her clients' individual journeys.

### From Marketing Maven to Financial Advocate

Patsy didn't start her career in finance; instead, she flourished in the marketing industry. However, she observed a troubling pattern among successful professionals, particularly women—financial uncertainty. "I'd seen too many smart, successful people unsure about their financial future," Patsy recalls. Motivated by the need for impactful, long-term change, she left a stable and successful career to enter the financial advisory space. The transition was intimidating but essential. "It was the first time I chose growth over comfort," she says, "and purpose over predictability."

Her bold decision taught her that success isn't the avoidance of risk, but understanding what's worth risking for—a philosophy she brings into every client relationship.

### Noise in the Industry—A Barrier to Clarity

One of the greatest challenges facing the financial advisory industry today, Patsy acknowledges, is the relentless "noise"—the constant bombardment of clients with fleeting trends, conflicting opinions, and overwhelming information overload. Social media, financial news headlines, and endless market commentaries create an environment of anxiety and uncertainty, making it difficult for even sophisticated clients to discern what truly matters. This deluge often leaves individuals feeling overwhelmed and disconnected from their personal goals and core values. Patsy counters this pervasive issue by delivering meticulous clarity. She doesn't merely relay market trends or push financial products; instead, she actively helps her clients sift through the chaos and reconnect with their genuine priorities and definitions of success. Her advice isn't generic. It's thoughtfully tailored, precise, and deeply attuned to each client's unique life story, personal aspirations, and emotional landscape. Patsy provides not just financial guidance, but genuine human understanding.

## Beyond Numbers—The Patsy Khoo Difference

What truly distinguishes Patsy in a crowded industry is her ability to offer clients something they often didn't realise they were missing—genuine strategic partnership. "My clients aren't just seeking someone to manage their portfolios," Patsy explains. "They're looking for a thinking partner."

Her approach is holistic, focusing less on product sales and more on comprehensive financial clarity. She supports her clients, primarily sharp, successful women in demanding leadership roles, by unpacking their choices, helping them make sense of their assets, and aligning their financial strategies with their personal values and long-term life goals. Her unique skill lies in connecting seemingly disparate financial components into a coherent, intentional strategy.

## The Power of Listening

Trust is essential but challenging to establish within the FA industry. Patsy builds it by prioritising active listening and understanding over transactional interactions. She enters each conversation without preconceptions or fixed agendas. "I want to know what matters to them, what's worrying them, and what they really want from life," she explains. This intentional approach reassures her clients, fostering a depth of trust that transforms client-advisor relationships into lasting partnerships.

## Striking the Balance

Ambition and personal well-being need not be mutually exclusive, according to Patsy. She views balance as seasonal and intentional. Her personal practice of "striking", weekly intense fitness sessions, reflects her broader philosophy—true growth and clarity often come from controlled discomfort and disciplined practice. "It keeps me humble and focused," Patsy explains. This mindset extends beyond her personal life, shaping how she guides clients, encouraging intentionality and sustainability over frantic productivity.

## A Holistic Approach to Financial Planning

Patsy doesn't merely provide financial advice. She creates intentional alignment, bridging the gap between having wealth and truly owning it. One memorable example illustrates her uniquely holistic approach. A highly successful client, despite owning numerous properties, various insurance policies, and multiple investment accounts, approached Patsy feeling scattered, overwhelmed, and uncertain about how these assets supported her real-life objectives. Patsy carefully took the time to unpack her client's financial landscape, thoroughly analysing each element and thoughtfully restructuring these assets. She crafted a comprehensive strategic roadmap tailored specifically to the client's long-term goals and lifestyle desires.

After working together, the client shared with relief, "For the first time, I feel like I'm actually in control," marking a significant emotional and practical shift from merely owning assets to purposeful financial alignment. Such transformational client experiences embody precisely why Patsy entered this profession, and they fuel her continued passion and success within the financial advisory industry.

## Discretion and Depth—The Clients Patsy Serves Best

Patsy finds particular resonance working with high-achieving professional women who lead demanding lives yet seek greater intentionality in their financial decisions. These clients, often navigating liquidity events, significant life transitions, or the desire for deeper financial understanding, appreciate her discretion, thoughtfulness, and her ability to grasp the intricacies of their complex lives. Her targeted approach—"going deep, not wide"—ensures each relationship receives thorough, individualised attention, creating clear and purposeful financial plans.

## Measuring Success Differently

Initially, success for Patsy was about proving she could transition successfully into the FA industry, rebuilding the career and status she left behind. Now, her definition has matured significantly. Success today is about alignment, conducting work she's deeply proud of, alongside like-minded clients who share her values of clarity, long-term vision, and quality. It's no longer a linear goal but a sustainable rhythm, one that she intentionally maintains with each passing year.

Ultimately, Patsy hopes to leave a legacy that transforms the financial advisory experience, making it less intimidating and more empowering. "I want clients to remember me not just as someone who grew their wealth, but as someone who gave them the clarity and confidence to use it intentionally," she reflects. Her impact isn't merely measured by the size of portfolios, but by lives enhanced, anxieties relieved, and the newfound confidence her clients gain in taking bold, meaningful actions.

In a landscape often fraught with complexity and uncertainty, Patsy Khoo offers her clients unparalleled clarity and intentionality, transforming not just their wealth but their lives.

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For Tan De Jun, the entry into financial services wasn't driven by academic interest or external opportunity. It began with a question that haunted his family, "Why are we working so hard, yet always behind?" As a child, he watched his household move from a five-room HDB flat to a smaller one, despite both his parents working relentlessly. The culprit, he later realised, wasn't a lack of effort, but the absence of proper financial planning. Worse still, the financial advisor they once trusted was nowhere to be found when they needed guidance.

This early financial instability didn't just spark an interest in finance; it planted the seed for a lifelong mission. "It wasn't just about understanding money," De Jun says. "It was about never letting people around me feel as helpless as my family once did."

### The Courage to Begin Again

But even with that purpose in mind, the road wasn't linear. In his early 20s, De Jun took a job he didn't enjoy, solely to support his family financially. A medical injury forced his exit. That moment of forced pause was also a turning point. "I thought, if I could be fired from something I didn't love, why not try something I truly believed in, even if it's risky?" That leap of faith brought him into the financial advisory world, where he quickly found that his greatest asset wasn't just his knowledge. It was his emotional depth.

### The Power of Emotional Intelligence

What sets De Jun apart in an industry often driven by metrics, targets, and aggressive sales, is his emotional intuition. "I'm an emotional person," he says candidly. "It helps me understand that this job isn't just about transactions; it's about lives."

De Jun's gift is his ability to deeply connect. He's not the advisor who dives into policies in the first meeting. Instead, he listens, observes, and understands the human beneath the balance sheet. He remembers a client who was completely opposed to insurance. After several heartfelt conversations, De Jun helped her see the value in setting aside a small sum for protection. A year later, she was diagnosed with a brain tumour. The payout sustained her during recovery. "That's when I understood the difference between selling a product and offering a lifeline," he reflects.

### The "De Jun Experience"

Unlike many advisors who model themselves after industry giants, De Jun is deliberate in crafting something personal, what he calls the "De Jun Experience." It's not about reinventing the wheel; it's about being authentic. "I take the best parts of what I learn from others and blend them into something that feels real to me," he explains.

# The Human Equation

## How Tan De Jun Is Changing the Way Clients Experience Financial Advice

By **Alexis Toh**

> *"I thought, if I could be fired from something I didn't love, why not try something I truly believed in, even if it's risky?"*
>
> \- Tan De Jun

His client meetings aren't formal presentations. They're conversations that often touch on entrepreneurship, life struggles, and mindset. "With clients who are business owners like me, it becomes more than finance. We bounce ideas, we push each other. That's the kind of relationship I want to build."

### More Than Money

De Jun's success comes from understanding that people don't just want to grow wealth. They want to understand it, trust it, and feel safe with it. "People don't care how much you know until they know how much you care," he says, echoing a belief he's internalised over years of practice.

In fact, he rarely talks about products in the first meeting. "It's about understanding someone's life before touching their numbers," he says. This philosophy has helped him cut through the scepticism that often plagues the industry. By under-promising and over-delivering, De Jun builds something many advisors struggle with—true trust.

### Reinventing Identity Through Growth

What makes his story even more compelling is how self-aware he is about his evolution. "I used to be the person I now try to help. No ambition, no direction, just paycheck to paycheck. I thought driven people were boring," he laughs. "But life changed me. And that shift taught me that people can evolve, radically, with the right guidance and exposure."

This personal transformation is what makes him magnetic to clients who are themselves on a journey of growth, whether they're starting a business, recovering from burnout, or recalibrating after a major life change. For De Jun, financial advising is not just about planning; it's about personal elevation.

### Philosophy Over Products

In an industry where noise and flash can often outshine substance, De Jun chooses to lead with philosophy. He shares quotes with his clients, invites them to reflect on time value, and asks them to define what a "good life" looks like. For him, success is no longer about the next milestone. It's about progress. "If I grow one percent a day, professionally or personally, I'm winning."

He attributes this mindset to his childhood, which he describes with three words—daring, emotional, disciplined. "Daring helped me take leaps others were afraid to. Emotion lets me understand people. Discipline keeps me going even when motivation fades."

### Real-Life Legacy

De Jun's ultimate goal is not just career longevity; it's impact. "I want to change the way people see this industry," he says. "Right now, when someone says they're a financial advisor, people roll their eyes. I want to help elevate the profession to something noble, something aspirational."

He believes the key lies in education, empathy, and transparency. If he weren't in finance, he says, he would be teaching, not math or economics, but mindset and life skills. "One piece of advice can change the entire course of someone's life. That's powerful."

### Grounded, Always

Despite his growth and ambition, De Jun remains deeply grounded. He spends weekends with family, catching up not just on their finances but their lives. His rituals, like repeating affirmations daily, keep him focused and aligned. He also recharges through hobbies like Muay Thai and golf, appreciating the balance they bring to his otherwise intense schedule.

He's not interested in creating a highlight reel. "People think I'm angry because of my face," he jokes. "But the truth is, I'm just deeply focused. I'm thinking about how I can make things better—for myself, my clients, and this industry."

Tan De Jun is not your typical financial advisor. He's not chasing trends or mimicking market leaders. He's building something slower, deeper, and ultimately more sustainable—trust. Fuelled by personal pain, reshaped by discipline, and driven by a quiet but fierce emotional intelligence, De Jun is creating a new model, one where the human comes first, and everything else follows.

He may have started from a place of doubt, but today, there's no uncertainty in the way he shows up for his clients, for his family, and for the version of himself he used to be. And that, more than any product or plan, is what makes him worth listening to.

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Photos: Rolls-Royce Motor Cars and Newspress Ltd

# Chrome Couture

## How Rolls-Royce Dominated Paris Fashion Week Without Saying a Word

By **Wayne Tan**

*These cars didn't wear logos the size of dinner plates. No oversized branding, no influencer discount codes. Just presence.*

Paris Fashion Week is not for the faint of heart. It's where reputations are made and unmade in 12 cm heels and flashbulb bursts. It's where the difference between "legend" and "last season" comes down to one look, one shot, one entrance. And this year, no one—*no one*—made an entrance like Rolls-Royce.

While models strutted under spotlights and influencers faked candids in café mirrors, the true icons rolled low and silent through the Parisian streets—Spectre and Cullinan, dressed not in threads but in metal, chrome, and menace.

Fashion is theatre. Rolls-Royce didn't audition. It headlined.

### The Arrival That Broke Necks

It started with a hum. Not a roar—those days are over. Spectre is pure electric. But its silence is misleading. It doesn't creep. It *glides*. And when it pulled up to Palais de Tokyo before the AMI show, it was like watching a lion enter a ballroom. Every head turned. Phones rose. No hashtags needed.

The colour? Serenity Green, a shade so deliberate it could only come from a brand that's been seducing billionaires longer than most of us have been alive.

Inside? A fashion editor, a tech mogul, maybe a pop star—doesn't matter. The car was the star. Paris gasped.

### Cullinan—The Tank in a Tux

Then there was Cullinan, the street king. A luxury SUV with the presence of a Bond villain and the manners of a royal. Burnout Grey, razor-cut lines, black wheels spinning like weapons. It wasn't there to play nice; it was there to take what was owed.

And it did. At shows, at parties, even in front of the Ritz, the Cullinan pulled up like it owned the block. No music needed. The only soundtrack was the click of paparazzi shutters and the sound of lesser cars backing away.

The rich arrived in Range Rovers. The powerful arrived in Cullinan.

### The Best-Dressed Machines in Paris

Let's make something clear—Rolls-Royce wasn't just *there*. It was *everywhere*. A curated fleet of Spectres and Cullinans slithered through the chaos, sleek and untouchable, ferrying fashion's elite from runway to rooftop, from photo ops to whispered afterparties.

These weren't Uber Luxe placeholders. These were rolling statements of intent. Quiet thunder. Elegance with teeth.

Forget borrowed outfits or rented jewellery. The real flex was pulling up in a quarter-million-dollar machine painted in bespoke tones with an interior stitched better than half the collections on the runway.

Fashion Week has always been about who gets in where, and how they arrive. Rolls-Royce made sure every arrival felt like a mic drop.

### Design That Cuts Deeper Than Cloth

Yes, Rolls-Royce and fashion are old friends. But this isn't about branding exercises or logo slaps. This is craftsmanship speaking to craftsmanship. Embroidered stars in a starlit headliner? That's not a gimmick; that's haute couture in car form.

Think about it. Designers obsess over the right cut, the right fabric, the right drape. So does Rolls-Royce. The leather in a Cullinan isn't just stitched; it's *sculpted*. The dashboard veneers in a Spectre aren't just sanded; they're *curated*.

Every car is a one-off. Every build is a narrative. It's not transportation. It's storytelling with horsepower.

You think your custom Bottega boots are unique? Rolls-Royce will dye your interior the exact shade of your lover's lipstick. Try topping that.

### No Logos. No Slogans. Just Dominance.

While street style photographers scrambled to catch the next viral outfit, Rolls-Royce played a different game. It didn't need to pose. It just parked.

The message? Power doesn't perform. It arrives.

These cars didn't wear logos the size of dinner plates. No oversized branding, no influencer discount codes. Just presence. And in a city like Paris, where taste is bloodsport, *presence* is priceless.

The Cullinan didn't shout. The Spectre didn't beg. They simply existed. And that was enough to shift the balance of the street.

### More Than Just a Ride

For those lucky (or wealthy) enough to be chauffeured in one, the experience hits different. The cabin of a Rolls-Royce isn't a car interior. It's a sanctuary. A soundproof confession booth. A place where deals are sealed, hearts are broken, and dresses are adjusted before the flashbulbs go off.

While the fashion crowd worried about angles and lighting, Rolls-Royce offered the ultimate privacy—a silent, floating ride through the most image-obsessed city in the world. It wasn't just about arriving. It was about *arriving untouched*.

### A Silent Shove Toward the Future

Spectre, the electric alpha, wasn't just a flex. It was a warning. The future is coming. And it doesn't beep or buzz. It *stalks*. Spectre doesn't care about your Tesla plaid modes or your Instagrammable dashboards. It's too busy redefining what EV luxury even means.

This is Rolls-Royce's quiet revolution. Paris just happened to be the perfect place to drop the first chapter. Electric? Sure. But emotionless? Never.

Spectre is everything other EVs want to be—fast, sexy, exclusive, and terrifyingly confident. It doesn't break the mould. It *melts* it.

### The Final Word? Walk If You Must

Fashion Week's obsession with street style makes sense. But this year, the street belonged to something bigger than Balenciaga and bolder than Rick Owens.

Rolls-Royce didn't come to match the fashion. It came to remind everyone that *style isn't what you wear. It's how you move*.

So go ahead. Lace up your designer boots. Practice your best off-guard street shot. But just know—if a Spectre or Cullinan pulls up next to you ...

You've already been upstaged.

In Paris, the best-dressed wasn't a man, woman, or model.

It was a machine.

# A Dandy Revolution

## Christian Louboutin Rewrites the Rules of Menswear in Paris

By **Wayne Tan**

If you think men's fashion is stuck in a monotone cycle of neutral suits and safe loafers, Christian Louboutin just slapped that idea across the face—with a rhinestone-studded boot, no less.

At Paris Men's Fashion Week Spring/Summer 2026, Louboutin didn't just present shoes. He *performed* them. Inside the opulent Hôtel de Crillon, a place where ghosts of monarchs whisper under gold-gilded ceilings, the Maison unleashed its Sartorial line in a three-act spectacle of elegance, eccentricity, and unapologetic artistry.

Forget the sterile runways. This was theatre for the soles.

### Scene I – The Craft Temple (Salon des Batailles)

The experience began in the *Salon des Batailles*, and the name wasn't poetic fluff. This was a warzone of precision. Artisans didn't hide behind curtains or factories. They took centre stage.

In a world drunk on mass production and AI-generated everything, Louboutin chose to showcase the *human hand*. Literally.

Guests watched as master craftsmen demonstrated *la patine* and *le glaçage*—two traditional finishing techniques responsible for the Chambeliss line's distinct, burnished sheen and mirror-like polish. The smell of leather and polish mingled with whispers of awe. This wasn't flexing. This was mastery.

But the pièce de résistance? The embroidery by Maison Lesage, a Parisian atelier so revered, it could embroider a cloud if given enough thread.

The shoes, named *Farfajour* and *Farfanuit*, were not footwear. They were couture. Each butterfly embroidered onto their surface took 55 hours to complete, layered with sequins, organza, beads, and rhinestones. Four layers of fluttering fragility, built to fly. The level of detail? Insane. But that's the point.

When you wear these, you're not walking; you're *floating on legacy*.

Photos: Christian Louboutin

### Scene II – The Dandy Awakens (Salon des Aigles)

Next came *Salon des Aigles*, a fever dream of opulence and performance art.

Four performers, styled as modern dandies, acted out "a day in the life" or, rather, 24 hours of effortless excess. It was voyeurism at its most fashionable. Sculptural chairs (designed by Louboutin and Pierre Yovanovitch) framed the room, and two avant-garde vitrines (*L'Éclaté*) exploded the shoe construction process into visual deconstructions. Like dissecting a swan mid-flight—brutal, but beautiful.

The shoes? Showstoppers.

- **Lord Chamb**: Equestrian-inspired boots with aristocratic bite.
- **O Louvre Moccasin**: Moiré gros-grain and dandy drama.
- **Circus Booty Perla**: A rhinestone riot, dripping in 10,000 sparkling embellishments and Harlequin charm.
- **Farfaman**: The butterfly returns—embroidered, delicate, deadly.

This wasn't just style. It was storytelling through leather. The message? A true dandy doesn't follow trends. He *orchestrates* them.

### Scene III – The Tailor's Rebellion (Salon Marie Antoinette)

The final room, *Salon Marie Antoinette*, hit like a slow-burn finale. If the earlier rooms were about spectacle, this was about structure. And irony.

Legend says the Queen once took piano lessons here. Now, it was a temple to the Chambeliss line—Louboutin's answer to traditional men's tailoring through the language of footwear.

On a billiard-inspired table (because why not?), a series of shoes sat like chess pieces—*Chambeliss Derby, Chambelimoc, Chambelimonk, Chambeliboot*, and the *Night Strass* editions.

They were elegant. Subtle. And then you noticed *the pin*—The Chambelink—a nod to classic collar jewellery. Not just decoration, but intention. Some versions were handset with 200 rhinestones, a luxurious wink in silver, gold, rose gold, and black.

And next to each shoe? A crisp shirt collar fitted with the exact same Chambelink. Tailoring didn't stop at the cuff. It looped full-circle, collar to toe.

The message was loud beneath the silence: masculinity can sparkle too.

### What This All Means

Christian Louboutin isn't in the business of making "nice shoes". He's orchestrating a revolution in how we define menswear. In this Sartorial line, we don't just see footwear; we see rebellion, reverence, and reinvention stitched into every sole and seam.

Louboutin doesn't ask permission to redefine the codes. He just does it—with swagger, with style, and with a deep respect for what came before.

- His artisans aren't hidden away. They're performers.
- His materials don't whisper. They shimmer.
- His men's line doesn't tiptoe. It struts.

This is a Maison that believes the future of fashion belongs to those who dare to be seen; not just worn. And in a world obsessed with speed, Christian Louboutin slows us down just enough to remember the beauty of handwork, the intimacy of bespoke, and the sheer power of owning something no machine could replicate.

### Final Thought – The New Rules of Masculine Elegance

There's a certain freedom in Christian Louboutin's work, a knowing wink that invites you to loosen your tie, sharpen your silhouette, and maybe, just maybe, swap those dusty Oxfords for something with a butterfly stitched into it.

Not because it's trendy.

But because it says something.

The Sartorial line isn't just a collection. It's a manifesto. One stitched in red soles, crystallised detail, and a defiant love for craftsmanship. It's for men who aren't afraid of beauty. Who see elegance not as a costume, but as armour.

And after witnessing what went down at Hôtel de Crillon?

I'll say this—if this is the future of menswear, lace me up. I'm all in!

Photos: Dolce & Gabbana

# Dolce & Gabbana's

## Pre-fall 2025 Women's Collection

By **Naomi Leong**

Dolce & Gabbana's Pre-Fall Women's Collection of 2025/26 consists of five themes and narratives about femininity: *Rafia, Maiolica, Like a Virgin, Italian Tailoring,* and *DNA*. Each theme is refined through Italian craftsmanship but also provide their own distinct textures, patterns and silhouettes. The collection takes a journey through fashion history where classic styles are recreated with a modern twist, treading the line between traditional and innovative.

Starting with *Rafia*, it refers to a part of the collection and its use of raffia, a material made from raffia palm leaf fibers. It gives the outfits a light texture and a simple rustic or tropical aesthetic. Although raffia is more commonly used in summer fashions for bags, hats and shoes, Dolce & Gabbana utilises the fabric in new ways which makes it wearable throughout the year.

Raffia accessories are paired with eye-catching stripe and floral patterns, often set against a solid black or white backdrop. The juxtaposition of bold stripes and a variety of floral prints adds to a lively, unapologetic package. *Rafia*'s signature silhouettes are influenced by the 1950s, which often frames and highlights the female form through accentuated waistlines and special tailoring. It contrasts nicely to the more modern shapes such as crop shirts and pleats. It is most evident in the bow-front shirt with puffed sleeves. Garments like the shirt would fit on the wearer like a glove.

The next theme in the collection is Maiolica, the classic painted Dolce & Gabbana motif. Like with *Rafia* and *DNA*, the pattern—in a shade evoking the bougainvillea flower—is set against a white backdrop on both garments and shoes. The vivid hue matches well with the iconic print, a nice fusion between experimentation and tradition. The maiolica is also elevated with ornate borders.

Additionally, the motif is sized up and plastered across many accessories from handbag handles to belts to hair accessories. It even appears on the closures for shoes. It also gets paired with different textures like the printed cordonetto lace. This creates a distinct visual cohesion which aligns with 1960s fashion sensibilities. The Maiolica theme furthermore explores with the stylistic code of the decade, such as straight lines, wide silhouettes and scarves. With modern touches like crop cuts and contrasting colours, the collection is a vibrant interpretation of the already bold, empowering 1960s aesthetic.

Encapsulating the unabashed Madonna song, *Like a Virgin* reimagines the 1980s and 90s with the signature Dolce & Gabbana sophistication. For instance, mini dresses and leather accessories are paired with oversized yet fitted jackets which play with the time period's exaggerated proportions. Plunging necklines, raw cuts and a particular eye for detail also channel a provocative edge and elegance. As for accessories, they come in spades, ranging from jewelry pins and chains to caps and berets, which add a whimsical personality to these outfits.

Like with the combination of 80s and contemporary trends, another key element is the mix-and-match of different materials. Slip dresses and draped fabrics are made with lace, a refined touch on the feminine silhouette. Furthermore, pieces made of bouclé are accentuated with silk trims and sparkly sequins. The experimentation of materials and outerwear nicely combines elegant grace with attitude.

*Italian Tailoring* is a special theme in the Pre-Fall collection, as it harkens back to the Fall/Winter 1996/1997 runway. This part of the collection takes the next step in innovation by combining fabrics and silhouettes traditionally associated with masculinity and femininity. Pieces often incorporate tweed, silk, denim and lace knitwear. They also play with structure, ranging from contoured corsets to round-shouldered coats or jackets to draped and flared gowns. Additionally, the theme stands out with statement accessories like garter stockings and crocodile handbags, as well as adopting a neutral colour palette with a red accent.

This stylistic interpretation works as the epitome of the whole collection's sense of nostalgia. Italian Tailoring takes the most varied inspiration from fashion's different eras and mixes them with contemporary sensibilities, reinterpreting the pieces into everyday wear. This can be seen with the juxtaposition of tweed and silk, pleated fabric and denim trousers, and archival floral and brocade prints splashed upon checker patterns. Dolce & Gabbana's archival pieces are also a major influence. The collection even borrows the tweed pieces from the male wardrobe, further breaking boundaries in fashion.

Finally, the *DNA* theme takes on yet another approach by instilling new materials, lines and even a colour scheme onto classic 1960s and 70s silhouettes. Derived from the cyclamen flower, the ciclamino hue is a royal, almost electric purple. It is so bold a shade that it is primarily paired with white and black pieces although it also stands out in monochromatic brocade garments. These luxurious patterns give a shiny quality to every piece, often accentuating other materials like denim and knitwear as well as handbags.

The variety in silhouettes include chiffon mini dresses and satin sack dresses, tailored suits, lace sleeves, wool crepe pieces and bold jackets embroidered with jewels. The fusion of decades and materials once again emphasises a femininity that is bold and refined. Most notably, Dolce & Gabbana infuses its iconic *DNA* into this theme in the form of the DG logo. It appears as a patterned scarf, a striking accessory on understated shirts, as well as print on pajama-inspired looks and knitwear.

**About The Writer**

*Naomi Leong is an aspiring writer from Singapore, who has a strong interest in storytelling, puzzles and different cultural experiences around the world. She is about to graduate from Nanyang Technological University with a Bachelor of Arts (Hons) in English. With a background in English literature, creative writing and marketing, she brings curiosity, clarity and a fresh voice in her written works. One of her research essays have been featured in NTU's undergraduate journal Pioneer Road. Naomi is currently building a portfolio to develop her writing skills through freelance projects.*

## Unveiling The Brand New

# Greubel Forsey GMT Balancier Convexe

By **Priyanka Elhence**

More refined, more wearable, and more complete than ever before.

Greubel Forsey unveils a new interpretation of its GMT Balancier Convexe.

Photo: Greubel Forsey and Access Communications

While it shares its name with a previous Greubel Forsey creation, the newly launched Greubel Forsey GMT Balancier Convexe timepiece represents a significant evolution and improved wearability. With a more compact case, an integrated power reserve display, and even more technical and aesthetic finesse, it is the ultimate expression of the GMT complication, made in a strictly limited series of 22 exclusive timepieces only.

A 3D globe metaphor, an inclined balance wheel, and an arresting convex crystal are just some of the artistic features that the brand new GMT Balancier Convexe brings to your wrist. Greubel Forsey's Art of Invention guiding principle gives all Greubel Forsey timepieces five principles: invention and innovation; handmade and hand-finished; performance and reliability; architecture and design; rarity and exclusivity.

Since the launch of the original GMT in 2011, the model's trademark 3D rotating globe (a Grebuel Forsey signature as well as one of the Atelier's most emblematic elements), remains and continues to grace this newly released timepiece, albeit without a tourbillon this time, and with a more elaborately decorated, escape wheel.

Rotating in real time within a layered amphitheatre of time indications, the terrestrial globe remains the central element of the creation; think a miniature Earth rotating in real time over 24 hours, nestled within an amphitheatre-like architecture. Flush with the sapphire crystal, it is surrounded by multiple layers of timekeeping indications: local time, universal time, a second time zone, as well as the distinction between day and night.

The new GMT Balancier Convexe replaces its predecessor entirely as a complete reinterpretation, a bold return to the watchmaker's signature creation of complex, minute environments. Proof that bigger isn't always better. The new timepiece also incorporates elements of the more recent Double Balancier Convexe from 2022, creating a bridge between the GMT Sport and the Double Balancier Convexe.

As always, finishing remains uncompromising: the inclined escapement is suspended beneath a flat black polished and barrel polished steel bridge, resting on polished steel pillars. With a redesigned case, an integrated power reserve, and enhanced ergonomics, the new GMT Balancier Convexe becomes the purest expression of Greubel Forsey's GMT complication to date. And the only GMT model in the luxury house's current collection.

With the new GMT Balancier Convexe, Greubel Forsey places the Earth back at the centre of its universe. Moreover, the new GMT calibre replaces all previous GMT models and features, and for the first time, its signature inclined balance wheel, as if in orbit around the Earth. A construction whose aesthetic architecture is matched only by its technical mastery and which confirms Greubel Forsey's resolutely contemporary approach to fine watchmaking.

The central feature, the terrestrial globe, crafted from titanium, rotates once every 24 hours in sync with the Earth's natural motion. The globe, positioned at the core of the dial, serves as both a visual anchor and a functional display, encircled by a 24-hour chapter ring that differentiates day and night with distinct black and white segments. The continents are rendered in relief, offering a tactile dimension to the timekeeping experience.

Surrounding the globe, the amphitheatre hour ring carries engraved and lacquered minute markers, while the hours and minutes are indicated by hands with red triangles filled with Super-LumiNova for enhanced legibility.

This new creation's evolution preserves the iconic theatrical architecture of the original GMT Balancier Convexe, while refining its proportions and mechanical layout. For instance, watch aficionados will appreciate the entire horological construction being housed in the Convexe case. While still sculpted in titanium, it is more compact now, with the caseband measuring in at just 42.9 mm for improved wearability.

The improved caseband also offers improved ergonomics while maintaining the brand's signature architectural profile. A sapphire disc engraved with 24 cities reflects both universal time and summer/wintertime, with La Chaux-de-Fonds replacing Paris, symbolising a subtle but meaningful shift. The domed sapphire crystal, the 3D bezel, and the integrated lugs underscore the sculptural nature of the timepiece, which can be worn on a titanium bracelet or hand-sewn rubber strap, as well as an exclusive, three-row titanium bracelet available upon request.

The mechanical spectacle continues with the signature 30° inclined balance wheel, suspended in space beneath a perfectly black polished steel bridge and flanked by a small seconds display. A newly integrated 72-hour power reserve is seamlessly integrated into the dial, adding a practical and visual enhancement, without compromising the balance of the dial, and bringing added functionality without disrupting the visual harmony.

Technical enhancements to the new watch include a movement which now contains 496 components (73 more than its predecessor), attesting to a re-engineering of the calibre to accommodate new displays and improved chronometric performance.


**About The Writer**

*Bred in The Seychelles and Kenya, Priyanka Elhence studied Hotel Management in Switzerland, coupled with working as a Recruiter in Palm Beach, before doing an MBA in Human Resources Management in London. Calling Singapore home for the past 20 years, Priyanka has been a Freelance Writer now for the past 8 years, writing about everything from luxury and dining, travel and lifestyle, to parenting and finance.*

Celebrating the infinite richness of diversity, Bvlgari unveils Polychroma, a high-end collection showcasing milestone high jewellery pieces and watches.

Rooted in Greek with poly, meaning 'multitude', and chromia meaning 'colours', the name Polychroma is more than a title. With a final nod to Rome, the Eternal City, it is an evocation, a passion, casting vision of a world where colour becomes language, movement becomes expression, and every jewel is a portal to a new realm.

Polychroma is an outstanding, daring ode to the values of colours and multidimensionality, unified in a universe of chromatic vibrancy and movement. At its peak, five extraordinary, milestones High Jewelry masterpieces are introduced, each adorned with rare and exceptional gems, a testament to Bvlgari's alchemy of transforming raw beauty into emotion-charged works of art.

Sicily's Taormina's Greek Theater was the coveted address to unveil Bvlgari's Polychroma collection. Of the 600 creations in the new collection, almost 250 High Jewellery

Photos: Bvlgari

# Bvlgari

## Unveils its Polychroma High-End Collection in a One-of-a-Kind Showcase in Taormina, Italy

By **Priyanka Elhence**

and High-End Watches, including 60 millionaire pieces (the highest number of millionaire creations ever presented) took centre stage in the exceptional showcase.

"Polychroma represents an extraordinary source of pride for us at Bvlgari. A unique collection that embodies the very essence of our Maison. Each creation is an extraordinary testament to our colourful and vibrant DNA, a celebration of the boldness that has always set Bvlgari apart, making it the world's greatest Italian Jeweler with a timeless and unmistakable style. Polychroma redefines the boundaries of craftsmanship, gemology, and goldsmithing excellence, with every piece standing as a masterpiece of art, each gemstone an expression of unparalleled rarity and beauty. This collection not only honours Bvlgari's heritage but also reaffirms our commitment to excellence, constantly pushing the limits of what luxury can represent", said Jean-Christophe Babin, CEO Bvlgari Group.

"With Polychroma, we have elevated one of Bvlgari's defining traits: the masterful use of colour, its extraordinary combinations, and the exceptional quality in terms of the highest-level craftsmanship. This collection is an enchanting journey into the vibrant world of colour, a celebration of the endless shades and depths that make it so alive. The inspiration comes from a rich tapestry of cultural influences, blending artistic and architectural suggestions from across the world. With each piece, we explore the limitless possibilities of colour, bringing together hues that speak to the heart. Polychroma reaches its pinnacle through the Gallery of Wonders, where five one-of-a-kind creations come to life, each a masterpiece crafted from the rarest, most unique gems", shared Lucia Silvestri, Bvlgari Jewelry creative director.

Some of the iconic jewellery pieces in the Polychroma collection include:

- Bvlgari Cosmic Vault is a stunning tribute to astral beauty and architectural grandeur. Celestial constellations and domes of the iconic Roman skyline were Silvestri's inspiration for this mesmerising creation, seamlessly blending divine symbolism and architectural magnificence, flaunting an intense Royal Blue 123.35-carat Sri Lankan sugarloaf sapphire. Crafted from the combination of over 200 alternating elements, it shows 331 buff-top sapphires carefully chosen for their peculiar shades of blue, along with 13 diamond drops.

- Inspired by Jericho's 18th century Tree of Life mosaic, the bold Bvlgari Celestial Mosaic Necklace features a central 131.21-carat spinel from Tajikistan (the world's fourth largest spinel and the first in terms of quality), radiating a kaleidoscope of hues from the deep turquoise of a very rare tourmaline to the multicolour mosaic of buff top emeralds, onyx and diamonds.

- An ode to beauty and femininity, the Polychromatic Bloom boasts an unapologetic joie de vivre. One of Polychroma's emblems, this creation features three upscale gems: a central 106.36-carat rubellite juxtaposed with a 55.52-carat peridot, and a 55.11-carat tanzanite, an incredible trio where the choice of the cabochon cut highlights Bvlgari's daring spirit.

- The Magnus Emerald Necklace sits at the intersection of classicism and modernity. A timeless diamond rivière at the back, a bold architectural design at the front and a fluid sautoir silhouette perfectly coexist to magnify the natural perfection of the 241.06-carat emerald, one of the most remarkable stones ever emerged from the Colombian mines—and the biggest emerald ever used by the Roman jeweller.

Polychroma's multifaceted and diverse spirit also reflects in its High-End Watches collection, including:

- Nuvole Preziose pendant watch inspired by Rome's polymorphic beauty, with an octagonal shape echoing the ceiling of Basilica Maxentius. Featuring a 6.88-carat certified cushion-cut yellow sapphire standing at the centre of the dial, the pendant watch shows a butterfly set on trembler that is inspired by a vintage Bvlgari brooch, while the detachable clouds can be worn as earrings. Made in the brand's signature mix of yellow and white gold, spikes are crafted to represent the sun rays of Gian Lorenzo Bernini's altarpiece at Rome's Santa Maria Della Vittoria church.

- Depicting a dark Roman night illuminated by fireflies, the Notte Stellata Diva's dial is covered with a dome referring to Bvlgari's iconic cabochon cut, revealing a moon set with princess cut diamonds and pavé snow setting, as well as moving fireflies set on tremblers, crafted from yellow diamonds and blue sapphires.

Introducing The

# Singleton Gourmand Collection

## A Trio of Stunning 42-Year-Old Single Malts Inspired by the Art of Pâtisserie

By **Priyanka Elhence**


The Singleton Gourmand Collection—the latest release from the award-winning whisky makers—has been paired alongside cakes created by acclaimed master pâtissier Nicolas Rouzaud, for an exclusive experience in London.

Photo: Diageo

It's not every day that one thinks of pairing fine whiskies with classic desserts. But that is exactly what The Singleton has achieved with its latest release of vintage single malts.

The Singleton is a renowned collection of Single Malt Scotch Whiskies, celebrated for their smooth, rich, and balanced flavours. Crafted through extended fermentation, slow batch distillation, and maturation in American and European oak casks, The Singleton exemplifies exceptional craftsmanship and refined complexity. The Gourmand Collection marks a bold new chapter in The Singleton's rich history and heritage, with a stunning trio of 42-Year-Old Single Malt Scotch Whiskies inspired by the art of pâtisserie and master pâtissiers.

With time as the key ingredient in both whisky and pastry, this exceptional Collection reflects decades of meticulous ageing and refinement, where patience and precision converge to achieve unparalleled luxury and complexity.

Each expression draws on the indulgent flavours of fine and classic, decadent desserts, undergoing the longest secondary maturation in The Singleton's long history, to deliver unparalleled richness, depth, and complexity. Born from a legacy of three Highland distilleries, The Singleton is united by a distinctive house style—rich, vibrant, and effortlessly enjoyable. The brand's signature long fermentation and slow batch distillation, guided by malt master Dr. Craig Wilson, result in a whisky that consistently outperforms within its category, delivering superior smoothness and balance across every age statement.

This decadent trio is the result of the longest distillation in The Singleton's history. After the initial maturation of 12 years, Dr. Wilson led the creation of these whiskies through a 29-year maturation process, using an innovative cask layering technique that reveals unparalleled depth of flavour within each of the liquid gold creations. Said Dr. Wilson, "In pursuit of exceptional indulgence, this collection pushes the boundaries of whisky maturation, much like master pâtissier Nicolas Rouzaud's approach to creating layered, flavourful pâtisserie. Together, they create a harmonious tasting adventure that showcases the artistry behind both crafts."

Simply put, The Singleton Gourmand Collection offers an unparalleled whisky and patisserie pairing experience, blending patience, craftsmanship, and indulgence. Thanks to this unique collaboration, you can literally have your cake and eat it too!

While the 15-Year-Old expression remains the cornerstone of The Singleton's core range, and the 18, 21, and 25-Year-Olds bring increasing layers of depth and sophistication, this exceptional trio of 42-Year-Old Single Malts stands at the pinnacle of the brand's evolution and journey toward ultra-premiumisation, as the crowning achievement of the brand's craft. This 42-Year-Old release redefines the standard—not only for The Singleton, but for the future of luxury single malts.

Crafted by Dr. Wilson, each expression reveals its own distinctive, indulgent character, inspired by the world's most decadent desserts, showcasing the brand's signature balance and depth. To enhance this celebration of flavour and craftsmanship, The Singleton has partnered with Rouzaud of Maison de Haute Pâtisserie at The Connaught, London to create an elevated whisky and pâtisserie pairing experience.

Inspired by The Gourmand Collection, Rouzaud created three bespoke cakes that perfectly harmonise with each of the whiskies, elevating each dram with a symphony of flavours, textures, and aromas, showcasing the perfect balance between tradition and innovation. Rouzaud's approach mirrors that of Dr. Wilson, blending artistry and precision to reveal extraordinary complexity.

The Trio's flavour profiles feature:

- Fig & Chocolate Ganache – Notes of rich melted chocolate, warming spices, and fig sweetness.
- Caramelised Crème Brûlée – A smooth, velvety blend of baked vanilla custard and caramelised sugar.
- Black Cherry Gâteau – Layers of juicy black cherries, dark chocolate, and subtle spice.

Featuring layers of mousse, sponge, puff pastry, and caramel cream, the bespoke cakes are artfully crafted to mirror the whiskies' intricate profiles, with each design paying homage to The Singleton Gourmand Collection's iconic bottle.
Of this new collaboration, Rouzaud said, "The art of a chef pâtissier is rooted in creativity, passion, and the pursuit of unbounded flavour, the same qualities that are also central to the whisky-maker's craft. The Singleton's process, flavours and commitment to slow craft and precision inspired the creation of these cakes and I'm honoured to present these alongside The Singleton Gourmand whiskies to craft a truly singular moment of indulgence." He continues, "Each ingredient was meticulously selected to complement each whisky's rich and nuanced notes, creating a symphony of flavours. This is more than a traditional pairing: it is an immersive experience, where every bite enhances the whisky's character."

The Singleton Gourmand is a tribute to time, craftsmanship, and flavour innovation. Limited to just five sets in Singapore, each set is priced at S$13,000 and includes three 50 cl bottles.

# Yera

By **Naomi Leong**

Deep in the mountain forests of South Tyrol, Italy sits the hotel retreat FORESTIS. It stands out as a timeless feature, with the three tree-trunk-shaped towers of the main hotel to the earthy furniture made with locally derived fabrics.

Within the sprawling landscape and peaceful atmosphere, guests can get in touch with the natural surroundings, clean water, pure air and sunny climate, far from the hustle and bustle of urban life. One of the hotel's most recent additions is Yera, a small, quiet restaurant serving seasonal dishes inspired by the forest.

At an altitude of 1,800 metres, FORESTIS Yera is one of the ventures in unique sensory dining experiences around the world. It blends in with the hideaway's woodland fantasy aesthetics, aligning with the personal creative vision of owners Teresa and Stefan Hinteregger.

Photos: YERA

Inspired by Celtic tribes, which arrived in South Tyrol 3,000 years ago, and their affinity to nature, Teresa and her team infused nature in every aspect of FORESTIS inside and out, including Yera. The name means "harvest" in the language of the Rhaetian Celts, which evokes the agricultural people's most important and most fruitful time of year. The Hintereggers do not only want to take guests back to nature but also back in time—when people eat together to celebrate a bounty of food.

Yera is built in a hidden manmade cave in the forest mountain. It pays tribute to traditional and historical cave-building techniques in the region, which helped shelter people from the harsh elements. Yera is a short walk up the mountain from the main FORESTIS buildings. While the restaurant exterior may be unassuming, the interior design is both rustic and majestic.

Upon entering its heavy door, guests are immersed in the red earth from the Peiterkofel mountain, which covers the floors and shadowy walls. The wooden ceiling structures are shaped like an upturned hull of a ship, and the tables are repurposed tree trunks with custom tableware spread across. Dried bouquets of local plants also decorate the contours of the place. At the centrepiece is a large fire pit where guests sit around.

The simple design allows people to embrace the restaurant's warmth and silence. Through this quiet atmosphere, guests can pay attention to both the food and company. Guests can also watch the chefs cook at the fireplace and surrounding altars, experiencing a feast for the eyes, nose and ears as well as the tongue. Here, ingredients collected from the surrounding forest are prepared, grilled and cooked into high-end, experimental meals in the middle of the restaurant, in front of the guests. Executive chef Roland Lamprecht calls this elevated "forest cuisine".

Lamprecht has foraged in the South Tyrol woods from a young age. He explains that the FORESTIS staff handpick natural ingredients like herbs and berries from spruce, pine, larch, and mountain pine trees from spring to autumn to then, "process everything using various techniques so that we can enjoy the harvest even in the dark months of the year". This ensures that forest ingredients and flavours can be savoured all year long in Yera, even during winter.

Some ingredients may be familiar to most patrons like wild licorice, but others come from all different parts of the trees. These include birch water, spruce shoots, nettles, tree beard, coltsfoot and various kinds of cress. Likewise, dried fish, meats and mushrooms are smoked with various herbs.

Alongside the diverse combinations of natural ingredients and herbs, each dish is paired with a unique homemade drink. The drinks are naturally fermented, so they have a low alcohol content of up to 5%. Food is also served without standard utensils as guests either spear their food with small wooden sticks, or eat with their hands.

Lamprecht is also invested in using traditional cooking techniques and methods. In doing so, he preserves the craft for future generations. The chef explains: "We do nothing different from our ancestors. We use traditional techniques such as fermenting, salting, drying, smoking, and working with low temperatures and infusions. We use old techniques in a modern way. We source our ingredients from the regions of the main Alpine ridge."

For 650 euros per person, patrons can experience modern forest cuisine and a fusion of past and present Celtic-Italian culture. The restaurant can seat up to 18 guests. From 21 June onwards, Yera is open from Tuesday to Saturday. Dinner starts at 6:30 pm until 10:30 pm. Reservations are also possible for guests who are not staying at FORESTIS.

If guests enjoy Yera, FORESTIS has other wonderful offerings. Apart from its 62 suites, FORESTIS has another restaurant designed like an amphitheatre, a Celtic-inspired spa area and numerous terraces overlooking the valley. These spots offer beautiful sights which guests can witness, such as the Geisler peaks and the Dolomites mountains—the latter being a UNESCO World Heritage Site.


Photos: Martell

# Sixty Years in a Bottle

## Martell's Ultra-Rare Tribute to Singapore's Diamond Jubilee

By **Wayne Tan**

Some anniversaries call for fireworks. Others, for reflection. But when the oldest of the Great Cognac Houses meets the Lion City at its 60th, it doesn't just raise a toast. It bottles history.

Martell has dropped a nuclear bomb on the world of luxury spirits. No gimmicks. No hype machines. Just twelve bottles. Twelve. Each a liquid time capsule aged for more than six decades, crafted not just to celebrate Singapore's 60th National Day, but to honour it. To mark the nation's rise from colonial outpost to first-world marvel with something as refined, enduring, and unapologetically bold as the city itself.

And no, this isn't a collector's bottle. This is a collector's dream, the kind of release whispered about in back rooms, fought over in boardrooms, and quietly admired in private cellars where the curtains stay closed, and the cognac is never poured. Only studied.

*This isn't a "limited edition" the way perfume brands throw the term around. This is ultra limited. Twelve handcrafted decanters. One market. No exports. No re-releases.*

### A Relationship That Aged Like ... Well, Cognac

Before we get to the bottle—and what a bottle it is—let's talk roots. Martell's ties with Singapore go way back. We're talking 1871. That's pre-aircon, pre-MRT, pre-independent Singapore. The first crate of Martell rolled onto the docks, and from there, it embedded itself in the culture like chili in laksa.

Banquets. Business deals. Backroom negotiations. The nation's story is stitched together by conversations, and more than a few of those began or ended with a pour of Martell XO.


But this 60-year-old release? It's more than a nod to history. It's a love letter aged in oak.

### The Liquid—Time, Bottled

What exactly does six decades of patience taste like?

Christophe Valtaud, Martell's master of cellars—and, let's be real, modern-day wizard—calls it "powerful yet elegant," with a character only achievable by eaux-de-vie that have rested, undisturbed, in the silence of Martell's oldest cellars.

Let that sink in.

These eaux-de-vie were harvested when rotary phones were a luxury. Before man walked on the moon. Before Singapore even had a national anthem. And now, they rise again, blended into one extraordinary expression meant to encapsulate the resilience, ambition, and polish of the city that inspired it.

Velvety. Profound. Layered with complexity. This isn't something you sip absentmindedly over ice. This is a conversation-starter, a legacy-sealer, a spirit that demands reverence.

### The Decanter—Where Orchid Meets Oak

And if the liquid is royalty, the vessel is its throne.

Let's talk about that decanter. A showstopper sculpted from Baccarat crystal—no surprises there. But the artistry runs deeper than glass. The design pays homage to Singapore's national flower, the Vanda Miss Joaquim. Not the usual safe choice. This orchid isn't delicate. It's tough. Resilient. Like the city-state it represents. And it wraps around the bottle like a secret only the right eyes will recognise.

Vines and grapes twist alongside it, whispering of Cognac's sun-baked hills. This isn't a clash of cultures; it's a collaboration. French craftsmanship meets Singaporean symbolism in a way that somehow feels inevitable.

Even the casing—a handcrafted oak and metal box with gold-engraved accents—hits that sweet spot between old-world gravitas and future-facing elegance. The kind of box you don't open casually. You open it once, in silence, and never quite look at your other bottles the same way again.

### Exclusivity to the Point of Obsession

Only twelve people will own one of these. Let that register.

This isn't a "limited edition" the way perfume brands throw the term around. This is ultra limited. Twelve handcrafted decanters. One market. No exports. No re-releases.

Available exclusively through Le Cercle, Pernod Ricard's private client society, which operates at the hush-hush intersection of wealth, taste, and discretion. If you're asking how to get one, you're probably not getting one.

And that's the point.

This isn't a product. It's a privilege.

### Why It Matters

Look, brands release "special editions" all the time. But most are marketing exercises wearing velvet gloves. This isn't that.

This release feels … earned. Thoughtful. Bold in a way that doesn't beg for applause, but quietly dares you to look closer.

It's not just Martell flexing its cellars. It's a deep bow to a country that has redefined what it means to rise—fast, hard, and with style. Singapore's story is about tenacity. About turning the improbable into the inevitable. About staying small, but thinking like a continent.

And now, that story has a liquid twin.

### Final Thoughts—For Those Who Know

Twelve bottles. Sixty years. One city.

This release isn't for everyone. It's not even for most. It's for those who understand that greatness takes time. That true value can't be rushed. That the most powerful statements aren't shouted. They're poured, slowly, deliberately, in rooms where legacy is more important than luxury.

And for the lucky twelve who will one day uncork this timepiece disguised as a cognac bottle?

You're not just tasting a spirit.

You're tasting Singapore. Sixty years of it.

And that, my friend, is worth every drop.

# The Ritz Carlton, Bangkok

By **Naomi Leong**

Photos: The Ritz-Carlton, Bangkok

Thailand is a country defined by its hospitality culture, which local and international businesses both exhibit. As such, Bangkok has the most recent addition in The Ritz-Carlton chain, a hotel which is fully opening with the newly unveiled Ritz-Carlton Suite. From December 2024, The Ritz-Carlton, Bangkok will continually open new and exciting services.

This suite is a spacious 439 sq m room with three bedrooms, each with their own balcony, and two entrances. With such an open area, guests can host a variety of events, including birthdays and anniversaries, private showcases, boardroom meetings as well as trunk shows. The suite is also ideal for extended stays because of its several deluxe amenities. In the heart of The Ritz-Carlton, Bangkok, it reflects the hotel's merging of Bangkok sophistication and Ritz-Carlton elegance.

From the view of the Suite balconies, the vibrant life in One Bangkok and the neighbouring inner-city parks can be seen. As the hotel is located in the middle of Bangkok, the sights, sounds and cultural markers of the Thai metropolis are within arm's reach. As the general manager Tina Liu explains, "The Ritz-Carlton Suite stands as the crown jewel of this landmark, offering panoramic views that serve as the backdrop for locally immersive experiences that simply cannot be replicated elsewhere."

Specifically, The Ritz-Carlton, Bangkok is in the historic Wireless Road, a street that is home to the capital city's business, cultural and recreational districts. One Bangkok itself is a bustling region, a world-class business and lifestyle district. With the hotel's connections, guests can be involved with various delights inside the city. For example, The Ritz-Carlton, Bangkok has access to the 700-rai (112,000 sq km) greenery which connects Lumpini Park and Benjakitti Park. Standing out against other Bangkok hotels, this resort-like area has many opportunities for health and wellness, such as jogging in the trails, exercising in the outdoor fitness spaces and walking around in the gardens.

Luxuries can also be found in the hotel. The Ritz-Carlton, Bangkok's design philosophy is called the "Meeting of Two Civilisations" which is traditional and modern Thailand. This is most evident with how the hotel lets in natural light. This

highlights the various artworks, artifacts and other beautiful facets of the interior, which makes rooms like the Suite literally feel like home in its warmth, comfort and security.

The Ritz-Carlton, Bangkok also has an exceptional dining service in the form of three venues, each with their own delectable cuisines. The first restaurant *Duet by David Toutain* is a collaboration between Michelin-star-chef David Toutain and culinary prodigy Valentin Fouache. In a glass house, it serves modern French cuisine which explores the duality between food and nature. The second *Lily's* offers contemporary twists to classic dishes, not just through culinary methods but also with customisable sharing plates and interactive dining elements. Finally, *Caleō* (derived from Latin for 'To be in Love') is inspired by five legendary social clubs around the world throughout history, serving modern takes of elegant afternoon teas in the day and intricate cocktails at night.

For guests who want to connect with authentic Thai culture, they can experience it through luxurious programmes like the *Elemental Ensemble* scenography, a specially curated series of experiential moments within the hotel. Every evening, the phenomenal *Defining Moment* plays, which is a reinterpreted 'Klong Yao' (Long Drum) ceremony, signaling the beginning of the twilight celebrations. Then throughout the day, *Supporting Scenes* showcase more cultural journeys, such as 'Terrace Chi' where guests practice tai chi in the Lumpini Park during the morning, and 'Golden Hour' cocktails inspired by Thai myths and legends.

Tranquil and sophisticated spa experiences are another highlight in The Ritz-Carlton, Bangkok for many people. In The Ritz-Carlton Spa, guests replenish themselves in mind, body and soul within five calming treatment rooms, a couple's spa suite, a relaxation area and a state-of-the-art fitness centre designed for athletes and regular folk alike. Within the luscious hotel grounds, two beautiful swimming pools, one of them being a kid-friendly pool, help guests cool off in the tropical climate. Furthermore, young guests can find adventure and entertainment at the Ritz Kids Club.

Along with these wonderful wellness experiences, the hotel also offers excellently grand celebrations in The Ritz-Carlton Grand Ballroom. This ballroom is representative of The Ritz-Carlton's mission to elevate sophisticated events and receptions. It is the largest event venue in Bangkok, which can accommodate up to 1,200 guests. The dedicated floor contains nine multi-function spaces, each designed to host unforgettable parties and special occasions. The main ballroom also comes with several pre-function areas, an outdoor terrace and three LED screens which further add a lively energy to every event.

The Ritz-Carlton, Bangkok calls the Suite its crown jewel, the cherry on top for a property filled with luxurious amenities and venues. It symbolises a new achievement in the landscape of Bangkok hospitality, the new standard of Thai luxury. The Ritz-Carlton Suite and the hotel it resides in is built for guests from all walks of life. The hotel caters to the discerning needs of every guest, whether it is hosting executive gatherings, creating memories with friends and family or organising all sorts of celebrations—each with the signature Ritz-Carlton elegant touch.

# Rejuvenate & Renew

## Experience World-Class Wellness

By **Priyanka Elhence**

### Royal Mansour Collection in Morocco

Indulge in the epitome of luxury and wellness with the Royal Mansour Collections in Morocco, with not just one, but two world-class spa destinations—Marrakech and Casablanca.

### Marrakech

Just a few steps away from Jemaa El Fna square, beats the heart of the Marrakech palace, offering travelers the unique concept of a medina within a medina. Renowned for their impeccable service and unwavering commitment to personalised experiences, the Royal Mansour brings a serene escape where guests can indulge in bespoke wellness journeys, be it rejuvenation through traditional spa treatments or personalised fitness programmes.

With its 2,500 sq m spread over three floors, the Spa Royal Mansour Marrakech's sanctuary offers an infinite range of exceptional treatments within its hammam, including an indoor heated pool in an immaculate white atrium. Therapists, beauticians, hair stylists, podiatrists, coaches

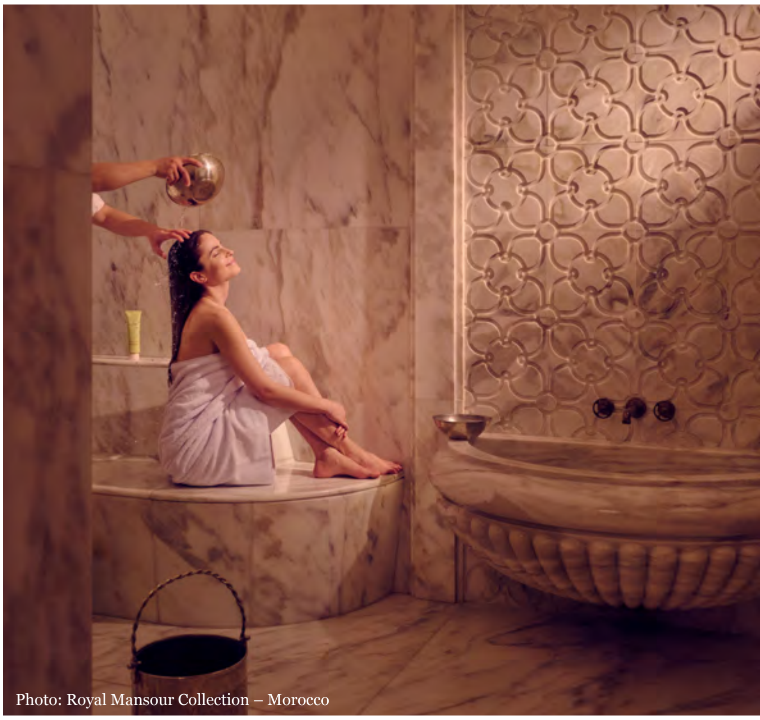


Photo: Royal Mansour Collection – Morocco

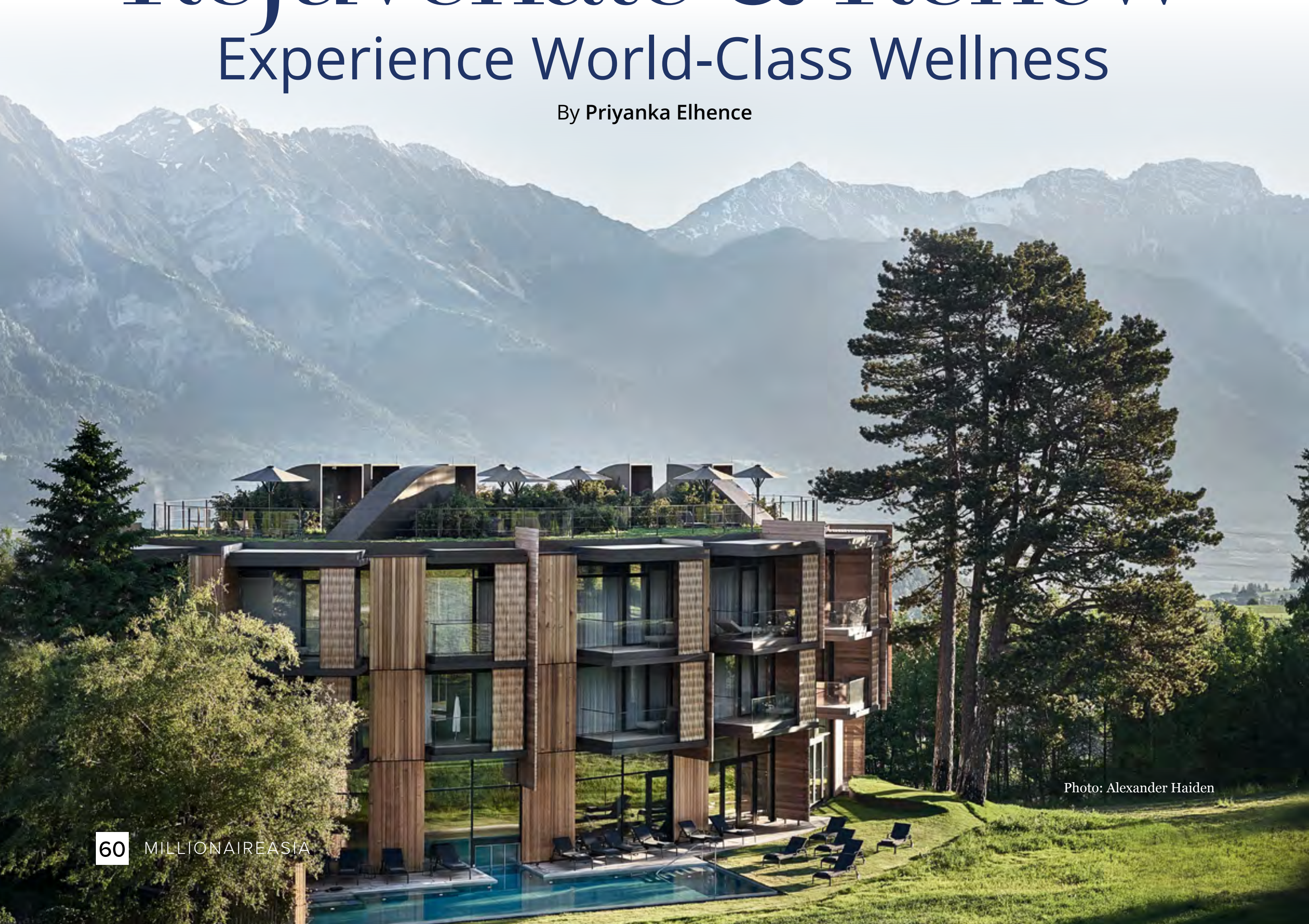


Photo: Alexander Haiden


Photo: Chiva-Som – Hua Hin, Thailand

and other spa experts await to fully understand each guests' personal requirements before customising tailor-made treatments to best suit their needs.

### Casablanca

The Royal Mansour Casablanca Spa is the newest wellness address in Casablanca, a luxurious address where peace and serenity reign supreme, in a pure white setting dotted with marble. Shrouded from the hustle and bustle of the city, this tranquil sanctuary offers 2,510 sq m of relaxation space, helping holistic travellers reveal the best version of themselves. With two floors devoted to well-being and beauty, the spa houses a gym and fitness studio, hairdresser salon, hammam signature experience and indoor swimming pool.

### Lanserhof in Austria & Germany

Cutting-edge medical wellness best describes Lanserhof, a renowned destination for preventative health and longevity. With locations in Austria and Germany, the innovative Lanserhof Concept combines holistic medicine with sustainable regeneration and prevention, a symbiosis of traditional naturopathy and the latest medical findings. Backed by scientific research and utilising state-of-the-art technology, Lanserhof provides a holistic approach to optimising health and well-being, with top medical professionals tailoring every need of each individual guest's requirements.

In Tyrol, the first Lanserhof opened its doors in 1984, surrounded by wide meadows, unique flora and fauna, deep forests and crystal-clear streams. Working with a flexible, open approach, the medical team at Lanserhof clears the path towards healing and prevention for hormone balance, longevity, mental health, and even blood purification. During the stay, each single and double room is furnished according to specific building biology criteria and thus offer an environment free from electrosmog, just like the forests outside the window.

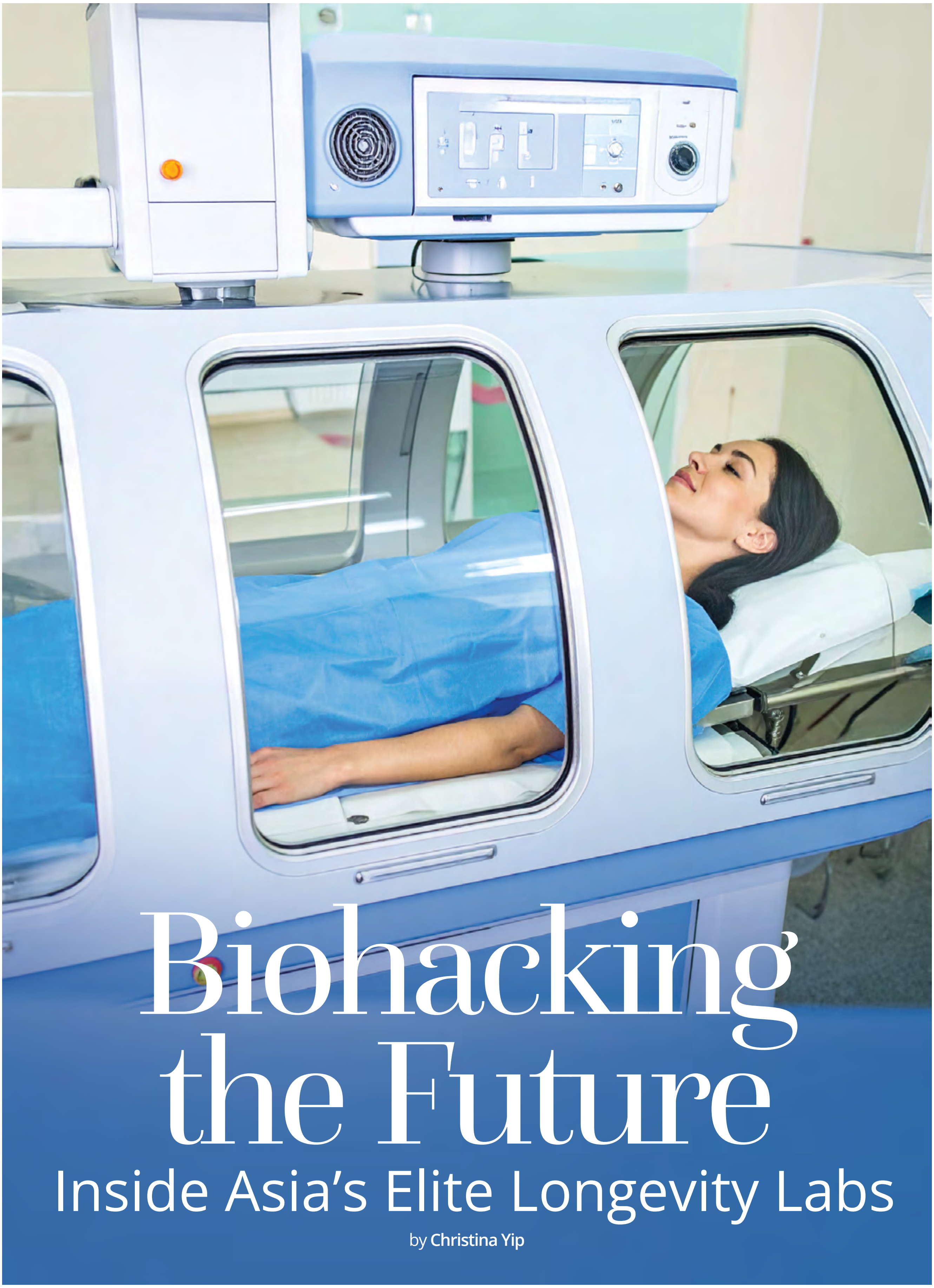
The peaceful Lake Tegernsee is the ideal setting for rest and relaxation. Crossing over to Germany, The Lanserhof Sylt is located between the dunes, on the Wadden Sea in the middle of List and yet away from the hustle and bustle. As Europe's most modern health resort, Lanserhof Tegernsee offers holistic treatments for health and well-being, sprawling across 21,000 sq m. The building contains 55 rooms, including the treatment and medicine areas. The award-winning health resort offers medical programmes including ortho, breast cancer rehab, deep mental work, stress resilience and gender-focused programmes. The most special one is its brain-health programme with the goal of living better and longer, as well as medically-oriented derma treatments aimed at helping to revitalise the skin and promote health at the highest level of medical care.

### REVĪVŌ Wellness Resort in Bali, Indonesia

Nestled amidst Bali's serene Nusa Dua hills, REVĪVŌ Wellness Resort offers a magical setting for self-discovery while incorporating yoga, pilates, meditation, superlative spa treatments, and a personalised food menu based on guests' nutritional needs. Indulge in the ultimate oasis of peace at REVĪVŌ Wellness Resort's 22 Balinese-style luxury suites and villas, offering spacious open-plan bedrooms, private gardens, and luxurious amenities for unparalleled relaxation and comfort. Starting at a minimum 3-night stay, each programme is customised to each wellness need, including nutrition, holistic treatments, and workouts, with a choice of six exclusive, immersive and personalised retreats, designed to meet each guest's individual goals.

### Chiva-Som in Hua Hin, Thailand

Situated on the pristine shores of Hua Hin in Thailand, Chiva-Som is a pioneering wellness retreat renowned for its holistic approach to health and rejuvenation. Chiva-Som has consistently been recognised as a leader in the global wellness scene, attracting discerning travellers seeking a transformative and rejuvenating experience. This award-winning destination offers a retreat of rejuvenation, where guests can immerse themselves in a comprehensive range of therapies. Each retreat offers a gentle blend of spa treatments, holistic healing, physiotherapy, fitness sessions, nutritious meals, and beauty therapies. At this understated luxury resort in Thailand, the design of 54 rooms and suites helps wellness seekers slow down and immerse in the beauty of tropical gardens and sea views, providing a haven of comfort and serenity.



# Biohacking the Future

## Inside Asia's Elite Longevity Labs

by **Christina Yip**

In Asia's most advanced cities, the world's wealthiest are quietly investing in something far more valuable than real estate or tech startups: time. In high-end clinics across Singapore, Seoul, and Tokyo, a new era of biohacking and precision medicine is emerging—offering elite clients a chance to not just live longer, but live better.

These longevity labs combine cutting-edge science, AI-powered diagnostics, and luxury-level care. They aim to slow ageing, enhance cognitive and physical performance, and extend vitality well into what was once considered old age. And they come with a price tag to match—some clients spend over $300,000 a year to maintain peak biological function.

### Singapore: Optimising Health in High-Tech Wellness Clinics

Singapore is leading Asia's charge into longevity science. Here, elite medical centres are blending advanced science with five-star service. One of the most talked-about treatments is whole-body cryotherapy. Patients step into chambers cooled to below -100°C for just a few minutes. This extreme cold stimulates the body's repair systems, reduces inflammation, and can even boost mood and energy levels.

Another signature treatment is hyperbaric oxygen therapy (HBOT), where clients relax in pressurised pods breathing 100% oxygen. This improves cellular regeneration and oxygen delivery throughout the body, and may help extend telomeres—a biological marker of ageing. At top-tier clinics in Singapore, individual HBOT sessions start at $400–$600, with monthly memberships ranging from $10,000 to $20,000, depending on frequency and support services.

Clinics in Singapore also use AI-powered diagnostics to track everything from hormone levels to sleep quality. With this constant stream of data, doctors fine-tune each treatment plan to suit the individual—making it more science than spa. Some of Singapore's top-tier health optimisation memberships, like those offered by Verita Health or similar clinics, include full diagnostics, ongoing monitoring, supplementation, and therapeutic access. Annual longevity programmes typically start at $100,000, with premium options reaching $200,000+.

### Seoul: Pioneering Cellular Rejuvenation

In South Korea, known globally for its beauty and wellness innovations, longevity clinics are focusing on the body at a much deeper level. Instead of just treating symptoms, they're aiming to repair the body from within—starting with its cells. South Korea's capital is leading Asia's charge into regenerative medicine. Clinics here are at the forefront of stem cell therapies, exosome-based treatments, and cellular rejuvenation protocols, all housed in luxury environments designed for elite privacy and comfort.

One of the most groundbreaking treatments offered in Seoul is stem cell therapy. This involves taking a person's own stem cells, growing them in a lab, and then reintroducing them into the body. These cells can regenerate damaged tissues, reduce inflammation, and even support brain function. The goal isn't just to feel younger—but to actually repair what's been lost through ageing.

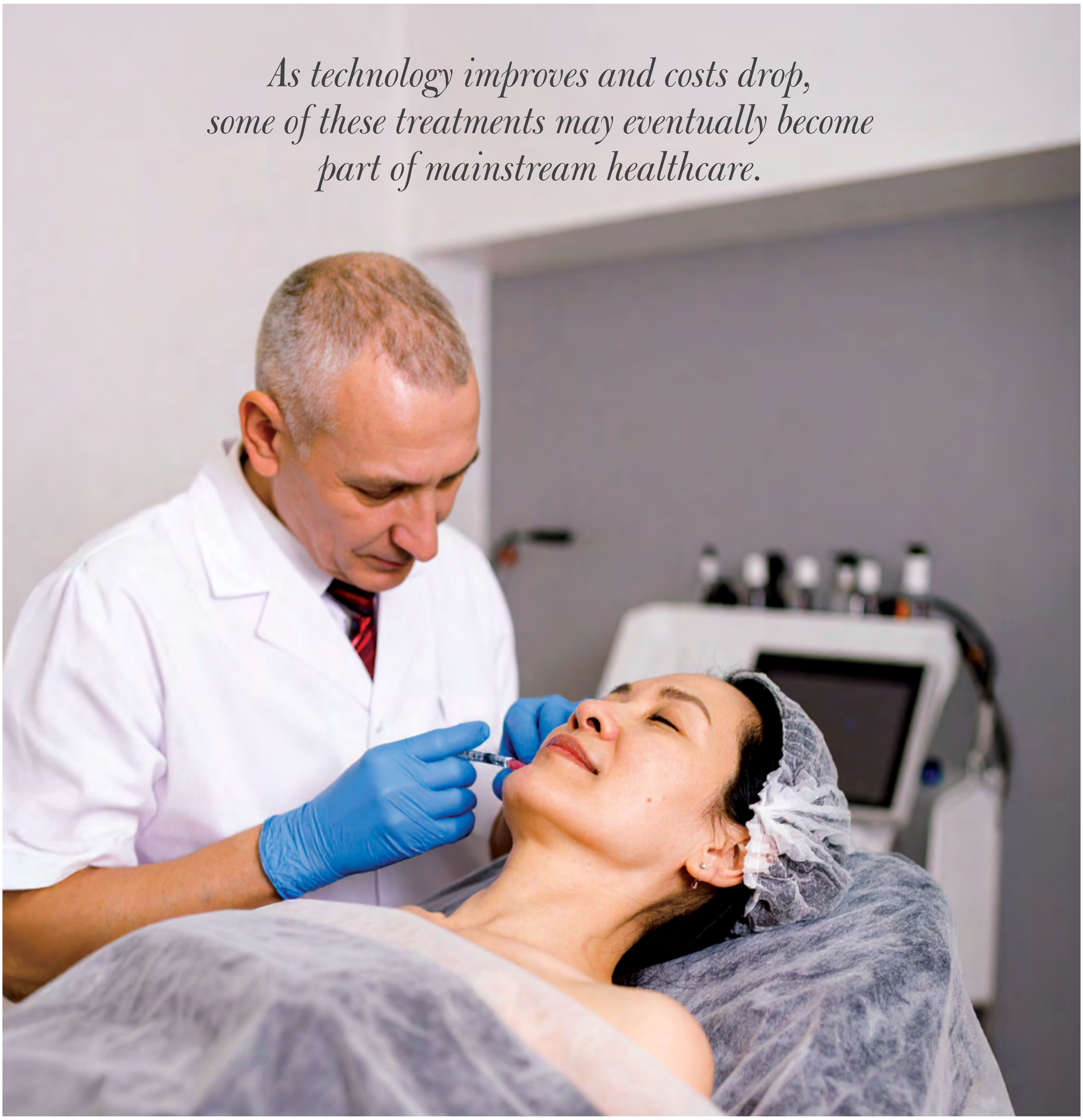
Seoul's top clinics also offer exosome therapy, which uses cell-derived messengers to communicate with the body and promote healing. This therapy is still new, but it shows great promise for repairing skin, joints, and even the nervous system. It's considered the next wave of regenerative medicine. Though still classified as experimental in many countries, Seoul's private clinics offer it as part of customised longevity packages. A single round of exosome therapy may cost $8,000 to $15,000, with full series priced between $40,000 and $70,000.

Some comprehensive longevity programmes in Korea, combining stem cells, exosomes, hormonal balancing, and diagnostic testing, run up to $250,000 per year, often including luxury accommodations and full concierge health services for international clients. These treatments aren't just about looking younger. They are designed to help patients move better, think clearer, and recover faster. And because South Korea's regulations are more open to innovation in regenerative medicine, these therapies are already available to those willing to pay the price.

### Tokyo: The Data-Driven Future of Longevity

Japan, home to one of the world's oldest populations, is tackling ageing with precision and data. In Tokyo, longevity centres are using AI, full-body scans, and genetic testing to deeply understand how each individual is ageing—and how to stop it.

A patient's journey often starts with full-body imaging, organ function tests, and epigenetic analysis—which measures biological age rather than calendar years. The idea is to catch the earliest signs of decline—before symptoms even




appear—and then intervene with personalised treatments. A diagnostic intake like this can cost $10,000 to $25,000, depending on the scope of the tests and the technology used.

Doctors in Tokyo are also mapping out the microbiome—the unique collection of bacteria in your gut—and tailoring probiotics to support brain health, immunity, and metabolism. They use everything from peptide therapy to custom fasting protocols, all guided by real-time data from wearable health devices.

In Japan, longevity isn't just about one or two treatments—it's an ongoing process, guided by smart diagnostics and continuous fine-tuning. A full-year personalised optimisation plan can range from $120,000 to over $300,000, depending on the level of care and the number of interventions selected.

### The Science Behind the Price

These eye-popping costs are tied to the science, staffing, and equipment needed to deliver therapies that push the boundaries of current medicine.

Much of the focus is on cellular and metabolic health. Clinics are targeting senescent cells—damaged cells that trigger inflammation and accelerate ageing—through senolytic compounds and therapies. While some of these treatments are available as supplements, the most effective options, such as IV-administered agents or pharmaceuticals in trial stages, are carefully administered in controlled settings.

Another area driving costs is real-time biomarker tracking. Clients wear smart rings, blood glucose monitors, and other sensors that feed data directly to their care teams. Monthly analysis of this data can cost thousands, especially when it includes lab work, AI-driven insights, and the involvement of specialist physicians, nutritionists, and bioengineers.

The therapies themselves are often complex and require strict handling. Stem cell therapies involve lab-culturing cells in sterile environments over days or weeks. Exosome extraction demands high-level biotechnological infrastructure. Even basic IV infusions must be tailored to each individual's physiology and response metrics—requiring ongoing consultation and laboratory monitoring.

These treatments don't come cheap. Annual programmes often start at $100,000 and can climb much higher, especially when they include regular lab testing, one-on-one concierge care, and access to the most advanced therapies in the world. For Asia's ultra-rich, this is not just about staying healthy—it's about staying competitive.

In elite circles, youth and vitality are now seen as extensions of wealth and status. Instead of flaunting a new car or private jet, today's health-conscious elite are showcasing biological age reversals, optimal performance markers, and customised longevity plans. Health is the new wealth—and longevity is the ultimate asset.

### Ethical Questions and the Future Ahead

Of course, the rise of luxury longevity clinics brings up serious ethical questions. Many of the treatments offered—especially stem cells and exosomes—are still considered experimental in other parts of the world. Long-term risks and outcomes are still being studied, and some experts worry that the wealthy may become a new "biological elite" with access to extended, healthier lives that others can't afford.

There's also the question of regulation. Because many Asian countries have different rules on medical innovation, treatments can roll out faster—but sometimes with less oversight. Clinics insist on safety and clinical rigour, but critics say more transparency is needed.

Still, the momentum is undeniable. Governments in countries like Japan and Singapore are now exploring public-private partnerships in ageing research, recognising the economic and healthcare benefits of keeping citizens healthier for longer. Billionaires in Asia are also backing biotech startups focused on reversing ageing, with investments pouring into gene editing, AI diagnostics, and regenerative medicine.

### The Next Chapter in Health and Ageing

For now, Asia's elite longevity labs remain reserved for the few who can afford them. But what they offer—a longer, sharper, and more vital life—is something that resonates universally. As technology improves and costs drop, some of these treatments may eventually become part of mainstream healthcare.

The future of health may no longer be about treating illness after it appears. Instead, it could be about constant prevention, cellular repair, and real-time optimisation—all powered by data, driven by science, and, for now, delivered in the world's most exclusive wellness clinics.

In the race against time, Asia isn't just catching up—it may be leading the way.


### About The Writer

*Having led and transformed fintech and blockchain companies across Asia since 2015, Christina is an accomplished chief marketing strategist. Her impressive track record includes accelerated growth in startups, ICO structuring, and leading marketing initiatives in various blockchain consultancy firms that worked with more than 200 blockchain projects, including Chainlink, Elrond, EOS, VeChain, NEO, Harmony, and Zilliqa. She is an expert in building effective distribution channels, forming strategic partnerships, and delivering high-impact advertising for customer acquisition, especially in the blockchain industry. Christina is also legally trained and has been actively involved in regulatory compliance topics in digital assets and emerging technologies. She is enthusiastic about the transition to Web 3.0 and believes in the creator economy fueling SocialFi projects.*


*Disclaimer:* The health information in this article represents the author's personal opinions. It does not constitute medical or professional services. Always consult your doctor or qualified healthcare provider if you have any specific healthcare needs.

# Remembering the Dearly Departed

## Legal and Ethical Aspects of A.I. Avatars

by **Richard Siaw and Ignatius Tan Gim Wee**

With the rapid advancement of artificial intelligence (AI) technology in recent years, it is now technically feasible for us to build AI avatars of loved ones who have passed as a means of preserving their memories. Modern AI models can mimic conversational patterns, generate realistic voice clones, render photorealistic avatars, and store and retrieve memories using various advanced tools and systems. However, while these avatars can simulate the style, voice, and opinions of a person, they do not represent a true continuation of consciousness, but rather a plausible simulation.

Ethically, there are both benefits and risks to building such avatars. Possible benefits may include comfort and remembrance while serious risks may include manipulation, trauma and misrepresentation. In this article, we will explore some of the legal and ethical considerations for families who want to build AI avatars of their deceased members.

### Copyright of Inputs

To meaningfully replicate a person, AI needs access to texts like emails, social media posts, letters, and diaries; audio and video recordings of speech, interviews, and conversations; photos for visual likeness or 3D avatar creation; metadata and context such as timelines of major life events, relationships, and preferences; and third-party accounts like interviews with friends and family to fill gaps. With enough authentic material, especially natural language data capturing the person's tone, style, opinions, and stories, AI can be fine-tuned to resemble their personality.

Under Singapore's Copyright Act 2021 (CA), photographs and videos are protected as artistic works and cinematograph films, respectively, with copyright typically vesting in the creator, such as the photographer or videographer, unless assigned otherwise. If the family owns the copyright to the footage and photos, either by taking the images themselves or having them assigned, they can use these materials to create the AI avatar without issue. However, if third parties, such as professional photographers, studios, or platforms, own the copyright, the family must obtain permission or a license to use these materials for creating an AI avatar.

The CA recognises moral rights, including the right of attribution and the right to prevent derogatory treatment of a work. If the deceased or another person created the materials, their moral rights may apply, requiring the family to respect the original creator's intent and ensure the AI avatar does not distort or misrepresent the source material in a way that harms the creator's reputation.

### Ownership of the Avatar

Ownership of the avatar itself depends on how the avatar is built. When custom-built using open-source tools or in-house development, the estate owns the avatar and the software, assuming no third-party restrictions. If a developer or company is hired, ownership should be clarified in a contract. For avatars built using commercial platforms, these services often retain partial or full rights to the underlying platform or avatar software. The estate may own the customisation, data, and branding, but not the underlying AI engine.

### Copyright of AI-generated Output

Under current Singapore law, only works created by human authors are protected by copyright. The CA says that copyright lasts until the author dies, which means it only applies to works created by humans. This requirement for human authorship makes it difficult to copyright AI-generated content in Singapore. If an AI avatar creates new speech, images, or interactions on its own, this content likely won't be protected by copyright, leaving it open for others to use freely.

### Misuse of AI Avatar

An important issue regarding AI avatars is that of abuse, such as the creation of fake news. This raises important questions regarding available legal protections. Singapore law does not recognise a general "right of publicity" or a common law "right of privacy". These rights protect against the unauthorised commercial use of a person's identity, name, image, or voice in some other places. The Personal Data Protection Act 2012 (PDPA) offers limited protection for personal data, but only for up to 10 years after a person's death. The PDPA focuses on data protection and does not prevent unauthorised commercial use of personal data for advertising or merchandising. Families cannot rely on a broad "right to likeness" for the deceased, as this right is not recognised in Singaporean law, especially after death. Protection against misuse must be sought through other, more specific legal avenues.

Under the common law, deceased individuals generally cannot be defamed because they have no reputation to damage, and survivors typically have no legal claim on behalf


Photo: Freepik

*Under current Singapore law, only works created by human authors are protected by copyright. The CA says that copyright lasts until the author dies, which means it only applies to works created by humans.*

of a deceased relative's good name. However, Singapore's Penal Code provides an exception for criminal defamation if the imputation would harm the deceased person's reputation if living and is intended to hurt the family's feelings. If convicted, the perpetrator faces imprisonment or a fine or both.

The Protection from Online Falsehoods and Manipulation Act 2019 (POFMA) targets false or misleading statements online. The POFMA Office can issue correction directions, requiring a notice with the Government's clarification to be added to the original post. POFMA aims to protect the public from misinformation, not individual reputations or family members' emotional distress. It's unclear if family members can use POFMA to protect a deceased person's reputation if the falsehood doesn't affect living people or the public interest.

Part 10A of the Broadcasting Act 1994 (BA) deals with a specific subset of harmful content, such as self-harm, suicide, physical or sexual violence, terrorism, and racial or religious disharmony, amongst other things. However, there is no private right of action that the owners of an AI avatar can rely on to stop any such abuse.

The tort of passing off protects a business's goodwill from misrepresentation that causes damage. To succeed, one must prove goodwill, misrepresentation, and damage to goodwill. This tort mainly protects commercial reputation, not personal rights, and is limited in protecting a deceased person's image unless it involves commercial exploitation that misleads the public about a business connection.

The Online Criminal Harms Act 2023 (OCHA) allows the government to issue directions to online platforms to prevent scam-related accounts or content from reaching Singapore users. If the misuse of the AI avatar involves a scam (e.g., impersonating the deceased to defraud others), this law could provide a mechanism for takedown, but again, there is no private right of action.

## Conclusion

In summary, the creation of AI avatars to memorialise the departed treads a delicate line between technology's ability to preserve cherished memories and the complex web of legal and ethical considerations that arise. While advances in AI offer new forms of remembrance, they also introduce challenges around copyright, ownership, personal rights, and the potential for misuse. In Singapore, the current legal framework provides some limited protections but leaves significant gaps—especially concerning posthumous rights, the copyright status of AI-generated output, and recourse against the misuse of digital likenesses after death. Families who wish to embark on such projects should proceed thoughtfully, seeking appropriate permissions and contractual clarity, and remaining sensitive to the ethical responsibilities involved. Ultimately, as technology evolves, so too must our legal and moral compass, ensuring that the digital afterlife of our loved ones is approached with care, respect, and integrity.

**About The Writer**

*Richard Siaw, R. S. Solomon LLC*

**About The Writer**

*Ignatius Tan Gim Wee, Chief Technology Officer, R S Solomon LLC.*

# 缅怀至亲

## 工智能虚拟形象的法律与伦理问题

by Richard Siaw and Ignatius Tan Gim Wee

近年来，人工智能（Artificial Intelligence，AI）技术迅速发展，我们如今已能够在技术上实现为已故亲人构建AI虚拟形象，以此来保存与他们相关的记忆。现代AI模型能够模仿对话方式、生成逼真的语音克隆、呈现拟真的虚拟形象，并使用各种先进工具与系统储存和检索记忆。然而，虽然这些虚拟形象可以模拟一个人的风格、声音和观点，但它们并非真正意义上的意识延续，而只是一种似是而非的模拟。

从伦理角度来看，构建此类虚拟形象既有益处，也存在风险。益处可能包括为家属提供慰藉与纪念，而风险则可能涉及操纵、心理创伤以及虚假陈述。本文将探讨家属在为已故亲人创建AI虚拟形象时所应考虑的一些法律与伦理问题。

## 输入内容的版权归属

为了真实复制一个人，AI需获取以下内容：例如电子邮件、社交媒体帖子、信件和日记等文本；演讲、访谈和对话的视频与音频记录；用于视觉形象或3D虚拟形象建模的照片；生活中重大事件的时间线、人际关系和偏好等元数据和背景信息；以及第三方的陈述，例如朋友和家人的访谈，作为补充素材。有了足够多的真实素材，特别是捕捉个人语气、风格、观点和故事的自然语言数据，就可以对AI进行微调，从而更好地重塑人物的个性。

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根据新加坡现行法律，只有人类作者创作的作品才受版权保护。版权法规定，版权期限持续至作者去世，这意味着它只适用于人类创作的作品。这种对人类作者身份的要求使得AI生成内容在新加坡难以受到版权保护。如果AI虚拟形象自行生成新的语音、图像或互动，这些内容很可能不会受到版权保护，导致任何人都可以自由使用。

## AI虚拟形象的滥用问题

AI虚拟形象面临的一个重大风险是被滥用，例如制造虚假新闻。这引发了有关现行法律保护的一些重要问题。新加坡法律不承认一般性的“公开权”或普通法规定的“隐私权”。这些权利保护个人身份、姓名、图像或声音在其他一些地方未经许可用于商业目的。《2012年个人资料保护法》（PDPA）对个人数据提供了有限保护，但仅在个人逝世后10年内有效，并且其重点是数据保护，而非防止个人数据未经授权的商业使用，进行广告或商品推销。家属无法依赖广泛的“肖像权”来


Photo: Freepik

**根据新加坡现行法律，只有人类作者创作的作品才受版权保护。版权法规定，版权期限持续至作者去世，这意味着它只适用于人类创作的作品。**

保护已故者，因为新加坡法律不承认这项权利，尤其在一个人逝世后，必须通过其他更具体的法律途径寻求防止滥用的保护。

根据普通法，已故者一般无法成为被诽谤的对象，因为他们已不具声誉可损，其家属也无法律权利就已故亲属的名誉提起诉讼。然而，新加坡《刑事法典》规定，如诽谤内容将损害已故者在世时的名誉，并意图伤害其家属感情，则可构成刑事诽谤。一旦罪名成立，肇事者将面临监禁、罚款或两者兼施。

《2019年防止网络假信息和网络操纵法令》（POFMA）针对网络上的虚假或误导性言论。POFMA办公室可发布更正指令，要求在原帖中添加政府澄清通知。POFMA旨在保护公众免受虚假信息的侵害，而非个人名誉或家属的情感困扰。目前尚不清楚，如果虚假信息不影响在世人员或公共利益，家属是否可以援引POFMA来保护已故者名誉。

《1994年广播法》第10A部分针对特定类型的有害内容，例如自残、自杀、肢体暴力或性暴力、恐怖主义、种族或宗教不和谐等。然而，AI虚拟形象的所有者无法以私人身份通过该法阻止任何此类滥用行为。

普通法中的假冒侵权法保护商业名誉受到虚假陈述的损害。要胜诉就必须证明存在商业信誉、虚假陈述及其对信誉的损害。该侵权法主要保护商业声誉，而非个人权利，并且对已故者形象的保护范围有限，除非涉及误导公众形成虚假商业联系的商业剥削。

《2023年网络犯罪危害法》（OCHA）赋予政府权力，指示网络平台对本地用户屏蔽诈骗相关账号或内容。如果AI虚拟形象的滥用涉及诈骗（如冒充已故者行骗），可通过该法强制下架，但个人无权自行提起诉讼。

## 结语

总而言之，为缅怀已故亲人而创建AI虚拟形象，需在使用技术保存珍贵记忆的能力与随之而来的复杂法律和伦理考量之间寻找一条微妙的平衡。尽管AI的进步提供了新的纪念形式，但也带来了关于版权、所有权、个人权利与滥用风险的挑战。在新加坡，现行的法律框架虽提供了一定程度的保护，但仍存在显著漏洞——尤其是关于已故者权利、AI生成内容的版权归属以及针对已故者数字肖像滥用的追索。希望开展此类项目的家属应谨慎行事，寻求必要授权并明确合同条款，同时留意其中涉及的伦理责任。最终，随着技术不断演进，我们的法律与道德标准也需随之更新，以确保在数字化缅怀亲人的过程中，始终以关怀、尊重与正直为原则。

**About The Writer**

*Richard Siaw, R. S. Solomon LLC*

**About The Writer**

*Ignatius Tan Gim Wee, Chief Technology Officer, R S Solomon LLC.*

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# Beyond Checklists

## Reimagining Primary Care as the Artful Practice of Preventive, Relational, and Mindful Well-Being

By **Dr Chrystal Fong Chern Ying**

## Core Values and Principles of General Practice/Family Medicine

WHO considers primary health care to be a cornerstone of sustainable health care systems. The General Practice/Family Doctor (GP/FD) is a key provider of primary health care.

WONCA Europe has defined General Practice/Family Medicine as both a clinical specialty and a discipline in its own right, with its own curriculum and research base.

GP/FM may be practiced in different contexts according to the characteristics of each health system, country or community. However, the foundation of GP/FM is based on the core values listed below. They are the essential elements of good quality of GP/FM, and should provide a frame of reference for our professional identity.

### PERSON-CENTERED CARE

GPs/FDs practice person-centered medicine, emphasizing dialogue, context, and the best evidence available.

GPs/FPs always take the impact of biological, psychosocial and cultural determinants on individuals' health into consideration.

GPs/FDs engage professionally with their patients' current life situations, biographical stories, beliefs, worries, and hopes. This helps to recognize the links between social factors and sickness and to deepen the understanding of how life and life events leave their imprint on the human body and mind. GPs/FDs promote patients' capacity to make use of their individual and communal resources.

### CONTINUITY OF CARE

GPs/FDs promote continuity of doctor-patient relationships as a central organizing principle

The doctor-patient relationship is based on personal involvement and confidentiality. Continuity of care helps build mutual trust and enable high-quality, person-centered care.

GPs/FDs seek to maintain this continuity of care when organizing their practices, regardless the size, composition and nature of the primary care team.

### COOPERATION IN CARE

GPs/FDs collaborate across professions and disciplines while also taking care not to blur the lines of responsibility.

GPs/FDs integrate different programs and services and engage actively in developing and adapting effective ways to cooperate with other health and social workers.

GPs/FDs help patients navigate the health system and facilitate communication with other health professionals

### COMMUNITY ORIENTED CARE

GPs/FDs remain committed to education, research, and quality development.

GPs/FDs community orientation and social accountability aim at influencing the health policies addressing health disparities by integrating clinical care, public health and social services on community level.

### EQUITY OF CARE

General practitioners/Family doctors prioritize those whose needs for healthcare are greatest.

GPs/FDs provide equitable health care. Equity is an essential dimension of the quality of health care. The aim is to minimize inequalities in health service delivery. We organize our practices to allocate time and effort to those whose needs for treatment and support are greatest.

GPs/FDs perceive it their duty to speak out publicly about societal factors impacting access to health care and inequalities in health outcomes. GPs/FDs are especially aware of the health challenges facing certain groups in relation to age, gender, sexual orientation, ethnicity, socio-economic status and religious orientation.

### SCIENCE ORIENTED CARE

GPs/FDs provide care based on the best available evidence, respecting patients' values and preferences.

Overexamination, overdiagnosis, and overtreatment can harm patients, consume resources and indirectly lead to harmful underdiagnosis and undertreatment. When equally effective interventions are available, GPs/FDs choose the interventions on the basis of cost-effectiveness and patient safety.

### PROFESSIONALISM IN CARE

GPs/FDs provide medical care to individuals and promote health on the community level. GPs/FDs engage in political and social aspects impacting health outcomes in community-oriented advocacy.

GPs/FDs engage actively in the training of future colleagues and facilitate inclusion of young doctors in organizational and fundamental decisions regarding the under and postgraduate medical education.

GPs/FDs implement and promote research relevant to the needs of GP/FM, and assess knowledge and guidelines critically with a constructive and academic approach.

Resource:https://www.woncaeurope.org/file/6bb0f804-c025-4bf3-b970-0e5bd4b4872d/ANNEX%203.pdf

In an era where healthcare is often defined by metrics, speed, and standardised protocols, this article invites readers to reconsider primary care as a deeply human, creative, and evolving practice. It explores how the role of the primary care physician extends beyond diagnosis and disease management, positioning them as artists and architects of well-being.

Through the lenses of prevention, relational continuity, and mindful listening, the article illustrates how primary care becomes a canvas where health is co-created—one conversation, one decision, one life story at a time. From health screenings that offer foresight to long-term relationships that foster trust, this piece highlights the quiet artistry behind everyday care, and how it shapes a more resilient, meaningful, and person-centred model of health.

Primary care is more than just the first point of contact in the healthcare system—it represents a whole-of-society approach to health.

According to the World Health Organization (2018)[1], primary care aims to achieve the highest possible level of health and well-being for all people, ensuring these benefits are equitably distributed across populations.

At its core, primary care focuses on meeting people's needs as early as possible, spanning the full spectrum of health services—from health promotion and disease prevention to treatment, rehabilitation, and palliative care. This approach recognises that effective healthcare starts with understanding individuals in the context of their lives, families, and communities, and supports them through every stage of life.

## The Art of Uncertainty

One of the foundational skills developed in primary care training is the ability to navigate uncertainty. Primary care physicians are uniquely positioned to manage patients of any age and any health concern—often with symptoms that are vague or non-specific. These are known as undifferentiated health concerns.

Training in primary care is not unlike training to be an artist. In both worlds, you begin with uncertainty—a blank canvas, an unknown subject, and an infinite number of possibilities. The consulting room becomes a studio where each patient presents a new canvas, and the primary care physician must interpret signs and symptoms much like an artist reads mood, shadow, and composition.

Just as an artist doesn't simply paint what they see, but what they sense, the physician looks beyond the obvious—decoding subtle patterns, listening for what's unspoken, and piecing together clues that may at first seem unrelated.

In primary care, the symptoms are often vague, overlapping, or evolving—the palette is rarely clear. A headache could be tension, infection, visual strain, or the somatic expression of grief. A rash may signal allergy, infection, or a manifestation of internal disease. These are not neatly labelled brushstrokes but rather smudges and gradients that require time and attention to bring into focus.

This is where the artistry lies—not in dramatic diagnostic reveals, but in the careful observation, thoughtful layering, and willingness to sit with ambiguity. The skill lies not only in recognising the possibilities but in knowing when to add detail and when to pause.

Rushing to label the work risks distorting its true meaning. Some presentations need bold diagnostic strokes; others require gentle observation over time, letting the picture emerge with each follow-up.

In this artform, continuity of care becomes the layering technique—return visits adding depth and texture. A child's recurrent tummy aches, initially sketched as indigestion, may slowly reveal the emotional tones of school-related anxiety. An elderly patient's fatigue, at first a subtle wash of grey, may eventually resolve into the darker contours of underlying depression or early-stage cancer.

Yet unlike most artists, primary care doctors are often not working in ideal light. We balance patient concerns, time constraints, limited resources, and emotional burdens—all while aiming to create a portrait of health that is both accurate and humane.

What elevates primary care from clinical routine to artistry is this: seeing the whole person, not just the symptom. Just as a portrait artist captures not only a face but a personality,

1 https://www.who.int/health-topics/primary-health-care#tab=tab_1

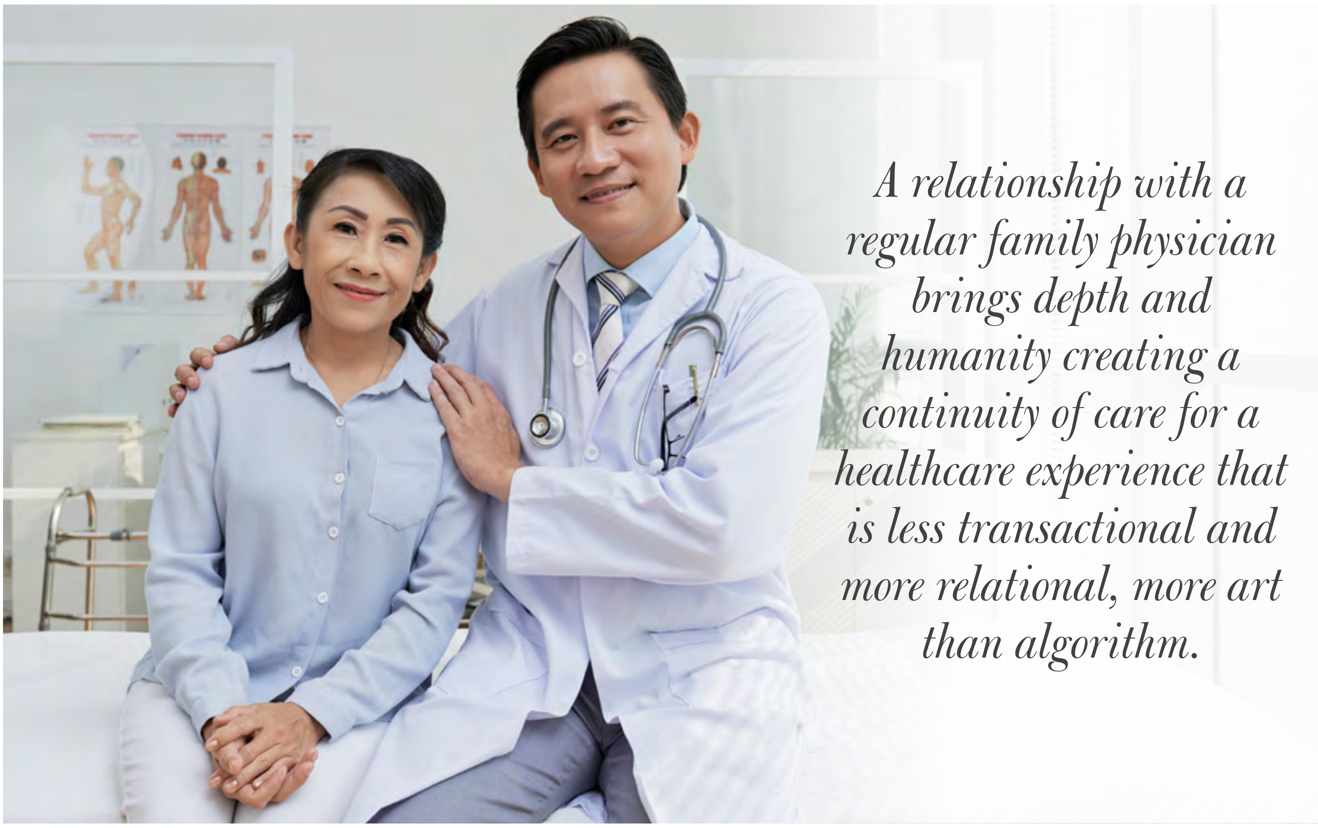



Photo: Freepik

a primary care physician learns to see beyond the cough, the rash, the pain—to understand the life, context, and story behind it.

### The Art of Knowing You: Why a Regular Family Physician Matters

Your health is an evolving masterpiece. Health, like great art, is not static. It is a living, breathing creation, best understood through time, trust, and an eye trained to see what lies beneath the surface.

A relationship with a regular family physician brings depth and humanity creating a continuity of care for a healthcare experience that is less transactional and more relational, more art than algorithm. Having a regular family physician is one of the most effective ways to safeguard your long-term health.

Over time, your doctor comes to know your medical history, lifestyle, values, and preferences, which leads to more accurate diagnoses, more meaningful conversations, and more appropriate treatment plans.

While technology can offer snapshots, scans, and scores, your family doctor sees the shifts in tone, the subtleties in expression, and the layers of story that unfold with every visit.

Family physicians are trained to care for patients of all ages and across a wide range of health conditions, from acute illnesses and chronic disease management to mental health and preventive screening. Importantly, they serve as your health system navigator—connecting you to specialists when needed, interpreting test results, and helping you make informed decisions. This relationship-centred approach not only improves health outcomes but also builds trust, reduces healthcare costs, and supports you through every stage of life.

### Family Medicine: Where Breadth Is the Specialty. Understanding the Scope of Family Physicians

A common misconception is that family physicians are "generalists," not specialists—as if their broad scope somehow makes them less trained or less expert. In reality, family medicine is a medical specialty in its own right, with rigorous training, board certification, and a defined body of knowledge that spans across all ages, organ systems, and stages of life.

What makes family physicians unique is not a lack of specialisation, but rather their specialisation in comprehensiveness and continuity. While other specialists focus deeply on one organ or system—cardiology, dermatology, orthopaedics—family physicians are specially trained to connect the dots, manage complex multi-system conditions, and provide care that is whole-person, long-term, and relationship-based.

In fact, becoming a family physician requires years of postgraduate training in areas such as internal medicine, paediatrics, obstetrics and gynaecology, psychiatry, geriatrics, and preventive care. This breadth is intentional. It equips them to be the first contact, the ongoing partner, and the trusted coordinator in a person's healthcare journey.

In Singapore, family physicians undergo structured postgraduate training such as the Master of Medicine (Family Medicine) and are registered as Family Physicians under the Singapore Medical Council. Many pursue further accreditation through fellowships with bodies like the College of Family Physicians Singapore (CFPS) or international colleges such as the Royal Australian College of General Practitioners (RACGP).

In our national shift towards Healthier SG, where preventive care and population health take centre stage, the role of the family physician is more crucial than ever. Family physicians are not just gatekeepers, but care architects—helping Singaporeans live healthier lives through holistic, continuous, and person-centred care.

### From Outline to Masterpiece: How Continuity of Care Transforms Outcomes

A systematic review published in the British Journal of General Practice (May 2025)[2] analysed data from 18 quantitative studies covering over 5 million patients. Conducted by the Futurum Academy of Health & Care, the review examined the impact of personal continuity—the practice of patients regularly seeing the same general practitioner (GP).

### Key Findings:

- Reduced mortality rates, with moderate certainty of evidence.
- Fewer hospital admissions and emergency department visits, particularly for chronic disease patients.
- Even modest improvements in continuity led to significant reductions in healthcare utilisation.

The study reinforces the value of long-term doctor-patient relationships in primary care settings, showing that consistent care not only improves outcomes but also eases pressure on health systems. It highlights continuity as a clinically meaningful and cost-effective strategy—one that aligns well with global healthcare reforms, including Singapore's Healthier SG initiative[3].

### Summary

Primary care, when practiced as an artful and human-centred discipline, goes beyond checklists and protocols—emphasising prevention, continuity, and mindful listening at its core.

The unique role of family physicians as specialists in whole-person, long-term care, whose training spans multiple disciplines to manage complex, multi-system conditions, this piece underscores the value of having a regular family physician, showing how continuity of care deepens trust, enhances diagnosis, and leads to better health outcomes.

Supported by both global and local evidence—including studies from the UK and Singapore's Healthier SG initiative—the article affirms that continuity reduces mortality, hospital admissions, and healthcare costs, reinforcing its role as a cornerstone of a resilient, patient-centred health system.

2 Personal GP-continuity improves healthcare outcomes in primary care populations - A systematic review https://pubmed.ncbi.nlm.nih.gov/40355250/
3 https://www.healthxchange.sg/news/local-study-sheds-light-on-patients-decision-for-their-chosen-primary-care-provider-amid-healthier-sg-rollouts

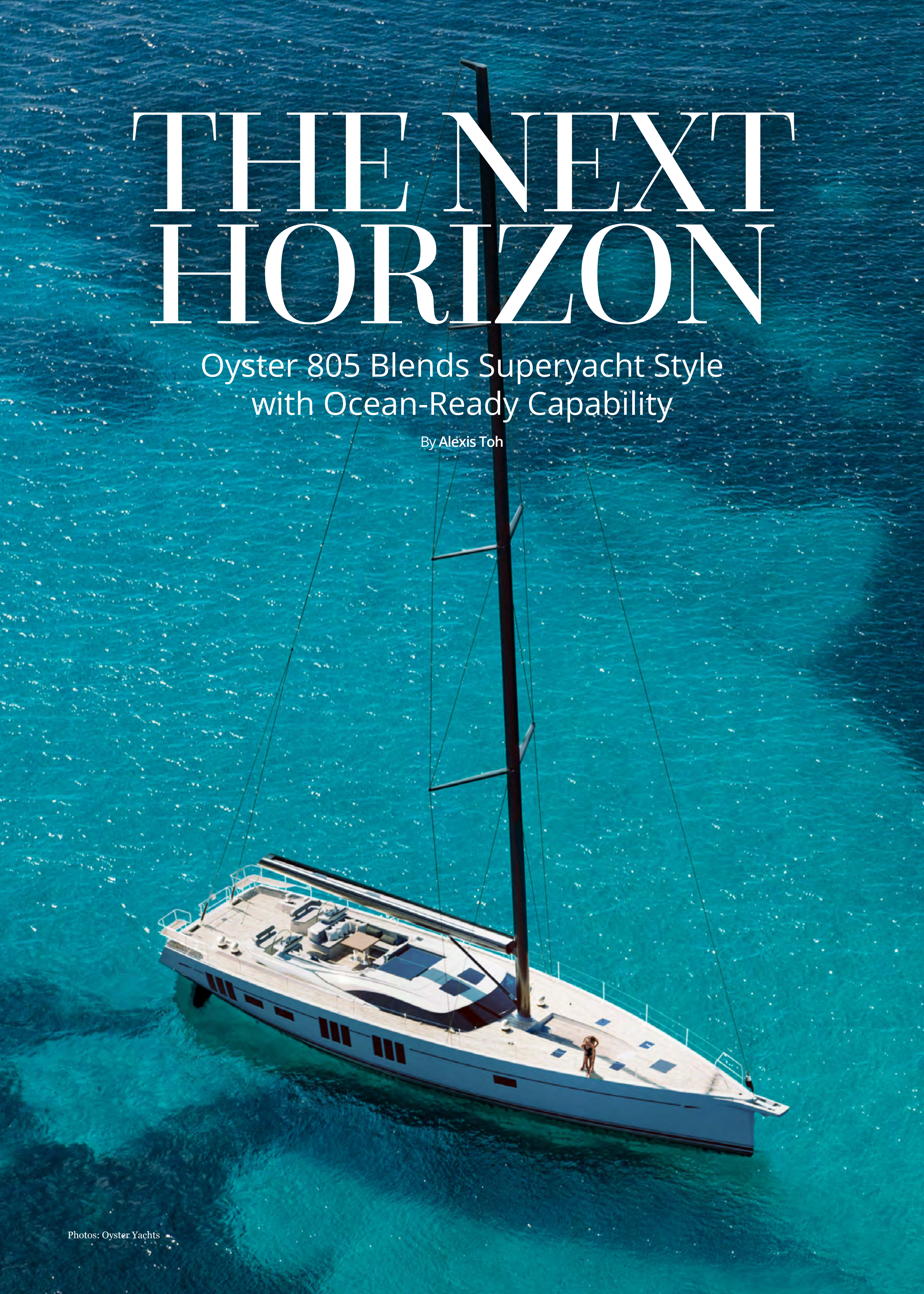

## About The Writer

*Dr. Chrystal Fong Chern Ying (MBBS Melbourne, FRACGP) is a dedicated family physician at Asia HealthPartners, under SAM Holdings in Singapore. Passionate about preventive care and holistic wellness, she integrates lifestyle medicine, health coaching, and exercise prescriptions into her consultations to help patients achieve sustainable health outcomes. Featured in Britishpedia's Successful People in Malaysia and Singapore and endorsed by Health365, Dr. Fong champions wellness through both her professional practice and personal lifestyle. She holds certifications in Wellness and Behaviour Modification and is an active member of multiple medical associations, including the Singapore Society of Lifestyle Medicine and the American College of Lifestyle Medicine. Beyond the clinic, she inspires through sports communities and social media, advocating for healthy living as a daily habit. With a keen interest in longevity and medical innovation, Dr. Fong is shaping the future of healthcare – one lifestyle change at a time.*

# THE NEXT HORIZON

## Oyster 805 Blends Superyacht Style with Ocean-Ready Capability

By **Alexis Toh**



Photos: Oyster Yachts

Under the glowing lights of London's St Katharine Docks, Oyster Yachts unveiled the next evolution in its iconic fleet, the Oyster 805. An 80-foot masterpiece that marries superyacht sophistication with true bluewater cruising capability, the 805 marks a transformative leap for the British builder, known for crafting some of the world's finest oceangoing vessels.

Developed in collaboration with the acclaimed Humphreys Yacht Design studio, the Oyster 805 introduces a new era of performance, comfort, and flexibility. Positioned between the Oyster 745 and the 885 Series II, this new model elevates the brand's commitment to craftsmanship, innovation, and life-long adventure. With a graceful silhouette, expansive Seascape windows, and an evolved deck saloon profile, the 805 is unmistakably Oyster, yet entirely next generation.

Inside, the yacht is a celebration of bespoke living. Four en-suite cabins offer expansive, light-filled sanctuaries that can be personalised into a private office, snug lounge, or home gym. The saloon is a social centrepiece, with a configurable day bar and "The View", a panoramic daybed inviting guests to unwind in total serenity. Above deck, Oyster's iconic craftsmanship shines through. The twin-access bathing platform offers seamless water entry, while new Wing Seats beside the helm deliver the ultimate vantage point. The foredeck tender well doubles as a chill-out lounge, and the solar-powered Starlight Bimini over the centre cockpit ensures all-day, all-weather comfort.

Beyond its beauty, the Oyster 805 is engineered for serious exploration. Her hydrodynamic hull, robust construction, and multiple keel options, including a shoal draft for accessing shallow anchorages, ensure capability and safety in any corner of the globe. Oyster's signature CZone-managed Oyster Command™ system also brings seamless digital control to navigation, power, and onboard amenities, all accessible via touchscreen or app.

Launched alongside a suite of owner-focused initiatives, the Oyster Explorers Club and Bluewater Academy, the Oyster 805 is more than a yacht. It's an entry into a lifelong journey of global sailing, immersive experiences, and a deeply connected yachting community. With production strictly to order and the first hull expected in 2027, this exclusive new model affirms Oyster's role as a pioneer in modern sailing.

"The Oyster 805 is the yacht I dreamed of when I took the helm," said Richard Hadida, owner and chairman. "She's striking, luxurious, and built to take you anywhere."

Indeed, the Oyster 805 is not just a vessel. It's a vision for what's possible when you set sail on your own terms.

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