



# Family Offices

The STEP Handbook for Advisers  
Second Edition

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# Health and wellbeing: the journey to family longevity

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To protect a family's future generations, advisers engage in detailed succession planning. However, despite their apparent meticulousness, family succession continues to fail at an unacceptable rate, with wealth too often wiped out by the end of the third generation.

Succession planning as it stands today can easily work against families rather than in their favour. We all work hard to preserve our family legacy and wealth, but unfortunately the ability to achieve family longevity and generational continuity more often than not eludes us.

The challenges that we face lie much more in the wellbeing space than in the financial. Only 13% of succession planning fails due to the financial aspect. Communication challenges account for 60%, with another 10% due to lack of trust among family members. These stunning realities present an opportunity for a paradigm shift in our approach.

## 1. **The missing piece**

The health and wellbeing of the family is the missing piece that can transform our objectives into reality.

Our focus has not always been on the individuals who make up the family, and yet it is they who will preserve the family's wealth and legacy. Most of our time, energy and resources are allocated to the business and family office.

In the same way that we create trusts to protect the family's financial assets, we also need to consider protecting the wellbeing of all family members. This should encompass their physical, mental and emotional wellbeing, along with the quality of their relationships – an aspect that is foundational for effective communication and developing trust. Only in this way will the purpose of our succession planning be brought to fruition.

As in no other era, a wealth of resources exists to address many of the issues that may arise in a family. The prudent approach is to move from a reactive to a proactive mode, providing family members with access to the life-changing support that exists beyond their current awareness. Preparedness is the new way of being and needs to become our default.

What we have done for our finances, we need to do for the members of our

families. A health and wellbeing trust provides a comprehensive platform that encompasses medical, beyond medical and family dynamics, allowing for a 360-degree view with a flow of communication between all elements.

## **2. The family health office**

To facilitate an optimal approach to health and wellbeing, and thereby secure the success of our planning for the longevity of the family and the preservation of its wealth, should we not all have access to a support structure tailored for this purpose? This would enable the family to thrive in a manner aligned with its extensive financial planning.

Whatever the nature of a problem, we need to be able to address it before it becomes so entrenched that it is extremely challenging, if not impossible, to resolve. To this end, what is truly needed is a comprehensive platform that allows us to further the family's wellbeing with the preparedness that each deserves.

Just as a family office manages everything related to wealth, we need to create a family health office that does the same for the health and wellbeing of the family.

Wellbeing has many aspects. It encompasses whether we make healthy eating choices, tend to be physically inactive, experience difficulty sleeping, are frequently lost in thought, feel emotionally frozen or are prone to procrastinating on issues until they reach crisis point, by which time it is often too late to act in an optimal way.

In the days leading up to the founding of Qineticare, the first family office for health and wellbeing, I made an astounding discovery. Even among people of substantial means, few have a strategy in place to protect, manage and improve their own personal health and wellbeing, let alone those of wider family members.

Taking care of their health is something that people talk about as important; but in reality, this figures little in their day-to-day lives until they no longer have it. Again and again, I hear individuals say things such as, "My health is my wealth" or "If you have your health, that's all that really matters." It is a ubiquitous theme. Except that what people pay lip service to does not tally with what I observe in their day-to-day behaviour.

"It's such a brilliant idea," people have often enthused when they learn of Qineticare. I explain that this revolutionary approach to health and wellbeing actually came about as the result of a process in which life forced on me the key insights. I quite simply stumbled upon the missing link in much succession planning: the reason why, no matter how extensively and meticulously we plan, our strategies frequently fail to deliver the future we intend for the family we care so much for.

### 3. **A shocking awakening**

As I discovered when I was just 35 and at the pinnacle of my success, our health can fail unexpectedly at any age. I was running a company of 10,000 employees with operations in more than a dozen countries and revenues in the hundreds of millions. Overnight I went from being on top of my game to, “It may well be game over.”

My diagnosis came as a complete shock. I was about to have dinner the evening before I was due to leave for my annual vacation. As I took my first bite, I found myself choking. Following the vacation, during which I inexplicably lost five kilos despite eating well, I spent a week in Hong Kong undergoing an endoscopy, a colonoscopy and a CT scan of my neck.

I was told I had acid reflux and a haematoma, both of which were eminently manageable.

The next three weeks were spent in Mozambique, Angola and the Democratic Republic of Congo, working with the various multinationals which were visiting to continue growing our highly successful fast-moving consumer goods distribution business. I continued on to Dubai and Pakistan, where we were looking at establishing truck and motorcycle assembly plants.

As a result of the tests I had undergone in Hong Kong, I was taking medication for the choking. Now other symptoms began appearing. Since I regularly worked 15 or 16 hours straight without tiring, the people with me were shocked to see my energy plummet. Ascending a flight of stairs in Angola, it felt as if I had asthma. Then in Pakistan, on my way to and from the site where we wanted to locate the factory, I fell asleep, which surprised everybody.

Upon returning to Hong Kong, more tests were ordered. Had the doctors missed something? The focus was on the possibility that, due to my frequent travel to exotic countries, I had contracted a tropical disease. But despite extensive testing, nothing showed up.

I requested my doctor, “Pretend you don’t know me from Adam. Start from the basics with a clean slate.” We began with an X-ray and basic blood work.

I was sitting with my doctor when the nurse walked in with the X-ray. When he examined it, his face turned white. Leaning over to peer at the image, I asked, “Where’s my lung, doc?”

My lung had collapsed and one side of the X-ray was dark. On my way out the door, the doctor urged, “Whatever god you believe in, please pray.” Since doctors don’t normally talk about God until it is the beginning of the end, I was beyond shocked.

The following day, I was again in the doctor’s office awaiting the results of a PET CT scan taken that morning. “I’m sorry, but I have bad news,” he announced. “You have cancer.” It turned out I had stage 3 cancer consisting of 10 tumours. The largest – the size of a Rubik’s cube – was in the centre of my chest, which accounted for my breathing problems and my choking. In my

neck was a tumour the equivalent of a tennis ball in size. A further eight tumours populated my lungs.

#### **4. Upending our compartmentalised approach to health**

At the time of my diagnosis, my company was operating in seven countries in war-torn Africa and five in Eastern Europe, as well as maintaining buying offices in Dubai, Paris and Hong Kong. Fortunately, as a result of my vast experience of finding my way in the midst of economic, political and financial turmoil, I had been blessed with the insight and clarity required to identify a path through the medical maze, which can be overwhelming. This enabled me to do my utmost to survive. I discovered how critical it is to access the best medical care in the world without delay.

When my remission was in due course confirmed, I was given a 50-50 chance of a recurrence – not odds that I cared to hear. When I asked my doctors how a 35-year-old who was being screened annually ended up with stage 3 cancer and 10 tumours, they had no answer.

During the 11 months of treatment, I reached out to various world experts to understand how I might have unwittingly contributed to my illness and was made aware of the many ways in which I had lived a life of imbalance. This enabled me to determine a plan of action, both for my recovery and to live a full life after returning to work. I assembled a team of experts in various fields whose focus was on practices that could aid my recovery. The approach I began practising during my near-death crisis taught me that we must never approach health in a compartmentalised way or we will pay the price.

Following 11 months in and out of hospital, involving 20 rounds of chemotherapy augmented with three surgeries, a new vision for my life began to form. Within months of returning to work, I was honoured to be contacted by family members who had likewise been diagnosed with cancer. Witnessing the remarkable turnaround I had achieved, more and more family members began approaching me with their own medical challenges. I helped them to access the best medical care and research the most up-to-date protocols, while spending time with them in doctors' clinics and hospitals. This was the inception of a family health office for my extended family.

During these seven years, it became obvious that the approach to health and wellbeing that I had developed ought to be an essential component of every family's journey through life. This is especially the case for those families entrusted with contributing so much to the world economy through their ability to gainfully employ a large proportion of the world's workforce. This vision in due course led me to set about building the team that would eventually evolve into Qineticare. ('Qi' is, of course, energy; 'net' stands for network; and 'I care' represents self-care.)

## **5. Thinking beyond medical**

In my prior routine, when I was at home in Hong Kong for six months of the year, I ate home-cooked meals and exercised daily. The other six months of the year I was travelling mostly to Africa and Eastern Europe, which meant that I ate out – often at irregular intervals – and did not exercise. Spending a lot of time in the markets, I also failed to hydrate adequately due to the poor sanitary conditions. Sleep, rest and recovery were also compromised.

I was continuously stressed, as there was always at least one African country in political turmoil. While functioning as the chief executive officer of my companies, I had no one to lean on as a mentor or coach. As a third-generation family member, I continued to operate in the shadow of my father, continually questioning: “Am I good enough?”

As I greatly expanded my understanding and practice of various disciplines, I realised not only that they could assist in recovery, but also that they were crucial for avoiding a serious illness in the first place. It matters not whether our objective is to restore or simply maintain a state of health and wellbeing; we each benefit from a multi-dimensional approach. Every aspect of our wellbeing needs to be integrated into the picture of a well-lived, fruitful, enjoyable journey during our time walking the earth.

As a result of spending my days in a quite different manner from my earlier life, it has now been 14 years since I entered remission. Today I am healthier and more fulfilled than at any time in my earlier life. I also have the privilege of serving families on every continent through Qineticare’s global reach.

## **6. Resistance to a multi-dimensional approach**

Despite the universal agreement that we need to equip ourselves for the reality that illness can strike any one of us without warning, I could not have begun to anticipate the resistance I was about to encounter as I embarked on the revolutionary service that I wished to provide for those who could potentially benefit from it. Most of the people I met with approached matters of health solely from a physical standpoint and were unable to grasp the impact of the mental, emotional and relational dimensions of their wellbeing.

Each in turn agreed that what I had to share was “important”, a word I heard over and over. But for almost none was it urgent. Even truly smart, highly successful leaders seemed unable to see the urgency of having a strategy in place to protect, manage and improve their health and wellbeing.

To illustrate, while I was training as a presenter at a renowned centre, during the course of the final day I was privileged to meet the founder of this acclaimed organisation, outlining for him the goals and methodology of Qineticare. Impressed, he immediately saw the benefits. Yet even though he acknowledged how important the approach I was taking was, he failed to take me up on it.

Three months later the phone rang. “I have a problem,” this same individual

confessed. “I just returned from a visit with my cardiologist, who informed me that he saw blockages in my scan and needs to perform an angiogram and potentially angioplasty.” He had made an appointment with his cardiologist because the results of blood tests during his annual screening had been abnormal.

We ask family members to engage in an onboarding to provide them with an opportunity to know themselves and avoid unexpected crises. This gentleman’s case is an example of a reactive approach to illness, which is exactly what Qineticare is designed to avoid. If he had engaged in an onboarding when he and I first talked, he would have been aware of all the elements that were affecting him, enabling him to address the situation he was facing before it became critical.

An onboarding involves a two-hour visit with our head nurse and wellbeing head. The visit is conducted either in our office lounge or, for those living abroad, via Zoom. It is similar to what a bank attempts to do in a ‘know your client’ procedure. In our case it is a ‘know yourself’ procedure: a much deeper dive into helping people to truly know themselves from the perspective of health and wellbeing.

This gentleman needed a second opinion. It is for just such vital issues that my team – consisting of the head nurse, the wellbeing head, the healthcare coordinator, the head of research and various others – is prepared, since identifying the appropriate specialists for any given illness, and for the particularities of each individual, can be a matter of life or death. The team shared the options we had identified, accompanied by bio-sketches of those who stood out, based on several crucial factors, as the top three cardiologists for this particular case.

Following consultation with one of the cardiologists we provided as options, the gentleman learned why he did not require angioplasty, but instead needed to change his eating and drinking habits, which themselves were symptoms of him coming to terms with his wife dealing with cancer. He is an example of why a proactive, comprehensive solution is required if we are to have the preparedness that each of us deserves.

## **7. Three core pillars**

In creating Qineticare, I was able to identify a model for such an approach that focuses on three core pillars:

- the medical dimension;
- an increasingly important aspect that we refer to as ‘beyond medical’; and
- the ability to address the relational elements of our journey through life.

The medical pillar is grounded in a thorough understanding of our

predisposition to illness and disease. The focus is on the family's medical history, including grandparents and their siblings, parents and their siblings, and their own siblings. The objective is to answer the question: "Where do I come from and what tendencies did I inherit?"

The next focus is the individual's medical history, which enables him or her to understand how he or she has arrived at his or her present state. This covers everything and anything that has happened to the individual since birth.

Then we shift the spotlight to the individual's actual present state, so that it is clear where he or she stands today physically, mentally, emotionally and spiritually in terms of life purpose.

We further help to build a medical team that is willing to spend the time and energy to truly know each of the individual family members, to care for them not only reactively, but proactively. We help to curate the medical records so that they are accessible anywhere at any time. We review the medical insurance plan to include global coverage, along with providing 24/7 worldwide medical assistance.

We refer to the second core pillar as 'beyond medical', by which we mean having access to the world's experts on living meaningful lives that exude not only health, but also a state of wellbeing. Included among these experts are specialists in integrative medicine, functional medicine, Ayurveda and the psychosomatic aspects of health, together with life coaches, sleep experts and nutritionists.

A critical element is access to guidance and support with the fundamentals of everyday life. This encompasses eating, drinking, moving, sleeping, thinking and feeling. The information and support that family members receive empower them to tweak their choices step by step one day at a time, thereby not only safeguarding and improving their health, but also enhancing their wellbeing in all areas of life. Reviewing how we eat and drink, and the nature and intensity of the movement in which we engage, facilitates a consistent flow of energy throughout the day. Rest and recovery, with adequate sound sleep and sufficient time for self-care, are likewise essential components of living an exceptional life in terms of both our work and our home life.

We facilitate improving family members' ability to be present and engaged with those with whom they connect by building their mental muscle through practices such as meditation and mindfulness training. Such practices also facilitate a state of calmness, which enables them to remain centred and non-reactive even in highly stressful situations. Understanding our emotional triggers and developing a peacefulness has a positive effect on all with whom we interact on a day-to-day basis, as well as supporting our own mental and physical health.

The third pillar of health and wellbeing flows from an understanding of the importance of relationships. When I initially launched the pilot of Qineticare,



this element – which today forms one of the key components of caring for families – was not yet in place. I had not personally recognised the critical role played by the manner in which we relate to one another. In our closest relationships – such as marriage or with a romantic partner, as well as in our nuclear families and beyond – the quality of our connections can make or break us.

## **8. Relationships – the third pillar – can promote health or wreak havoc**

My own insight into the importance of equipping ourselves with skills that promote healthy relationships came as a result of the most painful personal experience I have ever had to deal with. While going through the 20 rounds of chemotherapy and three surgeries that were crucial to my recovery from cancer, I was surprised to read that many couples who face such a level of medical challenge end up going their separate ways.

Considering how two people who survive such a challenge provide each other with support and care as never before throughout the process, I was unable to understand how such a fracturing of their relationship could occur. The bond created during an illness of this magnitude is unique, resulting from the mutual experience of a degree of vulnerability that most of us have never known.

You can imagine how shocked I was, seven years after my remission was confirmed, when the mother of my two sons turned to me in bed one night and informed me, “I’m sorry, but I don’t love you anymore.” The agony I suffered following this announcement was beyond anything I had ever experienced. Within the first 10 days, I had lost five kilos. My standing heart rate soared, for months hovering in the high 90s. Nothing I had endured up until this point prepared me for such an eventuality. I was completely out of my league.

My wife’s admission that she no longer loved me and wished to separate came several weeks after I had built my initial team for Qineticare. Little did I know that spending three years in limbo as my spouse and I cared jointly for our two young sons, followed by eventual divorce, would prove to be a gift, providing me with insight that today forms the vital third pillar of the service that we provide for families across the planet.

Before cancer, I had come to the realisation that I was physically present in my home life, but neither mentally nor emotionally present with my family over the course of many years. It was a sad discovery.

Given that our external world is in so many ways a reflection of our inner state, our relationship with ourselves is paramount where healthy relationships are concerned. Behind my inability to be present and my drive was the question: “Am I good enough?”

As I learned to be still and to quiet my anxious thoughts, my level of

reactiveness became clear. I learned to respond to challenges and trying situations in a manner that did not feel like I was imposing on my loved ones. That I had within me the ability to move from being destructively reactive to being creatively responsive was a revelation.

It was also a revelation to me how great a difference the techniques that facilitate effective communication can make, vastly increasing the chances of a family not only staying together, but leading a fulfilling life. Learning to listen in order to truly understand, as well as to speak so as to be clearly understood, involved an awakening. Such skills are not only essential in romantic relationships; they improve the functioning of parents and their offspring, which in a family business is often a critical factor in the success of the business in the following generations.

These skills have the added benefit of facilitating smooth connections and in turn developing trust among the various nuclear families that comprise a large family enterprise. Developing this fundamental aspect of our lives supports us as we build the loving connections to which we aspire with those who matter most to us. These can then be extended to all within our community and beyond to the world at large.

A family health office approach that encompasses physical, mental, emotional and relational wellbeing allows for a paradigm shift, extending the focus of wealth to include the human capital. This expansion of family wealth empowers families to challenge the odds of succession in their favour.

## **9. Support through each stage of life**

It amazes me how unprepared we all are for the curveballs that life can throw us where our health and wellbeing are concerned. Yet our level of preparedness is critical.

When we show up at our lawyer's office or to talk with our banker, we come prepared, having reviewed our situation and what we intend to address during the meeting. Painstaking effort also goes into the selection process of these professionals. Yet when it comes to our health, we show up in our doctor's office with no preparation and without a Q&A.

When we invest so much time and energy in estate planning, tax planning and succession planning, calling upon the skills of a well-selected team of professionals, it makes no sense to react to and deal with the disruption of a health crisis as it is occurring, scrambling for help in a way we do not in any other important aspect of our lives.

All family members need to be supported through each stage of their lifecycle in order to remain aligned with their purpose, necessitating both mentoring and coaching in all relevant aspects of their lives: an understanding of the masculine and feminine as one endeavours in a relationship, while being coached as challenges present themselves in the relationship; education

concerning the essentials of parenting and support by leading parenting experts.

Effective crisis intervention when health fails is but the tip of the iceberg when it comes to health and wellbeing. All factors that can contribute to such a crisis should be addressed on a continuous basis throughout the years, thus heading off many of the potential risks.

A support system that operates with true care at its core, with the ability to tap resources on a global level, is nothing less than what all family members deserve as they embark on the journey of life. The potential key disruptors of continuity are known and, with the appropriate expertise, readily addressable.

## **10. Consider establishing a wellbeing trust**

In order for a family office to be truly effective in creating the continuity that it is intended to, the health and wellbeing of the family at large must be included in its planning. Only in this way can there be a smooth transition of wealth from generation to generation.

We have developed a 'family wellbeing trust' to provide the missing piece in achieving family longevity and generational continuity. This trust can be incorporated into a main family trust or added along with the education/medical insurance trust that is separate for many families. Funding for this trust should be done in the same manner as any other normal trust for generations to come. The trustees will select a family health office or equivalent thereof to help create and manage a bespoke health and wellbeing plan for the overall family and its individual members.

The value of creating a family wellbeing trust lies in the process of the families becoming open to support the health and wellbeing of each family member for whom the wealth and legacy are being preserved. This process allows for many taboos and judgements to be dissolved as they are discussed. The beginning of more open and truthful communication enables trust to be built in the family at large as a critical component of succession planning. This gives individual family members access to world experts at their fingertips, enabling them to take action without inertia or resistance. This awareness reinforces the proactive approach that is so critical to the future of the family.

Expanding our focus to include the physical, mental, emotional and relational elements of the family enables family offices to truly achieve the spirit of the planning that has gone into both perpetuating and strengthening the business, estate and wellbeing of the family itself, including its ongoing reputation and legacy.

Finally, families often invest much time and energy on philanthropy, which is laudable. Imagine the impact on society were they focused first inward, truly loving and caring for themselves as families. The family business is the largest employer and global contributor to GDP, and therefore the foundation of most

economies. Were they to show their families the respect that they more than deserve, there would be a shift towards continuity that would affect societies, economies and the world at large in a manner which far surpasses that of the philanthropy in which they presently engage.

When the founders have worked so hard to create an enterprise that adds value to the world, why would the family settle for anything less?

*This chapter 'Health and wellbeing: the journey to family longevity' by Feisal Alibhai and Jing Cameron is from the title Family Offices: The STEP Handbook for Advisers, Second Edition, published by Globe Law and Business.*