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Redefining wealth through health and wellness

March 2026

The link between longevity, mental health and wealth outcomes has become clearer than ever before. Most investors focus solely on financial aspects, but studies suggest that a holistic approach, combining financial resilience, environmental harmony and physical/mental well-being, allows investors to build wealth that supports sustained, long-term success.

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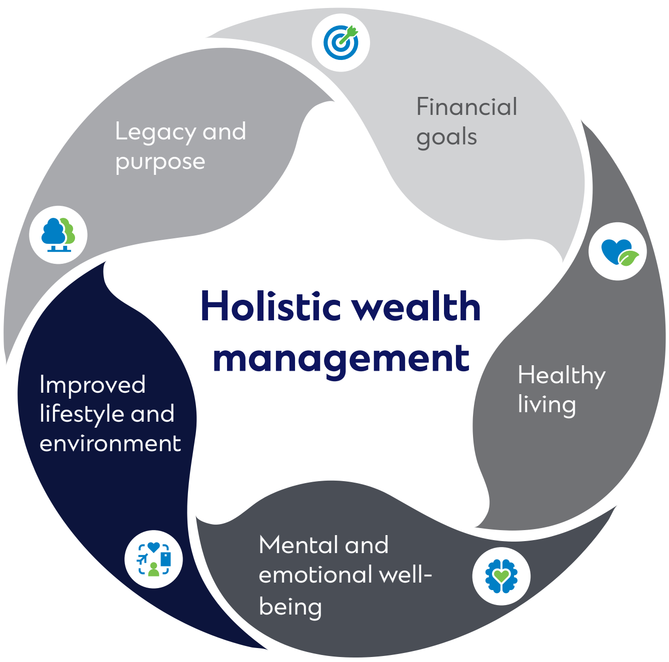
This report explores the nuances of holistic, health- and wellness-centred wealth management and financial planning, including how these elements can be woven into wealth goals and the emerging trends shaping this approach.

Understanding holistic wealth management

Holistic wealth management is more than just portfolio performance and asset growth. It focuses on an investor's overall well-being by integrating financial health with physical, mental and emotional wellness.

This integrated approach ensures your wealth journey will not only support your financial aspirations but will also ensure you lead a fulfilling, resilient and purpose-driven life. This approach incorporates:

- **Comprehensive healthcare cost planning**, including emergency funds, insurance, long-term care considerations and medical directives
- **Stress-aware financial planning** that accounts for emotional triggers and behavioural biases (guardrails) while incorporating a structured decision-making framework that supports bias-free investing and ensures adequate risk preparedness
- **Preventive health strategies** and longevity planning
- Access to wellness services and **wellness-centric living environments** to support healthier lifestyles
- Wealth decisions aligned with **personal lifestyle goals**,including eco-conscious living, cross-border investing and travel
- **Family harmony and communication frameworks** for estate planning and business succession

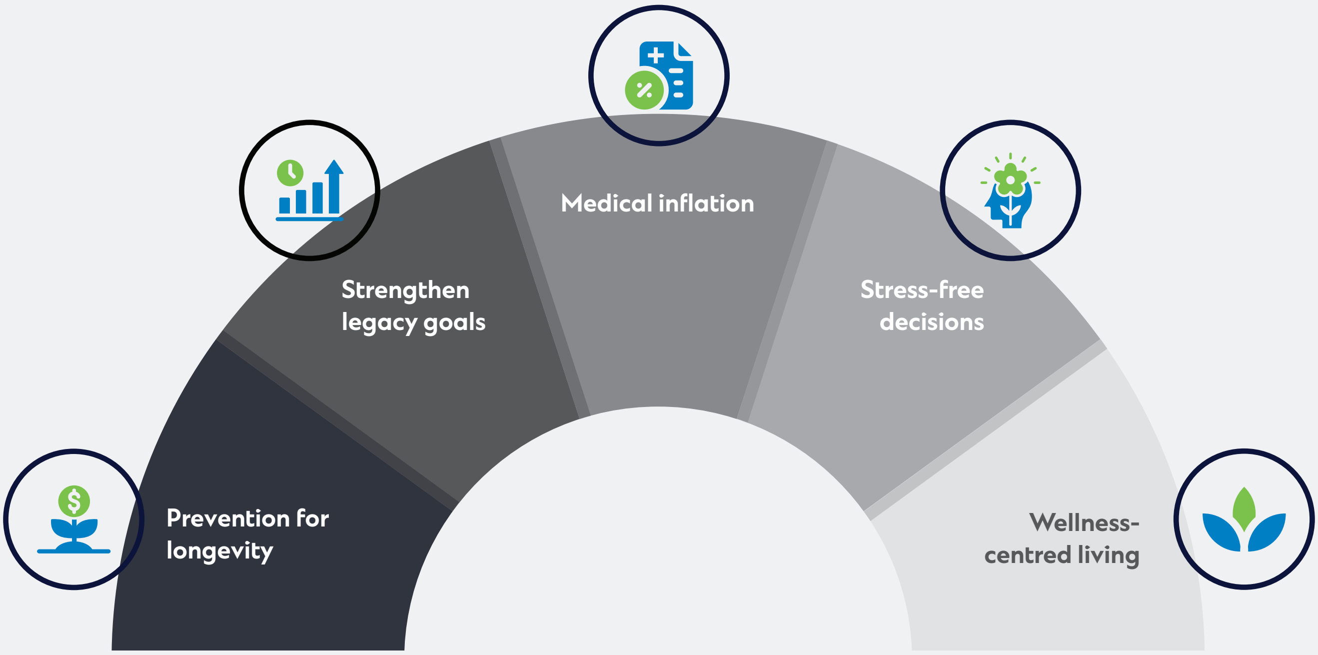


Source: Standard Chartered

Importance of health and wellness in wealth strategy

Wealth strategies that overlook health and well-being can often invite several challenges. For instance, an investor's long-term financial goals could be derailed if a sudden illness or unexpected medical emergency leads to a loss of income.

Why integrate health and wellness into financial decision-making?



Source: Standard Chartered

There are several strong reasons to include health and wellness as part of your broader wealth management strategy:

Healthcare costs are unpredictable, inflationary and rising
According to WTW's 2026 Global Medical Trends Survey Report, medical costs rose by 10.4% in 2025, continuing a double-digit trend. A majority of global insurers expect medical costs to trend higher over the next three years. Moreover, public healthcare systems are overwhelmed, necessitating investors to avail private insurance to lower out-of-pocket expenses. Unexpected medical events can erode your savings, weaken your long-term wealth strategy or trigger debt.

Mental and emotional health swings can influence financial decisions

Nearly 90% of our financial decisions are based on emotions. Studies further indicate that analytical capabilities get compromised when an individual is emotionally distressed or cognitively overwhelmed. This could trigger impulsive financial decisions, overreaction to market swings, panic selling, timing mistakes and overspending. Many investors experience intense performance pressure, owing to the responsibility of managing family wealth and burnout from work or business obligations, leading to cognitive overload and emotional distress.

Preventive health measures can influence longevity and health spans

Early screenings, vaccinations and proactive stress management shape longevity and health spans. An American College of Cardiology study found that individuals who followed healthy lifestyle and dietary habits had about a 90% lower risk of heart attacks and around a 75% lower risk of developing type-2 diabetes. Investors are turning to personalised biomarker panels and digital wellness gadgets/platforms as part of preventive health measures. In essence, preventive healthcare not only helps avoid disease but also protects 'human capital' and extends wealth accumulation years.

Strategies to integrate health planning into wealth management

Several studies have found that emotionally resilient individuals – often built thorough proactive stress management – engaged more in multi-generational financial discussions. The Milken Institute also noted that wealthy individuals who prioritised preventive healthcare not only had a better quality of life but also bolstered their wealth journey.

Investors who track their wellness metrics are more likely to stay invested in long-range financial plans.
Here are some key strategies that investors can consider:

Health emergency buffers

Health emergency buffers act as a bridge between medical care and wealth by creating liquid capital that helps investors stay resilient during health shocks without compromising on long-term financial objectives. Preparedness for unforeseen medical events can prevent spirals of anxiety or forced portfolio liquidation. The need for sufficient healthcare emergency funds is also necessitated by the public healthcare systems being overwhelmed and exposing investors to such systems strain. In Asia, out-of-pocket spending remains elevated, and households shoulder around 40% of total health expenditure. A single medical emergency could disproportionately slow down wealth accumulation.

Insurance

A financial arrangement where you pay a premium to an insurer in exchange for protection against specific losses, is a common risk-transfer tool. Global premiums were valued over USD 7trn in 2024 across health, life and property and casualty (P&C) insurance. Different types of insurance cater to different risks and life goals:

Health insurance offers protection against any unforeseen medical shocks owing to illness or injury. It generally covers hospitalisation, medical expenses and ongoing treatment, helping individuals avoid out-of-pocket expenses. Health insurance is also a **wealth protection tool**, as it prevents financial shocks, ensures long-term earning capacity and allows disciplined financial planning.

- **International medical insurance** is ideal for globally mobile individuals and families. It provides seamless access to medical care across borders, often including hospitalisation, chronic condition management, emergency services and preventive care.
- **Integrated wellness insurance models** provide support across the entire health continuum – prevention, diagnosis, treatment, after-care and wellness coaching. They offer healthcare coordination, support long-term medical conditions and provide mental and emotional wellness support. These models also offer differentiated services such as priority access to specialists, second-medical-opinion services, personalised case management and high-touch medical concierge support that streamline health journeys and elevate outcomes.

- The health insurance landscape is undergoing a massive shift, with an emphasis on **holistic partnerships** driven by digital health trackers and wellness ecosystems. Many insurers partner with providers of healthtech devices and **wearables** to provide tailored health insights across the entire health lifecycle. In a sense, health insurance is transforming from a reimbursement product into an ongoing, tech-enabled wellness partner. This creates a win-win for both the insurer and insured, reducing premiums for the insured and lowering long-term claims for the insurance companies. Moreover, globally mobile individuals and families can benefit from priority access to global centres of medical excellence and cross-border care coordination.

Traditional health insurance vs integrated wellness insurance

Aspect	Traditional health insurance	Integrated wellness insurance
Approach	Reactive, claims driven	Proactive, continuous health management
Coverage	Hospitalisation, surgeries, recovery and eligible treatments	Medical cover, preventive care, mental health and after care services
Technology integration	Basic telehealth, limited wellness tools	Wearables, health analytics, telehealth and personalised coaching
Financial impact	Protects against high medical bills	Reduces long term healthcare costs, lowers claims and improves risk profile
Mental well-being support	Usually minimal or limited	Includes mental health and well-being support
Ideal for	Standard protection against health risks	Holistic health optimisation and long term well-being

Source: Standard Chartered

Life insurance hedges life risk. Beyond guaranteed payouts to beneficiaries upon the death of a policyholder, it provides emotional security and reduces anxiety because dependents are protected. Life insurance supports a person's wealth journey by **combining risk protection with disciplined, long-horizon savings**. Several modern-day policies integrate investment-linked solutions with protection to help investors accumulate wealth, while securing guaranteed benefits for their families. Life insurance solutions are also valuable tools in **estate planning**; they provide liquidity to cover for taxes and debt without the need to liquidate estate.

Property and casualty (P&C) insurance protects assets (property) and covers against liabilities (casualty), reducing anxiety and creating a 'peace-of-mind' effect. Although P&C insurance is often seen only as a basic protection tool, it is a critical health and wealth preservation technique. It **shields your assets, including houses and businesses**, from losses that can wipe out years of savings and derail long-term plans. With small, predictable premium payments, unpredictable, high-loss events can be hedged to support stable cash flow and long-term wealth preservation.

Insurance, in any form, reduces volatility and improves investors' financial resilience.

Preventive health strategies

Preventive health strategies can mitigate health risks while also reframing the approach to wealth. A McKinsey Health Institute paper found that investors who consider proactive wellness and health strategies tend to be more confident in financial/legacy planning:

- Advanced technologies such as predictive analytics, next-gen genomic sequencing and IoT-enabled wearables are leading the transformation **from a reactive to a proactive** approach towards healthcare. **Genomic testing** identifies health risks and predicts disease likelihood, guiding early diagnosis. **Wearables** deliver real-time data for continuous monitoring, early detection and personalised preventive care. These approaches can support precision medicine, better physical activity, cardiovascular health and diabetes management.
- Organisations are including **preventive programmes** as they can reduce healthcare costs and claims significantly. For example, Cleveland Clinic's employee wellness initiative saved its healthcare system approximately USD 180m by enabling employees to reach eight preventive health targets (including stress management, healthy BMI and annual primary-care visits). Savings free up more capital for long-term goals such as retirement and investments.
- Proactive health and wellness strategies help to protect the primary wealth engine, i.e., **human capital**. The Cleveland Clinic study also showed that healthy individuals could reduce their chronic-disease risk by nearly 90% through preventive strategies, thereby strengthening their long-term capacity to work. **Career longevity** could translate to higher earnings and preserve income streams.
- With reduced risk profiles owing to preventive care, investors generally pay lower premiums and premium increases are slower. A study indicated that individuals under preventive care programmes are able to reduce premiums roughly worth USD 1,600 per family. This **reduced cash outflow** helps households maintain steady investing habits.

Wellness-centred living

Wellness-centred living refers to homes, communities and neighbourhoods that are intentionally designed to support physical, mental and emotional well-being. **Clean air, natural light, low toxicity and noise, and an active lifestyle** are some key features of such health environments. The Global Wellness Institute (GWI) identifies wellness-centred communities as the next frontier of growth for the wellness industry. Wellness real estate has been growing at 19.5% annually, nearly 4x faster than traditional real estate.

GWI assessed clinical and building-environment data and found that improved health environments contributed to better health outcomes. Buyers are increasingly seeking **sustainable and health-forward environments**, a trend that supports premium willingness-to-pay for homes with superior air quality, natural light and biophilic design. Growing buyer preference, faster absorption and category outperformance indicate that wellness properties tend to hold value better and have better liquidity than traditional properties.

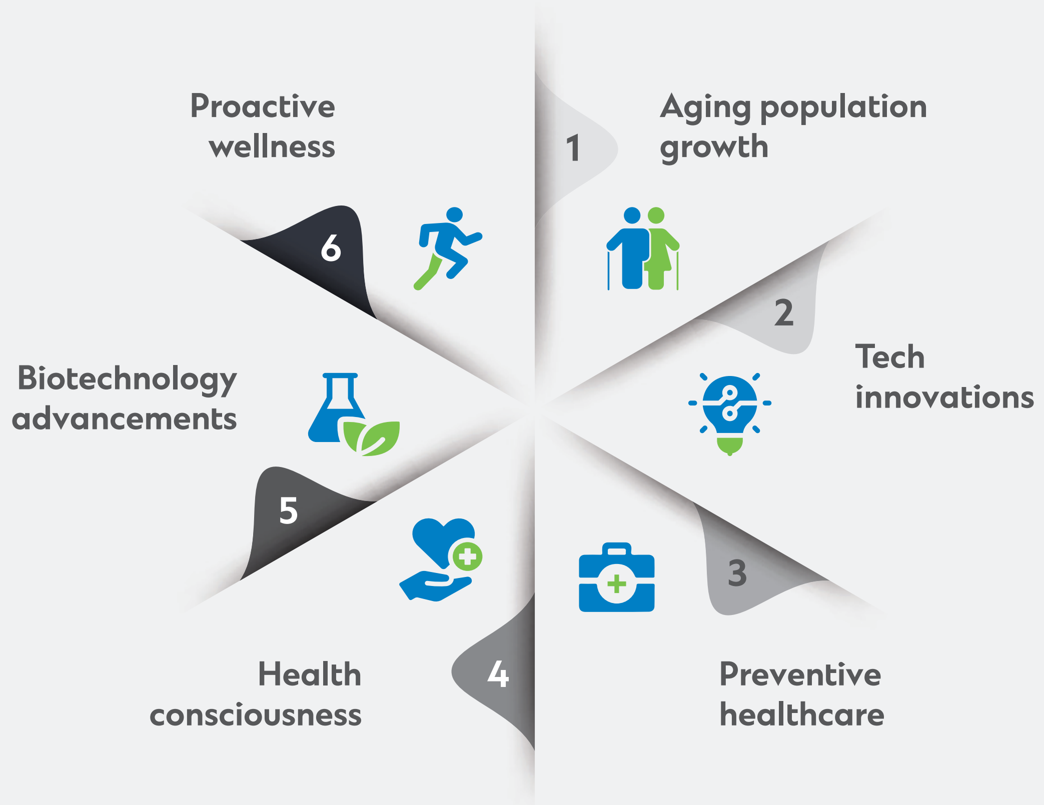
The rise of longevity economy

Longevity economy refers to the economic value generated by individuals aged 50 and above – a segment that is increasingly becoming a major contributor to GDP, employment and income across 76 economies. By 2050, senior citizens may account for nearly 26% of the world's population, underscoring the scale of this shift.

Employment, entrepreneurship, investments and consumption patterns are largely shaped by longer life expectancy. There is a growing need and opportunity to rejig wealth portfolios to align them with longer lives and health spans. Investing in wellness and healthcare becomes critical for investors who want to remain productive and continue accumulating wealth well into their later years.

In short, the longevity economy is about the economic power of longer, healthier and more productive lives that continue to accumulate and preserve wealth.

Key drivers of the longevity economy



Source: Standard Chartered

Investment opportunities

As longer health spans shift focus to preventive care and digital wellness, investments aligned with this new reality can add significant value to investor portfolios and make them more resilient.

Some prominent investment options for sophisticated investors include:

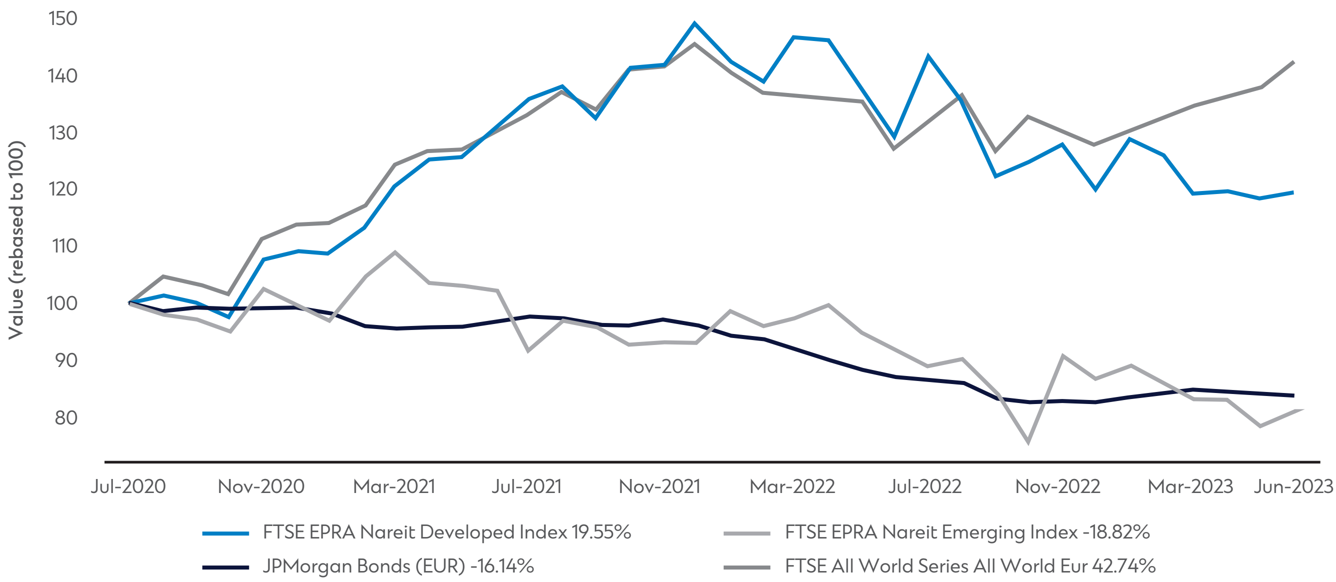
Healthcare real estate investment trusts (REITs)

Healthcare real estate investment trusts (REITs) own, lease or finance health-anchored properties such as medical centres, hospitals and wellness-aligned facilities. The income is typically in the form of inflation-adjusted lease/rental income or interest payments on the loans extended. These assets sit at the core of the fast-growing wellness real estate market. As life and health spans increase, demand for rehabilitative care, medical services and wellness-centred properties rises. Investing in healthcare REITs can capture this need-based, non-cyclical demand, offering a wide range of benefits to complex portfolios, such as:

- **Inflation-adjusted, stable income streams from rentals/leases**: The demand often remains steady across economic cycles, and the contractual agreements for properties are typically long term, offering investors clear visibility into cash flow. Dividend payouts from REITs (often mandatory) offer regular cashflows for investors, enhancing liquidity and income stability considerably in complex portfolios.

- **Healthcare REITs bear low correlation with traditional assets:** This asset class provides meaningful diversification to a portfolio. Real estate, in general, moves differently in magnitude, timing and trend compared to traditional portfolios. Healthcare REITs often respond more slowly to changing undercurrents than equities and bonds.

Global real estate vs equities and bonds – Total returns (EUR) rolling 36 months performance



Source: Standard Chartered, EPRA

- **Downside protection:** Healthcare REITs derive revenue from hospitals, senior housing and medical offices – essential services that tend to deliver a defensive performance during economic downturns.

Thematic investing and early-stage funding

Thematic investing and early-stage funding in the health and wellness space can also be promising additions to complex portfolios:

- **Senior living platforms/spaces, assisted-living development financing, longevity biotech, rehabilitation technology, mobility devices and remote monitoring** look promising in this space. Publicly listed opportunities are currently limited, but sophisticated investors can consider using the private equity route to explore opportunities in this space.
- Governments are shifting spend towards preventive healthcare, diagnostics and early detection. This suggests **sustained growth of at-home diagnostics platforms, precision screening and preventive care clinics**. Early-stage funding opportunities in metabolic health and healthy ageing innovations can be considered.
- Rising awareness around mental/emotional health is expected to pave the way for **behavioural health platforms, tele-therapy solutions, sleep tech and neurotech** investment options. This segment is in its nascent stages, which may present early-stage funding opportunities.

Venture philanthropy

Venture philanthropy in the health and well-being space can also be explored. It combines venture capital (VC) principles with philanthropy for social good. The healthy ageing funding gap (the mismatch between low funding and increased demand for ageing-related services, such as senior care and community wellness infrastructure) de-risks the venture philanthropy route. The affordable and community wellness segment remains underfunded despite enormous demand. Similarly, non-commercial capital is essential to support health-conscious environments in low-income and rural communities. Several ventures in this space tend to have low initial financial returns but high social returns, making them viable targets for venture philanthropy.

Health and wellness in legacy planning

A health and wellness-aligned legacy plan protects and ensures a seamless wealth transition while nurturing a culture of wellness stewardship for future generations. Let's look at some key strategies that can help draft a comprehensive legacy plan:

Long-term care directives (LTCDs) traditionally focused on end-of-life care and power of attorney when the principal (the person who creates the directive) becomes incapacitated. Modern-day directives are attuned to **extended life rather than end-of-life care**. Today, a comprehensive LTCD would include:

- Lifestyle-appropriate care for healthy ageing and not only terminal care. Active ageing needs, such as mobility assistance, precision nutrition, longevity coaching and therapy, are now laid out in LTCDs.
- Directives on preventive care, early intervention and health optimisation (e.g., regular biomarker screening, precision health programmes and wearables) are documented to ensure proactive, personalised health stewardship aligned with the individual's evolving goals and values.
- Mental and emotional well-being are seen as critical aspects for improved quality of life; LTCDs now include mental well-being guidelines, such as therapy access, social-connection preferences, sleep and neuro therapies.

As **digital health integration and wearables** grow more prevalent, sophisticated investors face the increasing risk of **data leaks** that could harm their reputation. Explicit provisions around data rights, storage and sharing to ensure robust cyber protection over time are now actively pursued in legacy planning. Trusted advocate roles may need to be established that allow family members to easily access and share their health records with providers while ensuring confidentiality.

Family governance frameworks are now embedded with health and wellness details to **maintain the quality of financial choices, reduce family conflicts and protect long-term wealth**. Annual family health reviews, financial-wellness dashboards, early detection and intervention directives can ensure that the family remains financially resilient and less prone to crisis-driven financial decisions. Formalising rules to prevent major financial decisions during illness, burnout or cognitive overload ensure decisions are of optimal quality across generations.

Elaborate funding frameworks are included to **standardise protocol on handling longevity and well-being** across generations. Fund allocation towards assisted living, preventive care and digital therapeutics are outlined. Guardrails on liquidity are included to avoid any forced asset liquidation during extended care needs.

Wellness literacy is incorporated into beneficiary education initiatives to ensure that the younger generation understands its health data rights and behavioural guardrails in financial decision-making and inculcates wellness stewardship.

Emerging trends in the holistic wealth space

Investors are considering health and wellness as a strategic financial asset capable of extending earning capacity, improving decision-making, protecting savings and reducing unplanned portfolio liquidation or withdrawals.

A stable health profile allows disciplined investing and uninterrupted compounding of wealth. It is important to stay up to date on the emerging trends in the holistic wealth space to stay agile and adaptive in your wealth journey. Some of the key trends that are redefining this space are:

Health insurance is shifting from a claims-only model to a proactive ecosystem that includes preventive care, mental health support, digital health analytics and wellness coaching. Integrated wellness insurance and preventive interventions are proving to be financially accretive.

Insurance and other techniques to handle health shocks have measurable mental and emotional health benefits. Improved mental and emotional health can lead to rational money decisions and is now seen as a wealth preservation factor.

Wearables and health analytics are integrated into financial planning and risk assessment to support personalised mental/emotional coaching and reduced medical cost. Real-time health data is becoming a tool for hyper-personalising wealth advice and risk management.

Wellness-centred real estate is becoming a mainstream investment option. It is seen as a long-term health stabiliser and value accelerator. Sustainable and biophilic designs have become financial variables, as health-engineered environments reduce health risk, enhance productivity and preserve wealth.

It's time for an integrated approach

All the available data points to the fact that investors are increasingly recognising health and wellness as key components of holistic wealth management. This has resulted in systemic shifts in the financial planning and investing landscape. Homes with clear air, natural light, low toxicity and green access are being pursued for their potential to contribute to overall wellness and financial stability. Insurance is seeing an evident shift from being a claims-driven coverage to offering preventive care, mental and emotional support, telemedicine access and health analytics, which enables tailored advice and risk management. Wearables and real time health data are helping improve investors' overall well-being and financial behaviour.

As the link between wealth and health strengthens, investors who follow a holistic and integrated approach are likely to build the most resilient portfolios.

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